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## Data Error and LP Validation Report Troubleshooting Error Codes Job Aid

Use the *Data Error and LP Validation Report Troubleshooting Error Codes Job Aid* for a complete list of error codes, explanations, and resolution steps you should take while completing the Data Error Correction Process. If further assistance is needed, call 800FREDDIE.

Error Codes	Error Messages	Explanation	Resolution
01	LP Key # or CSV/CST are required.	Mortgage needs to have either a valid Loan Prospector (LP) Key Number or the Credit Score Value (CSV) and Credit Score Type (CST) fields.	Enter valid LP Key or CSV and CST fields via the Data Error File.
02	LP key # must be 8-digit character.	LP Key Number must have 8 digits; check the LP Feedback Certificate for the correct LP Key Number (not the LP transaction number)	Check the LP (AUS) Key number and enter the LP Key Number shown on the LP Feedback Certificate via the Data Error File (also known as A-minus file download).
03	CSV/CST are missing and are required.	Loan is missing the required CSV and CST fields. The following loans are ineligible for LP and therefore require the CST and CSV fields: <ul style="list-style-type: none"> <li>• Seller Owned Modified</li> <li>• Affordable Gold Alt 97</li> <li>• Streamlined Purchase</li> <li>• Seasoned Loan</li> <li>• Converted Mortgage</li> </ul>	Enter valid LP Key or CSV and CST fields via the Data Error File. This message may be returned in conjunction with the following error message codes: 9, 10, 11, and 12.
04	CSV must be between 300 - 850.	CSV field value cannot be lower than 300 or higher than 850.	Check the CSV value and enter the correct value from the loan file's credit report via the Data Error File.
05	CSV must be a numeric value.	CSV field value cannot contain alpha characters.	Enter the correct CSV value from the credit report in the loan file via the Data Error File.
06	CSV is missing and is required.	CSV field value is missing and is required.	Enter the correct CSV value from the loan file credit report via the Data Error File.
07	CST is missing and is required. (For future use)	CST field value is missing and is required.	Determine what the CST is and enter it via the Data Error File.
08	CST is invalid. (For future use)	CST field value is not one of the valid values (see valid values below).	Determine what the CST is and enter it via the Data Error File.

The information contained in this tool is not a replacement or substitute for the information found in the *Single-Family Seller/Servicer Guide* and/or terms of your Master Agreement and/or Master Commitment.

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Error Codes	Error Messages	Explanation	Resolution
09	Delivered LP Key # is invalid. No valid transaction found in Loan Prospector.	Loan was delivered with an invalid LP Key Number; check the LP Feedback Certificate for the correct LP Key Number (cannot use the LP transaction number) LP Evaluation Status was invalid or incomplete.	Check the LP Key Number and enter the Key number shown on the LP Feedback Certificate via the Data Error File. In addition, check your LP Evaluation Status to ensure the LP transaction is valid.
10	Delivered LP Key # does not match borrower and/or co-borrower SSN in Loan Prospector data.	Loan was delivered with an LP Key Number that does not match the borrower's and/or co-borrower's social security number in the last LP transaction.	You must verify that the delivered borrower's and co-borrower's social security numbers match the LP data.
11	Loan Prospector credit is expired.	Loan Prospector credit on this mortgage has expired (normally, the credit pulled has to be less than 120 days old) OR the first LP transaction was entered after the note date/mod date. The transaction existed before the note/mod date and was outside of the 120 days.	Check and verify in LP. If the information is verified, then the loan must be delivered as Non-LP loan. In addition, if the loan was a construction to permanent loan, make sure the correct SCC code was delivered.
12	Loan Prospector credit is required on or before the Note/Mod Date.	The only valid transaction found is after the note/mod date.	Check and verify the LP credit is after the note/mod date. If this is true, the mortgage must be delivered as non-LP loan. In addition, if the loan was a construction to permanent loan, make sure the correct SCC code was delivered.
13	Delivery Date greater than allowed time from Note/Mod Date; CSV/CST is required.	The CSV and CST must be delivered for seasoned loans.	Enter valid CSV and CST fields via the Data Error File
14	Delivered Special Characteristics Codes (SCC) conflict with each other.	Your SCC codes are in conflict. Review the credit requirements for each SCC code.	Delete the SCC code that caused the conflict and did not meet credit requirements.

### CST valid values are:

- 1 = Middle/lower then lowest method
- 2 = Middle/lower then average method
- 3 = Average/average method

- I = CST score is unusable due to significant inaccurate credit information
- T = CST score is unusable or not available due to insufficient credit information

For step by step instructions for downloading and using the correction file visit the Learning Center at <http://www.freddiemac.com/learn/qr.html> and launch the *Data Error and LP Validation File Instructions*.

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