Loan Product Advisor® Feedback Messages

September 2022

Freddie Mac Single-Family

Message Code	Original or Existing Message Text (if applicable)	New Message Text	Feedback Certificate, Error Page	Purpose
Feedback Meesage Optimization				
Effective September 25, 2022				
New Messages				
FCL0425	N/A	Documentation is required to evidence the existing junior lien(s) is paid down or paid off prior to or at closing. If the existing junior lien(s) is paid with the proceeds of the no cash-out refinance, document the existing junior lien was used in its entirety to acquire the subject property.	Feedback Certificate	Provides concise requirements for documenting the use of the no cashout funds when the existing junior lien was used in its entirety.
DCH0194	N/A	Documentation is required to evidence the existing junior lien(s) is paid down or paid off prior to or at closing. If the existing junior lien(s) is paid with the proceeds of the no cash-out refinance, document the existing junior lien was used in its entirety to acquire the subject property.	Feedback Certificate	Provides concise requirements for documenting the use of the no cashout funds when the existing junior lien was used in its entirety.
Revised Messages				
FCL0014	Ratio Warranty: Required to determine if the borrower's primary housing expense-to-income and total obligation-to-income ratios meet Freddie Mac requirements.	The Seller must assess the borrower's ability to pay the monthly housing expense and other obligations and determine if the monthly housing expense-to-income and total debt payment-to-income ratios meet Freddie Mac requirements.	Feedback Certificate	Message being updated for clarity.
FCL0015	Credit Warranty: Required to determine borrower's willingness to repay and an acceptable credit reputation is evidenced.	The Seller must determine that each borrower individually and all borrowers collectively have acceptable credit reputations.	Feedback Certificate	Message being updated for clarity.

FPA0103	Review for Accuracy: Loan is a refinance on a primary residence and <<Borr1>> indicates occupancy, but property address differs from his/her current address.	The loan is a refinance on a primary residence where <<Borr1>> indicates they will occupy the property. However, their current address differs from the subject property address. Verify, update and resubmit the loan.	Feedback Certificate	Message being updated for clarity.
FPA0104	Review for Accuracy: Loan is a refinance on a primary residence and <<Borr2>> indicates occupancy, but property address differs from his/her current address.	The loan is a refinance on a primary residence where <<Borr2>> indicates they will occupy the property. However, their current address differs from the subject property address. Verify, update and resubmit the loan.	Feedback Certificate	Message being updated for clarity.
FPA0105	Review for Accuracy: Loan is a refinance on a primary residence and <<Borr3>> indicates occupancy, but property address differs from his/her current address.	The loan is a refinance on a primary residence where <<Borr3>> indicates they will occupy the property. However, their current address differs from the subject property address. Verify, update and resubmit the loan.	Feedback Certificate	Message being updated for clarity.
FPA0106	Review for Accuracy: Loan is a refinance on a primary residence and <<Borr4>> indicates occupancy, but property address differs from his/her current address.	The loan is a refinance on a primary residence where <<Borr4>> indicates they will occupy the property. However, their current address differs from the subject property address. Verify, update and resubmit the loan.	Feedback Certificate	Message being updated for clarity.
FPA0107	Review for Accuracy: Loan is a refinance on a primary residence and <<Borr5>> indicates occupancy, but property address differs from his/her current address.	The loan is a refinance on a primary residence where <<Borr5>> indicates they will occupy the property. However, their current address differs from the subject property address. Verify, update and resubmit the loan.	Feedback Certificate	Message being updated for clarity.
FCL0334	For mortgages not verified on credit report, direct verification of payment history is required.	Verification of borrower housing payment histories for the past year is required in accordance with Guide Section 5202.2(b).	Feedback Certificate	Provide concise and clear direction on verification of borrower's housing payment history.
DCH0063	For mortgages not verified on credit report, direct verification of payment history is required.	Verification of borrower housing payment histories for the past year is required in accordance with Guide Section 5202.2(b).	Document Checklist	Provide concise and clear direction on verification of borrower's housing payment history.
FCL0333	If an existing junior lien is not being paid off at closing for a cash-out refinance, then the lien must be resubordinated and the file must contain evidence of the subordination.	The submission indicates the existing junior lien(s) on the subject property will be resubordinated. Document evidence of the subordination.	Feedback Certificate	Provides concise and clear documentation requirements when resubordinating a junior lien on a refinance cashout/no cashout transaction.

