Freddie Mac SINGLE-FAMILY

Loan Product Advisor®

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August 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.

Direct Entry Updates

Effective July 27, 2026

We're streamlining the LPA feedback certificate experience for direct entry users. You'll receive the same PDF version of the feedback certificate that appears when you print or download it for your transactions. This provides a consistent experience and ensures you always receive the latest and enhanced version of the feedback certificate.

Retirement of Streamlined Review for Condo Projects

Effective August 3, 2026

As announced in *Single-Family Seller/Servicer Guide* (Guide) Bulletin 2026-C, the Streamlined Review project review type will be retired for condo projects. We'll update feedback message FPA0174 to support this policy change.

Bridge Loan Proceeds Exclusion Message Updates

Effective August 23, 2026

We're revising a message to clarify that bridge loans are excluded from proceeds from the sale of the borrower's real property.

Construction to Permanent Message Updates

Effective August 23, 2026

To help you avoid errors in your submission, we're revising a message to notify you when a new credit report is required due to a change in risk assessment for construction to permanent loans.

Primary Residence Review Message Updates

Effective August 23, 2026

We're revising a message to help you identify if there has been a change in the borrower's primary residence information. *This is an update to messages published in March and were originally planned to be effective in July.*

Coming Soon

Feedback Messages Coming in September

Effective September 12, we'll update messages related to the following topics:

- **Sourcing of Large Deposit –** Revised messages to support updated requirements for sourcing "large deposits" to only apply when all of the specific requirements are met as announced in Guide Bulletin 2026-9.
- **Business Asset as Source of Gift –** New and revised messages to support allowance of gift funds and gifts of equity from a business owned by a related person as a source of funds to qualify the borrower as announced in Guide Bulletin 2026-9.

UAD 3.6 Mandate

The Uniform Appraisal Dataset (UAD) 3.6 Mandate will take effect for Uniform Collateral Data Portal® (UCDP®) submissions starting November 2, 2026. This update, as outlined in the UAD Lender Readiness Kit, may impact several key areas of your operations, including:

- Loan origination
- Ordering and receiving appraisals
- Loan delivery

Action Required: We urge you to proactively manage and close out your 2.6 appraisal pipeline well ahead of the mandate date. This will help you avoid scenarios where completed 2.6 appraisals become obsolete and require upgrading to 3.6.

For any questions or further assistance, reach out to your Freddie Mac representative or visit the UAD webpage for more information.

XedaLink™

On May 26, 2026, Xactus, LLC purchased XedaLink, LLC ("XedaLink"), formerly known as MCL, LLC ("MCL").

MCL, LLC was created as part of a carve out transaction whereby Xactus purchased the Mortgage Credit Link software from MeridianLink, Inc. Following the transaction, XedaLink operates as a subsidiary of Xactus.

The credit reporting company (CRC) MeridianLink® in LPA will now become XedaLink™. Updates to the LPA specification will be required to reflect the new CRC name. We'll provide additional information at a later date.

Reminders

Freddie Mac Income Calculator API

This new application programming interface (API) lets you submit digitized paystubs, W-2s, tax returns and tax transcripts to receive income calculations and potential R&W relief eligibility with minimal data. Submitted data can also be retrieved in LPA, helping streamline your workflow. New messages also communicate when data from the income calculator API is used for R&W relief eligibility, as well as your next steps.

For more information, visit the Freddie Mac Income Calculator webpage or contact your Freddie Mac representative.

Credit Score Messages for VA Loans

For all Sellers submitting U.S. Department of Veterans Affairs (VA) loans with VantageScore® 4.0 (VS4) or FICO® Score, LPA will return messages to display the credit scores for each borrower on the transaction. Review the July LPA Release Notes for more information.

Feedback Messages Effective in July

The following messages will be effective in July. Review the July LPA Release Notes for more information.

- **Duty to Serve** – New messages to make it easier to identify loans that meet Duty to Serve requirements.
- **CHOICEHome® Eligibility** – New purchase restriction message to help identify CHOICEHome loans that aren't eligible.
- **Loan Collateral Advisor® Risk Score** – New message that provides convenient access to the submitted appraisal report's Loan Collateral Advisor Risk Score.
- **Primary Residence Review** – New message to help you review the borrower's primary residence information when the occupancy changes between LPA submissions.