

This reference document is updated to coincide with changes to requirements to AIM. These recent changes include:

Revision History	
April 2025	
LPA v6.0 Update	<div>The Feedback Certificate has been enhanced to speed your consumption of essential information by:</div> <ul style="list-style-type: none"><li>Improving the layout to prioritize actionable information</li><li>Reducing the number of pages returned</li><li>Updating labels to align with the Uniform Residential Loan Application (URLA) and industry terms</li><li>Standardizing feedback messages to make them easier to read</li><li>Replacing Stylesheets with an easier-to-use PDF file</li></ul>
Loan Advisor Single Sign-On Portal merge to Freddie Mac Gateway portal	Effective January 25, 2025, Loan Advisor portal will merge with Freddie Mac Gateway. References to Loan Advisor in this resource have been updated to reflect Freddie Mac Gateway where applicable.

**Note:** Vertical revision bars " | " are used in the margin of this reference to highlight these new requirements and significant changes.

This information is not a replacement or substitute for the requirements in the Freddie Mac *Single-Family Seller/Service Guide* or any other contractual agreements. This information does not constitute an agreement between Freddie Mac and any other party.  
© 2025 Freddie Mac

[Freddie Mac Learning](#)



This reference is intended to assist you with using Loan Product Advisor (LPA®) asset and income modeler (AIM) – our solution for automating the manual processes of assessing borrower assets and income, and provides the following information:

<b>Table of Contents</b>	<b>Pages</b>
<b>Introduction to AIM</b>	<a href="#"><u>PG 3</u></a>
<b>How it Works (high-level overview)</b>	<a href="#"><u>PG 3</u></a>
<b>Eligibility Requirements</b>	<a href="#"><u>PG 4</u></a>
<b>Asset Representation and Warranty Relief Results Returned</b>	<a href="#"><u>PG 6</u></a>
<b>Steps for Originating Loans Using the Automated Asset Assessment</b>	<a href="#"><u>PG 12</u></a>
<b>Seller's In-House Quality Control Program Impacts</b>	<a href="#"><u>PG 16</u></a>



## Introduction

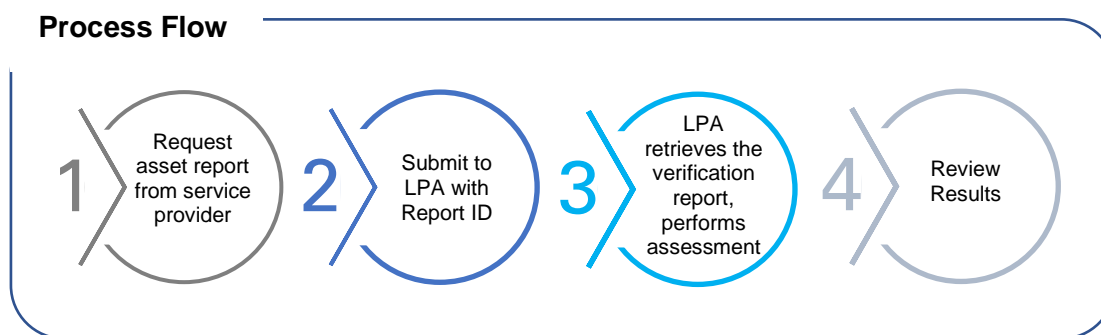
AIM is a capability integrated in Loan Product Advisor (LPA) that assesses a borrower's assets using a report from third-party service providers that you must engage to provide you with the applicable report-related services (the "service provider"), refer to the AIM Service Providers [webpage](#) to connect to an AIM service provider\*.

The asset data can help you determine if certain Guide requirements related to assets are met on conventional loans. Results from the assessment are displayed on the Loan Product Advisor Feedback Certificate.

This approach provides operational efficiencies through system-driven optimization of the collection and assessment of data relating to borrower's eligible assets, and it allows for potential relief from Freddie Mac's enforcement of certain selling representations and warranties related to assets.

## How the Assessment Works

The following process flow provides a high-level view of how AIM works to automate asset assessment. Details are provided under the [Steps for Originating Loans Using the Automated Asset Assessment and Submit to LPA](#) section.



**\*NOTE:** Freddie Mac does not endorse, or make any representations or warranties to lenders regarding, any service provider. Each lender is solely responsible for the decision of whether to engage a given provider, and on what terms, and for ensuring that the providers it engages have in place and maintain controls, processes, and procedures that satisfy the lender's business, operational, risk, legal and regulatory requirements.

