

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.

Rent Payment History Message Update

Effective November 2

We're revising a message related to rent payment history using borrower-provided documentation. The message update provides more specific details about which documents are acceptable to use as documentation. **This message and the update is only applicable for those Sellers who have obtained written approval from Freddie Mac before selling such mortgages.**

Message Code	Existing Message Text	New Message Text	Alternate Message Text (LPA 6.0 Only)
FCL0438	Positive rent history was included in the assessment which resulted in a Risk Class of Accept. Document borrower's rent payment history according to Guide Section 5201.1 and maintain in the mortgage file.	Positive rent history was included in the assessment which resulted in a Risk Class of Accept. Obtain the following documents to verify the borrower's rent payment history: 1. Executed lease(s) for the most recent 12 months and 2. Proof of timely rent payments (i.e., no 30-day or greater late payments) for the full lease amount paid by the borrower in accordance with the terms of the lease for the most recent 12 months as of the Application Received Date. Such payments must be documented by one or more of the following: Canceled checks, asset account statements, third-party asset verifications, verification reports or evidence of rent payments transferred from the borrower's bank account through a third-party money transfer application. Verification of rent and/or evidence of cash payments (e.g., money orders) are not acceptable documentation.	Positive rent history was included in the assessment which resulted in a Risk Class of Accept. Obtain the following documents to verify the borrower's rent payment history: 1. Executed lease(s) for the most recent 12 months 2. Proof of timely rent payments (i.e., no 30-day or greater late payments) for the full lease amount paid by the borrower in accordance with the terms of the lease for the most recent 12 months as of the Application Received Date. Such payments must be documented by one or more of the following: • Canceled checks • Asset account statements • Third-party asset verifications • Verification reports • Evidence of rent payments transferred from the borrower's bank account through a third-party money transfer application Verification of rent and/or evidence of cash payments (e.g., money

			orders) are not acceptable documentation.
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Coming Soon and Reminders

Feedback Messages Coming Soon

Condo project Seller Review Certification (effective December 8) – [New messages](#) to support the new Seller Review Certification (SRC) policy announced in *Single-Family Seller/Service Guide* (Guide) [Bulletin 2025-13](#).

Message Simplification Part Two

Effective December 7


We’re continuing **extensive updates** to simplify certain feedback messages to provide clarity of requirements and required actions. This includes rewriting messages, adding formatting and retiring messages to streamline your experience. Review the [new message updates](#).


Note: Message formatting is only available on LPA v6.0.


ACE+ PDR Banner

Effective October 6

We implemented a new banner at the top of the feedback certificate to notify you when the loan is eligible for automated collateral evaluation plus property data report (ACE+ PDR). This banner also informs you that collateral representation and warranty (R&W) relief eligibility will be assessed once the completed PDR is submitted to Beyond ACE (bACE) API.



 Feedback Certificate

 **Attention:** Loan is eligible for ACE+ PDR. Submit completed PDR for Collateral Representation and Warranty relief assessment.


Assessment Summary

BORROWER NAME


ALICE FREDDIE

Assessment Summary

RISK CLASS

 ACCEPT

PURCHASE ELIGIBILITY

 ELIGIBLE

Affordable Product Information

AREA MEDIAN INCOME

\$162,000.00

AREA MEDIAN INCOME (%)

70.38%

LP KEY NUMBER

AB580773

NUMBER OF SUBMISSIONS

01

October Freddie Mac Income Calculator Release

Effective October 11

We’ve enhanced the [Freddie Mac Income Calculator](#) to provide more opportunities to calculate income for borrowers with fluctuating or hourly income and support improved calculations. Some enhancements include:



- Updates to paystub data entry.
- New in-tool popups that provide greater transparency earlier in the calculator submission.
- The ability for third-party originators (TPOs) to view R&W relief eligibility.
- New feedback messages with more insight when income cannot be calculated.

Learn more in the [release notes](#).

Removal of Exclusionary List from LPA

Effective December 7

For direct entry users that have been granted access, the Freddie Mac Exclusionary List is now available through the [Freddie Mac GatewaySM portal](#) and we'll be removing the link to access this list in the LPA application on December 6. Now, after logging into Freddie Mac Gateway, you'll find the exclusionary list link in a new tab. The downloaded file name has changed from "exclist" to "exclusionarylist."

