

Loan Product Advisor<sup>®</sup> (LPA<sup>SM</sup>) release notes provide updates on LPA enhancements to help streamline the way you work and offer a summary of feedback messages.

## AIM for Income Using Tax Transcripts

### Effective August 2

*Single-Family Seller/Service Guide* (Guide) [Bulletin 2023-16](#) announced that LPA asset and income modeler (AIM) for income expanded to include tax transcripts in the income assessment for borrowers who report income on IRS Form Schedule C (Form 1040). Simply request IRS tax transcripts via a third-party provider for verified and accurate tax data. Once you have it, submit the report ID to LPA and let AIM do the calculation work.

AIM for income using tax transcripts cuts out traditional paperwork to speed up the underwriting assessment, minimizes risk for all parties involved to improve loan quality and can potentially provide representation and warranty relief.

Halcyon is the initial AIM service provider supporting this enhancement.

- If you're interested in signing up, [contact Halcyon](#).
- If you're using other service providers, contact your [Freddie Mac representative](#).

For more information about this enhancement and relevant training resources, read our [news article](#).

Review the associated [feedback messages](#).

## Single-Wide Manufactured Homes Update

### Effective September 11

LPA is being updated to align with a policy change for single-wide manufactured homes, announced in Guide [Bulletin 2023-13](#). We're now allowing the sale of purchase or "no cash-out" refinance mortgages secured by a 1-unit, single-wide manufactured home located on a lot, in addition to those located on a unit in a condominium project or planned unit development (PUD). We're also removing the requirement for single-wide manufactured homes to be 10 years old or newer. Mortgages must receive an LPA Accept to be eligible for sale to Freddie Mac.

**NOTE:** *If it is not provided, the value for ManufacturedHomeWidthType will be defaulted to "SingleWide". Until September 11 this value is being defaulted to "MultiWide."*

Review the [feedback messages](#) associated with this update for clarity on delivery requirements.

## Full September Feedback Message Updates

Review the full list of [September feedback messages updates](#) or visit the [Loan Advisor Resources and Learning webpage](#).