### Did You Know that the Asset Report Can Help with So Much More!

To learn more access the [Power of One Report, Many Possibilities](#) video.

Just order an asset report from your service provider, submit it to LPA and check out the results to see the power of one report. Talk to your service provider for any next steps.

**This resource will focus on automating the manual process of assessing borrower assets.**



## Eligibility Requirements

To take advantage of AIM and potential relief from Freddie Mac's enforcement of certain selling reps and warranties related to the borrower's assets, the loan must be submitted to LPA and meet the requirements summarized below. For complete requirements, refer to Guide Chapter 5902.

Eligibility Requirements	
Topic	Requirements
Eligible Mortgages	Conventional mortgages (conforming and super conforming).
Loan Purpose	<ul style="list-style-type: none"><li>▪ Purchase</li><li>▪ Refinance, including Enhanced Relief Refinance® Mortgages</li></ul>
LPA Risk Class	<ul style="list-style-type: none"><li>▪ Risk Class of "Accept"</li></ul>
Eligible Asset Types Eligible Sources of Funds	<p>Eligible Asset Types:</p> <ul style="list-style-type: none"><li>▪ Depository accounts (e.g., checking, savings, money market)</li><li>▪ Borrower's business checking, savings and/or money market accounts (Refer to Guide Section 5304.1(f) for additional requirements when self-employed income from the business is used for qualifying.)</li><li>▪ Securities</li><li>▪ Retirement accounts</li></ul> <p>Eligible Sources of Funds:</p> <ul style="list-style-type: none"><li>▪ Gift funds or gift of equity</li><li>▪ Gift funds received as a wedding gift and/or graduation gift</li><li>▪ Gift or grant from an Agency</li></ul>
Ineligible Mortgages	<p>The mortgage must not be a mortgage for which any of the following assets are being used to qualify the borrower:</p> <ul style="list-style-type: none"><li>▪ Cash on hand</li><li>▪ Assets that will be used by the borrower for the repayment of their monthly obligations as described in Guide Section 5307.1.</li></ul>



Eligibility Requirements	
Topic	Requirements
Verification Reports	<p>The verification report must be obtained:</p> <ul style="list-style-type: none"><li>▪ By a third-party service provider designated by Freddie Mac.</li><li>▪ Through a Freddie Mac-supplied application programming interface (API) using data transmitted by a third-party service provider designated by Freddie Mac, or</li><li>▪ Through a Freddie Mac-supplied API using data transmitted by the Seller. The Seller must obtain Freddie Mac's written approval to transmit data through the API.</li></ul> <p>You must confirm:</p> <ul style="list-style-type: none"><li>▪ Each asset on the verification report is owned by at least one borrower and that borrower has access to the funds in the asset account.</li><li>▪ All assets shown on the verification report are in U.S. dollars located in a U.S. or State-regulated financial institution.</li><li>▪ There are no outstanding loans secured by any of the asset accounts included on the verification report.</li></ul> <p>You must maintain a copy of the verification report in the mortgage file.</p> <p><b>Note:</b> Assets that cannot be assessed using AIM can still be used to qualify the borrower, provided they are verified and meet the requirements of the <i>Freddie Mac Single-Family Seller/Service Guide</i> (Guide).</p>
Age of Verifications	<p>All verification reports must be dated no more than 120 days before the Note Date, or Effective Date of Permanent Financing for Construction Conversion and Renovation Mortgages.</p>
Loan Product Advisor	<p>You must ensure that the most current version of the verification report is used by LPA. If you obtain an updated report, the loan must be resubmitted to LPA to ensure assessment of the most current information.</p> <p>You are responsible for investigating and resolving any inconsistent or contradictory information between the verification report and the mortgage file, and if necessary, you must update information in Loan Product Advisor based on such information.</p>



## Asset Representation and Warranty Relief Results and LPA Results

Loan Product Advisor assesses the asset data and returns a result in the Representation and Warranty Relief section in the **Assessment Summary** section (see below) on the Feedback Certificate. The Feedback Certificate also provides additional messages associated with the asset representation and warranty (“rep & warranty”) relief result in the **Assets and Reserves Messages** section (see below).

