

# Loan Product Advisor®

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## March 2026 Release Notes

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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.

### Construction to Permanent Message Updates

#### Effective February 1 and February 4

We [added and updated feedback messages](#) to align with new policy that supports Freddie Mac's commitment to increasing housing supply and reducing barriers to obtaining construction to permanent financing for construction to permanent mortgages and renovation mortgages.

For more details, review *Single-Family Seller/Servicer Guide* (Guide) [Bulletin 2026-1](#).

### Single-Wide Manufactured Homes with ADUs Message Update

#### Effective February 28

We're adding a new purchase restriction message to alert you that mortgages secured by single-wide manufactured homes with accessory dwelling units (ADUs) aren't eligible for sale to Freddie Mac.

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 the changes.

### AIM for Income Using Tax Data (Rental Income) Message Updates

#### Effective March 1

We're [adding and updating messages](#) to support a new policy that recognizes rental income as an eligible income type for automated income assessments using LPA and the Freddie Mac Income Calculator. The assessment will use tax returns or tax transcripts as source documents.

For more details, review Guide [Bulletin 2025-15](#).

### Invalid and Expired LP Keys

#### Effective March 7

As part of our risk assessment updates, loans with an invalid LP Key will receive a hard stop and message DQF0150 to indicate that the submitted LP Key is expired, needs to be removed and resubmitted as a new transaction. For any questions, contact your Freddie Mac representative.



## FHA Total Borrower Contribution Updates

### Effective March 8

We're updating the Federal Housing Administration (FHA) Total Borrower Contribution calculation to align with the FHA Single Family Housing Policy Handbook 4000.1.

The calculation changes are as follows:

**Previous:** Total Borrower Contribution = Total Due from Borrowers (Excluding MI Premium) - Total Mortgage Loans (Including Financed MI) - Seller Credits - Other Interested Party Contributions - *Purchase Credits*

**Updated:** Total Borrower Contribution = Total Due from Borrowers (Excluding MI Premium) - Total Mortgage Loans (Including Financed MI) - Seller Credits - Other Interested Party Contributions - *Sweat Equity*

The updated calculation will no longer reduce the Minimum Required Investment (MRI) by what is considered to be the borrower's own funds.

When entering Purchase Credits into LPA, only use the values permitted by the LPA specifications for Purchase Credit Type and Purchase Credit Type Other Description (UID-186.00 PurchaseCreditType and UID-187.00-PurchaseCreditTypeOtherDescription). Using values outside the specifications may result in an overstatement of borrower's MRI.

## LPA Specification v6.1 Updates

### Effective March 29

To take advantage of the enhancements implemented in this release, your system must adopt LPA system-to-system specification v6.1, released December 11, 2025. Contact your software provider or review the [LPA v6.1 Specification Bulletin](#) for more technical details. Direct entry users through Freddie Mac Gateway® will always experience the latest specification version.

All updates related to LPA v6.1 will be available in the customer test environment (CTE) on February 27, 2026, for you to begin testing.

### Identification of Message Criticality and Action

New data points will be added to indicate the criticality (Actionable, Critical, Informational or Warning) and the potential action required (Obtain, Opportunity, Relief, Repair, Verify or None) for feedback and error messages. This can help users easily automate and drive workflow of our messaging. For more information on how you can use messages to drive workflow, contact your Freddie Mac representative.

### New Pending Enumeration for Collateral R&W Relief

Today, when a loan is eligible for ACE+ PDR (automated collateral evaluation plus property data report), but the PDR hasn't been submitted to bACE API, LPA returns Not Eligible for collateral representation and warranty (R&W) relief. This has led users to believe they need to submit an appraisal.

To help eliminate confusion, we're adding a Pending enumeration to indicate that collateral R&W relief eligibility with ACE+ PDR may be available *after* submitting the PDR to the assessment service.



This new enumeration will also apply to desktop, hybrid and traditional appraisals and the loan will continue to receive Pending until the report has been assessed by the Uniform Collateral Data Portal® (UCDP®).

Assessment Summary

BORROWER NAME  
ALICE FREDDIE

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Assessment Summary

RISK CLASS <span style="color: green; font-weight: bold;">✓ ACCEPT</span>	PURCHASE ELIGIBILITY <span style="color: green; font-weight: bold;">✓ ELIGIBLE</span>
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Representation & Warranty Relief

COLLATERAL <span style="color: gray; font-size: x-small;">⌚</span> PENDING   ACE+ Property <a href="#" style="font-size: x-small; color: #0070C0;">Data Report</a>	INCOME <span style="color: green; font-weight: bold;">✓ ELIGIBLE</span>
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[Income Details](#)

### Loans with Only One Borrower No Longer Need Linking Attributes

When there's only one borrower on the loan, you'll no longer need to provide the XML attributes to link the borrower to their assets, expenses, liabilities and credit and verification reports. LPA will perform the applicable associations. This will improve the user experience by reducing the number of errors returned.

