

Loan Product Advisor® Specification Bulletin

March 7, 2024



New LPA v5.4.00 System-System (S2S) Specification

We're publishing the new Loan Product Advisor® (LPASM) version 5.4.00 S2S specification on March 7, 2024. The specification provides data requirements needed to support LPA enhancements to help you make smarter decisions with reduced risk, stay up to date with industry standards, take advantage of functionality improvements and more. The updated specification files are available on the [Freddie Mac Developer Portal](#). The LPA v5.4.00 Request File Requirements can also be accessed from the [ULAD webpage](#). Please schedule time and resources to implement the specification changes.

Prior Specification Version Retirement

Effective March 2025

With the publication of v5.4.00, we're announcing the retirement of LPA specification v5.2.00, effective March 2025. Upgrading to the latest version will help you capture and send required data with fewer workarounds to achieve the most accurate LPA feedback response.

We understand the planning required to make a specification update and intend to provide updates on a regular basis so that you can properly prepare. We'll also publish specification amendments to v5.4.00 when new offerings are available or mandatory information must be collected. This ensures that you have the latest information available should you wish to implement immediately.

LPA Feedback Response Updates

NEW: Partial Shield for Income and Asset R&W Relief Eligibility

To identify eligibility more clearly for both asset and income representation and warranty (R&W) relief, the Income R&W Relief and Asset R&W Relief fields under the Representation and Warranty Relief section of the Assessment Summary will be updated to display a new value of "Partial" when portions of the income are eligible for relief. Previously, the indicators only displayed "Eligible" or "Not Eligible," and partial R&W relief could only be identified in messaging.

The screenshot shows the 'Assessment Summary' section of the Loan Product Advisor Feedback Certificate. It includes a table with borrower details and a section for 'Representation & Warranty Relief' with status indicators for various categories.

Details			Affordable Product Information	
BORROWER NAME	NUMBER OF SUBMISSIONS	LP KEY NUMBER	AREA MEDIAN INCOME	AREA MEDIAN INCOME (%)
MARY FREDDIE	1	AA189926	\$150,400.00	100.54%

Assessment Summary		Representation & Warranty Relief		
PURCHASE ELIGIBILITY	RISK CLASS	COLLATERAL R&W* RELIEF	INCOME R&W* RELIEF	ASSET R&W* RELIEF
INELIGIBLE	ACCEPT	NOT ELIGIBLE	N/A	PARTIAL



To support the new indicators, an enumeration was added to two data points, as shown below:

LPA v5.4.00 Response File Only Update			
Unique ID	MISMO v3.4 Schema XPath	Data Point	Enumerations
434.20	.../LOAN / UNDERWRITING / AUTOMATED UNDERWRITINGS / AUTOMATED UNDERWRITING / EXTENSION / OTHER / Ipa:	Ipa: Asset Representation And Warranty Relief Eligibility Type	Eligible NotEligible Partial Unavailable
434.80	AUTOMATED UNDERWRITING EXTENSION	Ipa: Income Representation And Warranty Relief Eligibility Type	Eligible NotEligible Partial Unavailable

Implementation Considerations

- If your system consumes these data points and uses them for display or to drive workflow, updates will need to be made to support “Partial” as a valid enumeration.
- *Ipa.xsd file (schema)* - If your system does not receive and process the XML LPA Response File (LPA Response), no changes are needed. If your system parses the XML file, be sure to swap out your Ipa.xsd file with the new one provided in the LPA v5.4.00 Specification Package. The updated Ipa.xsd file will include the new enumerations listed above.
- *Feedback Certificate* – If your system uses the PDF version of the feedback certificate returned by LPA, no further action is required. However, if your system uses our stylesheets to render the feedback certificate from the LPA Response, you’ll need to update the stylesheets to receive the updated enumeration. We highly recommend taking advantage of the PDF feedback certificate rather than maintaining the stylesheet files.

UPDATED: Eligibility Shield Colors

The shield colors in the Assessment Summary and Representation & Warranty Relief sections are being updated to make “Eligible” more visible and “Not Eligible” more intuitive so you can easily determine your eligibility for R&W relief.



Implementation Considerations

- *Feedback Certificate* – If your system uses the PDF version of the feedback certificate returned by LPA, no further action is required. However, if your system uses our stylesheets to render the feedback certificate from the LPA Response, you’ll need to update the stylesheets to receive the updated display. We highly recommend taking advantage of the PDF feedback certificate rather than maintaining the stylesheet files.

NEW: Initial Submission Date

As requested, LPA will display the date of the initial submission in the Date Initial Submission field in the Transaction Details section of the feedback certificate, replacing the Created Date Time field currently being displayed.

ASSESSMENT TYPE Credit	LPA VERSION 5.4.00
DATE INITIAL SUBMISSION 2024-03-15	DATE/TIME ASSESSED 2024-03-15T18:39:53Z
MSP NUMBER N/A	

The Response File and lpa: Schema have been updated to include a new supporting data point:

LPA v5.4.00 Response File Only Update			
Unique ID	MISMO v3.4 Schema XPath	Data Point	Definition
434.90	.../LOAN / UNDERWRITING / AUTOMATED UNDERWRITINGS / AUTOMATED UNDERWRITING / EXTENSION / OTHER / lpa: AUTOMATED UNDERWRITING EXTENSION	lpa: Automated Underwriting First Submission Date	The date a request for automated underwriting for a loan application is first submitted to the automated underwriting system.

