

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.

### Bi-annual CRC and TA Updates

#### Effective December 3

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

- Removal of TA codes for:
  - Universal Credit by Xactus, #5127
  - CIS by Xactus, #5022
  - Xactus via ML, #2304
- Updated contact information for:
  - Lenders One
  - American Reporting Company LLC
  - Advantage Credit Inc.

### UX Enhancements for Direct Entry Users

#### Effective December 8

If you access LPA directly through the Loan Advisor portal, new enhancements improve functionality and navigation.

#### New Capability to Sort by Columns in Tables

This capability to sort the search results by any column will also be available for Loan Assignment logs and history.

Loan Product Advisor    CREATE LOAN    OTHER LINKS    000601

### Search Results

453 record(s) found

BORROWER LAST NAME: Freddie    BORROWER FIRST NAME: John    FROM DATE: Mon Jun 01 2023 00:00:00 GMT-0400 (Eastern Daylight Time)    TO DATE: Mon Jun 26 2023 00:00:00 GMT-0400 (Eastern Daylight Time)

BORROWER NAME	LOAN APPLICATION #	DATE & TIME OF SUBMISSION	LP AUS KEY #	TRANSACTION ID	ORIGINATING LENDER	AUS RISK CLASS
FREDDIE,JOHN	ULAD2highrisk001	2023-06-26 09:58:58	D0542142	4132087	Cybertek Test 2	Accept
FREDDIE,JOHN	ULAD2highrisk001	2023-06-26 10:04:07	D0542225	4132153	Cybertek Test 2	Accept
FREDDIE,JOHN	ULAD2checkpml055	2023-06-12 12:52:30	D513643	4130032	Cybertek Test 2	Accept
FREDDIE,JOHN	ULAD2checkpml055	2023-06-12 22:41:43	D0533079	4130324	Cybertek Test 2	Accept
FREDDIE,JOHN	ULAD2checkpml055	2023-06-22 10:06:49	D0540861	4131652	Cybertek Test 2	
FREDDIE,JOHN	ULAD2checkpml055	2023-06-22 10:14:04	D0540872	4131661	Cybertek Test 2	Accept
FREDDIE,JOHN	ULAD2checkpml055	2023-06-22 10:19:09	D0540879	4131672	Cybertek Test 2	Accept
FREDDIE,JOHN	ULAD2checkpml055	2023-06-23 15:29:13	D0541495	4132014	Cybertek Test 2	Accept
FREDDIE,JOHN	ULAD2checkpml055	2023-06-26 09:59:42	D0542175	4132118	Cybertek Test 2	
FREDDIE,JOHN	ULAD2checkpml055	2023-06-26 10:04:50	D0542259	4132184	Cybertek Test 2	

## New Import Loan File Display

The Import Loan display has a new look and feel. *Please note: only one application can be imported at a time.*

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### Import Loan

Import Application \*Required

Select File to import \* (only .xml files are allowed)

Select File(s)

Sponsor/Sponsored Relationship \*

Select

## New Search Results Text Display

New text will appear to notify you when no results were found based on the entered criteria. It'll create a consistent format to convey “**number** of records were found,” in this scenario, ‘0.’

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### Search Results

FILTER BY    0 record(s) found

LP AUS KEY: A1234566

## Updated PDF Preview for Feedback Certificate Downloads

Upon selection of the printer icon, the feedback certificate will continue to be displayed in one tab and the PDF print preview version will be displayed in another tab. The navigational header to the LPA home page, Create Loan, Other Links and business card will no longer appear in the PDF print preview version, but can be accessed from the primary tab.

Loan Product Advisor    CREATE LOAN    OTHER LINKS    000601

### FreddieMac Loan Product Advisor® Feedback Certificate

#### Assessment Summary

Attention: Loan was assessed for Home Possible® eligibility and meets income limits.

OWNER NAME	NUMBER OF SUBMISSIONS	LP KEY NUMBER	AREA MEDIAN INCOME	AREA MEDIAN INCOME (%)
FREDDIE	1	D0543276	\$105,000.00	67.43%

Representation & Warranty Relief

COLLATERAL R&W* RELIEF	INCOME R&W* RELIEF	ASSET R&W* RELIEF
NOT ELIGIBLE	N/A	UNAVAILABLE

Details

OWNER NAME	APPRaisal IDENTIFIER	LENDER LOAN NUMBER	MORTGAGE TYPE
ALICE FREDDIE 990-80-0008	N/A	L104231	Conventional

Navigational header will no longer appear on PDF print preview version

## Caution Message Updates

### Effective December 10

We're revising messages to help you quickly identify reasons why LPA returned a Caution risk class for the loan submission. We're also adding a new message specific to short sale or deed in lieu of foreclosure to help you understand whether there are actions you can take with your borrower to get the loan submission successfully through the risk assessment.

Review the [associated feedback messages](#).

## AIM for Income Using Direct Deposits Activation

### Effective December 15

If you're an LPA asset and income modeler (AIM) user but aren't currently leveraging direct deposit data as part of the asset and income assessment, this capability will be activated for you with no integration steps or activation process required. You'll no longer need to contact us to get activated for direct deposit data to reduce the traditional documentation burden, close loans faster and obtain potential representation and warranty relief related to the assessed income.

LPA only responds back with [direct deposit feedback messages](#) when income rep and warranty relief is available. If direct deposit income is eligible for relief, you'll no longer see messages requesting documentation of the income in most cases. Ensure you're contracted with and connected to a service provider that can source direct deposit account data and that they send transaction history up to 24 months when available.

Check out the AIM for income using direct deposits [job aid](#) and [webinar](#) for additional guidance.

## New Payroll Service Provider for AIM

### Effective December 17

We're adding Truv as a new payroll service provider for AIM for income using employment data to verify income and employment. Using this data, AIM can assess for potential rep and warranty relief available.

Reference the [LPA v5.3.00 Specification Bulletin Amendment 03](#) for more technical implementation information on the enumeration needed to start using Truv and check out the [job aid](#) for additional guidance.

## Full December Feedback Messages Updates

Review the full list of [December feedback message updates](#) or visit the [Loan Advisor Resources & Learning webpage](#) – bookmark it for quick access to the latest updates for all of the Loan Advisor tools you use!

