

Loan Product Advisor®

January 2022 Release Notes

January's Loan Product Advisor® (LPASM) releases provide updates to help streamline the way you work. This month's changes include Freddie Mac Refi PossibleSM enhancements, updates to the Collateral Rep and Warranty Relief shield and improvements to how full LPA Feedback Certificates are generated.

Refi Possible Enhancements

Effective January 31, 2022

As announced in *Single-Family Seller/Service Guide* (Guide) Bulletin [2021-36](#), our Refi Possible offering will be enhanced to:

- Increase borrower income eligibility from 80% to 100% of the area median income (AMI).
- Remove the requirement that the mortgage being refinanced be seasoned no more than 120 months. The minimum 12-month seasoning requirement will continue to apply.

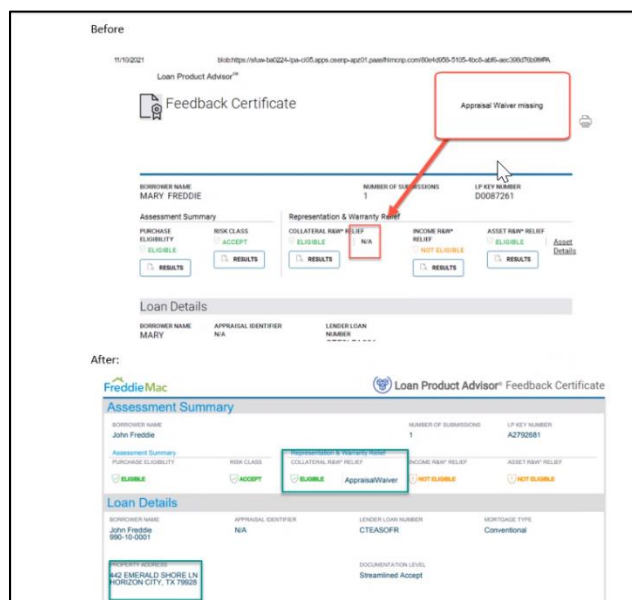
For more information, visit our [Refi Possible web page](#) for refinance resources that may help more low- and moderate-income creditworthy borrowers.

Collateral Rep and Warranty Relief Shield Update

Effective January 31, 2022

The Collateral Rep and Warranty shield on the LPA Feedback Certificate will be updated to display the appropriate collateral type of appraisal waiver for loans that are eligible for LPA automated collateral evaluation (ACE). This shield was previously displaying “N/A” when the loan was identified as a Texas refinance loan, causing the shield to display “N/A” instead of “AppraisalWaiver”.

See associated [feedback message](#) effective November 18, 2022.



Employment Status Type Update

Effective January 31, 2022

A full LPA Feedback Certificate will be returned when the employment status type is required for a loan but is not provided. Previously, this issue was returning an incomplete LPA Feedback Certificate.

Feedback Messages Effective In January

[View the list](#) of feedback message updates related to LPA's January releases.

