

The February Loan Quality Advisor[®] Release Notes provide updates on enhancements to help you streamline the way you work and offer a summary of new and updated feedback messages and include the following:

- New and updated incomplete and Caution messages effective **January 26, 2025**
- New message, effective **March 27, 2025**, providing early visibility (prior to delivery) into whether a non-Loan Product Advisor[®] (LPA[®]) loan may be ineligible for sale to Freddie Mac
- New hybrid appraisal messages effective **April 7, 2025**

Risk Assessment Incomplete and Caution Messages

Effective January 26, 2025

Three new and 12 updated messages are being implemented in Loan Quality Advisor[®] to provide additional details for incomplete and Caution messaging. These messages can help you better identify why a risk assessment couldn't be completed or why a loan received a Caution assessment.

Refer to the February 2025 Loan Quality Advisor Feedback Messages [Loan Quality Advisor Feedback Messages](#) for more information, including the message codes and text for the impacted messages.

Salability / Early Eligibility Message Updated April 7, 2025

The originally targeted effective date of March 27, 2025, has been delayed based on Seller feedback. We will communicate a new effective date soon.

Loan Quality Advisor is being enhanced with a new message to provide lenders early visibility (prior to delivery) into whether a non-Loan Product Advisor (LPA[®]) loan may be ineligible for sale to Freddie Mac. These messages can help improve your prequalification process. Loan Quality Advisor customer test environment (CTE) will be updated with the new message effective **February 6, 2025**.

Refer to the February 2025 Loan Quality Advisor Feedback Messages [Loan Quality Advisor Feedback Messages](#) for more information, including the message codes and text for the impacted messages.

Hybrid Appraisal Message Updates

Effective April 7, 2025

The following messages are being added to Loan Quality Advisor to support the expanded availability of hybrid appraisals that was announced in [Single-Family Seller/Service Guide \(Guide\) Bulletin 2025-01](#). These messages can help you identify if a loan is eligible for a hybrid appraisal.

Refer to the February 2025 Loan Quality Advisor Feedback Messages [Loan Quality Advisor Feedback Messages](#) for more information, including the message codes and text for the impacted messages.