

Loan Selling Advisor[®]

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February 2026 Release Notes

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

Uniform Loan Delivery Dataset (ULDD) Revisions Webpage Updates

Effective February 4 and May 4

Updates to the ULDD Revisions webpage include:

- February 4, 2026
 - Updated implementation notes for the delivery of construction to permanent mortgages and renovation mortgages.
- May 4, 2026
 - Updated conditionality details for Loan Amortization Type (Sort ID 333)
 - Removed the value Construction Conversion from Loan Program Identifier (Sort ID 404)

For the complete list of updates and effective date information, please refer to *Single-Family Seller/Servicer Guide (Guide) Bulletin 2026-1* and the [ULDD Revisions webpage](#).

Coming Soon

Home Possible[®] Very Low-Income Purchase (VLIP) Mortgages Credit Extended

Effective for Mortgages with Settlement Dates on or after March 1, 2026, and on or before February 28, 2027

As announced in Guide [Bulletin 2026-A](#), Freddie Mac is extending Home Possible VLIP Mortgages Credit for mortgages with settlement dates through February 28, 2027.

To receive this credit on eligible loans, you must continue to deliver the following ULDD data points:

- Loan Program Identifier (Sort ID 404) – Enter a valid value of “Home Possible Mortgage”.
- Investor Feature Identifier (Sort ID 368) – Enter a valid value of “K10”, indicating Home Possible VLIP Mortgages Credit.

Mortgage loans must be delivered in accordance with Guide Exhibit 1, Instructions for Completing the Borrower First Time Homebuyer Indicator. For a full list of eligibility and delivery requirements, please refer to the Bulletin.

Please refer to Guide Exhibit 19, Credit Fees, for additional information.



Loan Evaluation Process Enhancement

Effective March 2

Users will have the flexibility to evaluate an unlimited number of loans. Additionally, users will be guided through the loan evaluation process via a newly designed, streamlined Run Evaluation Prompt screen. This update provides a better user experience and enhanced functionality, leading to increased efficiency. You'll notice these enhancements to the Evaluate from Loan Pipeline and Evaluate from Guarantor Contract Detail screens:

Guarantor Contract Enhancements

Effective March 2 (Date changed from February 23)

The Guarantor Contract screens in Loan Selling Advisor will be redesigned to enhance the user experience and improve the following Guarantor Contracting workflows:

Take Out Guarantor Contract (Manually)

- The Request Price screen will be renamed "Take Out Guarantor Contract."
- The number of data fields and navigation clicks will be reduced in the takeout contract process.

Import Guarantor Contract

- A new button will be available to enable you to import a Guarantor Contract when you click on Take Out Guarantor Contract.
- Eligible Guarantor Contracts will be automatically priced at import.

Contract Details (View and Modify)

- The Contract Details screen will be renamed "Guarantor Contract Details."
- A hyperlink to Loan Pipeline will be provided for loans allocated to the contract.

Guarantor Contract Pipeline Search

- The Contract Pipeline Search screen will be renamed "Search for Guarantor Contract."

Testing Opportunity

The Guarantor Contract enhancements are now available for testing in our Loan Selling Advisor customer test environment (CTE) through March 2, 2026. We invite you to test your integrations, explore the redesigned screens, enhanced capabilities and improved workflows before the production implementation.

- To access the CTE, click or copy and paste the following link into your web browser: [Freddie Mac Gateway Sign On](#).
- Use your existing user acceptance testing (UAT) credentials (user ID and password) to access the CTE. If you haven't received test credentials and need assistance, please contact your Freddie Mac representative.
- On the Freddie Mac Gateway® welcome page, click on the Open button for Loan Selling Advisor Pre-Production CTE.
- Testing and support are available from 9 a.m. - 5 p.m. ET Monday through Friday except for Freddie Mac holidays.

Settlement Operations Report

Effective March 2

We're ending the practice of sending your Settlement Operations Report by email.



You'll be able to request the report through Loan Selling Advisor's user interface. To generate the report, you'll click on the new icon, Settlement Operations Report, located in the upper right corner of the Search for Guarantor Contract page, which is available from the Guarantor Contract Pipeline option under the Contracts menu.

The Settlement Operations Report has been updated to reflect as one report instead of eight distinct reports. When reviewing the report, columns 12 through 18 show the status of critical guarantor processes required to be completed by the final delivery due date to ensure your requested settlement date can be met.

Co-Issue XChange® All-In Funding Enhancements: Servicing Release Premium (SRP) Transparency and API Updates for Pricing and Committing Workflows

Effective March 30 (Date changed from March 23)

The pricing and committing workflows are being enhanced to improve transparency for SRP under Co-Issue XChange All-In funding. SRP certainty is now improved as new optional fields have been added to the take out contract and rate sheet screens in Loan Selling Advisor. This is being done to enhance transparency by displaying the SRP separately from the asset price on the Confirm Contract Pricing screen and to provide more pricing accuracy based on the loan attributes that the Servicers price on. The solution also includes updating the Pricing and Committing APIs to add the Additional Servicing Released Information, giving Secondary Marketing Advisors price certainty for SRP when working with mutual clients.

New Credit Reporting Companies (CRCs) and Technical Affiliate (TA) Coming Soon

Effective Q2 2026

The following three new CRCs will be available in May.

- Informative Research - #4000
- Xactus, LLC - #9000
- Credit Interlink, Inc. - #7XXX*

**Note: Credit Interlink, Inc. can only be used in conjunction with a TA.*

The following new TA will also be available in May for use with Credit Interlink.

- Advantage Partners Solutions via Credit Interlink - #7251

More information on the new CRCs and TA will be available in the April Release Notes.