

# Loan Product Advisor<sup>®</sup>

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## January 2026 Release Notes

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

### 2026 Loan Limit Values

#### Effective December 7

LPA was updated to reflect the 2026 conforming loan limits. For a 1-unit property in most areas in the U.S., the 2026 maximum baseline conforming loan limit value will be **\$832,750**. The maximum loan limit value for a super conforming mortgage secured by a 1-unit property will be **\$1,249,125**.

Mortgages with original loan amounts that exceed the 2025 loan limit values but not the higher 2026 limits aren't eligible for sale to Freddie Mac until on or after January 1, 2026.

For more details, read *Single-Family Seller/Servicer Guide* (Guide) [Bulletin 2025-16](#).

### Expanding R&W Relief Eligibility with AIM for TPOs

#### Effective December 15

For third-party originators (TPOs) using LPA asset and income modeler (AIM) and submitting verification reports from third-party service providers, you'll now receive representation and warranty (R&W) relief eligibility results in LPA.

### Rural Area and High Needs Rural Region Data

#### Effective January 1

U.S. Federal Housing (FHFA) has updated their rural areas and high needs rural regions data. Updates to this data can impact LPA feedback pertaining to Duty to Serve fee waiver eligibility, mission index scores and CHOICEReno eXPress<sup>®</sup> eligibility.

For more details, read Guide [Bulletin 2025-F](#) and [Exhibit 40](#).

### UAD 3.6 Broad Mandate Message Updates

#### Effective January 26

To support the implementation of the Broad Production Period for the Uniform Appraisal Dataset (UAD) 3.6 and Forms Redesign, we'll [revise messages](#) to align with appraisal form updates.



We encourage you to assign a project manager to assist in your implementation of the UAD 3.6 initiative. As mentioned in the [UAD Lender Readiness Kit](#), there are potential impacts to loan origination, ordering and receiving appraisals, loan delivery and other functions within your operation. Talk with your vendors now as they will soon have requests from many lenders, and you don't want to be at the end of the line.

For questions, contact your Freddie Mac representative or visit the [UAD webpage](#) for more information.

## Coming Soon and Reminders

### NEW: LPA v6.1 XML Specification

The new LPA v6.1 specification is here. Find more opportunities to get borrowers into homes with new updates that include:

- New data points that indicate the criticality of and action for feedback and error messages to help automate and drive workflow.
- New “Pending” enumeration to help eliminate confusion about loans that may be eligible for collateral R&W relief with ACE+ PDR (automated collateral evaluation plus property data report).
- New “Total Estimated Reserves” field on feedback certificate.
- Revised LPA check column format to streamline the process for viewing early insights into the loan’s potential assessment.
- Three new code values for additional credit reporting companies.

Contact your software provider about transitioning to LPA v6.1. For other questions about LPA v6.1, contact your Freddie Mac representative or visit the [LPA Version Transition Resources webpage](#) for more information.

### Feedback Messages Coming Soon

- **Rental Income (effective March 1)** – [New and revised messages](#) will support a new policy that recognizes rental income as an eligible income type for the LPA assessment and the Freddie Mac Income Calculator.

### Condo Project Advisor® (CPA<sup>SM</sup>) SRC Message Updates

We implemented new messages to support the new CPA Seller Review Certification (SRC) policy for condominium projects announced in Guide [Bulletin 2025-13](#).

For additional resources about this update, visit:

- [CPA FAQs](#)
- [CPA Training](#)

### 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 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 to obtain a new LP Key Number prior to March 7. For any questions, contact your Freddie Mac representative.



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Loan Product Advisor® - Feedback Certificate

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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

PURCHASE ELIGIBILITY

LP KEY NUMBER

NUMBER OF SUBMISSIONS

✓ ACCEPT

✓ ELIGIBLE

AB689336

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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.

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