

Loan Product Advisor®

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February 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.

FHA Ratio Feedback Messages

Effective January 25

We're adding new messages to return the front- and back-end ratios submitted to the Federal Housing Administration (FHA) TOTAL Scorecard. The messages will reflect ratios that include five decimal places, making it more precise than the ratios reflected on the feedback certificate.

Message Code	Message Text
FCL0448	The back-end ratio submitted to the FHA TOTAL Scorecard is <<FHABackEndRatio>>%.
FCL0449	The front-end ratio submitted to the FHA TOTAL Scorecard is <<FHAFrontEndRatio>>%.

Coming Soon and Reminders

Feedback Messages Coming Soon

In March, we'll update messages pertaining to the following topics. Reference the [LPA Feedback Message Customer Matrix](#) and use the monthly tabs at the bottom of the document to find more specific information about the changes.

- Rental Income (effective March 1):** New and revised messages to support policy that recognizes rental income as an eligible income type when using LPA asset and income modeler (AIM).
- LPA v6.1 (effective March 29):** New message related to submitted reserves to support the release of LPA v6.1. For more information about LPA v6.1, read the [Specification Bulletin](#).
- Condo Project Not Eligible (effective March 29):** New messages to notify you when the condo project is not eligible.
- Primary Residency Review (effective March 29):** New messages to provide information about the borrower's primary residency and to enhance loan review.

UAD Broad Production Mandate

Effective January 26, we'll revise messages to support the Uniform Appraisal Dataset (UAD) 3.6 and Forms Redesign. Learn more in the [January release notes](#).



Invalid LP Key Banner Message

As part of our risk assessment updates, we implemented a new banner notification on the feedback certificate to notify you if the LP Key Number of the transaction will no longer be valid after March 7, 2026. We recommend you review your pipeline for loans that will no longer be valid and resubmit the XML request file to LPA to obtain a new LP Key Number prior to March 7. For any questions, contact your Freddie Mac representative.



Loan Product Advisor® - Feedback Certificate



The LP Key Number AB689336 can no longer be submitted after March 7, 2026. A new transaction and key can be created now or after it expires by removing the existing LP Key Number and submitting as a new transaction.

Assessment Summary

BORROWER NAME
JOHN FREDDIE

Affordable Product Information

AREA MEDIAN INCOME	AREA MEDIAN INCOME (%)
\$103,900.00	61.81%

Assessment Summary

RISK CLASS
 ACCEPT

PURCHASE ELIGIBILITY
 ELIGIBLE

LP KEY NUMBER
AB689336

NUMBER OF SUBMISSIONS
01

LPA v5.3 Specification and Stylesheet Retirement

We're retiring LPA v5.3 and stylesheets for all LPA feedback 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.