

Loan Product Advisor[®] No Credit Score Release



Message Category	Message Code	Original or Existing Message Text (if applicable)	New Message Text	Feedback Certificate, Error Page	Purpose
New Messages					
DTE	22	N/A	No credit scores - C/O refi ineligible for assessment	Error Page	Updated to align with the Loan Product Advisor No Credit Score changes.
DTE	23	N/A	No credit scores - primary residence reqd for assessment	Error Page	same as above
DTE	24	N/A	No credit scores - 95% max. LTV/TLTV/HTLTV	Error Page	same as above
DTE	26	N/A	No credit scores - all must occupy property for assessment	Error Page	same as above
DTE	27	N/A	No credit scores - Manufactured Home inelig for assessment	Error Page	same as above
DTE	28	N/A	No credit scores - # units must = 1 for assessment	Error Page	same as above
DTE	29	N/A	No credit scores - fixed rate required for assessment	Error Page	same as above
DTE	30	N/A	No credit scores - base conf loan amt reqd for assessment	Error Page	same as above
DTE	31	N/A	No credit scores - Relief Refi ineligible for assessment	Error Page	same as above
RSK	VF	N/A	Additional credit history may strengthen loan quality.	Feedback Certificate	same as above
RSK	VH	N/A	High balance credit activity with other factors adds risk.	Feedback Certificate	same as above
LPN	SO	N/A	No Loan Product Advisor Indicator Score from ~SelRepos~ for ~SelBorr~.	Feedback Certificate	same as above
DOC	YO	N/A	Each borrower with no usable credit score must meet minimum credit history requirements in Section 5201.1(c)(i).	Feedback Certificate	same as above
DOC	WO	N/A	No credit scores for any borrower - Each borrower must meet minimum credit history requirements in Section 5201.1(c)(ii).	Feedback Certificate	same as above
DOC	QI	N/A	If the credit reputation for all borrowers is established using only Noncredit Payment References, at least one borrower must participate in a homeownership education program or Freddie Mac's financial literacy curriculum, CreditSmart(R). Refer to Section 5103.6 for complete requirements.	Feedback Certificate	same as above
Updated Messages					
DOC	JX	If all Borrower(s) are First-Time Homebuyers, at least one qualifying Borrower must participate in a homeownership education program or Freddie Mac's Financial literacy curriculum, CreditSmart(R), before the Note Date. Retain Homeownership Education Certificate or comparable document in the mortgage file.	If all borrowers are first-time homebuyers or the credit reputation for all borrowers is established using only Noncredit Payment References, at least one borrower must participate in a homeownership education program or Freddie Mac's financial literacy curriculum, CreditSmart(R). Refer to Section 5103.6 for complete requirements.	Feedback Certificate	Updated to align with the Loan Product Advisor No Credit Score changes.

*Document Checklist messages updated, as applicable

Updated 1/31/17