To obtain relief, the data on the last complete Feedback Certificate must be consistent with the data delivered to Freddie Mac. If data changes occur after the LPA assessment and you resubmit the loan it may not be eligible for asset rep and warranty relief.

### Review the Loan Product Advisor Feedback Certificate Results

LPA processes the verification report information and the submitted loan data and returns asset information in the following sections of the Feedback Certificate.

- **Assessment Summary** section/Representation & Warranty Relief: The **Asset R&W Relief** indicator will display one of three results, Eligible, Partial, Not Eligible, Unavailable.
- **Asset Details** section: Displays the asset details, such as, Total Funds to be Verified, Third Party Asset Validation and bank account information.
  - **Total Eligible Assets** – displays the borrowers’ total amount of eligible assets submitted to LPA.
  - **Total Funds to Be Verified** – displays the minimum amount of eligible assets that must be verified, this includes: Required Borrower Funds, Required Reserves (if applicable), Paid Down Debts (if applicable) and Paid Off Debts (if applicable).

#### Evidence of when Liquidation of Funds is Required

When assets that are invested in stocks, bonds, mutual funds, U.S. government securities, retirement accounts or other securities are needed for closing, evidence of liquidation is required **unless** the combined value of the assets is at least 20% greater than the amount from these assets needed for closing. LPA will apply this calculation to determine if liquidation of funds is required. Review the feedback messages returned on the Feedback Certificate.

*For example...*

Message Code	Message	Purpose
FAR0193	To retain partial asset representation and warranty relief eligibility, obtain evidence of liquidation for securities of \$(securities liquidation to be documented amount).	Actionable message to user that evidence of liquidation of securities account(s) is required to retain the partial asset representation and warranty relief.
FAR0194	To retain partial asset representation and warranty relief eligibility, obtain evidence of liquidation for retirement funds of \$(retirement liquidation to be documented amount).	Actionable message to user that evidence of liquidation of retirement account(s) is required to retain the partial asset representation and warranty relief.



- **Third-Party Asset Validation** - this is the total amount of assets verified with the service provider's verification report. This includes depository accounts and securities (not requiring liquidation) and excludes large deposits and deposited gifts/grants. The **Third-Party Asset Validation** amount will never include retirement accounts or gifts and grants. These funds may be included in partial representation and warranty relief as reflected in LPA feedback messages. If the **Third-Party Asset Validation** amount meets **Total Funds to be Verified** amount, the loan is eligible for loan level representation and warranty relief. If **Third-Party Asset Validation** amount is less than **Total Funds to be Verified** amount, loan may be eligible for partial representation and warranty relief (refer to the Assets and Reserves Messages section). Also refer to the **Large Deposits** section.

Asset Details				
REQUIRED BORROWER FUNDS	RESERVES TO BE VERIFIED	PAID DOWN DEBTS	PAID OFF DEBTS	TOTAL FUNDS TO BE VERIFIED
\$39,640.00	\$0.00	\$0.00	\$1,527.00	\$41,167.00
TOTAL ELIGIBLE ASSETS	THIRD PARTY ASSET VALIDATION	LENDER SUBMITTED RESERVES		
\$1,223,740.00	N/A	\$100,000.00		

- **Account information for each account and borrower** - displays the name of the account owner, financial institution, vendor name and Reissue ID/Report ID, account number and type, balance, statement date and the expiration date. The section also identifies duplicate accounts.
- **Large Deposits** section: If applicable, this section will display if there are large deposits using a calculation based on the income submitted to LPA. The monthly income amount and number of deposits that exceeds 50% of the monthly income will display; including, the financial institution, borrower name, account type, source and amount of the deposit, and the date. A maximum of twenty deposits can display in this section.
- For purchase transactions: When LPA identifies large deposits, as described in Section 5501.3, that are needed for the transaction, it will issue feedback messaging identifying the amount of the large deposits for which the Seller must document the source of funds. For large deposits identified in the borrower's business checking, savings and/or money market accounts, the requirements in Section 5501.3(b)(iv) apply.
- **Assets and Reserves Messages** section: This section displays the asset representation and warranty eligibility message and other asset related messages.



# Loan Product Advisor Feedback Certificate Results



Let's take a look: **Scenario 1** – The loan is eligible for asset representation and warranty relief.