Implementation Considerations

- If you intend to have your system consume and use this data point for display or to drive workflow, updates will need to be made to support it.
- *lpa:xsd file (schema)* - If your system does not receive and process the LPA Response, no changes are needed. If your system parses the XML file, be sure to swap out your lpa.xsd file with the new one provided in the LPA v5.4.00 Specification Package. The updated lpa:xsd file will include the new data point listed above.
- *Feedback Certificate* – If your system uses the PDF version of the feedback certificate returned by LPA, no further action is required. However, if your system uses our stylesheets to render the feedback certificate from the LPA Response, you'll need to update the stylesheets to receive the updated field display. We highly recommend taking advantage of the PDF feedback certificate rather than maintaining the stylesheet files.

NEW: ARM Qualifying Rate

LPA will display the interest rate used to calculate the adjustable-rate mortgage (ARM) qualifying principal and interest payment rather than the Qualifying Rate Percent¹ provided in the Request file. This field will show the actual percent used to qualify the borrower in the LPA assessment and will be displayed in the Mortgage Details section in the ARM Qualifying Rate field.

Mortgage Details		
PRODUCT TYPE Adjustable	AMORTIZATION TYPE Adjustable Rate	AMORTIZATION MONTHS 360
LOAN PURPOSE Purchase	PURCHASE PRICE \$309,631.00	ESTIMATED PROPERTY VALUE \$309,631.00
PROPERTY TYPE Condo Mid-rise Project	OCCUPANCY Primary Residence	REFINANCE TYPE N/A
INTEREST RATE BUYDOWN No	SALES CONCESSIONS N/A	ARM QUALIFYING RATE 7.2500%
AFFORDABLE SECOND N/A	TOTAL SUBORDINATE FINANCING N/A	HELOC BALANCE N/A

¹ Data points are represented in normal text throughout the document to improve readability.



The Response File and lpa: Schema have been updated to include a new supporting data point:

LPA v5.4.00 Response File Only Update			
Unique ID	MISMO v3.4 Schema XPath	Data Point	Definition
190.70	...LOAN / QUALIFICATION / EXTENSION / OTHER / lpa: QUALIFICATION EXTENSION	lpa: Calculated Qualifying Interest Rate Percent	A portion of 100 that represents the investor- or regulator-specified interest rate used to calculate the borrower(s)' qualifying PITI for a loan.

Implementation Considerations

- If you intend to have your system consume and use this data point for display or to drive workflow, updates will need to be made to support it.
- *lpa.xsd file (schema)* - If your system does not receive and process the LPA Response, no changes are needed. If your system parses the XML file, be sure to swap out your lpa.xsd file with the new one provided in the LPA v5.4.00 Specification Package. The updated lpa.xsd file will include the new data point listed above.
- *Feedback Certificate* – If your system uses the PDF version of the feedback certificate returned by LPA, no further action is required. However, if your system uses our stylesheets to render the feedback certificate from the LPA Response, you'll need to update the stylesheets to receive the updated field display. We highly recommend taking advantage of the PDF feedback certificate rather than maintaining the stylesheet files.

NEW: Maximum Conforming Loan Limit

Currently, the Federal Housing Administration (FHA) Mortgage Limit is displayed for FHA loans. With LPA v5.4.00, the maximum conforming loan limit will also be provided for conventional loans and displayed in the Max Mortgage Limit field in the Qualifying Ratios section on the feedback certificate. To support this enhancement, new implementation notes have been added to existing data point Unique ID (UID) 164.10 Lending Limit Amount.

LPA v5.2.00 v5.3.00 v5.4.00 Response File Update			
Unique ID	MISMO v3.4 Schema XPath	Data Point	Implementation Note
164.10	...LOAN / LOAN DETAIL	Lending Limit Amount	<p>1 of 1: This is the mortgage limit found on the FHA Maximum Loan Limit table.</p> <p>2 of 2: This data point will be returned for Conventional and FHA transactions only.</p>

Implementation Considerations

- If your system consumes this data point and uses it for display or to drive workflow, include a review of how this data point is currently used and confirm that there will be no user impact.

NEW: Number of Submissions

LPA is updating the format for UID 434.40 lpa:AutomatedUnderwritingSubmissionCount in the Response File from Numeric 2 to Numeric 3. This field will continue to display the number of times the transaction has been submitted to LPA.



