Loan Selling Advisor®

July 2025 Release Notes – Updated 8/14/25*

Loan Selling Advisor® enhancements streamline your processes, to help you work smarter, not harder. Check out the information below to learn what's just been released, what's coming soon and important reminders.

Modernize Cash Contract Fulfillment Process

Effective June 23

We optimized the management of cash contracts to provide timely and efficient notifications to both Sellers and internal stakeholders regarding the status of contracts and actions required. Changes include:

- Enhanced notification email on Cash Contracts that are expiring in the next 2 business days.
- Enhanced notification email on Mandatory Cash Contracts that went through pair off process and fees assessed.
- Retired 2 emails that contained a list of expired contracts each for Best Efforts and Mandatory.
- The information about the same contracts was already included in cash contract expiration notification email.

Loan Allocation Modernization: Add/Remove Loan(s) Contract Screen

Effective June 23

The Loan-to-Contract Allocation screens were redesigned to improve customer engagement, simplify workflows and meet the Freddie Mac user experience standard. Enhancements included a modernized look and feel to the Add and Remove Loans features on the Contract Screen to give an enhanced functionality for better efficiency amongst users:

- Simplified process with *Add* and *Remove* loans radio buttons on the same screen
- Navigation to add or remove loans seamlessly through Cash or Guarantor Contract Details screens
- Add/Remove loan totals and other contract allocation summary information now conveniently displayed at the top of the screen so users can confirm pooling impacts before adding and removing loans to Guarantor contracts.

Ultimately, this was not a functional change to our business processes or policies, but the enhanced look and feel will create a more user-friendly experience for key contract management functions.

Purchase Eligibility Edits - ACE+ PDR Upgrade to Hybrid

Effective June 30

As announced in Guide Bulletin 2024-3, for ACE+ PDR upgrade to Hybrid, a value of Hybrid Appraisal must be entered in Uniform Loan Delivery Dataset (ULDD) Data Point Property Valuation Method Type (Sort IDs 89/90). Effective June 30, a critical purchase eligibility edit will fire in Loan Selling Advisor if ULDD Data Point Investor Feature Identifier (Sort ID 368) is J44 and ULDD Datapoint Property Valuation Method Type (Sort ID 89/90) is not Hybrid Appraisal.

Purchase Eligibility Edits - Monthly Housing Expense and Total Liabilities

Effective June 30

A critical purchase eligibility edit was introduced in Loan Selling Advisor to require ULDD Data Point Total Liabilities Monthly Payment Amount (Sort ID 290) to be greater than ULDD Data Point Total Monthly Proposed Housing Expense

Amount (Sort ID 292) for investment property mortgages. Guide Section 5401.2 requires the monthly housing expense payment amount to be included in the debt-to-income (DTI) ratio.

As total liabilities are inclusive of monthly housing expense, ULDD Data Point Total Liabilities Monthly Payment Amount (Sort ID 290) should never be less than ULDD Data Point Total Monthly Proposed Housing Expense Amount (Sort ID 292). Please refer to Guide Section 5401.1 for information on establishing the monthly housing expense for mortgages secured by investment properties.

Upcoming Releases

Best Efforts Redesign

Effective July 28

We'll enhance the Best Efforts execution path both for the graphical user interface (GUI) and the Application Programming Interface (APIs). With this change, you can:

- Take out a Best Efforts Contract without a loan (Loan Selling Advisor, GUI and API)
- Modify a Best Efforts Contract with or without a loan (Loan Selling Advisor, GUI)
- Remove a loan allocated to a Best Efforts Contract (Loan Selling Advisor, GUI)
- Allocate/substitute a loan to a Best Efforts Contract (Loan Selling Advisor, GUI)

In addition, the quick loan option (Create New Loan while simultaneously creating a contract), and the Loan Withdrawal functionality will be retired as part of this redesign.

Testing Opportunity

To ensure you have ample time to update your systems and test your integrations, we're providing access to a Loan Selling Advisor pre-release Customer Test Environment (CTE) starting July 14. Use the CTE to try out the enhanced Best-Efforts capabilities and see what's changed.

Before you start testing, please make sure to review the following:

Pre-Release CTE

- Testing and support are available beginning July 14, from 9 a.m.–5 p.m. Eastern Standard Time (EST) Monday through Friday except for Freddie Mac holidays. Use your existing user acceptance testing (UAT) credentials (user ID and password) to access this test environment. If you haven't received your test credentials and need assistance, please contact your Freddie Mac representative.
- Access our Pre-Release CTE or copy and paste the following link into your web browser: https://freddiemacgateway-cte.fmappsuat.fmrei.com/welcome

To learn more about these changes, refer to the Loan Selling Advisor Release Spotlight for July 28.

ULDD Mandate Date is Here

Effective July 28

Compliance with the ULDD Phase 5 business critical requirements and UAD alignment will be required for mortgages with application received dates on or after March 3, 2025, and delivery dates beginning on July 28, 2025. Please contact your verified software partner or ULDD provider for readiness.

Please refer to the May 20, 2025, ULDD Announcement and Job Aid for the Alignment with UAD 3.6, to help you with the implementation of ULDD.