FreddieMac

Loan Product Advisor® | Feedback Certificate

Assessment Summary

BORROWER NAME  
JOHN FREDDIE JR | MARY FREDDIE

Affordable Product Information  
AREA MEDIAN INCOME  
\$73,500.00

Indicator: Eligible for asset rep and warranty relief. Borrower has sufficient funds to close.

Assessment Summary

RISK CLASS  
ACCEPT

PURCHASE ELIGIBILITY  
ELIGIBLE

LP KEY NUMBER  
[REDACTED]

NUMBER OF SUBORDINATE FINANCING  
01

Representation & Warranty Relief

COLLATERAL  
ELIGIBLE ACE

INCOME  
ELIGIBLE | Income Details

EMPLOYMENT  
ELIGIBLE | Employment Details

ASSET  
ELIGIBLE | Asset Details

Asset Details

REQUIRED BORROWER FUNDS	RESERVES TO BE VERIFIED	PAID DOWN DEBTS	PAID OFF DEBTS	TOTAL FUNDS TO BE VERIFIED
\$39,640.00	\$0.00	\$0.00	\$1,527.00	\$41,167.00
TOTAL ELIGIBLE ASSETS	THIRD PARTY ASSET VALIDATION	LENDER SUBMITTED RESERVES		
\$1,223,740.00	\$145,000.00	\$100,000.00		

Asset Accounts

ACCOUNT OWNER(S)	VENDOR NAME REPORT ID	ACCOUNT NUMBER ACCOUNT TYPE	STATEMENT DATE EXPIRATION DATE	BALANCE
Mary Freddie			11/30/2025 03/30/2026	\$60,000.00
John Freddie			11/30/2025 03/30/2026	\$85,000.00

Total eligible assets verified on the report.

Funds required.

Asset details from the verification report.

LPA compares **Total Funds to Verified** to the **Third-Party Asset Validation** to determine sufficient to close.

Assets and Reserves Messages	
CODE	MESSAGE
FAR0049	The loan is eligible for asset representation and warranty relief for the sufficiency of assets to cover the 'Total Funds to be Verified' amount, and the accuracy and integrity of the data on the asset verification report.
32	Third Party Asset Validation amount is \$145,000.00 [Depository Accounts: \$145,000.00]. These assets were determined using [REDACTED] report dated 11/30/2025. The expiration date of the asset report is 03/30/2026.
21	The total funds to be verified are no less than \$41,167.00. This amount includes (\$0.00), any debts to be paid off at or before closing (\$1,527.00) and any debt [REDACTED] report dated 11/30/2025.
24	Required Borrower Funds are calculated as \$39,640.00 based on information submitted: purchase price (\$203,843.00) + alterations, improvements and repairs (\$0.00) - loan amount (\$158,000.00) + transaction costs (\$3,797.00) - proceeds from subordinate financing (\$10,000.00).



Let's take a look: **Scenario 2** – The loan is eligible for partial asset representation and warranty relief. Borrower is receiving **gifts funds not yet deposited** and **large deposits** have been identified.



Loan Product Advisor® Feedback Certificate

### Assessment Summary

BORROWER NAME  
MARY FREDDIE

#### Affordable Product Information

AREA MEDIAN INCOME  
\$152,900.00

AREA MEDIAN INCOME (%)  
75.27%

#### Assessment Summary

RISK CLASS  
ACCEPT

PURCHASE ELIGIBILITY  
INELIGIBLE

LP KEY NUMBER  
[REDACTED]

NUMBER OF SUBMISSIONS  
01

Indicator: Eligible for partial rep and warranty relief.

#### Representation & Warranty Relief

COLLATERAL  
NOT ELIGIBLE Hybrid

INCOME  
NOT ELIGIBLE Income Details

EMPLOYMENT  
ELIGIBLE Employment Details

ASSET  
PARTIAL Asset Details

Large deposit deducted from the balance therefore insufficient funds. Determine if eligible for partial rep and warranty relief.

Gift/Grant funds not yet deposited and the large deposit is deducted from the account balance, therefore, there are insufficient funds to close.