LPA v5.4.00 Response File Only Update			
Unique ID	MISMO v3.4 Schema XPath	Data Point	Format
434.30	...LOAN/UNDERWRITING/AUTOMATED_UNDERWRITINGS/AUTOMATED_UNDERWRITING/EXTENSION/OTHER/lpa:AUTOMATED_UNDERWRITING_EXTENSION	lpa:AutomatedUnderwritingSubmissionConcat	Numeric 3

Implementation Considerations

- *lpa:xsd file (schema)* - If your system does not receive and process the LPA Response, no changes are needed. If your system parses the XML file, be sure to swap out your lpa.xsd file with the new one provided in the LPA v5.4.00 Specification Package. The updated lpa:xsd file will include the new format listed above.
- *Feedback Certificate* – If your system uses the PDF version of the feedback certificate returned by LPA, no further action is required. However, if your system uses our stylesheets to render the feedback certificate from the LPA Response, you'll need to update the stylesheets to receive the updated field display. We highly recommend taking advantage of the PDF feedback certificate rather than maintaining the stylesheet files.

LPA Request and Response File Update

NEW: Truework as an AIM Service Provider

Coming in Q2 2024, Truework will be added as a new asset and income modeler (AIM) service provider to verify income and employment using payroll data, expanding your options for where you source your data. If you leverage Truework as your service provider, enter the new enumeration “TRWK” in UID 493.00 lpa: Requested Document Vendor Identifier in the Request File. The feedback certificate has been updated to provide “Truework” when it has been used to verify income or employment.

LPA v5.2.00 v5.3.00 v5.4.00 Request and Response File Update				
Unique ID	MISMO v3.4 Schema XPath ²	Data Point	Enumerations	Implementation Notes
Request File 493.00	.../ SERVICE / EXTENSION / OTHER / lpa: SERVICE EXTENSION / lpa: DOCUMENT PREPARATION / lpa: DOCUMENT PREPARATION REQUESTS / lpa: DOCUMENT PREPARATION REQUEST	lpa: Requested Document Vendor Identifier	ACIR BLND BLNI CRLC EFX EXPN FF FNCY HLCN LNBM LCFT PLAD PSRV TRUV TRWK	Enter “ACIR” for Informative Research “BLND” for Blend Enter “BLNI” for Blend Insights “CRLC” for CoreLogic “EFX” for Equifax “EXPN” for Experian Verify “FF” for FormFree “FNCY” for Finicity “HLCN” for Halcyon “LNBM” for LoanBeam “LCFT” for LoanCraft “PLAD” for Plaid “PSRV” for PointServ “TRUV” for Truv “TRWK” for Truework
Response File 13.40	.../ ASSET / VERIFICATION / EXTENSION / OTHER / lpa: VERIFICATION EXTENSION	lpa: Verification Vendor Name	InformativeResearch Blend Finicity FormFree Plaid PointServ Truework	

Implementation Considerations

- Your system’s user interface will need to be updated to include “TRWK” from the Requested Document Vendor Identifier pick list.

² CONTAINERS are represented without the underscore throughout the document to improve readability.



- Your system’s databases will need to be updated to include “TRWK” as a supported enumeration for Ipa: Requested Document Vendor Identifier, and to accept “Truework” as an enumeration in Ipa: Verification Vendor Name from the Response File.
- *Ipa.xsd file (schema)* - If your system does not receive and process the LPA Response, no changes are needed. If your system parses the XML file, be sure to swap out your Ipa.xsd file with the new one provided in the LPA v5.4.00 Specification Package. The updated Ipa.xsd file will include the new enumeration listed above.

LPA Request File Updates

NEW: Enumeration Enabling Settlement / Closing Agent Purchase Credits

Based on feedback, we’re adding a new enumeration of “ClosingAgent” to UID 187.50 Purchase Credit Source Type Other Description to capture situations where a closing or settlement agent pays costs related to the transaction.

LPA v5.4.00 Request File Only Update			
Unique ID	MISMO v3.4 Schema XPath	Data Point	Enumerations
185.00	.../ LOAN / PURCHASE CREDITS / PURCHASE CREDIT	Purchase Credit Source Type Other Description	ClosingAgent

Implementation Considerations

- Your system’s user interface will need to be updated to include “ClosingAgent” from the Purchase Credit Source Type pick list.
- Your system’s databases will need to be updated to include the data point Purchase Credit Source Type = “Other” paired with Purchase Credit Source Type Other Description = “ClosingAgent” as a supported enumeration.

NEW: Data Requirements for Lender Grants

LPA will require a breakout of lender or non-originating lender grant amounts reported by the borrower as assets. Users must enter the portions(s) of the grant to be used for the down payment and/or closing costs.

To support this requirement, UID 11.00 ASSET DETAIL / Funds Source Type Other Description will accept a new enumeration of “NonOriginatingLender” to be delivered along with Funds Source Type = “Other.”

LPA v5.4.00 Request File Only Update			
Unique ID	MISMO v3.4 Schema XPath	Data Point	Enumerations
11.00	.../ DEAL / ASSETS / ASSET / ASSET DETAIL	Funds Source Type Other Description	NonOriginatingLender

Two new data points, UID 12.50 Ipa: Gift Grant Closing Cost Amount and UID 12.60 Ipa: Gift Grant Down Payment Amount, have been added as EXTENSIONS under ASSET DETAIL to accept the breakdown of a lender- or non-originating lender-provided grant.

