

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.

Total Eligible Assets Message Update

Effective June 2

We've revised the logic for message FAR0013 to include all valid asset types. The logic for this message and the total eligible asset amount will now account for the following:

- IndividualDevelopmentAccount
- ProceedsFromSaleOfNonRealEstateAsset
- ProceedsFromUnsecuredLoan
- StockOptions
- Other

New FHA Messages

Effective June 13

We've added a new message to alert you that LPA defaulted the borrower's paid closing costs amount submitted to the Federal Housing Administration (FHA) TOTAL Scorecard when the seller credit has exceeded the total closing costs for the transaction.

Message Code	Message Text
FGM0177	The borrower's paid closing costs amount submitted to the FHA TOTAL Scorecard was defaulted to \$0.00 since the seller credit exceeds the total closing costs.

Effective June 22

Additionally, to enhance your experience with FHA submissions, we're implementing new messages that will return the total borrower contribution and seller concessions amount.

Message Code	Message Text
FGM0175	The FHA Total Borrower Contribution (Required Investment) submitted to the FHA TOTAL Scorecard for this loan is \$ <<<LoanLevelRequiredBorrowersFundsAmount::Currency2D>>>.
FGM0176	The FHA Seller Concessions submitted to the FHA TOTAL Scorecard for this loan are \$<SellerConcessionsAmount::Currency2D >>.

Error Message Updates

Effective June 29

Based on your feedback, we're revising three existing error messages to instruct users to contact Freddie Mac for assistance.

Message Code	Existing Message Text	New Message Text
PLP0277	GATEWAY DATA ERROR <<MACG_ERROR::Alphanumeric>>.	Loan Product Advisor is currently not available. Resubmit at a later time or call Freddie Mac Customer Support (800-FREDDIE) for additional information.
PLP0279	GATEWAY ERROR <<MACG_ERROR::Alphanumeric>>.	Loan Product Advisor is currently not available. Resubmit at a later time or call Freddie Mac Customer Support (800-FREDDIE) for additional information.
PLP0280	GATEWAY ERROR <<MACG_ERROR::Alphanumeric >>	Loan Product Advisor is currently not available. Resubmit at a later time or call Freddie Mac Customer Support (800-FREDDIE) for additional information.

Income Policy Requirements Update

Effective July 13

We're revising [messages](#) to align with updated documentation requirements in the *Single-Family Seller/Service Guide* (Guide):

- Removed the W-2 documentation requirement for military base income as announced in Guide [Bulletin 2025-7](#).
- Updated requirements for pension income documentation as announced in Guide [Bulletin 2025-6](#).

Any applicable message formatting will be visible to users on LPA v6.0 and above.

New Credit Report Error Messages

Effective July 26

We're adding new messages to provide more details on errors you may receive pertaining to submitted credit reports. One message will indicate the credit score version is incorrect, and one message will indicate the credit score segment is missing. If you receive these messages, LPA will not allow the transaction to process until the errors are resolved.

Message Code	Message Text
PLP0289	Incorrect credit score version in one or more credit report(s). Contact your credit provider.
PLP0290	Missing credit score segment in one or more credit report(s). Contact your credit provider.



Credit Report Packaging in XML and PDF Output

Currently, when more than one merged credit report is returned in the LPA response, all the credit reports are combined into one section of the XML response. We previously communicated to software partners and custom-build lenders that LPA will begin to return a separate XML output for each credit report, helping to reduce issues when parsing credit reports. To reduce the impact to software partners and lenders, we're now targeting this update for **March 2026 with the LPA 6.1 specification implementation**.

Testing for this functionality in the customer test environment (CTE) is targeted to be available on July 21. Please contact your Freddie Mac representative for additional details.

Coming Soon and Reminders

Risk Assessment Technology Update and Impacts

Effective June 22, we're implementing updates to make sure that LPA's risk assessment capabilities are current, and the user experience and several feedback messages will be impacted as part of this initiative.

Learn more and review [message impacts](#) related to the risk assessment technology updates.

Trended Credit Data Required for VA Submissions

Starting June 22, **trended data will be required in credit reports for initial submissions to LPA of U.S. Department of Veterans Affairs (VA) loans**. To avoid delays, confirm with your credit provider that you're prepared for this change.

VA loan submissions without trended credit data will receive the following error message:

Message Code	Message Text
PLP0276	Credit report(s) must contain trended data.

DPA One® Integration

DPA One will integrate with LPA and LPA will provide new actionable and informational DPA One [messages](#) to inform you of potential down payment assistance (DPA) programs. LPA will return up to five DPA programs that the loan may be eligible for, and you're encouraged to log into DPA One for full details about the programs. Visit the [DPA One webpage](#) and log in or register to learn more about DPA One programs and eligibility.

There is an action required if you would like to leverage the new feedback messages. Please contact your Freddie Mac representative for access management questions and to assist you in enabling these messages so that they appear on your feedback certificate, when applicable.

Freddie Mac Income Calculator

We've launched the [Freddie Mac Income Calculator](#), a free online tool, to help you calculate borrower income for wage earners and self-employed borrowers. This tool was announced in Guide [Bulletin 2025-4](#) and joins our broad spectrum of income assessment options to help you determine potential eligibility for income representation and warranty (R&W) relief.



Contact your Freddie Mac representative for more information and for access to testing in CTE. Additionally, check out the [Quick Start Guide](#) or [Online Help](#) for more guidance.

Feedback Messages Coming Soon

- **Interested party contributions and expense/liability** – [New and revised messages](#) to provide additional details and conciseness.
- **Uniform Appraisal Dataset (UAD)** – [New and revised messages](#) will support upcoming updates to the UAD.

Full July Feedback Message Updates

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

