

Loan Product Advisor® (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 effective in a given month.

## Credit Reporting Companies and Technical Affiliates Updates

### Effective December 3, 2022

To provide you with the latest information on credit reporting companies (CRCs) and technical affiliates (TAs) available to you, we've updated our [Credit Reporting Companies and Technical Affiliates web page](#). Changes include updated contact information and the removal or addition of CRCs and TAs.

## 2023 Loan Limit Values

### Effective December 5, 2022

LPA was updated on **December 5, 2022**, to reflect the 2023 conforming loan limits. For a 1-unit property in most areas in the U.S., the 2023 maximum baseline conforming loan limit value will be **\$726,200**, an increase from this year's limit of \$647,200. The maximum loan limit value for a super conforming mortgage secured by a 1-unit property will be **\$1,089,300**.

Mortgages with original loan amounts that exceed the 2022 loan limit values but not the higher 2023 limits are not eligible for sale to Freddie Mac until on or after January 1, 2023.

For more details, read the [article](#) and the *Single-Family Seller/Service Guide* (Guide) [Bulletin 2022-25](#).

## Feedback Message Optimization Updates

### Effective December 11, 2022

Effective **December 11, 2022**, feedback messages were added to LPA to provide concise and actionable messages and includes:

- Addition of borrower-specific information to messaging about IRS Form 4506 signature requirement
- Addition of employer-specific information to messaging about 10-day pre-closing verification (10-day PCV)

These feedback messages were originally communicated to clients on [September 19](#).

## Full December Feedback Message Updates

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