Either Ipa: Gift Grant Closing Cost Amount OR Ipa: Gift Grant Down Payment Amount is required when Asset Type = "Grant" and UID 10.00 Funds Source Type = "Lender" or "Non Originating Lender." The sum of the value(s) provided for Ipa: Gift Grant Closing Cost Amount AND Ipa: Gift Grant Down Payment Amount MUST equal the value provided for the grant’s Asset Cash Or Market Value Amount.



LPA v5.4.00 Request File Only Update				
Unique ID	MISMO v3.4 Schema XPath	Container Data Point	Cardinality	Conditionality
806.30	.../ DEAL / ASSETS / ASSET / ASSET DETAIL / lpa: ASSET DETAIL EXTENSION	lpa: ASSET DETAIL EXTENSION	0:1	
12.50	.../ DEAL / ASSETS / ASSET / ASSET DETAIL / lpa: ASSET DETAIL EXTENSION	lpa: Gift Grant Closing Cost Amount <i>(The dollar amount of a gift or grant that will be used for closing costs.)</i>		IF Mortgage Type = "Conventional" AND Asset Type = "Grant" AND (Funds Source Type = "Lender" OR Funds Source Type Other Description = "NonOriginatingLender")
12.60	.../ DEAL / ASSETS / ASSET / ASSET_DETAIL / lpa: ASSET DETAIL EXTENSION	lpa: Gift Grant Down Payment Amount <i>(The dollar amount of a gift or grant that will be used for the borrower's down payment.)</i>		IF Mortgage Type = "Conventional" AND Asset Type = "Grant" AND (Funds Source Type = "Lender" OR Funds Source Type Other Description = "NonOriginatingLender")

Implementation Considerations

- Your system's user interface will need to be updated to include "NonOriginatingLender" from the Funds Source Type pick list.
- Your system's databases will need to be updated to include the data point Funds Source Type = "Other" paired with Funds Source Type Other Description = "NonOriginatingLender" as a supported enumeration.
- lpa:xsd file (schema)* - If your system does not receive and process the LPA Response, no changes are needed. If your system parses the XML file, be sure to swap out your lpa.xsd file with the new one provided in the LPA v5.4.00 Specification Package. The updated lpa:xsd file will include the new data points listed above.

REVISED: Lender Credits Data Collection Change

We're making it easier to deliver the LPA Request File by aligning our collection of total lender credits with industry standards. You'll be able to deliver the total amount of any lender-paid closing costs in two new data points: LPA v5.4 Request File UID 123.00 Closing Adjustment Item Type = "LenderCredit" and UID 123.10 Closing Adjustment Item Amount.

LPA v5.4.00 Request File Only Update				
Unique ID	MISMO v3.4 Schema XPath*	Container / Data Point*	Cardinality / Enumerations*	Conditionality
855.10	.../ LOAN / CLOSING INFORMATION	CLOSING ADJUSTMENT ITEMS	0:1	
855.11	.../ LOAN / CLOSING INFORMATION / CLOSING ADJUSTMENT ITEMS	CLOSING ADJUSTMENT ITEM	0:1	
855.12	.../ LOAN / CLOSING INFORMATION / CLOSING ADJUSTMENT ITEMS / CLOSING ADJUSTMENT ITEM	CLOSING ADJUSTMENT ITEM DETAIL	0:1	



LPA v5.4.00 Request File Only Update				
Unique ID	MISMO v3.4 Schema XPath*	Container / Data Point*	Cardinality / Enumerations*	Conditionality
123.10	.../ LOAN / CLOSING INFORMATION / CLOSING ADJUSTMENT ITEMS / CLOSING ADJUSTMENT ITEM / CLOSING ADJUSTMENT ITEM DETAIL	Closing Adjustment Item Amount		IF Closing Adjustment Item Type = "LenderCredit"
123.20		Closing Adjustment Item Type	LenderCredit	IF lender-paid closing costs were part of the transaction

With this change, we're retiring the "Lender" enumeration for UID 185.50 Purchase Credit Source Type. Closing costs provided by the lender can no longer be delivered using the Purchase Credit data points.

LPA v5.4.00 Request File Only Update				
Unique ID	MISMO v3.4 Schema XPath	Container / Data Point	Enumerations	Implementation Note
185.00	.../ LOAN / PURCHASE CREDITS / PURCHASE CREDIT	Purchase Credit Source Type	BorrowerPaidOutsideClosing BuilderDeveloper Employer FederalAgency Lender LocalAgency NonParentRelative Other Parent RealEstateAgent StateAgency UnrelatedFriend	<p>1 of 2: Do not enter lender credits as individual purchase credits. Instead, enter the sum of all lender credits in UID 123.10 Closing Adjustment Item Amount.</p> <p>2 of 2: Do not enter seller credits as individual purchase credits. Instead, enter the sum of all seller credits in UID 142.00-ulas:URLA Total Seller Credits Amount.</p>

Implementation Considerations

- Your system's user interface will need to be updated to remove "Lender" from the Purchase Credit Source Type pick list.
- Your system's databases will need to be updated to include the new LOAN / CLOSING INFORMATION structure and two new data points.
- You may need to remap lender credits from the PURCHASE CREDIT structure to the new CLOSING INFORMATION structure.
- Your system processes may need to be updated to sum any itemized closing costs paid by the lender or other parties to provide one total amount on the Uniform Residential Loan Application (URLA) under "Section L4, Line M. Other Credits."

