Loan Selling Advisor®

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July 2026 Release Notes

Payoff Draft Date 18 Mortgages Update

Effective July 1, 2026

In *Single-Family Seller/Servicer Guide* (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. Sellers should work with their Servicers to ensure they understand the new requirements for Payoff Draft Date 18 mortgages. For full details, read the April Loan Selling Advisor Release Notes.

Critical Purchase Eligibility Edit in Support of Mortgages with Capitalized Balances Ineligible for Sale

Effective July 1, 2026

On April 1, 2026, Freddie Mac announced that mortgages with capitalized balances are ineligible for sale to Freddie Mac. Beginning July 1, 2026, a critical purchase eligibility edit will be returned if ULDD Data Point Capitalized Loan Indicator (Sort ID 229) is delivered as true. For full details, read Guide Bulletin 2026-4.

July Feedback Message Updates

Effective July 1, 2026

Review July's updated Loan Selling Advisor Feedback Message Customer Matrix on our Technology Releases webpage that includes a list of error codes with the corresponding message text for both graphical user interface (GUI) and application programming interface (API) users.

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.

Critical Purchase Eligibility Edit in Support of Duty to Serve Credit Fee Caps

Effective July 27, 2026

In the May Loan Selling Advisor Release Notes, we reminded you that, with the delivery of mortgages eligible for certain Duty to Serve credit fee caps, Sellers are no longer required to deliver ULDD Data Point Investor Feature Identifier (Sort ID 368), valid value J84 in Loan Selling Advisor to indicate the mortgaged premises is located in a rural area and originated by a small financial institution.

Beginning July 27, 2026, a critical purchase eligibility edit will be returned if ULDD Data Point Investor Feature Identifier (Sort ID 368), valid value J84 is delivered. For full details, read Guide Bulletin 2024-6.

Critical Purchase Eligibility Edit in Support of the Retirement of Streamlined Review Project Review Type

Effective July 27, 2026

On March 18, 2026, Freddie Mac announced that the Streamlined Review project review type was being retired. For mortgages with application received dates on or after August 3, 2026, a critical purchase eligibility edit will be returned if ULDD Data Point Project Classification Identifier (Sort ID 42) is delivered as Streamlined Review. For full details, read Guide Bulletin 2026-C.

Coming Soon

Enhanced Export Data Functionality

Effective September 14, 2026

We're enhancing the export data functionality to make it more streamlined and easier to use. Changes include:

- Improved Loan and Contract search for faster and more accurate results
- Ability to export from the Loan Pipeline Results screen
- Updated filters and usability enhancements to streamline workflows
- Dataset cleanup and smart filtering to improve relevance

As part of the data set cleanup, we're streamlining our export data sets by retiring unsupported data sets and attributes, which will require you to update your custom data sets. We'll provide updated export specifications at a later date. Once available, you'll need to review these changes and plan the time necessary to update your custom data sets to remove the retired attributes.

Additionally, effective September 14, 2026, the standard data set Settlement Details MISMO 3.0 will include new fee-level attributes and the Servicer Loan Identifier (Sort ID 403). Review this change and make any necessary updates to your systems to support these additions.

Testing Opportunity: The Loan Selling Advisor Pre-Production customer testing environment (CTE), available on Freddie Mac Gateway®, will be updated with export functionality enhancements beginning **August 17, 2026**. We encourage you to test your integrations with the updates prior to their availability in production.

Critical Purchase Eligibility Edit in Support of Payment of Mortgage Insurance Premiums

Effective September 28, 2026

Guide Section 4701.2 requires mortgage insurance premiums to be paid by either the borrower or the lender. Mortgage insurance premiums paid by the investor are not permitted in the Guide or negotiated term of business (TOB) at this time.

Beginning September 28, 2026, a critical purchase eligibility edit will be returned if ULDD Data Point MI Premium Source Type (Sort ID 426) is delivered as Other and ULDD Data Point MI Premium Source Type Other Description (Sort ID 427) is delivered as Investor.

Reminders

- To access previous 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.