### Asset Details

REQUIRED BORROWER FUNDS TO BE VERIFIED \$77,614.10  
PAID OFF DEBTS \$9,120.00  
TOTAL FUNDS TO BE VERIFIED \$86,734.10

TOTAL ELIGIBLE ASSETS \$10,000.00  
THIRD PARTY ASSET VALIDATION \$70,000.00  
LENDER SUBMITTED RESERVES N/A

#### Asset Accounts

##### Submitted

FINANCIAL INSTITUTION	ACCOUNT OWNER(S)	ACCOUNT NUMBER	ACCOUNT TYPE	SUBMITTED
Credit Giant	MARY FREDDIE	1	Grant	\$2,000.00
Credit Giant	MARY FREDDIE	2	Other	\$885.90
Credit Giant	MARY FREDDIE	3	CheckingAccount	\$10,000.00

##### Third Party Report Information

FINANCIAL INSTITUTION	ACCOUNT OWNER(S)	VENDOR NAME	REPORT ID	ACCOUNT NUMBER	ACCOUNT TYPE	STATEMENT DATE	EXPIRATION DATE	BALANCE
[REDACTED]	Mary Freddie	[REDACTED]	[REDACTED]	[REDACTED]	CheckingAccount	2025-04-25T04:00:00.000Z	2025-08-23T04:00:00.000Z	\$40,000.00
[REDACTED]	Mary Freddie	[REDACTED]	[REDACTED]	[REDACTED]	SavingsAccount	2025-04-25T04:00:00.000Z	2025-08-23T04:00:00.000Z	\$50,000.00



Reminder:  
**Third-Party Asset Validation** amount will not include gifts/grants or retirement accounts.

### Large Deposits

Balance, 1 deposit(s) exceeds 50% of monthly income.

#### Large Deposit

ACCOUNT: CheckingAccount XXXXX6614  
DESCRIPTION: Transfer  
AMOUNT: \$20,000.00  
DATE: 2025-04-05T04:00:00.000Z  
REISSUE KEY: N/A

Large deposit has been identified.

## Assets and Reserves Messages

CODE	MESSAGE
FAR0188	The loan is eligible for partial asset representation and warranty relief.
FAR0032	Third Party Asset Validation amount is \$70,000.00 [Depository Accounts: \$70,000.00]. These assets were determined using [True: 415d91bd02a64954a15f254a8b1bb5b5] report dated 04/25/2025. The expiration date of the asset report is 08/23/2025.
FAR0192	To retain partial asset representation and warranty relief eligibility, for the grant(s) in the amount of \$2,000.00, obtain documentation that the funds were provided by an Agency with an established grant program, that the funds do not have to be repaid and were received by the borrower or by the Seller on the borrower's behalf. Examples of acceptable documentation include copies of grant program materials, award letters or terms and conditions provided to the borrower. The agency must not be an interested party.
FAR0189	To retain partial asset representation and warranty relief eligibility, a minimum of \$14,734.10 of large deposits from Depository account(s) must be documented in the mortgage file.
FAR0056	Total Funds to be Verified amount is \$86,734.10 and the Total Third Party Asset Validation amount is \$70,000.00. The Third Party Asset Validation amount is insufficient by \$16,734.10 to meet Total Funds to be Verified.
FAR0005	For any undocumented deposit(s) not needed to qualify the borrower, reduce the asset amount by the amount of the unverified deposit and resubmit to Loan Product Advisor.
FAR0051	1 deposit(s) exceeds 50% of the total monthly qualifying income of \$9,590.10.
FAR0051	Mary Freddie; Bank of America; CheckingAccount 1812566614; 04/05/2025; \$20,000.00; Description: Transfer.

Received partial rep and warranty relief. To retain eligibility you must document the large deposit.



A representation and warranty relief result of 'Not Eligible' may be returned. In this scenario the Seller is not eligible for relief from enforcement of representations and warranties related to the borrower's assets. Assets must be verified and documented as required by the Guide.

### Assessment Summary

BORROWER NAME  
JOHN FREDDIE JR | MARY FREDDIE

**Affordable Product Information**

AREA MEDIAN INCOME	AREA MEDIAN INCOME (%)
\$73,500.00	277.97%

**Assessment Summary**

RISK CLASS ACCEPT	PURCHASE ELIGIBILITY ELIGIBLE	LP KEY NUMBER [REDACTED]	NUMBER OF SUBMISSIONS 01
----------------------	----------------------------------	-----------------------------	-----------------------------

**Representation & Warranty Relief**

COLLATERAL ELIGIBLE ACE	INCOME NOT ELIGIBLE <a href="#">Income Details</a>	EMPLOYMENT NOT ELIGIBLE <a href="#">Employment Details</a>	ASSET NOT ELIGIBLE <a href="#">Asset Details</a>
----------------------------	---	---	---

