

# Loan Product Advisor® (LPA<sup>SM</sup>) v5.4.00 Specification Bulletin Amendment 01

July 8, 2024



## New Property Data Identifier, New Loan Program Identifiers, New AIM Service Provider and Stylesheet Update

We're notifying users of the Loan Product Advisor® (LPA<sup>SM</sup>) version 5.4.00 system-to-system (S2S) specification about a new property data identifier data point to support the integration with bACE API (Beyond ACE application programming interface). New loan program identifiers (LPIs) and a new asset and income modeler (AIM) payroll provider have also been added. The v5.4.00 feedback certificate stylesheets have been updated to support the new LPIs.

***In the LPA v5.4.00 snippet tables below, if a version number related to the change is not noted, the change applies to all LPA versions.***

Appendix A v5.4.00 Request File Data Requirements have been republished and revisions can be found on tab 7.1-Amends & Errata. This tab includes the updated specification rows for all changes announced in this Bulletin. The amendments to each listed *supersede* the applicable rows in the associated specifications.

This and all previous Specification Bulletins and full updated specification files are available on the [Freddie Mac Developer Portal](#).

### NEW: Ipa: Property Data Identifier

We've added a new data point, Ipa: Property Data Identifier to the existing EXTENSION to PROPERTY\_VALUATION\_DETAIL. The new data point should be populated with the Property Data ID generated by bACE API upon successful submission of the associated property data report (PDR).

Request File Update – Adding New Property Data Identifier					
Unique ID (UID)	MISMO v3.4 Schema XPath*	Data Point	Conditionality Details	v5.4.00 Data Point Format	Implementation Notes
75.00	PROPERTY_VALUATION/PROPERTY_VALUATION_DETAIL/EXTENSION/OTHER/Ipa:PROPERTY_VALUATION_DETAIL_EXTENSION	Ipa: Property Data Identifier	If Exists	String 50	Enter the Property Data ID generated by the bACE API.

#### Implementation Considerations

- Your system's user interface and databases will need to be updated to include the Ipa: Property Data Identifier data point.

### LPA v5.2.00 RETIRING MARCH 1, 2025

With the implementation of LPA specification v5.4.00 on **March 7, 2024**, we announced the retirement of LPA specification v5.2.00, effective March 1, 2025.

New submissions after this date will need to use a more recent version. **Please reach out to your Freddie Mac representative to coordinate your v5.4.00 verification.**

By upgrading to the latest version, users will have access to the latest programs, LPA enhancements and achieve the most up-to-date LPA feedback responses.



- *lpa:xsd file (schema)* - If your system does not parse the XML file, no changes are needed. If you receive and process the XML file, be sure to swap out your lpa.xsd file with the new one provided in the LPA v5.4.00 Specification Package. The updated lpa:xsd file includes the new data point.

## NEW: Loan Program Identifiers

### CHOICERenovation®

To make the delivery of CHOICERenovation mortgages easier for users, we’re adding more specific LPI enumerations to distinguish CHOICERenovation mortgages. The conditionality details for Alterations Improvements And Repairs Amount have also been updated to support the new LPIs.

One of the new LPI enumerations, “CHOICERenovationInProgress,” will require users to obtain pre-approval from Freddie Mac to deliver loans with this LPI. More details will be shared in a future *Single-Family Seller/Servicer Guide* (Guide) Bulletin.

### Assumptions (For Use by Servicers Only)

We’ve also added the LPI enumeration “AssumptionFREOwnedLoan” to be used by Servicers to assess creditworthiness for mortgage assumptions. This LPI will provide a Purchase Eligibility of “Ineligible” on the feedback certificate to reflect that this transaction is not an actual purchase transaction. See Guide [Bulletin 2024-8](#) for more information.

Request and Response File Updates – New Loan Program Identifiers					
UID	MISMO v3.4 Schema XPath*	Data Point	Enumerations	Conditionality Details	Implementation Notes
<b>Request File - 130.00</b>	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/DOCUMENT_SPECIFIC_DATA_SETS/DOCUMENT_SPECIFIC_DATA_SET/URLA/URLA_DETAIL	Alterations Improvements And Repairs Amount		IF Construction Loan Indicator = "true" OR (LoanProgramIdentifier = "CHOICERenoExpress", "CHOICERenoExpressInProgress", "CHOICERenovationInProgress" or "GreenCHOICE")	When the subject loan is originated under the GreenCHOICE mortgage program (either alone or with CHOICERenoExpress, CHOICERenoExpressInProgress, CHOICERenovation or CHOICERenovationInProgress) include the amount provided in UID 167.00 – EnergyImprovementAmount.
<b>Request &amp; Response File - 178.00</b>	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_PROGRAMS/LOAN_PROGRAM	Loan Program Identifier	The following have been added to the enumerations table:  AssumptionFREOwnedLoan   CHOICERenoExpress   CHOICERenoExpressInProgress   CHOICERenovationInProgress	IF applies to this transaction	Please note in the response file that all LPIs are included in the Supported Enumerations column.



