

Loan Product Advisor® (LPASM) release notes provide updates on LPA enhancements to help streamline the way you work. It also offers a summary of feedback messages effective in a given month and feedback messages coming soon.

Condominium Project Design Type Update

Effective May 24

Loans submitted with an invalid LPA enumeration will receive an updated feedback message (DQC0682) alerting you that the Condo Project Design Type has been defaulted to “Garden Project.” Previously, the Project Design Type was only defaulted if it was not submitted.

Asset and Income Modeler (AIM) for Income Using Direct Deposit Update

Effective June 1

To align with a policy update in the *Single-Family Seller/Service Guide* (Guide) [Bulletin 2023-6](#), we’re retiring feedback message FEI0294 that alerts you to the requirement of Investor Feature Identifier (IFI) H85 in Loan Selling Advisor® when using AIM for income using direct deposits as income documentation.

Loan Selling Advisor will also be updated to prevent the delivery of the valid value “H85,” so clients must update their systems accordingly.

Bi-annual Credit Reporting Companies and Technical Affiliates Update

Effective June 3

To provide you with the latest information on credit reporting companies (CRCs) and technical affiliates (TAs) available to you, we’re conducting our bi-annual update of the [Credit Reporting Companies and Technical Affiliates web page](#). Changes include:

- Removing Factual Data as a CRC (the CRC retired this platform on March 1, 2023).
- Removing DataFacts Lending Solutions by Xactus via ML as a TA.
- Revising TA information.

Purchase Eligibility Designation Update for Government Loans

Effective June 11

Based on client feedback, we’re updating the purchase eligibility designation from “Ineligible” to “N/A” in the Assessment Summary section on the Feedback Certificate for transactions submitted as Federal Housing Administration (FHA) and Department of Veteran Affairs (VA) loans.

HELOC Calculation Update

Effective June 11

LPA will no longer provide a value of “0.00” on the Feedback Certificate for loans that do not contain a Home Equity Line of Credit (HELOC) Balance and HELOC Limit Amount. LPA will stop returning these datapoints in the response file. The Feedback Certificate will update to display “N/A” under each label.

Feedback Certificate Printing Update for GUI Users

Effective June 11

LPA is being updated so graphical user interface (GUI) users with multiple Seller IDs can print multiple Feedback Certificates for the IDs listed in their User Profile Information.

Feedback and Navigation Link Bar Updates in the GUI Portal

Effective June 11

We’re making LPA more consistent for our GUI users by implementing the following updates to names on the feedback and navigation link bar:

- Message Summary Section Heading
 - Adding “s” at the end of “Credit Messages”
 - Replacing the ampersand sign with “and” in “Property and Appraisal”
- Messages Slider
 - Ability to display “Affordable Lending and Access to Credit” when applicable
 - Replacing the ampersand sign with “and” in “Property and Appraisal”

Updated LPA FAQ

Check out our refreshed [LPA FAQ](#) for the most common questions and answers about LPA. We continuously update the FAQs with top-of-mind information you need, so you can work more efficiently.

Reminder: LPA Specification v5.0.06 and v5.1.00 Retirement in March 2024

Beginning in July, clients who are using LPA specification v5.0.06 or v.5.1.00 will receive a message reminding them that these versions will be retired in March 2024.

Full June Feedback Message Updates

For the full list of June feedback message updates, click [here](#) or visit the [Loan Advisor Resources and Learning web page](#).

Feedback Messages Coming Soon

Coming in July, we’re adding, revising and retiring numerous feedback messages that will clarify required information and actions you need to take so you can get that “Accept” for your submissions. These updates include:

- Providing clarity to our current data quality messages.
- Updated verbiage in our AIM messages.



- New affordable messages highlighting eligibility for first-time homebuyers or for a credit fee cap.
- Revising CHOICEReno eXPress® loan delivery messages with more specific details of the borrower for clarity.

Check out these feedback messages [here](#), or visit the [Loan Advisor Resources and Learning web page](#).

