

Loan Product Advisor[®]

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April 2026 Release Notes

Loan Product Advisor[®] (LPA[®]) Release Notes provide updates on LPA enhancements to help you streamline the way you work and offer a summary of feedback messages.

Reference the [LPA Feedback Message Customer Matrix](#) and use the month-dated tabs at the bottom of the document to find more specific information about all message changes mentioned in these Release Notes.

Retired Messages for March 4 Policy Updates

Effective March 4

We're [retiring certain messages](#) to support the following updates to policy announced in *Single-Family Seller/Service Guide* (Guide) [Bulletin 2026-3](#):

- Simplified language for required reserves.
- Removal of the minimum Indicator Score for certain second homes and investment properties.

LTV Calculation Update for Construction to Permanent Loans

Effective April 12

For construction to permanent loans, we're updating the loan-to-value (LTV) calculation logic to align with the existing calculation logic for CHOICERenovation[®] loans.

Updated Calculation: Lesser of Contract + Alterations/Improvements OR Appraised Value/Estimated Value

Format of Borrower Names

Effective April 12

We're beginning to update the format of the borrower names across the messages and feedback certificate for consistency.

New Format: FirstName MiddleName LastName SuffixName

Example: JOHN JAY FREDDIE SR

Note: While some of the LPA feedback will reflect this update immediately, other LPA messages and feedback certificate fields will reflect the updated format over time.



Home Possible® Message Updates

Effective April 12

New purchase restriction messages will be added to align with updated Guide requirements for Home Possible loans:

- Base earnings must be considered for both non-fluctuating and fluctuating employment income before any other income (e.g., bonus, commission, overtime, tips).
- Super conforming loan amounts are not eligible for Home Possible.

These policy updates were announced in Guide [Bulletin 2026-1](#) to help further support sustainable homeownership for low- and very low-income borrowers.

Refi Possible® Message Updates

Effective April 12

Guide [Bulletin 2026-1](#) announced new qualifying income requirements for Refi Possible loans. Base earnings must be considered for both non-fluctuating and fluctuating employment income before any other income (e.g., bonus, commission, overtime, tips). We'll add a new purchase restriction message to support this update.

Alimony Obligations Message Updates

Effective April 12

We're updating messages to provide additional details about documentation requirements for an alimony obligation.

Additionally, for direct entry users, when entering an alimony or separate maintenance, enter the Income Type as a negative or positive number on the Borrower Information metro stop under the Other Income section to align with Guide Section 5401.2(b)(3). We're removing the ability to enter the two Account Types on the Assets and Liabilities metro stop under Other Liabilities and Expenses so this change will ensure that the payments are no longer included in the calculation of the debt and part of the borrower's stable monthly income.

Condo Project Delinquent Assessments Message Update

Effective April 12

We're revising a message to notify you that the condo project's delinquent assessments must comply with Guide requirements.

Coming Soon and Reminders

Feedback Messages Coming Soon

Effective in May, we'll update messages related to the following topics:

- **Rental Income with CHOICERenovation (May 4)** – New messages to provide additional details when using rental income to qualify the borrower for CHOICERenovation loans and to align with policy announced in Guide [Bulletin 2026-1](#).
- **Automated Collateral Evaluation (May 31)** – Revising messages to remove the term “appraisal waiver” to align with simplified language in the Guide, aligning with Guide [Bulletin 2026-1](#).



LPA v6.1 Enhancements Effective March 29

See how the latest version of the LPA system-to-system specification can make your job easier. New enhancements can help:

- Automate and drive workflow
- Eliminate confusion about loans that may be eligible for representation and warranty relief.
- Streamline the process for viewing early insights.
- Reduce errors.
- And more.

Review the [March LPA Release Notes](#) for more information.

All updates related to LPA v6.1 are available in the customer test environment (CTE) for you to begin testing. Contact your Freddie Mac representative for any testing questions. Contact your software provider to discuss your upgrade options.

New CRCs and TA Coming this May

We announced in the [LPA v6.1 Specification Bulletin](#) that a technical change is required for adding three new credit reporting companies (CRCs). Details of the new CRCs are as follows:

- 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 technical affiliate (TA) will also be available in May for use with Credit Interlink.

- Advantage Partners Solutions via Credit Interlink - #7251

More information will be available in future Release Notes.