DCH0095	If an existing junior lien is not being paid off at closing for a cash-out refinance, then the lien must be resubordinated and the file must contain evidence of the subordination.	The submission indicates the existing junior lien(s) on the subject property will be resubordinated. Document evidence of the subordination.	Document Checklist	Provides concise and clear documentation requirements when resubordinating a junior lien on a refinance cashout/no cashout transaction.
FCL0335	Documentation is required to evidence that any existing junior lien paid down or paid off from the proceeds of a no cash-out refinance must have been used in its entirety to acquire the subject property. If an existing junior lien is being paid down or not being paid off at closing, then the lien must be resubordinated and the file must contain evidence of the subordination.	Documentation is required to evidence the existing junior lien(s) is paid down or paid off prior to or at closing.	Feedback Certificate	Provides concise and clear requirements when paying down or off a junior lien on a cashout transaction.
DCH0089	Documentation is required to evidence that any existing junior lien paid down or paid off from the proceeds of a no cash-out refinance must have been used in its entirety to acquire the subject property. If an existing junior lien is being paid down or not being paid off at closing, then the lien must be resubordinated and the lien must be resubordinated and	Documentation is required to evidence the existing junior lien(s) is paid down or paid off prior to or at closing.	Document Checklist	Provides concise and clear requirements when paying down or off a junior lien on a cashout transaction.
FMI0053	This loan requires 35% Standard MI coverage.	Loan requires <<StandardMICoveragePercent>>% standard mortgage insurance coverage.	Feedback Certificate	Consolidation of Standard Mortgage Insurance into one message to represent the percentage through dynamic data.
FMI0032	This loan is eligible for 16% Custom MI coverage.	Loan is eligible for <<CustomMICoveragePercent>>% custom mortgage insurance coverage.	Feedback Certificate	Consolidation of Custom Mortgage Insurance into one message to represent the percentage through dynamic data.
FMI0036	This Home Possible mortgage requires 25% MI coverage.	This Home Possible mortgage requires <<HomePossibleMICoveragePercent>>% mortgage insurance coverage.	Feedback Certificate	Consolidation of Home Possible Mortgage Insurance into one message to represent the percentage through dynamic data.

FCL0329	One or more properties were submitted with a property disposition of Pending Sale on the Schedule of REO and the associated payments were omitted from the debt-to-income (DTI) ratio. Include evidence to support omission in the mortgage file. Otherwise, resubmit the loan to Loan Product Advisor under the appropriate property disposition (e.g. Rental, Retained) to ensure the associated payments are included in the DTI ratio.	One or more properties were submitted with a property disposition of Pending Sale for real estate owned and the associated payments were omitted from the debt-to-income (DTI) ratio. Include evidence to support omission in the mortgage file.	Feedback Certificate	Provide concise and clear direction on evidence for the ommission of the REO in the mortage file.
DCH0094	One or more properties were submitted with a property disposition of Pending Sale on the Schedule of REO and the associated payments were omitted from the debt-to-income (DTI) ratio. Include evidence to support omission in the mortgage file. Otherwise, resubmit the loan to Loan Product Advisor under the appropriate property disposition (e.g. Rental, Retained) to ensure the associated payments are included in the DTI ratio.	One or more properties were submitted with a property disposition of Pending Sale for real estate owned and the associated payments were omitted from the debt-to-income (DTI) ratio. Include evidence to support omission in the mortgage file.	Document Checklist	Provide concise and clear direction on evidence for the ommission of the REO in the mortage file.
Retired Messages				
FAR0060	Seller must investigate and resolve any inconsistent or contradictory information contained in the asset verification report and in the mortgage file.	N/A	N/A	Duplicate message and is being removed.
FMI0016	This loan requires 30% Standard MI coverage.	N/A	N/A	Consolidation of Standard Mortgage Insurance into one message to represent the percentage through dynamic data.
FMI0015	This loan requires 25% Standard MI coverage.	N/A	N/A	Consolidation of Standard Mortgage Insurance into one message to represent the percentage through dynamic data.