## Assets and Reserves Messages

CODE	MESSAGE
FAR0050	The loan is not eligible for asset representation and warranty relief.
FAR0032	Third Party Asset Validation has been calculated as \$20,739.16. This includes Market and excludes large deposits. The third-party report dated 6/21/21 expires 10/19/21.
FAR0056	Total Funds to be Verified amount is \$22,010.00 and the Total Third Party Asset Validation amount is \$20,739.16. The Third Party Asset Validation amount is insufficient by \$1,270.84 to meet Total Funds to be Verified.
FAR0008	The Borrower's total eligible assets are less than the calculated total funds required to be verified by Loan Product Advisor. The Seller must verify sufficient assets from eligible sources of funds to close the Mortgage transaction.
FAR0121	The total funds to be verified are no less than \$22,010.00. This amount includes required Borrower Funds (\$18,010.00), required reserves (\$0.00), any debts to be paid off at or before closing (\$4,000.00) and any debts to be paid down at or before closing (\$0.00).
FAR012	Required Borrower Funds are calculated as \$18,010.00 based on information submitted: purchase price (\$150,010.00) + alterations, improvements and repairs (\$10,000.00) - loan amount (\$142,000.00) + transaction costs (\$0.00) - proceeds from subordinate financing (\$0.00).

Review the feedback messages. No eligible for representation and warranty relief due to insufficient funds.

If 'Unavailable' is returned LPA was unable to assess the borrower's assets. This could be due to missing or incomplete information from the service provider or a system being down. The Seller is not eligible for relief from enforcement of selling reps and warranties related to the borrower's assets. Assets must be verified and documented as required by the Guide.



## Steps for Originating Loans Using the Automated Asset Assessment and Submit to LPA

To originate loans that may be eligible for asset rep and warranty relief, you must complete the steps outlined below. Based on your organization's business processes, the order in which you complete the steps may vary.

### Step 1: Submit Loan to LPA to Assess the Total Funds to be Verified

To help determine the amount of assets requiring verification, submit the loan to LPA for assessment and review the **Total Funds to be Verified** amount listed in the Asset Details section of the Feedback Certificate.

#### Tip!

While there is no requirement to run LPA prior to initiating a verification of assets, you can leverage the Feedback Certificate to determine the amount of assets requiring verification to meet the **Total Funds to be Verified** amount

Asset Details				
REQUIRED BORROWER FUNDS	RESERVES TO BE VERIFIED	PAID DOWN DEBTS	PAID OFF DEBTS	TOTAL FUNDS TO BE VERIFIED
\$39,640.00	\$0.00	\$0.00	\$1,527.00	\$41,167.00
TOTAL ELIGIBLE ASSETS	THIRD PARTY ASSET VALIDATION	LENDER SUBMITTED RESERVES		
\$1,223,740.00	N/A	\$100,000.00		

### Step 2: Communicate the Verification of Assets Process to Borrower

Initiate a verification of assets by communicating the enrollment process to your borrower(s) and collecting preliminary information for the request.

**Important!** You must submit a verification of assets request for EACH borrower who will be providing assets through Loan Product Advisor's automated asset assessment to qualify for the loan\*. Therefore, obtain the following information for EACH borrower who is providing assets for the loan:

- The first and last name of each borrower
- Home address
- The email address the borrower will be using
- Mobile phone number (if available)
- Date of Birth (DOB)
- Social security number (SSN)

**\*Exception:** If an account is joint, only one of the account holders needs to enroll/submit the financial account.

The table below provides helpful tips to assist in your conversation with the borrower:



Borrower Tips	
Topic	Let the borrower(s) know...
Email Invitation	<ul style="list-style-type: none"><li>✓ <b>Who will receive an email:</b> Each borrower providing assets on the loan application will receive an enrollment email containing the URL for the enrollment portal.</li><li>✓ <b>Where the email will be sent TO:</b> The email enrollment invitation will be sent to the email address the borrower provided.</li><li>✓ <b>Where the email will be sent FROM:</b> The FROM field will show, for example, <a href="mailto:noreply@Service.Provider.com">noreply@Service.Provider.com</a> and the email will provide information to access the service provider's enrollment portal.</li><li>✓ <b>When to expect the enrollment invitation:</b> Provide a timeframe for when the borrower can expect to receive the email invitation and what to do if they do not receive it.</li><li>✓ <b>Email reminders:</b> The lender can initiate follow-up emails to the borrower, if required.</li><li>✓ <b>Length of time the URL is valid:</b> For example, if the URL link is active for 3 days, let the borrower know that after 3 days, the order is automatically closed; the order can also be cancelled by the requestor before that time.</li></ul>

