

Loan Product Advisor®

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May 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.

Cash-Out Refinance Manufactured Homes Message Update

Effective April 12, 2026

Single-Family Seller/Service Guide (Guide) [Bulletin 2026-4](#) announced an increased maximum term limit for cash-out refinance mortgages secured by manufactured homes with an Accept risk class from 20 to 30 years, while the 20-year limit remains for loans with a Caution risk class. We revised a purchase restriction message (PUR0159) to reflect this distinction.

CHOICERenovation® Rental Income Message Updates

Effective May 4, 2026

We're adding new messages to provide additional details when using rental income to qualify the borrower for CHOICERenovation loans. This aligns with updated policy announced in Guide [Bulletin 2026-1](#).

Direct Entry Updates

Effective May 10, 2026

Removing Duplicate Entries for Transactions

When you search for a loan after receiving LPA error feedback, duplicate loan entries may appear, causing uncertainty about which entry to modify and increasing the risk of resubmission errors. We're enhancing this experience so only a single transaction will appear.

New Quick Links

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.



Loan Data

Quick Links <<

- View Loan
- Modify Loan
- Request Services

ADDITIONAL BORROWER N/A	ADDITIONAL BORROWER N/A	ADDITIONAL BORROWER N/A	ADDITIONAL BORROWER N/A
LP AUS KEY N/A	AUS TRANSACTION # N/A	LOAN PRODUCT ADVISOR ID N/A	TRANSACTION ID 4776933

Data Quality and System Messages

CODE	MESSAGE
DQC0177	Taxpayer Identifier Value is required if Party Role Type is Borrower.

ACE Message Updates

Effective May 31, 2026

We're revising messages to remove the term "appraisal waiver" to align with terminology updates used to describe automated collateral evaluation (ACE), as announced in Guide [Bulletin 2026-1](#).

New Credit Reporting Companies

Target Effective May 31, 2026

We're giving you more options for accessing merged credit reports by adding three new direct credit reporting companies (CRCs), targeting availability on May 31, 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 readiness, or if you want to get signed up to use them as a new provider.

Bi-Annual CRCs and TAs Updates

Effective May 31, 2026

To provide you with the latest information on the CRCs and TAs available to you, we'll also conduct our bi-annual updates:



- Updating Factual Data by CBC (#1000) to Factual Data
- Adding Consumer Direct (#2317) as a new TA
- Removing Credit Link by Certified Credit Reporting (#2024) as a TA
- Various revisions for existing TA contact information

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

Coming Soon and Reminders

Feedback Messages Coming Soon

Effective in June, we'll update messages related to the following topics:

- **Construction to Permanent (June 4)** – New messages to notify you when a new credit report is required for construction to permanent loans with a Caution risk class.
- **Data Quality (June 14)** – New and revised data quality messages to notify you of additional instances where you need to correct the submission and resubmit.
- **Index Source Type (June 14)** – Updated messages to notify you that the only eligible Index Source Type is 30DaySOFR.

Freddie Mac Income Calculator API Coming in Q2

In late Q2, we're introducing the Freddie Mac Income Calculator API to help you calculate income for more borrowers. For questions about this upcoming API, please contact your Freddie Mac representative.

Retired Messages for March 4 Policy Updates

We [retired messages](#) to support the following updates to policy announced in Guide [Bulletin 2026-3](#):

- Simplified language for required reserves.
 - Note: Prior guidelines for reserves in the Guide are no longer applicable to LPA loans and the feedback message will notify you of the reserves required.