

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.

Income R&W Relief Message Updates

Effective October 5

We're implementing new and revised messages to provide additional details regarding the income assessed for representation and warranty (R&W) relief eligibility based on the specific self-employed business. Review the [message updates](#).

Increased LTV Ratios for Accept Loans

Effective October 5

We're increasing the maximum loan-to-value (LTV), total LTV (TLTV) and Home Equity Line of Credit (HELOC) TLTV (HTLTV) ratios to 95% for certain loans with an Accept risk class that are purchase or "no cash-out" refinance transactions secured by a 2- to 4-unit primary residence.

Review the [message updates](#) and check out *Single-Family Seller/Servicer Guide* (Guide) [Bulletin 2025-12](#) for additional details about this policy change.

New ACE+ PDR Banner

Effective October 6

We're implementing 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 R&W eligibility will be assessed once the completed PDR is submitted to Beyond ACE (bACE) API.



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


Assessment Summary

BORROWER NAME
ALICE FREDDIE

Affordable Product Information

AREA MEDIAN INCOME	AREA MEDIAN INCOME (%)
\$162,000.00	70.38%

Assessment Summary

RISK CLASS
 ACCEPT

PURCHASE ELIGIBILITY
 ELIGIBLE

LP KEY NUMBER
AB580773

NUMBER OF SUBMISSIONS
01

LP Key Extension for Construction Loans

Effective October 26

We're extending the LP Key expiration to allow greater flexibility for re-submitting construction to permanent loans.

Coming Soon and Reminders

Feedback Messages Effective Soon

Effective November 2

Student loan payments – [revised message](#) to support updated policy pertaining to student loan payments and calculating the monthly debt-to-income ratio.

Redesigned LPA Feedback Certificate

Effective September 28

We're redesigning the LPA v6.0 feedback certificate to deliver enhancements that may increase opportunities for your borrowers and help you easily find the information you need to determine the best path forward for a loan. The new features include:

- **New Caution and Opportunity Message Sections:** Get clearer insight into factors that are causing a loan to receive a Caution risk class or creating potential missed opportunities (rent payment history, positive cash flow, LPA Choice® or Home Possible®) for your borrowers.
- **New Employment/Income Grid:** Get a clearer look at income data submitted to LPA and eligibility for R&W relief.
- **Enhanced Asset Verification Grid:** Easily identify assets by borrower and compare information submitted to LPA against information from third-party asset and income modeler (AIM) provider reports.
- **Highlighting Actionable vs. Informational Messages:** Identify and prioritize messages that offer actionable feedback with new "Actionable" and "Informational" categories.

Read our [news article](#) to get more details. As a reminder, **you must be using LPA v6.0 to take advantage of these enhancements to the feedback certificate**. These updates will apply to all new submissions and resubmissions on or after September 28. Contact your technology provider for questions about what version you're using.

Message Simplification Part One

Effective September 28

We're making **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 [message updates](#).

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

Project Termination Messages

Effective September 30



The following two new messages will be implemented to alert you to review the submission for project termination to align with updated project review requirements, as announced in Guide [Bulletin 2025-9](#).

Message Code	Message Text
FPA0216	Condo Project: The condominium project must not be the subject of an action that would cause the project to cease to exist, including: termination, deconversion, dissolution of the project's legal structure, voluntary or involuntary bankruptcy, insolvency, liquidation, or receivership proceeding, or any substantially similar action under state or federal law. Confirm project eligibility.
PUR0438	Condo Project: The condominium project is subject to termination, insolvency, or similar action. Freddie Mac will not purchase any mortgage secured by a condominium unit in such a condominium project.

LPA v5.3 Specification and Stylesheet Retirement

LPA v5.3 and stylesheets for all LPA feedback will retire 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, please begin to make plans 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.

Full October Feedback Message Updates

Review the full list of [October feedback message updates](#) or visit our [Technology Releases webpage](#) – bookmark it for quick access to the latest updates for all of the tools you use.