

Loan Selling Advisor[®]

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April 2026 Release Notes

Loan Selling Advisor[®] Release Notes provide updates on enhancements to help you streamline the way you work.

New Cash-Specified Payups Options

Effective April 6, 2026

Two new cash-specified payup options for 30-year fixed rate mortgages that apply to both Mandatory and Best Efforts executions are now available.

- Low Loan Balance \$425K (Max LLB <= 425,000)
- Low Loan Balance \$450K (Max LLB <= 450,000)

You'll see the new cash-specified payup when you generate a cash rate sheet or take out a Cash Contract in Loan Selling Advisor[®] and when you submit a request through either our Cash Pricing or Cash Committing application programming interfaces (APIs).

View a list of all currently available cash-specified payup options on the [Cash Payups for Mortgages with Specified Characteristics webpage](#).

Feedback Messages Available on Single-Family Technology Releases Webpage

Effective April 13, 2026

Loan Selling Advisor feedback messages are now available on our [Technology Releases webpage](#) to for easy access to a complete list of error codes with the corresponding message text for our Loan Selling Advisor graphical user interface (GUI) and API.

Loan Selling Advisor provides feedback for Loan Delivery file import and other purchase eligibility edits, which can be either "warning" or "critical" in nature. Negotiated terms of business and their feedback messages are not included in the publication.

Guarantor Contract Processes Improvements

Effective Immediately

To help improve efficiency, you can now update multiple Guarantor contracts simultaneously from the Guarantor Contract Pipeline. This change applies to the following processes:

- Validate Pool
- Assign Wire Instructions
- Finalize Early Funding Contracts



To learn how to access and use this enhancement, review the [Guarantor Contract Pipeline](#) topic in Loan Selling Advisor Online Help, then navigate to the Validate Multiple Pools, Assign Wires and Finalize Early Funding Contracts section.

As an additional resource, check out our [Early Funding Pool-Level Deliveries tutorial](#). From the main menu, navigate to Finalize the Contract then select Finalizing Multiple Contracts for step-by-step instructions.

ULDD Revision Page Updates

The following updates were recently added to the Uniform Loan Delivery Dataset (ULDD) Revisions Page in alignment with *Single-Family Seller/Servicer Guide* (Guide).

- [Guide Bulletin 2026-1](#): Updated conditionality details and implementation notes for construction to permanent mortgages effective May 4, 2026.
- [Guide Bulletin 2026-4](#): Updated implementation notes for mortgages with capitalized balances effective July 1, 2026.

ULDD updates require coordination with your software provider. Please work with your software provider or your company's internal technology manager to have these changes implemented. You may also enter the information into Loan Selling Advisor directly. For more details, please refer to the [ULDD Revisions Page](#).

Coming Soon

Payoff Draft Date 18 Mortgages Update

In Guide [Bulletin 2026-4](#), Freddie Mac announced that mortgages delivered under Guarantor and MultiLender Swap Purchase Contracts with contract accept dates on or after July 1, 2026, will be called Payoff Draft Date 18 Mortgages. Changes to Loan Selling Advisor will support both payoff remittance due dates as follows:

- Contracts with accept dates on/after July 1, 2026, will be pre-populated to show "18" for the field Pre-payment Remittance Due Days.
- Contracts with accept dates before July 1, 2026, will continue to be pre-populated with "5" for the field Pre-payment Remittance Due Days.

All mortgages (loans) that are delivered under Freddie Mac Guarantor and MultiLender Swap Purchase Contracts will inherit the required pre-payment remittance due days that is specified on the contract.

Sellers should work with their Servicers to ensure they understand the new requirements for Payoff Draft Date 18 Mortgages.

Reminders

- New cash-specified payup option for Manufactured Homes became available on March 30, 2026. More details [here](#).
- Prepare for new credit reporting companies (CRCs) and a technical affiliate (TA). Details in the [March Release Notes](#).
- To read Release Notes and feedback messages, bookmark the [Technology Releases webpage](#).
- To stay current on new/revised topics, bookmark the [Recent Updates](#) section in [Loan Selling Advisor Online Help](#).