

Loan Quality Advisor[®]

PUBLIC | Posted 2/13/26

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

Construction to Permanent Mortgage Updates

Effective February 4

Messages have been updated to support the Construction to Permanent policy announced in *Single-Family Seller/Servicer Guide* (Guide) [Bulletin 2026-1](#). We made multiple changes to Guide Glossary terms to align with industry terminology, including changing “Construction Conversion Mortgages” to “Construction to Permanent Mortgages” and increased the allowed age of documentation when a loan meets the published requirements. Review the Bulletin as there are also revisions to the [Uniform Loan Delivery Dataset \(ULDD\) requirements](#).

Revised Messages

Message Code	Existing Message Text	New Message Text	Message Category	Result
DC8013	The credit report expiration date could not be validated. Please ensure all date-related Construction Conversion or Renovation Mortgage fields are completed and accurate before resubmitting.	The credit report expiration date could not be validated. Please ensure all date-related Construction to Permanent or Renovation mortgage fields are completed and accurate before resubmitting.	LPA Data Compare	Red
DC8002	The Loan Quality Advisor Submission Date was used to calculate the age of the credit report because either the Note Date or the Construction to Permanent First Payment Due Date was blank. One or more credit reports used in the Loan Product Advisor loan file are dated more than 120 days prior to the Loan Quality Advisor Submission Date. If the loan has not closed, it must be resubmitted to Loan Product Advisor in order to refresh the credit data.	One or more credit reports used in the Loan Product Advisor (LPA) loan file has exceeded the age of document requirements based on the Loan Quality Advisor Submission Date. This date was used because either the Note Date or the Construction to Permanent First Payment Due Date was blank; therefore, a data compare cannot be completed. Please correct the data.	LPA Data Compare	Red
DC8009	One or more credit reports used in the Loan Product Advisor loan file are dated more than 120 days prior to the Note Date or the Construction to Permanent First Payment Due Date. The loan does not meet the requirements of a Loan Product Advisor loan and is therefore not	One or more credit reports used in the Loan Product Advisor (LPA) loan file has exceeded the age of document requirements based on the Loan Quality Advisor. Note Date or the Construction to Permanent First Payment Due Date; therefore, a data compare cannot be completed. Please correct the data.	LPA Data Compare	Red



Message Code	Existing Message Text	New Message Text	Message Category	Result
	eligible for the LPA Data Compare service.			
DC8022	The Loan Quality Advisor Submission Date was used to calculate the age of the credit report because either the Note Date or the Construction to Permanent First Payment Due Date was blank. One or more credit reports used in the Loan Product Advisor loan file are dated more than 180 days prior to the Loan Quality Advisor Submission Date. If the loan has not closed, it should be resubmitted to Loan Product Advisor in order to refresh the credit data.	One or more credit reports used in the Loan Product Advisor (LPA) loan file has exceeded the age of document requirements based on the Loan Quality Advisor Submission Date. This date was used because either the Note Date or the Construction to Permanent First Payment Due Date was blank; therefore, a data compare cannot be completed. Please correct the data.	LPA Data Compare	Red
DC8023	One or more credit reports used in the Loan Product Advisor loan file are dated more than 180 days prior to the Note Date or the Construction to Permanent First Payment Due Date. The loan does not meet the requirements of a Loan Product Advisor loan and is therefore not eligible for the LPA Data Compare service.	One or more credit reports used in the Loan Product Advisor (LPA) loan file has exceeded the age of document requirements based on the Loan Quality Advisor, Note Date or the Construction to Permanent First Payment Due Date; therefore, a data compare cannot be completed. Please correct the data.	LPA Data Compare	Red
CN2955	Loan is not eligible for an appraisal waiver because it is a construction conversion or renovation loan.	Loan is not eligible for an appraisal waiver because it is a Construction to Permanent or Renovation loan.	Collateral R&W	Yellow
CN2310	Loan Program Identifier must indicate a value other than Construction Conversion or Renovation.	Loan is not eligible for an appraisal waiver or Property Data Report (ACE+ PDR) because it is a Construction to Permanent or Renovation loan.	Collateral R&W	Yellow

Inactive Message

Message Code	New Message Text	Message Category	Result
DC3801	A mortgage identified as a Construction Conversion and Manufactured Home is ineligible for a Cashout Refinance.	LPA Data Compare	Red

Coming Soon

Updates to Loan Quality Advisor XML Messages

Effective April 12, 2026



Currently, in the Loan Quality Advisor response, we may have multiple message codes and message text data points in the `<EvaluatedServices>/<PurchaseEligibility>/<Results>/<Decision>` container. With this change, you'll only have a single message code and text per container.

```

</ns5:Decision>
<ns5:Decision>
  <ns5:MessageCode>PF1009</ns5:MessageCode>
  <ns5:DecisionName>Related Loan Eligibility</ns5:DecisionName>
  <ns5:Result>RED</ns5:Result>
  <ns5:MessageText>Home Equity Component Type (Collateral) Percent
</ns5:Decision>
<ns5:Decision>
  <ns5:MessageCode>PF3053</ns5:MessageCode>
  <ns5:MessageCode>PF3057</ns5:MessageCode>
  <ns5:MessageCode>PF3059</ns5:MessageCode>
  <ns5:DecisionName>Subject Loan Eligibility</ns5:DecisionName>
  <ns5:Result>RED</ns5:Result>
  <ns5:MessageText>Alterations Improvements and Repairs Amount
In Progress, CHOICEReno EXpress, or CHOICEReno EXpress DTS Area. Alteration
Energy Debt.</ns5:MessageText>
  <ns5:MessageText>Renewable Energy Component Type (Collateral)
</ns5:Decision>

```

Today

```

</ns5:Decision>
<ns5:Decision>
  <ns5:MessageCode>PF1009</ns5:MessageCode>
  <ns5:DecisionName>Related Loan Eligibility</ns5:DecisionName>
  <ns5:Result>RED</ns5:Result>
  <ns5:MessageText>Home Equity Component Type (Collateral) Percent
</ns5:Decision>
<ns5:Decision>
  <ns5:MessageCode>PF3053</ns5:MessageCode>
  <ns5:DecisionName>Subject Loan Eligibility</ns5:DecisionName>
  <ns5:Result>RED</ns5:Result>
  <ns5:MessageText>Alterations Improvements and Repairs Amount
CHOICEReno EXpress, or CHOICEReno EXpress DTS Area. Alteration
CHOICEReno In Progress, CHOICEReno EXpress, or CHOICEReno
Identifier is CHOICERenovation, CHOICERenovation In Progress,
</ns5:Decision>
<ns5:Decision>
  <ns5:MessageCode>PF3057</ns5:MessageCode>
  <ns5:DecisionName>Subject Loan Eligibility</ns5:DecisionName>
  <ns5:Result>RED</ns5:Result>
  <ns5:MessageText>Alterations Improvements and Repairs Amount

```

Effective April 12, 2026

You'll be able to test this update in the customer test environment (CTE) starting March 11. If you have any questions, please contact your Freddie Mac representative.

New Credit Reporting Companies and Technical Affiliate

Effective Q2 2026

The following three new credit reporting companies (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 technical affiliate (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.

Reminder

Data Compare Message Deactivation

Effective January 25

To improve the user experience, duplicative Data Compare messages have been removed that are no longer applicable or have a corresponding purchase edit. Please see the inactive tab of the [Loan Quality Advisor Feedback Messages Customer Matrix](#).