Loan Product Advisor®

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September 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.

Sourcing of Large Deposit Message Updates

Effective September 13, 2026

Single-Family Seller/Servicer Guide (Guide) Bulletin 2026-9 announced updated requirements for sourcing "large deposits" to only apply when specific requirements are met and provide you with more certainty related to the documentation. Revised messages will support this update.

Business Asset as Source of Gift Message Updates

Effective September 13, 2026

Guide Bulletin 2026-9 expanded the sources of gift funds and gifts of equity that can be used to qualify the borrower to help you increase efficiency and improve transaction speed. New and revised messages will support gift funds and gifts of equity from a related person's business as a source of funds.

Lender-Paid Buydown Message Update

Effective September 13, 2026

Based on Seller feedback, the message experience will change for buydowns on no cash-out transactions when the lender is the source of the buydown. Instead of a purchase edit, you'll receive an actionable message to verify that the buydown isn't derived from an increase in the interest rate.

Coming Soon

Feedback Messages Coming in October

Effective October 25, 2026, we'll update messages related to the following topics:

- **Condo Project Not Eligible Comments:** Revised messages will be dynamic and allow additional commentary from Freddie Mac staff with more details about the condo project's Not Eligible status.
- **HomeOne® Purchase Restrictions:** Purchase restriction message updates will notify you when the loan-to-value (LTV) ratio exceeds allowable limits for loans being refinanced and are not currently owned by Freddie Mac.
- **Liability Monthly Payment:** Message updates to notify you when the monthly payment amount or related documentation is required for a liability.

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 if 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.

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.

Reminder Regarding Use of VantageScore 4.0 Score Model

While we understand there is significant interest in delivering mortgages with VantageScore® 4.0 (VS4), at this time only approved Sellers are authorized to deliver loans with VS4 scores. If there are no VS4 scores on the LPA feedback certificate, the mortgage cannot be delivered with a VS4 score. Each Seller must confirm eligibility prior to delivery.