Freddie Mac SINGLE-FAMILY

Loan Product Advisor®

PUBLIC | Posted 9/16/26

October 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.

VantageScore® 4.0 Availability

Effective September 9, 2026

Single-Family Seller/Servicer Guide (Guide) Bulletin 2026-H announced expanded availability of VantageScore 4.0 (VS4) to all Sellers. LPA was updated to accept credit scores from all Sellers and will return messages to display the credit scores for each borrower on the transaction. ***Please note that only initial submissions after June 14, 2026 that include VS4 credit scores will return these new messages.*** These messages are also included in the message matrix. For more information on using VS4 in LPA, please refer to the job aid.

Message Code	Message Text	Comments
FCL0452	The <<CreditScoreModel >> Credit Scores for <<BorrowerFullName >> are <<RepositoryCreditScore >>. The selected score is <<SelectedRepository >> <<SelectedCreditScore >>.	New message provides the VS4 credit scores for each borrower (this message will repeat for each borrower). *Effective 10/25/26 this message will replace FCL0003*.
FCL0453	<<LoanLevelCreditScoreValue >> is the << CreditScoreModel >> Loan Product Advisor Indicator Score from <<LoanLevelCreditRepositorySourceType::Alphanumeric>> for <<LoanLevelCreditReportBorrowerFullName::Alphanumeric>>.	New message provides VS4 LPA Indicator Score. *Effective 10/25/26 this message will replace FCL0259.*
FCL0003	The Credit Scores for <<BorrowerFullName::Alphanumeric>> are <<Borr1FICORep::Alphanumeric>>. The Underwriting Score is <<Borr1SelRepo::Alphanumeric>> <<Borr1SelFICO::Alphanumeric>>.	**Existing message will continue to provide the Classic FICO® credit scores for each borrower (repeats for each borrower). *Effective 10/25/26 this message will be retired.*
FCL0259	<<LoanLevelCreditScoreValue::Alphanumeric>> is the Loan Product Advisor Indicator Score from <<LoanLevelCreditRepositorySourceType::Alphanumeric>> for <<LoanLevelCreditReportBorrowerFullName::Alphanumeric>>.	**Existing message will continue to provide Classic FICO LPA Indicator score. *Effective 10/25/26 this message will be retired.*
FCL0454	Mortgages originated with VantageScore 4.0 credit scores must receive a Risk Class of accept.	New message on a Caution loan when Classic FICO credit scores and VS4 credit scores are submitted. Must use Classic FICO and follow requirements for manually underwritten mortgages.

PUR0463	Mortgages originated with VantageScore 4.0 credit scores must receive a Risk Class of accept.	New purchase edit on a Caution loan when only VS4 credit scores are submitted. VS4 is not eligible for manually underwritten mortgages.
PLP0292	Credit score models must be consistent for all borrowers.	New hard stop when there is a mismatch of credit score models submitted for multiple borrowers on same loan.

Self-Employed Income Update

Effective September 13, 2026

Guide Bulletin 2026-12 announced that Schedule C income from tax transcripts, even when the borrower also has other types of self-employed income reported on different tax schedules, is now allowed for income assessment. We've updated feedback messages to support this change.

Default of Resubordination Indicator

Effective September 27, 2026

When a borrower refinances their first mortgage and has existing subordinate liens that aren't being paid off, LPA will automatically indicate that those subordinate liens will be resubordinated to the new first lien (i.e., default the resubordination indicator to True). This will reduce data entry errors and help customers receive accurate total loan-to-value (TLTV)/Home Equity Line of Credit TLTV (HTLTV) ratios when human/system defects occur.

Written Verification of Employment (VOE) Enhancement

Effective October 4, 2026

Guide Bulletin 2026-12 announced that written VOE has been added as eligible documentation for an automated income assessment to determine representation and warranty relief (R&W) eligibility for the income calculation accuracy. Effective October 4, 2026, the Freddie Mac Income Calculator graphical user interface (GUI) will support using a written VOE.

We're adding new messages to support situations where you submit income calculations from the Freddie Mac Income Calculator to LPA with written VOE as the source document.

Credit Score Message Updates

Effective October 25, 2026

To improve the user experience in LPA when multiple credit score models are submitted, we're streamlining the message experience. The messages introduced for VS4 submissions shown in the table above 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.

Construction to Permanent Enhancement

Effective October 25, 2026

To help reduce manual work, LPA will automatically request a reissue of the existing credit report and extend its expiration date when a loan initially submitted as a non-construction to permanent transaction changes to an eligible construction to permanent transaction during the application process. Today, you must manually reissue the credit report to receive the extended credit report age benefit. Credit report reissues are subject to provider fees, which may vary.

Condo Project Not Eligible Comments Message Updates

Effective October 25, 2026

Revised messages will be dynamic and allow additional commentary from Freddie Mac with more details about the condo project's Not Eligible status. This change will help provide specific, actionable feedback about why the condo project did not meet Freddie Mac's requirements and reduce the need for follow-up inquiries between the Seller and Freddie Mac.

HomeOne® Purchase Restrictions Message Updates

Effective October 25, 2026

To help reduce errors at delivery, new purchase restriction messages will notify you when the LTV ratio exceeds allowable limits for loans being refinanced and are not currently owned by Freddie Mac.

Liability Monthly Payment Message Updates

Effective October 25, 2026

New and revised messages will notify you when the monthly payment amount or related documentation is required for a liability. Additionally, message FCL0415 will be retired to avoid duplicative messaging. *(New message FCL0427 will not be implemented as originally posted.)*

Coming Soon

Updated Credit Report Details Section of LPA Feedback Certificate

For all submissions on or after November 21, 2026, we're enhancing the Credit Report Details section of the LPA feedback certificate to show all credit models submitted. The Credit Report Details section will continue to be suppressed for Federal Housing Administration (FHA) submissions.

Credit Report Details

SELECTED BORROWER	CREDIT MODEL	SELECTED REPOSITORY	INDICATOR SCORE
DAD FREDDIE III	FICO	Experian	672
DAD FREDDIE III	VANTAGE4	Experian	672

BORROWER	CREDIT MODEL	REPOSITORY AND CREDIT SCORE			CREDIT REFERENCE
		Experian	TransUnion	Equifax	
ALICE FREDDIE SR	FICO	703	**710**	715	726204135421660
					726204135421660
	VANTAGE4	703	**710**	715	726204135421660
MARY FREDDIE JR	FICO	**771**	768	783	726204135421955
					726204135421955
	VANTAGE4	**771**	768	783	726204135421955
JOHN FREDDIE II	FICO	785	**779**	760	726204135421655
					726204135421655
	VANTAGE4	785	**779**	760	726204135421655
DAD FREDDIE III	FICO	**672**	685	N/A	726204135421665

Reminders

UAD 3.6 Mandate

The Uniform Appraisal Dataset (UAD) 3.6 Mandate will take effect for Uniform Collateral Data Portal® (UCDP®) submissions starting November 2, 2026. This update, as outlined in the UAD Lender Readiness Kit, may impact several key areas of your operations, including:

- Loan origination
- Ordering and receiving appraisals
- Loan delivery

Action Required: We urge you to proactively manage and close out your 2.6 appraisal pipeline well ahead of the mandate date to avoid scenarios where completed 2.6 appraisals become obsolete and require upgrading to 3.6.

For any questions or further assistance, reach out to your Freddie Mac representative or visit the UAD webpage.

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.