Borrower Tips	
Topic	Let the borrower(s) know...
Financial Account Information	<ul style="list-style-type: none"><li>✓ Borrowers should have the following information on hand prior to entering information on financial institutions:<ul style="list-style-type: none"><li>- Name(s) of each financial institution (be aware of the website address used to log in to the financial institution as some financial institution names are similar).</li><li>- The associated login credentials.</li></ul></li><li>✓ The amount of assets that must be verified to help the borrower determine which accounts to include in the verification process.</li><li>✓ When adding financial account information:<ul style="list-style-type: none"><li>- The borrower can choose which financial institution(s) and associated account(s) to share, including if there are multiple accounts at the same institution.</li><li>- Once the borrower indicates they are finished, a report is generated. If the borrower returns to the process again later and indicates he/she is finished again, a new report will be created. If the borrower abandons the process without indicating he/she is finished, no report is created, and the borrower can return to finish later.</li></ul></li></ul>



### Step 3: Request the Verification of Assets

To request the verification of assets, submit an order as indicated in the steps below. The exact process details will vary based on your service provider and setup:

1. Identify your organization (for example, via a token or log into the service provider's system).
2. Enter required information, including at a minimum, the borrower's first and last name, home address, phone number, email address, SSN and date of birth.
3. Once you have entered the information, submit the order to enable borrower access to the service provider's system.

### Step 4: Borrower Completes Their Account Enrollment via Service Provider's System

The borrower must enroll their accounts using the service provider's system. The service provider's system automatically generates the verification report after borrower enrollment is complete.

### Step 5: Access and Review the Verification Report

The report contains analysis and respective transaction histories for the financial institutions and accounts provided by the borrower. When you review the report, identify the Reissue ID/Report ID that you will need to submit to LPA.

As you review the verification report, you must:

- Confirm that each verified asset is owned by at least one borrower who has access to the funds.
- Confirm there are no outstanding loans secured by any of the asset accounts included in the verification report.
- Confirm that all assets shown in the report are in U.S. dollars located in a U.S. or State-regulated financial institution. (stated in Section 5902.3)
- Investigate and resolve any inconsistent or contradictory information contained in the report(s) and mortgage file.

### Step 6: Submit Verification of Assets Information to LPA

After you have reviewed the verification report, complete the steps below to request that the verification of asset information be reissued to LPA:

- For **system-to-system** (S2S) integration users include the **Report ID** for each third-party verification report, as applicable.
- **Direct Access** users accessing Loan Product Advisor via Freddie Mac Gateway single sign-on portal:
  1. Navigate to the Request Services Metro Stop, see below.
  2. Select the **Request Verification Report** checkbox under Order Verification. Select the borrower, and verification company and enter the Reissue ID/Report ID located on the service provider's verification report.
  3. Click **Add Request, Submit**.



When you submit the transaction, LPA sends the reissue request to the service provider's system. The service provider locates the appropriate verification report based on the Reissue ID/Report ID submitted and returns the report to LPA. LPA validates that the account holder name(s) and/or SSN(s) on the report matches the borrower name(s) and/or SSN(s) in the submitted loan file and returns an informational message(s) if there is not a match on the Feedback Certificate.

Service Provider	Report and Enumeration
Blend	Report ID Nomenclature: "Reference #" Enumeration: "BLND"
Informative Research	Report ID: "Reissue Key" Enumeration: "ACIR" (Note: For a period of time, "FF" can also be used).
Finicity, a Mastercard Company	Report ID: "Report ID" Enumeration: "FNCY"
Plaid	Report ID: "Audit Copy Token" Enumeration: "PLAD"
PointServ	Report ID: "Agency Ref #" Enumeration: "PSRV"

