

# Loan Product Advisor®

PUBLIC | Posted 11/19/25

## December 2025 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.

### Direct Entry Updates

#### Effective October 25

We've implemented the following updates to the LPA user interface for direct entry users:

- **Browser Back Button:** In the loan application, the browser's back button has been disabled, and a new pop-up screen will display when you attempt to click it to confirm your intention of returning to the homepage.
- **Originating and Sponsoring Company:** For loans that are resubmitted with two PartyRoleType values, the Loan File Setup metro stop will now reflect each party in the transaction to allow you to move forward with resubmission and to prevent error messages.
- **Broker and MSP ID Display on PDF:** The Broker and MSP ID will now display on the feedback certificate PDF.

### Bi-annual CRCs and TAs Update

#### Effective December 7

To provide you with the latest information on the credit reporting companies (CRCs) and technical affiliates (TAs) available, we'll be conducting our biannual updates:

- Removing Online Information Services, Inc. (3314 and 5314), Sunrise Credit Services (3329), EGS Credit Services – an Alorica Company (5313) and Unisource Credit LLC (5277) as TAs.
- Updating Advantage Credit Inc. (2226 and 5226) to Advantage Partners Solutions via MeridianLink.
- Updating Partners Credit & Verification Solutions (5251) to Advantage Partners Solutions via Credit Interlink.
- Various revisions for existing CRC and TA contact information.

### Message Simplification Part Two

#### Effective December 7

We're continuing to make extensive updates to simplify certain feedback messages to provide clarity of requirements and required actions. This includes rewriting messages, adding formatting and retiring messages to streamline your experience. Review the [message updates](#).

**Note:** Message formatting is only available on LPA v6.0 and above.



## Removal of Exclusionary List from LPA

**Effective December 7**

For direct entry users that have been granted access to the Freddie Mac Exclusionary List, we'll be removing the access link on December 7. The Exclusionary List is now available through the [Freddie Mac Gateway® portal](#). After logging into Freddie Mac Gateway, you'll find the Exclusionary List link in a new tab. The downloaded file name has changed from "exclst" to "exclusionarylist."

## Employment & Income and Asset Grids for Government Loans

**Effective December 7**

We're enhancing the feedback certificate for Federal Housing Administration (FHA) and U.S. Department of Veterans Affairs (VA) loans. You'll get a clearer look at submitted income and asset data and will be able to more easily compare information with new employment/income and asset grids.

**Note:** You must be on LPA v6.0 and above to use this feature.

## Error Message Update for Direct Entry

**Effective December 7**

If a direct entry user imports a loan that contains a Counterparty ID that doesn't match the Counterparty associated with the user's credentials, they'll receive critical error message PLP0005. This experience will align with how LPA system-to-system (S2S) functionality works today.

## Condo Project Advisor (CPA<sup>SM</sup>) Seller Review Certification Message Updates

**Effective December 8**

We're implementing new messages to support the new CPA Seller Review Certification (SRC) policy for condominium projects announced in *Single-Family Seller/Service Guide* (Guide) [Bulletin 2025-13](#).

## Coming Soon and Reminders

### Feedback Messages Coming Soon

**Uniform Appraisal Dataset (UAD) 3.6 (effective January 26)** – To support the implementation of UAD 3.6 and broad production, we'll [revise messages](#) to align with appraisal form updates. For more information about UAD, please visit the [UAD webpage](#).



## Rent Payment History Message Update

**Effective November 2**, we revised a message related to rent payment history using borrower-provided documentation to be more specific about what is acceptable to use as documentation. This update is only applicable for Sellers that have Freddie Mac approval. For more information, refer to the [November Release Notes](#).

## LPA v5.3 Specification and Stylesheet Retirement

LPA v5.3 and stylesheets for all LPA feedback will retire on **March 2, 2026**. If you're currently using v5.3, you'll need to update your systems to support the newest version of LPA to minimize disruptions to your business. If you're still using stylesheets to render any of the LPA feedback, please begin to make plans to update to the PDF version.

Upgrading to the latest version will give you access to the latest LPA programs and enhancements – visit our [LPA Version Transition Resources webpage](#) for the latest information and resources or reach out to your Freddie Mac representative for assistance.

## Full December Feedback Message Updates

Review the full list of [December feedback message updates](#) or visit our [Technology Releases webpage](#) – bookmark it for quick access to the latest updates for all the tools you use.