

The Loan Selling Advisor® enhancements bring modernization and added efficiencies to help you work smarter, not harder. See what was just released, what's coming soon and reminders.

Loan Certification Modernization

Effective June 5

The Review Certification Issues screens were redesigned to enhance the user experience and simplify some navigational options for easy access. The improved version introduces a streamlined customer interaction. Features of the enhancements include a new panel at the top of the screen for ease of navigation, action buttons and a filter view.

Modernize Cash Contract Fulfillment Process

Effective June 23

We're optimizing the management of Cash Contracts, with the goal of providing timely and efficient notifications to both customers and internal stakeholders regarding the status of contracts and the actions required. Below are the changes:

- Enhancements to the email notification for cash contracts due to expire in the next two business days
- Enhancements to the email notification for mandatory Cash Contracts that went through the pair off process and fees were assessed
- Retire two emails that contain lists of expired contracts for Best Efforts and Mandatory Cash Contracts

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

Effective June 23

You'll soon see improvements in Loan Selling Advisor when adding or removing loans from a Cash Purchase Contract or Guarantor/MultiLender Swap contract. The Contract Allocation screens are undergoing a redesign to simplify and improve customer workflows. Enhancements include a modernized look and feel for the Add and Remove Loans features on the Contract Screen. Here's what to expect:

- Add/Remove Loan(s) button on the Cash Contract Details screen
- Add Loan(s) button on the Contract Details screen
- Remove Loan(s) button on the Contract Details screen

Purchase Eligibility Edits - ACE+ PDR Upgrade to Hybrid

Effective June 30

As announced in *Single-Family Seller/Servicer Guide* (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 the 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

Effective June 30, a critical purchase eligibility edit will be introduced to require ULDD Data Point Total Liabilities Monthly Payment Amount (Sort ID 290) to be greater than or equal to 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 expenses, 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](#).



Import Cash Contract Modernization

Effective July 28

Effective July 28, Freddie Mac is redesigning the Import Cash Contract capabilities in Loan Selling Advisor to streamline customer workflows and enhance the user interface (UI) experience. The enhancement includes:

- Import Cash Contract hyperlink removed from Contracts Navigation tab.
- View Import Cash Contract Results removed from Contracts Navigation tab.
- Import Contracts button displayed on the top right of the Take-Out Cash Contract screen.

Create, Modify and Evaluate Loan UI Redesign

Effective July 28

Effective July 28, the following loan screens in Loan Selling Advisor will be redesigned for improved efficiency and to ensure the Freddie Mac user experience standard is met:

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

Updates 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.

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:

Information on Accessing Pre-Release CTE

- Testing and support are available beginning July 14, from 9 a.m. – 5 p.m. ET 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.
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