

Loan Product Advisor®

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November 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.

ACE and ACE+ PDR Expansion to Include Investment Properties

Effective October 7, 2026

Single-Family Seller/Service Guide (Guide) [Bulletin 2026-13](#) announced that we're expanding automated collateral evaluation (ACE) and ACE+ PDR (ACE plus property data report) eligibility to include refinance mortgages secured by investment properties based on certain maximum loan-to-value (LTV)/total LTV ratios. LPA feedback messages will be updated to support this change.

Updated Credit Report Details Section

Effective November 15, 2026

For all submissions, the Credit Report Details section of the LPA feedback certificate will display all submitted credit models. Because the information is data-driven, only submitted models will appear for clearer visibility. The section will remain suppressed for Federal Housing Administration (FHA) submissions.

Credit Report Details

SELECTED BORROWER	CREDIT MODEL	SELECTED REPOSITORY			INDICATOR SCORE
EVAN TESTCO	Classic FICO®	TransUnion			658
EVAN TESTCO	VantageScore® 4.0	Equifax			663
BORROWER	CREDIT MODEL	REPOSITORY AND CREDIT SCORE			CREDIT REFERENCE
		Experian	TransUnion	Equifax	
EVAN TESTCO	Classic FICO	659	658	657	301095741310000
	VantageScore 4.0	665	662	663	301095741310000
KYRA TESTCO	Classic FICO	665	664	662	301095741290000
	VantageScore 4.0	672	674	670	301095741290000
CREDIT REORDERED		CREDIT REACCESSED			
N/A		N/A			



Coming Soon

Feedback Message Updates Coming in December

- Condo Projects – Effective December 5, 2026, we're retiring a message to align with the retirement of the Streamlined Review project review type for condominium projects, as announced in Guide [Bulletin 2026-C](#).

Reminders

Credit Score Message Updates

Effective October 25, 2026, to improve the user experience in LPA when there are multiple credit score models submitted, we're streamlining the message experience. The messages that were introduced for VantageScore® 4.0 (VS4) submissions will replace the current messages only used for Classic FICO®. The new messages are dynamic and will repeat for each borrower and each credit model.

Mission Indication Score Update Coming in December

The Mission Indication Score uses reference data to determine relevant area median income (AMI) and census tract indicators needed to evaluate each criterion component of the index. With this December update, Freddie Mac will leverage the loan application date—when provided—to derive the property's AMI value and census tract indicators for the Mission Indication Score calculation. The loan application date will also be used at delivery to ensure consistent Mission scores across Freddie Mac applications. If a loan application date is not provided, the current date will be used to generate the Mission Indication Score. Please note, the Mission Indication Score may change once the true loan application date is provided in a subsequent submission.

This functionality is now available for testing in the Income Limits API customer test environment (CTE) and will be available to test in LPA in the near future. To access the updated user guide for Income Limits API, visit the [Developer Portal](#). For any questions or further assistance, reach out to your Freddie Mac representative.