

Loan Product Advisor®

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June 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.

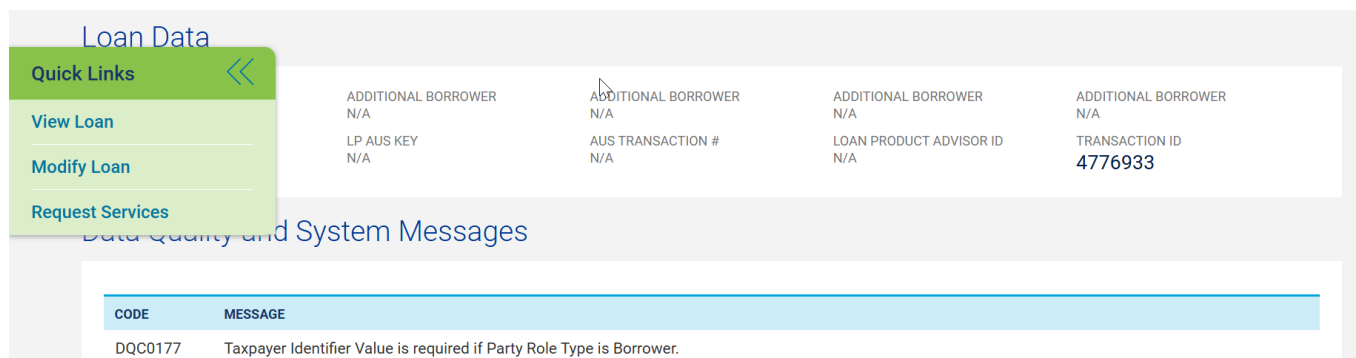
Reference the [LPA Feedback Message Customer Matrix](#) and use the month-dated tabs at the bottom of the document to find more specific information about all message changes mentioned in these Release Notes.

Direct Entry Updates

Effective May 31, 2026

We're adding new quick links to:

- Direct navigation from LPA error feedback to loan application data.
- Streamline the resubmission process to LPA.
- Improve user efficiency by reducing unnecessary steps.
- Allow quick correction of errors.



Construction to Permanent Message Updates

Effective June 4, 2026

We're adding new messages to notify you when a new credit report is required for construction to permanent loans with a Caution risk class.

Data Quality Message Updates

Effective June 14, 2026

We're adding new and revised messages to notify you when the submitted Closing Adjustment Type or Purchase Credit Source Type is invalid and you need to correct the submission and resubmit.



Index Source Type Message Update

Effective June 14, 2026

Based on Seller feedback, we'll now issue a purchase restriction message on conventional transactions to notify you when the Index Source Type is not 30DaySOFR.

New Freddie Mac Income Calculator Message Updates

Effective June 28, 2026

We're adding [new and revising existing messages](#) to support updates in *Single-Family Seller/Service 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 representation and warranty (R&W) relief eligibility with minimal data submitted to LPA. 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 was used for R&W relief eligibility, as well as actionable next steps for Sellers.

For more details about integrating with the API, contact your Freddie Mac representative.

LPA System Availability Expands to Holidays

We've expanded LPA's [standard hours of operations](#). The tool is now available on holidays, eliminating previous submission restrictions on these days – making LPA more accessible so you can find additional opportunities to submit loans more efficiently.

Coming Soon and Reminders

Feedback Messages Coming in July

Effective July 26, we'll update messages related to the following topics:

- **Duty to Serve** – New messages to notify you when the loan is eligible for Duty to Serve.
- **CHOICEHome® Eligibility** – New purchase restriction message that requires all CHOICEHome loans to have a risk class of Accept.
- **Loan Collateral Advisor® Risk Score** – New message that provides the submitted appraisal report's Loan Collateral Advisor Risk Score.
- **Primary Residence Review** – New and revised message to help you review the borrower's primary residence information.
- **Construction Status Type** – Retiring messages to support the Construction Status Type defaulting to Under Construction when the field is not submitted or is invalid.
- **Errors** – Retiring some of the most frequent error messages to improve the LPA experience and provide additional insight on how to make corrections.

Expanding Credit Data to Support Mortgage and Lending Innovation

To help provide your customers with more homeownership opportunities, we're working with Equifax to expand the credit data available alongside Equifax Mortgage Credit Report Plus.



The additional credit data includes new attributes that provide non-traditional payment history and identity information including telecommunications, pay TV and utility data.

Initially, Freddie Mac will use these attributes for research and analysis, as well as functionality and capability testing. The next objective will be possible future integration of these attributes into LPA and Loan Quality Advisor®, thereby supporting enhanced efficiency and automation of your credit evaluation processes.

Additional details will be provided at a later date.

How to Prepare: Contact your primary credit reporting provider to begin the process of activating your account to receive the new data with your merged credit reports, including all Equifax reports coming into LPA through credit resellers (credit reporting companies and technical affiliates).

New Credit Reporting Companies

We're giving you more options for accessing merged credit reports by adding three new direct credit reporting companies (CRCs), **targeting availability in June 2026**. We announced in the [LPA v6.1 Specification Bulletin](#) that a technical change is required for adding the three new CRCs. Details of the new CRCs are as follows:

- Informative Research - #4000
- Xactus, LLC - #9000
- Credit Interlink, Inc. - #7XXX*

*Note: Credit Interlink, Inc. can only be used in conjunction with a technical affiliate (TA).

The following new TA will also be available for use with Credit Interlink, Inc.

- Advantage Partners Solutions via Credit Interlink - #7251

Please [contact the applicable credit provider](#) for more information on how to proceed using the direct path if you're currently accessing the provider through a TA and to confirm their readiness, or if you want to get signed up to use them as a new provider.