

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.

## Impacts to Refactored Guide Chapters

### Effective August 10

We've retired a message to align with [refactoring](#) changes of *Single-Family Seller/Servicer Guide* (Guide) Chapter 5202, as announced in Guide [Bulletin 2025-10](#). Review the [message update](#).

## CHOICEHome® Message Updates

### Effective August 10

We've retired a message to support the allowance of mortgages secured by single-wide CHOICEHomes, as announced Guide [Bulletin 2025-10](#). Review the [message update](#).

## Loan Assignment – retrieveLoanApplicationData


### Effective August 24

We're enhancing LPA Loan Assignment to remove the assignment requirement when downloading the LPA loan application data, feedback certificate and credit report. This allows loans that were created in LPA under a sponsorship model to be downloaded by the Seller or third-party originator (TPO). LPA users who submit loans in LPA but have not yet assigned the loan to another entity will be able to retrieve the LPA data. This will also allow for a comparison of the data in LPA with the data stored in the loan origination system (LOS).


## Invalid LP Key Banner Message

### Effective September 8

As part of our risk assessment updates, when applicable, we'll display a new banner notification on the feedback certificate to remind you that the LP Key of the transaction will no longer be valid after March 7, 2026.



Loan Product Advisor® - Feedback Certificate



The LP Key Number AB689336 can no longer be submitted after March 7, 2026. A new transaction and key can be created now or after it expires by removing the existing LP Key Number and submitting as a new transaction.


Assessment Summary

BORROWER NAME


JOHN FREDDIE

Assessment Summary

RISK CLASS

 ACCEPT

PURCHASE ELIGIBILITY

 ELIGIBLE

Affordable Product Information

AREA MEDIAN INCOME

\$103,900.00

AREA MEDIAN INCOME (%)

61.81%

LP KEY NUMBER

AB689336

NUMBER OF SUBMISSIONS

01



# Uniform Appraisal Dataset (UAD) 3.6 Messages

## Effective September 8

If you're participating in the UAD 3.6 and Forms Redesign Limited Production Period, you'll see new messages that no longer refer to the appraisal form numbers and instead are specific to the property type. Existing messages that include references to appraisal form numbers will be retired at a later date. Review the [message updates](#).

# 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 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 representation and warranty (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 about all the changes. 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 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

New messages will 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.

## Coming Soon and Reminders

### Feedback Messages Effective Soon

**Income R&W relief (effective October 5)** – [New and revised messages](#) to provide additional details regarding the income assessed for R&W relief eligibility based on the specific self-employed business.

### 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.

### Bookmark the Freddie Mac Gateway<sup>SM</sup> Login Link

If you access LPA through direct entry via Freddie Mac Gateway, make sure you bookmark the [Freddie Mac Gateway login link](#) today. Freddie Mac Gateway is the single-entry point to access Single-Family tools.

## Full September Feedback Message Updates

Review the full list of [September 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.