REVISED: Data Points Required for Conventional Loans Only

HMDA Data on URLA

Any Home Mortgage Disclosure Act (HMDA) data provided on the URLA, Freddie Mac Form 65, in "Section 8. Demographic Information" must be passed through to LPA. HMDA data points will be required for conventional loans only. Previous versions of LPA didn't limit HMDA data delivery to a specific mortgage type.



The current conditionality for all the HMDA data points³ except for data points in the table below is the same:

“IF Party Role Type = “Borrower” AND Loan Status Identifier ≠ “Prequalification”

Since this data point is already under BORROWER in the XML file, we removed IF Party Role Type = “Borrower” from the Conditionality details. We also replaced the statement indicating the data point is not required for prequalification with the simpler “IF exists.” Finally, we narrowed the requirement for providing this data to conventional loans only. The new conditionality is:

IF Mortgage Type = “Conventional” and exists

The following three data points have slightly different conditionality statements and were updated as shown in the following table.

LPA v5.2.00 v5.3.00 v5.4.00 Request File Update			
Unique ID	MISMO v3.4 Schema XPath	Data Point	Conditionality
316.00	.../ BORROWER / GOVERNMENT MONITORING / HMDA ETHNICITY ORIGINS / HMDA ETHNICITY ORIGIN	HMDA Ethnicity Origin Type Other Description	IF Mortgage Type = “Conventional” PartyRoleType = “Borrower” AND (HMDAEthnicityOriginType = “Other” AND OR exists)
319.20	.../ BORROWER / GOVERNMENT MONITORING / HMDA RACES / HMDA RACE / HMDA RACE DESIGNATIONS / HMDA RACE DESIGNATION /	ulad: HMDA Race Designation Other Asian Description	IF Mortgage Type = “Conventional” PartyRoleType = “Borrower” AND ulad:HMDARaceDesignationType = “OtherAsian” is present in this instance of ulad: HMDA RACE DESIGNATION EXTENSION OR AND exists
319.00	EXTENSION / OTHER / ulad: HMDA RACE DESIGNATION EXTENSION	ulad: HMDA Race Designation Other Pacific Islander Description	IF Mortgage Type = “Conventional” PartyRoleType = “Borrower” AND ulad:HMDARaceDesignationType = “OtherPacificIslander” is present in this instance of ulad: HMDA RACE DESIGNATION EXTENSION OR AND exists

Implementation Considerations

- While the conditionality of these data points will be relaxed, continuing to support and pass this data will have no negative impact.

Supplemental Consumer Information Form (SCIF) Homeownership Education Data

When the *Single-Family Seller/Service Guide* (Guide) requires the borrower(s) to complete homeownership education to qualify for the offered loan or loan program, applicable supporting data points only need to be supplied for conventional loans. Since this data point is already under BORROWER in the XML file, we removed IF Party Role Type = “Borrower” from the Conditionality details. We also clarified the language while adding the conventional loan update. Implementation Notes have been revised to help you understand how to complete these data points in compliance with our policy.

Since the Guide does not accept Housing Counseling at this time, data points supporting counseling have been marked as “N/A.”⁴ For further clarity, the XPaths have been annotated to indicate the Counseling Type.

³ The conditionality changes apply to UIDs: 308.00 | 309.00 | 310.00 | 311.00 | 312.00 | 313.00 | 314.50 | 314.00 | 315.00 | 316.00 | 317.00 | 307.00.

⁴ These containers and data points are: 1140.00 | 494.00 | 495.00 | 1141.00 | 496.00 | 497.00 | 498.00 | 499.00 | 500.00.



LPA v5.2.00 v5.3.00 v5.4.00 Request File Update				
Unique ID	MISMO v3.4 Schema XPath	Attribute Data Point	Conditionality	Implementation Notes
247.50	.../BORROWER / COUNSELING / COUNSELING EVENTS / COUNSELING EVENT[COUNSELING EVENT DETAIL / Counseling Type = "Education"]	Sequence Number	IF MortgageType = "Conventional" AND COUNSELING EVENT is present in the LPA file. PartyRoleType = "Borrower" AND Counseling Confirmation Indicator = "true" AND Counseling Type = "Education"	
247.00		xlink:label	IF MortgageType = "Conventional" AND more than one instance of COUNSELING EVENT is present in the LPA file PartyRoleType = "Borrower" AND Counseling Confirmation Indicator = "true" AND Counseling Type = "Education"	
248.00	.../BORROWER / COUNSELING / COUNSELING EVENTS COUNSELING EVENT COUNSELING EVENT_DETAIL [Counseling Type = "Education"]	Counseling Completed Date	IF Mortgage Type = "Conventional" PartyRoleType = "Borrower" AND Counseling Confirmation Indicator = "true" AND Counseling Type = "Education"	<ul style="list-style-type: none"> 1 of 2: Borrower must complete homeownership education within 12 months of loan closing. 2 of 2: If borrower is still to complete homeownership education, provide estimated date of completion.
249.00		Counseling Confirmation Indicator	IF Mortgage Type = "Conventional" AND subject loan product or program requires homeownership education. PartyRoleType = "Borrower" AND CounselingType = "Education" AND exists	Enter "true" if the borrower completed or will complete the homeownership education within 12 months of closing.
251.00		Counseling Type = "Education"	IF Mortgage Type = "Conventional" PartyRoleType = "Borrower" AND Counseling Confirmation Indicator = "true" and borrower has completed homeownership	



