

Loan Product Advisor®

PUBLIC | Posted 6/17/26

July 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.

Reminder: LPA System Availability

LPA is now available 24 hours a day on weekdays and on holidays – making LPA more accessible so you can find additional opportunities to submit loans more efficiently. Visit the [Standard Hours of Operation webpage](#) for more information.

Annual AMI Limits Update

Effective June 13, 2026

U.S. Federal Housing (FHFA) recently issued updated area median income (AMI) limits for 2026. LPA will apply the new AMI limits for LPA loan submissions and resubmissions for Home Possible® mortgages as follows:

- If the mortgaged premises is in a county where the **AMI has decreased** and the loan was submitted before June 13, 2026, LPA will apply the higher 2025 AMI, and the loan will remain eligible if there are no changes in the borrower's circumstance or the property condition and the loan was previously eligible as a Home Possible mortgage.
- If the mortgaged premises is in a county where the **AMI has increased** and the loan was submitted before June 13, 2026, LPA will apply the higher 2026 AMI in assessing eligibility as a Home Possible mortgage.

For more information, read our 2026 AMI limits [article](#) and *Single-Family Seller/Service Guide* (Guide) [Bulletin 2026-F](#).

Credit Score Messages for VA Loans

Effective June 14, 2026

For U.S. Department of Veterans Affairs (VA) loans submitted to LPA with VantageScore® 4.0 (VS4) or FICO® Score, LPA will return messages to display the credit scores for each borrower on the transaction. These messages are also included in the [message matrix](#).

Message Code	Message Text	Comments
FCL0452	The <<CreditScoreModel >> Credit Scores for <<BorrowerFullName >> are <<RepositoryCreditScore >>. The	New message will provide the VS4 credit scores for each borrower (repeats for each borrower).



	selected score is <<SelectedRepository >> <<SelectedCreditScore >>.	
FCL0453	<<LoanLevelCreditScoreValue >> is the << CreditScoreModel >> Loan Product Advisor Indicator Score from <<LoanLevelCreditRepositorySourceType::Alphanumeric>> for <<LoanLevelCreditReportBorrowerFullName::Alphanumeric>>.	New message provides VS4 LPA Indicator Score.
FCL0003	The Credit Scores for <<BorrowerFullName::Alphanumeric>> are <<Borr1FICORep::Alphanumeric>>. The Underwriting Score is <<Borr1SelRepo::Alphanumeric>> <<Borr1SelFICO::Alphanumeric>>.	Existing message for conventional but NEW for VA Loans. Provides the Classic FICO credit scores for each borrower (repeats for each borrower).
FCL0259	<<LoanLevelCreditScoreValue::Alphanumeric>> is the Loan Product Advisor Indicator Score from <<LoanLevelCreditRepositorySourceType::Alphanumeric>> for <<LoanLevelCreditReportBorrowerFullName::Alphanumeric>>.	Existing message for conventional but NEW for VA Loans. Provides FICO LPA Indicator Score.
PLP0292	Credit score models must be consistent for all borrowers.	New hard stop when there is a mismatch of credit score models submitted for multiple borrowers on same loan.

Index Source Type Message Update

Effective June 19, 2026

For purchase restriction message PUR0462, we're updating the value from 30DaySOFR to 30DayAverageSOFR to match the LPA specification. This message was added based on Seller feedback to notify you when the Index Source Type is not 30DayAverageSOFR for conventional loans.

Direct Entry Updates

Effective July 12, 2026

You'll be able to enter additional property address information in the Property You Own section, aligning with section 3a. Property You Own of the Uniform Residential Loan Application (URLA). The additional data will support address matching and may help identify more income representation and warranty (R&W) relief eligibility opportunities with rental income.

New Freddie Mac Income Calculator Message Updates

Effective July 12, 2026 (previously communicated as June 28, 2026)

We're adding new and revising existing messages to support updates in Guide [Bulletin 2026-7](#) and the launch of the Freddie Mac Income Calculator API.

The new application programming interface (API) lets you submit digitized paystubs, W-2s, tax returns and tax transcripts to receive income calculations and potential R&W relief eligibility with minimal data. Submitted data can also be retrieved in LPA, helping streamline your workflow. Message updates related to the API communicate when data from the income calculator API is used for R&W relief eligibility, as well as your next steps .

Testing is available starting June 19, 2026. For more details about integrating with the API, contact your Freddie Mac representative.



Duty to Serve Message Updates

Effective July 26, 2026

In response to Seller feedback, we're adding new messages to help make it easier to identify loans that meet Duty to Serve requirements in underserved markets.

CHOICEHome® Eligibility Message Updates

Effective July 26, 2026

We're adding a new purchase restriction message to help identify CHOICEHome loans that aren't eligible for purchase because they received a Caution risk class.

Loan Collateral Advisor® Risk Score Message Updates

Effective July 26, 2026

We're adding a new message that provides convenient access to the submitted appraisal report's Loan Collateral Advisor Risk Score. For more information on this score, check out this [training guide](#).

Primary Residence Review Message Updates

Effective July 26, 2026

We're adding a new and revised message to help you identify if there has been a change in the borrower's primary residence information. This is an update to messages originally published in March.

Retiring Frequent Error Messages

Effective July 26, 2026

To streamline the LPA experience, we're retiring some of the most frequent error messages and will provide additional insight on how to make corrections. This includes messages related to the Construction Status Type, where we'll retire messages to support defaulting the field to Under Construction when it's missing or invalid.

This is an ongoing effort, and we'll continue to review and retire messages to help reduce errors throughout this year.

Coming Soon and Reminders

Feedback Messages Coming in August

We'll update messages related to the following topics:

- **Condo Project Streamlined Review (August 3)** – Revised message support retirement of streamlined reviews for condo projects, as announced in Guide [Bulletin 2026-C](#).
- **Bridge Loan Proceeds Exclusion (August 23)** – Revised messages clarify that bridge loans are excluded from proceeds from the sale of the borrower's real property.
- **Construction to Permanent (August 23)** – Revised message to notify you when a new credit report is required due to change in risk assessment.



Coming Soon: One Communication. One Destination. All Updates.

Beginning in July, we're streamlining how you receive communications about updates and releases to our technology tools. Instead of multiple emails about different tools, you'll get one communication, called the Release Brief, that points you to a single destination for the month's latest release information. In the meantime, bookmark our [Technology Releases webpage](#) so you can stay informed.