# Loan Selling Advisor®



November 2025 Release Notes

Loan Selling Advisor® Release Notes provide updates on enhancements that help bring modernization and added efficiencies to help you work smarter and get more done in your day. Read about the latest releases, what's coming soon and reminders.

# **Modified Cash Note Rate Ranges**

## **Effective October 27**

In response to market conditions, we're modifying the Cash Note Rate ranges for the mortgage products listed below. You'll see these changes reflected when generating a Cash Price Sheet.

Product:	Min Rate	Max Rate
30-Year Conventional Fixed Rate	3.750%	8.625%
20-Year Conventional Fixed Rate	3.750%	8.625%
15-Year Conventional Fixed Rate	3.750%	7.500%
10-Year Conventional Fixed Rate	3.750%	7.500%
3-Year 6-Month 30-Day Average SOFR ARM 2/1/5	3.750%	7.750%
5-Year 6-Month 30-Day Average SOFR ARM 2/1/5	3.750%	7.750%
7-Year 6-Month 30-Day Average SOFR ARM 5/1/5	3.750%	7.750%
10-Year 6-Month 30-Day Average SOFR ARM 5/1/5	3.750%	7.750%

## **Enter Settlement Details Screen Modernization**

#### **Effective November 10**

The Enter Settlement Details Screen is being redesigned with a refreshed appearance, providing Sellers with a more efficient and user-friendly experience to make changes quickly and easily.

- The Enter Settlements Details Search screen is dynamic; your selections will automatically display additional suboptions for your search. For example, choosing to search for unallocated loans will remove the investor contract identifier and wire instructions fields.
- A new quick filter dashboard is being introduced on the *Enter Settlement Details Results* screen, making it easier for you to quickly identify and understand the types of loans displayed in your search results.

### Streamline Certification Forms Search and the Creation of Certification Forms

#### **Effective November 10**

The Create/View certification forms process is being updated to provide the ability to make changes quicker and easier to meet Seller needs. With this change, you'll experience a more streamlined search process and modernized forms. These enhancements provide:

- Fewer clicks to search, build and view certification forms.
- Expanded search criteria, with the addition of two new search fields: Certification Bath Identifier for Form 1034E
  and 996E Identifier for Form 996E.

# **Coming Soon: New Loan Import Application Programming Interface (API)**

#### **Effective December 8**

The Loan Import API is a streamlined and efficient solution for delivering loans within Loan Selling Advisor. Users can 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:

- Direct Connectivity: Integrate with Loan Selling Advisor for real-time data management.
- Enhanced Efficiency: Simplify the loan creation and modification process.
- Comprehensive Evaluation: Evaluate loans against purchase eligibility rules automatically.
- **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 began to be available for testing in our customer test environment (CTE) starting October 20 through the Freddie Mac Developer Portal. We invite you to explore and test the enhanced capabilities and improved workflow offered by this innovative solution as we prepare for production on December 8.

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 <a href="here">here</a>.

# **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:

Take Out Guarantor Contracts (Manually)

Request Price screens will be redesigned and renamed to Take Out Guarantor Contract.

Import Guarantor Contract

• Import a Guarantor Contract using a new icon.

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 to our Loan Selling Advisor CTE starting January 5, 2026.

- Testing and support will be available beginning January 5, 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: <a href="https://freddiemacgateway-cte.fmappsuat.fmrei.com/welcome">https://freddiemacgateway-cte.fmappsuat.fmrei.com/welcome</a>
- Use your existing user acceptance testing (UAT) credentials (user ID and password) to access the CTE. If you haven't received test credentials and need assistance, please 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 <u>Hours of Operation</u> will be impacted on:

- Veterans Day November 11, 2025
- Thanksgiving November 27-28, 2025
- Christmas December 25, 2025