LPA v5.2.00 v5.3.00 v5.4.00 Request File Update				
Unique ID	MISMO v3.4 Schema XPath	Attribute Data Point	Conditionality	Implementation Notes
			education within the last 12 months	
385.10	.../DEAL / PARTIES / PARTY / ROLES / ROLE [ROLE DETAIL / Party Role Type = "HousingCounselingAgency"]	SequenceNumber	IF <u>ROLE is present in the Request file for</u> Party Role Type = "HousingCounselingAgency"	
385.00	.../DEAL / PARTIES / PARTY / ROLES / ROLE [ROLE DETAIL / Party Role Type = "HousingCounselingAgency"]	xlink:label	IF <u>Mortgage Type = "Conventional"</u> PartyRoleType = "Borrower" <u>AND Party Role Type = "HousingCounselingAgency"</u> <u>AND there is more than one instance of COUNSELING EVENT in the file</u> AND Counseling Confirmation Indicator = "true" <u>AND Counseling Type = "Education"</u>	
384.00	.../DEAL / PARTIES / PARTY [ROLES / ROLE / ROLE DETAIL / Party Role Type = "HousingCounselingAgency"] / LEGAL ENTITY / LEGAL ENTITY DETAIL	Full Name	IF <u>Mortgage Type = "Conventional"</u> AND Party Role Type = "HousingCounselingAgency"	Enter the full name of the organization providing the homeownership education. You do not need to provide the HUD Approved Housing Counseling Agency ID.
387.00	.../DEAL / PARTIES / PARTY [ROLES / ROLE / ROLE DETAIL / Party Role Type = "HousingCounselingAgency"] / LEGAL ENTITY / LEGAL ENTITY DETAIL	Party Role Type = "Housing Counseling Agency"	IF PartyRoleType = "Borrower" <u>AND Mortgage Type = "Conventional"</u> AND Counseling Confirmation Indicator = "true" <u>AND Counseling Type = "Education"</u>	
416.00	.../DEAL / RELATIONSHIPS / RELATIONSHIP	xlink:arcrole = urn:fdc:mismo.org:2009:residential/COUNSELING_EVENT_IsAssociatedWith_ROLE	IF <u>Mortgage Type = "Conventional"</u> PartyRoleType = "Borrower" <u>AND there is more than one instance of COUNSELING EVENT in the file</u> AND Counseling Confirmation Indicator = "true" <u>AND Counseling Type = "Education"</u>	Enter the value for this attribute exactly as shown.



LPA v5.2.00 v5.3.00 v5.4.00 Request File Update				
Unique ID	MISMO v3.4 Schema XPath	Attribute Data Point	Conditionality	Implementation Notes
418.00		xlink:from = COUNSELING_ EVENT_n	IF PartyRoleType = "Borrower" AND xlink:arcrole = "...COUNSELING_EVENT_Is AssociatedWith_ROLE" is present in this instance of RELATIONSHIP	Enter the value provided for UID 247.00 COUNSELING EVENT xlink:label . value of the linked COUNSELING_EVENT.
419.00		xlink:to = HOUSING_CO UNSELING_AG ENCY_n	IF PartyRoleType = "Borrower" AND xlink:arcrole = "...COUNSELING_EVENT_Is AssociatedWith_ROLE" is present in this instance of RELATIONSHIP	Enter the value provided for UID 385.00 ROLE xlink:label

Implementation Considerations

- While the conditionality of these data points will be relaxed, continuing to support and pass this data will have no negative impact.

SCIF Borrower Language Preference Data

Any data provided by the borrower on the SCIF, Freddie Mac/Fannie Mae Form 1103, in the "Language Preference" section, now needs to be delivered only for conventional loans.