Create, Modify and Evaluate Loan UI Redesign

Effective July 28

The following loan screens in Loan Selling Advisor will be redesigned for uniformity with other applications, and improved functionality for increased efficiency:

- Create New Loan
- Modify and Evaluate Loan
- View Loan
- Summary of Evaluated Loans

Updates will include automatic navigation to unresolved on-screen user interface (UI) errors, anchored loan page functions for quick access, filter capability for drop-down fields and upfront enforcement of expected formatting for certain attributes.

As part of the redesign effort, the Modify Loan screen and Evaluate Loan screens will merge. Since these screens share functions, the new design will display evaluation messages upfront when modifying loans, reducing clicks.

*Updates were made to the Loan Selling Advisor graphical user interface (GUI) that affect the Uniform Loan Delivery Dataset (ULDD) specification (Appendix A/D). Specifically, the Loan Selling Advisor GUI has been modernized to streamline the display of fields by removing subsection layers.

While the data field names have not changed, many GUI field rows in the ULDD specification will be updated to reflect the streamlined structure. These adjustments affect the “LSA Screen Name” (column P), where subsection references appear.

These changes will be reflected and communicated in a future Selling Guide Bulletin and ULDD specification.

Testing Opportunity

To ensure you have ample time to update your systems and test your integrations, we’re providing access to a Loan Selling Advisor pre-release customer test environment (CTE) starting July 14.

Before you start testing, please make sure to review the following:

Pre-Release CTE

- Testing and support are available beginning July 14, from 9 a.m.-5 p.m. EST Monday through Friday except for Freddie Mac holidays. Use your existing user acceptance testing (UAT) credentials (User ID and Password) to access this test environment. If you have not received your test credentials and need assistance, please contact your Freddie Mac representative.
- Access our Pre-Release CTE or copy and paste the following link into your web browser: https://freddiemacgateway-cte.fmappsuat.fmrei.com/welcome

Import Cash Contract Modernization

Effective July 28

The following loan screens in Loan Selling Advisor will be redesigned for improved efficiency and to meet the Freddie Mac user experience standard:

- Import Cash Contract hyperlink removed from Contracts menu
- View Import Cash Contract Results removed from Contracts menu
- New Import Contracts button is located at the top right of the Take-Out Cash Contract screen
- Acceptable import formats are CSV and **XML**
- Import one file at a time with a maximum of 100 Contracts. Files with >100 contracts will result in an error

Testing Opportunity

To ensure you have ample time to update your systems and test your integrations, we're providing access to a Loan Selling Advisor pre-release CTE starting July 14. Use the CTE to try out the enhanced Best-Efforts capabilities and see what's changed.

Before you start testing, please make sure to review the following:

Pre-Release CTE

- Testing and support are available beginning July 14, from 9 a.m.–5 p.m. EST Monday through Friday except for Freddie Mac holidays.
- Use your existing user CTE credentials (user ID and password) to access this test environment. If you have not received your test credentials and need assistance, please contact your Freddie Mac representative.
- Access our Pre-Release CTE or copy and paste the following link into your web browser: https://freddiemacgateway-cte.fmappsuat.fmrei.com/welcome

*Cash-Specified Payup

Effective July 28

We introduced three new cash payups for 30-year fixed rate mortgages and discontinued one existing payup. The following new Cash-Specified Payups apply to both Mandatory and Best-Efforts Executions.

- Low Loan Balance $325K
- Low Loan Balance $350K
- State PR
- Green – discontinued

You'll see the new cash-specified payup when you generate a cash rate sheet or take out a Cash Contract in Loan Selling Advisor and when you submit a request through either our Cash Pricing or Cash Committing application programming interfaces (APIs).

Co-Issue XChange – All-In Funding

Effective August 13

We'll be offering the capability to transact and fund Co-Issue XChange Servicing Released Premiums (SRPs). Co-Issue XChange® Servicers will have the ability to upload pricing information and eliminate the need to manually reconcile servicing transfers with their Seller partner. This enhancement will help Sellers and Servicers streamline the financial transfer process.

Next steps to consider as you prepare for this enhancement:

- Servicer Readiness - Reach out to your Servicers to learn about their timeline for enabling Co-Issue XChange – All-In Funding.
- Customer Testing Opportunity - To ensure you have ample time to update your systems and test your integrations, we're making this capability available in our Production Baseline CTE. Reach out to your Selling Account team or Servicing-Released Executions to coordinate provisioning CTE credentials, if you do not have them already.

Before you start testing, please make sure to review the following information regarding our Production Baseline CTE:

- Testing and support are available from 9 a.m.–5 p.m. EST Monday through Friday except for Freddie Mac holidays.
- Access our Production Baseline CTE or copy and paste the following link into your webbrowser: https://freddiemacgateway-cte.fmappsuat.fmrei.com/welcome.
- Use your existing CTE credentials (user ID and password) to access this test environment. If you have not received your test credentials and need assistance, please contact your Freddie Mac representative or the Servicing-Released Executions team.

Reach out to Freddie_Mac_Servicing_Released_Executions@freddiemac.com if you have any questions.