### Updates to Credit Report Packaging in XML and PDF Formats

To potentially reduce issues when parsing credit reports, LPA v6.1 will return a separate XML file and PDF document for each credit report instead of combining all credit reports into one XML and PDF.

### New LPA check Column Format

In the Request File, all LPA check data points needed for a purchase, refinance, ARM or ACE have been collapsed into one column. You'll be able to filter by all attributes of the loan together, instead of having to view needed data points column-by-column. Additionally, you can more easily identify the minimum required data points to submit a pre-qualification assessment.

### New Total Estimated Reserves Field on Feedback Certificate

LPA will now calculate the estimated total reserves a borrower(s) will have after closing for conventional transactions. The result of this calculation will be provided on the feedback certificate under Asset Details with the new label "Total Estimated Reserves." The new field does not reflect the required reserves to be verified in accordance with Guide [Section 5501.2](#). The lender submitted reserves will be returned as an informational message.

Asset Details				
REQUIRED BORROWER FUNDS	RESERVES TO BE VERIFIED	PAID DOWN DEBTS	PAID OFF DEBTS	TOTAL FUNDS TO BE VERIFIED
\$41,465.10	\$0.00	\$0.00	\$0.00	\$41,465.10
TOTAL ELIGIBLE ASSETS	THIRD PARTY ASSET VALIDATION	TOTAL ESTIMATED RESERVES		
\$41,885.90	\$45,300.00	\$420.80	←	



## New Data Quality and Systems Messages Sections

### Effective March 29

For LPA v6.0 and above, we're updating the current Data Quality and System Messages section into two separate sections: Data Quality Messages and System Messages. The System Message section will contain technical messages that an LPA user will not be able to resolve on their own and will require contacting their software provider or internal technical support for assistance. These messages will be located towards the bottom of the feedback certificate.

#### Data Quality Messages

CODE	MESSAGE
DQE0422	Country Code for prior and current address must contain two alphabetic characters in upper case.
DQE0433	Expense Type Alimony is not valid.
DQE0433	Expense Type SeparateMaintenanceExpense is not valid.

#### System Messages

CODE	MESSAGE
DQE0353	MISSING RELATIONSHIP. Each EXPENSE label must appear in a RELATIONSHIP linking it to the obligated Borrower ROLE.
DQE0353	MISSING RELATIONSHIP. Each EXPENSE label must appear in a RELATIONSHIP linking it to the obligated Borrower ROLE.
DQE0337	MISSING RELATIONSHIP. Each LIABILITY label must appear in a RELATIONSHIP linking it to the obligated Borrower ROLE.

## Condo Project Not Eligible Messages

### Effective March 29

We're adding new purchase restriction messages to notify you when a condominium project is not eligible for sale to Freddie Mac because of issues related to homeowners association (HOA) assessments, delinquent special assessments and reserves.

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 the changes.

## Primary Residence Review Messages

### Effective March 29

We're enhancing your loan review by adding messages for loans secured by primary residences to identify when:

- The occupying borrower previously closed on a primary residence within the last 365 days.
- The occupancy on the LPA resubmission changed from investment property to primary residence.

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 the changes.



## Enhancements to Credit Report Details Section

### Effective March 29

To enhance the user experience, we'll make the following enhancements to the Credit Report Details section on the feedback certificate, which applies to all versions of LPA:

- Adding more space to accommodate longer borrower names.
- Moving the Credit Reordered and Credit Reaccessed fields beneath the credit scores.

## Coming Soon and Reminders

### Feedback Messages Coming Soon

**Effective April 12**, we'll update messages pertaining to the following topics. 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 the changes.

- **Condo Project Delinquent Assessments** – Revised message to notify you that the condo project's delinquent assessments must comply with Guide requirements.
- **Home Possible® Policy Updates** – Message updates to align with simplified Guide requirements and to further support sustainable homeownership for low- and very low-income borrowers, as announced in Guide [Bulletin 2026-1](#).
- **Refi Possible® Policy Updates** – Message updates to provide additional detail for the requirements of the borrower's qualifying income, as announced in Guide [Bulletin 2026-1](#).
- **Alimony Obligations** – New message to notify you of the documentation requirements for an alimony obligation.

### LPA v5.3 Specification and Stylesheet Retirement

We're retiring LPA v5.3 and stylesheets 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, you'll need 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.