LPA v5.2.00 v5.3.00 v5.4.00 Request File Update				
Unique ID	MISMO v3.4 Schema XPath	Data Point	Conditionality	Implementation Notes
472.00	.../PARTY [...ROLES / ROLE / ROLE DETAIL / Party Role Type = "Borrower"] / LANGUAGES / LANGUAGE	Language Code	IF Mortgage Type = "Conventional" AND borrower selected one of these languages on the SCIF Exists	<ul style="list-style-type: none"> 1 of 2: Enter "eng" for English "chi" for Chinese "kor" for Korean "spa" for Spanish "tgl" for Tagalog "vie" for Vietnamese "zxx" for "Other". 2 of 2: These are the only acceptable code values for this field. Provide for at least one borrower on the loan when conditionality is met.
473.00		ulad: Language Code Other Description	IF MortgageType = "Conventional" AND (ulad:LanguageCode = "zxx" OR borrower completed the line next to "Other" on the SCIF)	<ul style="list-style-type: none"> 1 of 2: Enter the text exactly as provided by the borrower. 2 of 2: If the borrower did not complete this field, do not provide this data point. Provide for at least one



LPA v5.2.00 v5.3.00 v5.4.00 Request File Update				
Unique ID	MISMO v3.4 Schema XPath	Data Point	Conditionality	Implementation Notes
				borrower on the loan when conditionality is met.
474.00		ulad: Language Refusal Indicator	IF Mortgage Type = "Conventional" AND borrower selected EITHER a language or "I do not wish to respond" on the SCIF Exists	<ul style="list-style-type: none"> 1 of 4: Enter "false" if borrower selected s a language or "Other." 2 of 4: Enter "true" if borrower selected s "I do not wish to respond." False should never be entered. 3 of 4: Lenders must NOT provide a value on behalf of the Borrower. 4 of 4: Software providers are NOT to default this value to "true" when the Language Preference section is left blank on the SCIF. 1 of 2: Provide for at least one borrower on the loans when conditionality is met.

CLARIFICATION: Military Service Data

Borrowers identify their military affiliation on the URLA in "Section 7. Military Service." In previous versions of LPA, the data points and values did not clearly correspond to each URLA response; nor were they limited to U.S. Department of Veteran Affairs (VA) loans. To simplify the requirements for providing these data points, we have adopted the conditionality that aligns with the rest of the industry.

LPA v5.4.00 Request File Only Update				
Unique ID	MISMO v3.4 Schema XPath	Data Point	Conditionality	Implementation Notes
245.00	.../BORROWER / BORROWER DETAIL	Self-Declared Military Service Indicator	IF PartyRoleType = "Borrower" AND Mortgage Type = "FHA" OR "VA"	Enter "true" if borrower or their deceased spouse ever served or is currently serving in the US Armed Forces.
246.00		Spousal VA Benefits Eligibility Indicator	IF PartyRoleType = "Borrower" AND (Mortgage Type = "FHA" OR "VA") AND <u>exists</u>	<ul style="list-style-type: none"> 1 of 1: Enter "true" if borrower is the surviving spouse of a "Veteran" according to the data point definition. n individual who served in the US Armed Forces.



LPA v5.4.00 Request File Only Update				
Unique ID	MISMO v3.4 Schema XPath	Data Point	Conditionality	Implementation Notes
			SelfDeclaredMilitaryServiceIndicator = "true"	2 of 2: Enter "false" if borrower is the individual who served or serves with the US Armed Forces.
324.00	.../ BORROWER / MILITARY SERVICES / MILITARY SERVICE	Military Service Expected Completion Date	IF PartyRoleType = "Borrower" AND Mortgage Type = "VA" AND Military Status Type = "ActiveDuty" AND exists	
325.00		Military Status Type	IF PartyRoleType = "Borrower" AND Mortgage Type = "VA" AND <u>Self-Declared Military Service Indicator = "true"</u> AND <u>Spousal VA Benefits Eligibility Indicator = "false"</u> MilitaryStatusType applies	

Implementation Considerations

- While the conditionality of these data points will be relaxed, continuing to support and pass this data will have no negative impact.

CLARIFICATION: FHA Loan Lender and Sponsor Identifiers

To comply with FHA loan requirements specified in the Developer's Guide for Total Scorecard, v4.07, November 28, 2023, we'll update the LPA v5.4.00 Request File Conditionality Details, Format and Implementation Notes for identifying lenders, depending on the role(s) they're playing in the transaction.

LPA v5.2.00 v5.3.00 v5.4.00 Request File Update					
Unique ID	MISMO v3.4 Schema XPath	Data Point	Conditionality	Implementation Notes	Format
478.00	.../LOANS / LOAN / GOVERNMENT LOAN	FHA Loan Lender Identifier	IF LoanRoleType = "SubjectLoan" AND Mortgage Type = "FHA" AND <u>[(loan originator is an FHA-approved lender) OR (loan originator is NOT FHA- approved and the sponsored loan originator's EIN is unavailable)]</u> AND this is the last (submission before closing	<u>Adapted from TOTAL Developers Guide, Release 4.06, 2-10-2023.</u> <ul style="list-style-type: none"> 1 of 4: If there are two FHA-approved lenders in the transaction, provide the Lender ID for the <u>originating lender.</u> 2 of 4: If one FHA-approved lender is performing both <u>origination and underwriting roles, enter its Lender ID here.</u> 	<u>Numeric 10</u> String 20



