Freddie Mac
SINGLE-FAMILY

Loan Product Advisor®

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December 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.

Mission Indication Score Update

Effective December 6, 2026

The Mission Indication Score uses reference data to determine relevant area median income (AMI) and census tract indicators needed to evaluate each criterion component of the index. Freddie Mac will now use the loan application date—when provided—to derive the property's AMI value and census tract indicators for the Mission Indication Score calculation. The loan application date will also be used at delivery to ensure consistent calculation of Mission scores across Freddie Mac applications.

If a loan application date is not provided, the current date will be used to generate the Mission Indication Score. The Mission Indication Score may change once the true loan application date is provided in a subsequent submission.

This functionality is available for testing in the Income Limits API and LPA customer test environments (CTEs). To access the updated user guide for Income Limits API, visit the Developer Portal. For any questions or further assistance, reach out to your Freddie Mac representative.

Biannual CRCs and TAs Update

Effective December 6, 2026

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:

- Updating MeridianLink® (#2000) to XedaLink™
- Adding Lenders One (#7328) as a new TA
- 18 TA deletions
- Various revisions for existing TA information

The Credit Reporting Companies and Technical Affiliates webpage will be updated to reflect these updates.

Retiring Streamlined Review Message

Effective December 6, 2026

We're retiring message FPA0190 to align with the retirement of the Streamlined Review review type for condominium projects, as announced in *Single-Family Seller/Servicer Guide* (Guide) Bulletin 2026-C.

Coming Soon

See What's Ahead: Preview the New LPA v6.2 Specification

Your feedback helps shape the tools you rely on every day. Through continued collaboration with Sellers and software providers, we've designed the new LPA v6.2 specification with enhancements to simplify submissions, automate downstream workflows and help you navigate evolving credit reporting requirements. These enhancements will help reduce manual workarounds so you can focus on serving borrowers.

Preview what's ahead and how these meaningful improvements can support your business.

Retiring GreenCHOICE Mortgages®

As announced in Guide Bulletin 2026-13, we're retiring the GreenCHOICE mortgage offering effective January 25, 2027, and transitioning to CHOICEReno eXPress® mortgages as one streamlined offering for small-scale renovations. LPA will be impacted with feedback message updates, conditionality updates for CHOICEReno eXPress, as well as retirement of the GreenCHOICE and CHOICERenoeXPressDTSArea loan program identifiers.

Additional Feedback Message Updates Coming in January

Effective January 1 and 24, 2027, we're updating messages to support the Federal Housing Administration (FHA) implementing alternative credit scores.

LPA v5.4 Specification Retirement

We're retiring LPA v5.4 on March 1, 2027. If you're currently using v5.4, you'll need to update your systems to support more recent LPA versions to minimize disruptions to your business.

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.

Expanding Credit Data to Support Mortgage and Lending Innovation

To help provide your customers with more homeownership opportunities, we're working with Equifax to expand the credit data available alongside Equifax Mortgage Credit Report Plus.

The additional credit data includes new attributes that provide non-traditional payment history and identity information including telecommunications, pay TV and utility data.

Initially, Freddie Mac will use these attributes for research and analysis, as well as functionality and capability testing. The next objective will be possible future integration of these attributes into LPA and Loan Quality Advisor®, thereby supporting enhanced efficiency and automation of your credit evaluation processes.

Additional details will be provided at a later date.

How to Prepare: Contact your primary credit reporting provider to begin the process of activating your account to receive the new data with your merged credit reports, including all Equifax reports coming into LPA through credit resellers (credit reporting companies and technical affiliates).