

Loan Selling Advisor®

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December 2025 Release Notes

Loan Selling Advisor® (LSA®) Release Notes provide updates on LSA enhancements to help you streamline the way you work.

2026 Conforming Loan Limits

Effective for Settlements on and after January 1

In *Single-Family Seller/Service Guide* (Guide) [Bulletin 2025-16](#), we announced the 2026 loan limits, which are effective for settlements on and after January 1, 2026. For a 1-unit property in most areas in the United States, the 2026 maximum baseline conforming loan limit value will be \$832,750, a 3.26% increase from the 2025 limit of \$806,500.

Loan Selling Advisor was updated on **December 7, 2025**. If you take out a cash contract in December 2025 that has an expiration date on or after January 1, 2026, and are allocating a mortgage with an original loan amount that exceeds the 2025 loan limit values but is eligible under the 2026 loan limit values, you must enter a 2026 date in the “Requested Settlement Date” field.

Loan Pipeline Redesign

Effective December 8

The Loan Pipeline screen was redesigned to enhance your experience, simplify workflow, facilitate faster decision-making and provide consistent user experience.

Key enhancements:

- New quick filter functionality
- New 1034 Built Date column
- Modernized sub-screens:
 - View Representation & Warranty Relief Details
 - Assign Early Funding Loans
 - Build 1034 for Early Funding
 - Pricing Fee Window

Updates to Extension and Pairoff Functionalities in Cash Committing API

Effective December 8

We updated the following functionalities in the Cash Committing application programming interface (API):

Extension

- The Cash Contract Extension features were updated to make it consistent with the Loan Selling Advisor, which was updated earlier this year.



View Certification Pipeline Updates

Effective December 8

The View Certification Pipeline Search and Results screen was updated with the following changes:

- Updated screen for “Certification Pipeline: Contract Level.”
- Display of the “View Certified Loans” button only when certified loans have been chosen.

New Loan Import API

Effective December 8

Loan Import API is a streamlined and efficient solution for delivering loans within Loan Selling Advisor. The API allows users to seamlessly connect to Loan Selling Advisor, enabling the creation and modification of loan data, allocation of loans to Cash and Guarantor contracts and evaluation against our purchase eligibility criteria.

Key benefits of Loan Import API:

- Direct Connectivity: Integrate with Loan Selling Advisor for real-time data management.
- Enhanced Efficiency: Simplify the loan creation and modification process.
- Comprehensive Evaluation: Automatically evaluate loans against purchase eligibility rules.
- Decision Support: Receive timely decisions for representation and warranty (R&W) relief eligibility.
- Detailed Error Reporting: Gain access to comprehensive error codes and descriptions in API responses, enabling quick identification and resolution of issues.

Testing Opportunity

Loan Import API is available for testing in our customer test environment (CTE) through the [Freddie Mac Developer Portal](#). We invite you to explore and test the enhanced capabilities and improved workflow offered by this innovative solution before implementing it into production.

If you have questions about using Loan Import, contact your technology provider regarding an implementation plan. To learn more about how Freddie Mac APIs can help simplify and expedite the loan selling and delivery process, click [here](#).

ULDD Revisions

Effective January 1, 2026

The following updates were added to the Uniform Loan Delivery Dataset (ULDD) Revisions webpage:

- October 1, 2025 – Added conditionality details and implementation notes for Co-Issue XChange® where All-in Funding is enabled.
- November 20, 2025 – Updated conditionality details for Other Funds Collected At Closing Amount (Sort ID 157)

For the complete list of updates and effective date information, please refer to [Guide Bulletin 2025-13](#) and the [ULDD Revisions webpage](#).



Coming Soon: Guarantor Contract Enhancements

Effective February 23, 2026

The Guarantor Contract capabilities in Loan Selling Advisor will be redesigned to simplify and improve the following workflows:

- Takeout Guarantor Contracts (Manually)
 - Request Price screens will be redesigned and renamed to Takeout Guarantor Contract.
- Import Guarantor Contract
 - Import a Guarantor Contract using an icon button.
- Contract Details (View and Modify)
 - The Contract Details screen will be refreshed and renamed to Guarantor Contract Details.
- Guarantor Contract Pipeline
 - The Contract Pipeline search screen will be redesigned and renamed Search for Guarantor Contract.

To ensure you have ample time to update your systems, test your integrations and try out the new Guarantor Contract enhancements, we're providing access and support to our Loan Selling Advisor CTE starting January 5, 2026, from 9 a.m. - 5 p.m. ET, Monday through Friday except for Freddie Mac holidays.

Access the CTE or copy and paste the following link into your web browser using your existing user acceptance testing (UAT) credentials (user ID and password) to access the CTE:

<https://freddiemacgatewaycte.fmappsuat.fmrei.com/welcome>

If you haven't received test credentials and need assistance, contact your Freddie Mac representative.

Reminder: Loan Selling Advisor Holiday Hours of Operation

In advance of the upcoming holidays, we're reminding Sellers that Freddie Mac's normal hours of operation will be impacted on December 25, 2025. Refer to the technology systems [hours of operation](#) for more information on holiday closures and impacts.