LPA v5.2.00 v5.3.00 v5.4.00 Request File Update					
Unique ID	MISMO v3.4 Schema XPath	Data Point	Conditionality	Implementation Notes	Format
				<ul style="list-style-type: none"> ▪ 3 of 4: If the <i>originating</i> lender is not FHA-approved (i.e., it is sponsored), NOT provide this data point. Instead, provide the <i>sponsored</i> originating lender's EIN (PartyRoleType = "LoanOriginationCompany" + TaxpayerIdentifierType = EmployerIdentificationNumber" + TaxpayerIdentifierValue). ▪ 4 of 4: If the <i>sponsored</i> originating lender is unable to provide their EmployerIdentificationNumber as described in bullet 3, they should enter "6999609996" for <i>this</i> data point. 1 of 2: Enter the code identifying the approved FHA originator making the underwriting request. 2 of 2: Mutually exclusive with FHALoanSponsorIdentifier. 	
479.00		FHA Loan Sponsor Identifier	IF LoanRoleType = "SubjectLoan" AND Mortgage Type = "FHA" AND <u>there are two lenders in the transaction</u> this is the last submission before closing AND applies	<p>Adapted from TOTAL Developers Guide, Release 4.06, 2-10-2023.</p> <ul style="list-style-type: none"> ▪ 1 of 3: If there are two FHA-approved lenders in the transaction, provide the Lender ID for the <i>underwriting</i> lender. ▪ 2 of 3: If one FHA-approved lender is performing both <i>origination</i> and <i>underwriting</i> roles, do not provide this data point. ▪ 3 of 3: If the <i>originating</i> lender is NOT FHA-approved, provide the Lender ID for the FHA-approved <i>underwriting</i> lender (sponsor). 1 of 3: Enter the FHA ID of the underwriting lender acting in conjunction with another FHA-approved lender or acting as a sponsor for a non-FHA lender. 2 of 3: Mutually exclusive with FHALoanLenderIdentifier. 	Numeric 10 String 21



LPA v5.2.00 v5.3.00 v5.4.00 Request File Update					
Unique ID	MISMO v3.4 Schema XPath	Data Point	Conditionality	Implementation Notes	Format
				3 of 3: The EIN (UIDs 485.00 & 486.00) for the Sponsored Originator (UID 359.00- PartyRoleType = "LoanOriginator") also must be provided.	
359.00	.../ PARTY / ROLES / ROLE / ROLE DETAIL	Party Role Type = "Loan Origination Company"	IF Mortgage Type = "FHA" AND the originating lender loan origination company is not FHA-approved AND this is the last submission before closing		

ENHANCEMENTS AND CORRECTIONS: Documentation

LPA v5.4.00 Request File Data Requirements Specification

In response to your feedback, several enhancements have been made to the Request File Data Requirements Specification with v5.4.00. These include additions of the following tabs:

- 7.1-v5.4 Amendments, which will be updated as Amendments are released
- 7.2-v5.4 XML Illustrated, a graphical representation of the LPA data requirements
- 7.3-v5.4 URLA Order, which shows the LPA data requirements presented in order of the URLA fields they represent
- 8-Enumerations tab to provide enumeration definitions and track changes
- 9-Cardinality tab to enable a quick view of the LPA file structure and track changes

With respect to tab 7-v5.4 Request File Data Requirements, we've made a change to how we present required data points for Subject Loans and Borrowers. Data points with the Conditionality Statements of either IF Loan Role Type = "SubjectLoan" or IF Party Role Type = "Borrower," will now be represented as "R" Required. This is a change to notation, not requirements, and is meant to make it much easier to identify required data points. These phrases have also been removed from the remaining conditionality statements. Requirements for Related Loans will continue to be identified with the phrase "IF Loan Role Type = "RelatedLoan."

We're clarifying conditionality for *xlink:labels* to indicate that if there is only one borrower on the loan, arc roles and RELATIONSHIPS do not need to be defined to link the borrower to Assets, Liabilities or Expenses. If there's only one instance of a COUNSELING EVENT, arc roles and RELATIONSHIPS do not need to be defined to link the Homeownership Education class to the Housing Counseling Agency providing it. Tab 11-Relationships, has been updated accordingly.

Spelling, alphabetization of enumerations and spacing errors discovered in v5.3.00 have been corrected in v5.4.00. Details can be found in the LPA v5.4.00 Revision Log.



LPA v5.4.00 Response File Data Requirements Specification

Enhancements have also been made to the Response File Data Requirements Specification. This includes the addition of the following tab:

- 7.1-v5.4 Amendments, which will be updated as Amendments are released

COMING SOON: Condominium Project Identifier

Users will soon be able to include a new condo project identifier, provided by Condo Project Advisor®, in the LPA submission to accurately determine the condo project status.

LPA v5.4.00 Request File Only Update				
Unique ID	MISMO v3.4 Schema XPath	Container	Data Point	Cardinality Conditionality
825.40	.../COLLATERAL / SUBJECT PROPERTY / PROJECT / PROJECT DETAIL /	lpa:	PROJECT DETAIL EXTENSION	0:1
50.10	EXTENSION / OTHER / lpa: PROJECT DETAIL_EXTENSION	lpa:	Condominium Project Identifier	IF Project Legal Structure Type = "Condominium" AND Exists