### Loan Product Advisor Direct Access Users: Request Services Metro Stop

The screenshot shows the 'Request Services' form in the Loan Product Advisor system. The form is titled 'Create Loan: Request Services' and includes a progress bar at the top with steps: LOAN FILE SETUP, BORROWER INFO, ASSETS AND LIABILITIES, REAL ESTATE, LOAN AND PROPERTY INFO, DECLARATIONS, DEMOGRAPHIC INFO, and LENDER LOAN INFO. The 'REQUEST SERVICES' step is currently active. The form contains several sections: 'Order Merged Credit' with a checked 'Request a Merged Credit Report' and a dropdown for 'Credit Reporting Company' (Corelogic Credco (8)); 'Order Verification' with a checked 'Request Verification Report' and a dropdown for 'Select Borrowers'; and an 'Order Summary' table at the bottom. Annotations with green callout boxes provide instructions: 'Select Request Verification Report.' points to the 'Request Verification Report' checkbox; 'Select the applicable borrower from the drop down.' points to the 'Select Borrowers' dropdown; 'Select the applicable Service Provider' points to the 'Select a Verification company' dropdown; 'Enter the Reissue ID/Report ID number provided in the verification report from the Service Provider.' points to the 'Please Enter Report ID' field; 'Select Add Request to add the request information to the Order Summary.' points to the 'ADD REQUEST' button; 'After you have entered all the information, click Submit.' points to the 'SUBMIT' button; 'To delete a request from the Order Summary, click on the trash can.' points to the trash icon in the 'ACTION' column of the 'Order Summary' table; and 'The Order Summary section displays the order history, including prior Reissue Key(s).' points to the 'Order Summary' table.

**Service Provider**

**Report and Enumeration**

Blend

Report ID Nomenclature: "Reference #"  
Enumeration: "BLND"

Informative Research

Report ID: "Reissue Key"  
Enumeration: "ACIR" (Note: For a period of time, "FF" can also be used).

Finicity, a Mastercard Company

Report ID: "Report ID"  
Enumeration: "FNCY"

Plaid

Report ID: "Audit Copy Token"  
Enumeration: "PLAD"

PointServ

Report ID: "Agency Ref #"  
Enumeration: "PSRV"

**Loan Product Advisor** CREATE LOAN OTHER LINKS PRIOR VERSION

Create Loan: Request Services

LOAN FILE SETUP BORROWER INFO ASSETS AND LIABILITIES REAL ESTATE LOAN AND PROPERTY INFO DECLARATIONS DEMOGRAPHIC INFO LENDER LOAN INFO

SAVE SUBMIT

Please select one or more services that you would like to request from Loan Product Advisor.

Order Merged Credit

☒ Request a Merged Credit Report

Credit Reporting Company \* - select a company with whom you have an established relationship

Corelogic Credco (8)

Important: Are you resubmitting this loan? If the reference number is deleted or changed, new credit may be pulled.

Merged or joint merged. If joint merged, select appropriate borrower name.

Reference Number

Select Request Verification Report.

Select the applicable borrower from the drop down.

Select the applicable Service Provider

Enter the Reissue ID/Report ID number provided in the verification report from the Service Provider.

After you have entered all the information, click Submit.

☒ Request Verification Report

Select Borrowers \*

Select

Select a Verification company with whom you have an Established Relationship \*

Select

Please Enter Report ID \*

ADD REQUEST CLEAR

Select Add Request to add the request information to the Order Summary.

To delete a request from the Order Summary, click on the trash can.

Order Summary

BORROWER NAME	VERIFICATION TYPE	VERIFICATION COMPANY	REISSUE ID/REPORT ID	ACTION
	Asset			

PREVIOUS

The Order Summary section displays the order history, including prior Reissue Key(s).



### Seller's In-House Quality Control Requirements

Notwithstanding the requirements of Guide Sections 3402.5 and 3402.8, for mortgages selected for pre-closing and/or post-closing quality control review that receive "Eligible" or an "Eligible for Partial" asset representation and warranty relief on the last Feedback Certificate, you are not required to:

- Reverify or recalculate eligible asset types that are described in Section 5902.2(b) that are indicated on the verification report.

For all other mortgages, the requirements of Guide Sections 3402.5 and 3402.8 apply.

## Where to Get Help

For questions related to the automated asset assessment, please contact your Freddie Mac representative or the Customer Support Contact Center (800-FREDDIE). Also, visit the AIM [web page](#). For questions related to your service provider's system contact your respective representative(s).