FMI0014	This loan requires 12% Standard MI coverage.	N/A	N/A	Consolidation of Standard Mortgage Insurance into one message to represent the percentage through dynamic data.
FMI0017	This loan requires 6% Standard MI coverage.	N/A	N/A	Consolidation of Standard Mortgage Insurance into one message to represent the percentage through dynamic data.
FMI0033	This loan is eligible for 18% Custom MI coverage.	N/A	N/A	Consolidation of Custom Mortgage Insurance into one message to represent the percentage through dynamic data.
FMI0031	This loan is eligible for 12% Custom MI coverage.	N/A	N/A	Consolidation of Custom Mortgage Insurance into one message to represent the percentage through dynamic data.
FMI0030	This loan is eligible for 6% Custom MI coverage if sold to Freddie Mac on or after July 1 2016, it is subject to delivery fee.	N/A	N/A	Consolidation of Home Possible Mortgage Insurance into one message to represent the percentage through dynamic data.
FMI0035	This Home Possible mortgage requires 12% MI coverage.	N/A	N/A	Consolidation of Home Possible Mortgage Insurance into one message to represent the percentage through dynamic data.
FMI0034	This Home Possible mortgage requires 6% MI coverage.	N/A	N/A	Consolidation of Home Possible Mortgage Insurance into one message to represent the percentage through dynamic data.

Duty to Serve: Income-based Resale Restrictions
Effective September 26, 2022

New Messages

FPA0151	N/A	Loan is not eligible for an appraisal waiver because it is a mortgage secured by a property with income-based resale restrictions.	Feedback Certificate	Property and Appraisal message referring to requirements for mortgages secured by properties subject to income-based resale restrictions Guide Chapter 4406.
PUR0356	N/A	An <<LoanProgramIdentifier>> Mortgage that is a primary residence Mortgage must be secured by a 1- to 2-unit property.	Feedback Certificate	Message referring to requirements for mortgages secured by properties subject to income-based resale restrictions Guide Chapter 4406.
PUR0357	N/A	An <<LoanProgramIdentifier>> Mortgage must be secured by a primary residence.	Feedback Certificate	Message referring to requirements for mortgages secured by properties subject to income-based resale restrictions Guide Chapter 4406.
PUR0358	N/A	An <<LoanProgramIdentifier>> Mortgage may only be secured by a manufactured home when the manufactured home is a CHOICEHome.	Feedback Certificate	Message referring to requirements for mortgages secured by properties subject to income-based resale restrictions Guide Chapter 4406, CHOICERenovation Guide Chapter 4607.
PUR0359	N/A	An <<LoanProgramIdentifier>> Mortgage must not be secured by a leasehold estate.	Feedback Certificate	Message referring to requirements for mortgages secured by properties subject to income-based resale restrictions Guide Chapter 4406.
PUR0360	N/A	An <<LoanProgramIdentifier>> Mortgage must not be a construction conversion mortgage.	Feedback Certificate	Message referring to requirements for mortgages secured by properties subject to income-based resale restrictions Guide Chapter 4406.
PUR0363	N/A	Loan Program Identifiers Income Based Deed Restrictions Survive and Income Based Deed Restrictions Terminate must not be combined.	Feedback Certificate	Message referring to requirements for mortgages secured by properties subject to income-based resale restrictions Guide Chapter 4406.

DQC0697	N/A	Deed Restriction Term Months Count is required when Loan Program Identifier is <<LoanProgramIdentifier>>.	Feedback Certificate	Data Quality message referring to requirements for mortgages secured by properties subject to income-based resale restrictions Guide Chapter 4406.
DQC0698	N/A	Deed Restriction Term Months Count must only be provided when Loan Program Identifier is Income Based Deed Restrictions Survive or Income Based Deed Restrictions Terminate.	Feedback Certificate	Data Quality message referring to requirements for mortgages secured by properties subject to income-based resale restrictions Guide Chapter 4406.
Supplemental Customer Information Form (SCIF) Updates				
Effective September 26, 2022				
New Messages				
DQE0453	N/A	<<BorrowersFirstName>> <<BorrowersLastName>>'s Language Preference of <<LanguageCode>> is not a valid value.	Feedback Certificate	New Data Quality validation message.
DQE0454	N/A	<<BorrowersFirstName>> <<BorrowersLastName>>'s homeownership education format of <<CounselingFormatType>> is not a valid value.	Feedback Certificate	New Data Quality validation message.
DQE0455	N/A	<<BorrowersFirstName>> <<BorrowersLastName>>'s housing counseling format of <<CounselingFormatTypeOROtherDescription>> is not a valid value.	Feedback Certificate	New Data Quality validation message.
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