

Loan Product Advisor® (LPA®) Feedback Message Updates

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Title Reissue Message Update

Effective May 11, 2025

To help Sellers identify lower cost options for borrowers, we’re introducing a new message in LPA to indicate potential eligibility for a title insurance reissue rate based on the state and age of the loan being refinanced. A title insurance reissue rate is a publicly filed rate, by the title underwriter. Sellers should consider contacting their title and settlement agent partners for additional eligibility requirements or information to offer this rate to their borrowers.

New Message

Message Code	New Message Text	Feedback Certificate, Error Page
FPA0203	Title insurance reissue rates may be available based on state and date of initial purchase, which may result in a lower cost for the borrower and can be requested from the title insurance provider.	Feedback Certificate

If the loan being refinanced is owned by Freddie Mac, the user will also receive existing the message:

FGM0110: ~FMLoan~ is the Freddie Mac loan number of the loan to be refinanced.

