

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.

## Impacts to Refactored Guide Chapters

### Effective May 11

We're updating [existing messages](#) to align with [refactoring](#) changes of *Single-Family Seller/Service Guide* (Guide) [Chapter 5305](#) and [Chapter 5501](#), as announced in Guide [Bulletin 2025-6](#).

## Annual AMI Limits Update

### Effective May 18

The Federal Housing Finance Agency (FHFA) recently issued updated area median income (AMI) limits for 2025, with most areas showing an increase over 2024.

LPA will apply the new AMI limits for Home Possible® loan submissions and resubmissions as follows:

- If the mortgaged premises is in a county where the **AMI has decreased** and the loan was submitted before May 18, 2025, LPA will apply the higher 2024 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 May 18, 2025, LPA will apply the higher 2025 AMI in assessing eligibility for Home Possible mortgages.

For more details, read our 2025 AMI limits [article](#) and Guide [Bulletin 2025-A](#).

## AIM Check for Payroll Income API Enhancement

### Effective May 26

For AIM Check for Payroll Income API, we're optimizing the API response returned for submissions when application data is not provided. This change will reduce error messaging and simplify results for faster loan origination.

## Truv Expands to Include Asset Verification

### Effective June 1

You'll be able to leverage asset data from Truv, an existing asset and income modeler (AIM) service provider, for asset verifications and income assessment using direct deposits. Review the [LPA Specification Bulletin v6.0](#) for technical and implementation details related to this expansion.



# New LPA Choice<sup>SM</sup> Banner

## Effective June 8

We’re implementing a new banner at the top of the feedback certificate to notify you when one or more LPA Choice messages are returned for certain Caution loans. View the LPA Choice message(s) in the Credit and Liabilities section and if you can provide the information identified in the messages and resubmit to LPA, the loan may be more likely to turn into an Accept.

FreddieMac

Loan Product Advisor<sup>®</sup> | Feedback Certificate

Attention: Review LPA Choice message(s) for possible impact to the Risk Class.

Assessment Summary

BORROWER NAME

JOHN FREDDIE

Affordable Product Information

AREA MEDIAN INCOME

\$166,600.00

AREA MEDIAN INCOME (%)

12.91%

Assessment Summary

RISK CLASS

CAUTION

PURCHASE ELIGIBILITY

ELIGIBLE

LP KEY NUMBER

AA206570

NUMBER OF SUBMISSIONS

01

# Bi-annual Credit Reporting Companies and Technical Affiliates Update

## Effective June 8

To provide you with the latest information on the credit reporting companies (CRCs) and technical affiliates (TAs) available to you, we’ll be conducting our bi-annual updates:

- Removing Acranet CDS (3326) and Credit Plus via Xactus (5017) as TAs
- Various revisions for existing CRC and TA contact information

The [Credit Reporting Companies and Technical Affiliates webpage](#) will be updated to reflect these updates.


# Trended Credit Data Required for VA Submissions

## Effective June 22

As announced in Guide [Bulletin 2024-6](#) and the [August 2024 LPA Release Notes](#), trended data has been required in credit reports for initial submissions to LPA since August 4, 2024. That change applied to conventional loans only; there were no changes to U.S. Department of Veterans Affairs (VA) loans.

**Effective June 22, 2025, trended data will be required in credit reports for initial submissions to LPA of VA loans.** To avoid delays, confirm with your credit provider that you’re prepared for this change.

We’ll also start returning the following error message for VA loan submissions that are missing trended credit data.



2

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

## Risk Assessment Updates for VA Submissions

### Effective June 22

Updates are being made to LPA's risk assessment for VA loans. These changes are effective for initial submissions to LPA on and after June 22, 2025. Depending on your production mix, fewer submissions may receive an Accept risk class. The updated risk assessment will not apply to resubmissions of applications initially submitted to LPA before June 22.

## DPA One® Integration

### Effective June 22

DPA One will be integrated 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.

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.

## 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 several feedback messages will be impacted as part of this initiative. We're adding new messages and making some existing messages dynamic so that other messages can be retired.

Additionally, we're improving the user experience for incomplete submissions. Going forward, the LP Key Number will be automatically generated for new submissions after June 22, 2025. This will allow you to correct the errors and use the original LP Key Number when resubmitting.

New and revised messages may change your experience based on the timing of the submission. The majority of messages will be effective with new submissions as of June 22, 2025.

We're also revising the logic for certain data quality messages. You may experience a different XML output, moving from an expanded error structure to a more condensed structure in the Response File.

Lastly, we'll retire over 1,100 messages to streamline your process and avoid redundancies in the messages.

Review [message impacts](#) related to the risk assessment technology updates.



## Coming Soon and Reminders

### Feedback Messages Effective Soon

Uniform Appraisal Dataset (UAD) – [New and revised messages](#) will support upcoming updates to the UAD.

### 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.

We're also implementing [new and revised messages](#) that will be returned if you choose to submit the Freddie Mac Income Calculator identification number to LPA.

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

### Full June Feedback Message Updates

Review the full list of [June 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.