## Implementation Considerations

- Your system's user interface will need to be updated to include "CHOICERenoExpress," "CHOICERenoExpressInProgress" and "CHOICERenovationInProgress" in the Loan Program Identifier pick list. If you're a Servicer who has direct integration with LPA, your system's user interface will need to be updated to include "AssumptionFREOwnedLoan" in the Loan Program Identifier pick list.
- Your system's databases will need to be updated to include "CHOICERenoExpress," "CHOICERenoExpressInProgress" and "CHOICERenovationInProgress" as supported enumerations. If you're a Servicer who has direct integration with LPA, your system's databases will need to be updated to include "AssumptionFREOwnedLoan" as a supported enumeration.
- lpa:xsd file (schema)* - If your system does not parse the XML file, no changes are needed. If you receive and process the XML file, be sure to swap out your lpa.xsd file with the new one provided in the LPA v5.4.00 Specification Package. The updated lpa:xsd file includes the new enumerations listed above.
- Feedback Certificate – If your system uses the PDF version of the feedback certificate returned by LPA, no further action is required. However, if your system uses our stylesheets to render the feedback certificate from the LPA Response, you'll need to update the stylesheets to receive the updated field display. We highly recommend taking advantage of the PDF feedback certificate rather than maintaining the stylesheet files.

## NEW: AIM Service Provider Enumeration - Argyle

Argyle will be added as a new AIM service provider to verify income and employment using payroll data, expanding your options for where you source your data. If you leverage Argyle as your service provider, enter the new enumeration "ARGL" in UID 493.00 lpa: Requested Document Vendor Identifier in the Request File. The feedback certificate has been updated to provide "Argyle" when it has been used to verify income or employment.

Request and Response File Updates for AIM Service Providers				
UID	MISMO v3.4 Schema XPath*	Data Point	Enumerations	Implementation Notes
<b>Request File - 493.00</b>	.../ SERVICE / EXTENSION / OTHER / lpa: SERVICE EXTENSION / lpa: DOCUMENT PREPARATION / lpa: DOCUMENT PREPARATION REQUESTS / lpa: DOCUMENT PREPARATION REQUEST	lpa:Requested Document Vendor Identifier	ACIR   <a href="#">ARGL</a>   BLND   BLNI   CRLC   EFX   EXPN   FF   FNCY   FM   HLCN   LNBM   LCFT   PLAD   PSRV   TRUV   TRWK	Enter "ACIR" for Informative Research   <a href="#">"ARGL" for Argyle</a>   "BLND" for Blend   Enter "BLNI" for Blend Insights   "CRLC" for CoreLogic   "EFX" for Equifax   "EXPN" for Experian Verify   "FF" for Form Free   "FNCY" for Finicity   "FM" for FreddieMac   "HLCN" for Halcyon   "LNBM" for LoanBeam   "LCFT" for LoanCraft   "PLAD" for Plaid   "PSRV" for PointServ   "TRUV" for Truv   "TRWK" for Truework.
<b>Response File - 266.00</b>	.../ lpa: CURRENT INCOME ITEM EXTENSION / lpa: CURRENT INCOME ITEM VERIFICATIONS / lpa: CURRENT INCOME ITEM VERIFICATION	lpa:Data Provider Name	InformativeResearch   <a href="#">Argyle</a>   BlendInsights   CoreLogic   Equifax   ExperianVerify   Finicity   FormFree   FreddieMac   Halcyon   LoanBeam   LoanCraft   Truv	



### Implementation Considerations

- Your system’s user interface will need to be updated to include Argyle in the Requested Document Vendor Identifier pick list.
- Your system’s databases will need to be updated to include “ARGL” as a supported enumeration for lpa: Requested Document Vendor Identifier and to accept “Argyle” as an enumeration in lpa: Verification Vendor Name from the Response File.
- *lpa:xsd file (schema)* - If your system does not parse the XML file, no changes are needed. If you receive and process the XML file, be sure to swap out your lpa.xsd file with the new one provided in the LPA v5.4.00 Specification Package. The updated lpa:xsd file includes the new enumerations listed above.

### CORRECTED: AboutVersionIdentifier

We corrected a typographical error in the supported enumeration for AboutVersionIdentifier (the enumeration was missing the period between 4 and 00).

LPA v5.4.00 Only Request File Update					
UID	MISMO v3.4 Schema XPath*	Data Point*	Enumerations	Conditionality Details	Implementation Notes
2.00	MESSAGE/ABOUT_VERSIONS/ABOUT_VERSION	About Version Identifier	S5.4.00		Enter "S5.4.00" for LPA S2S

### CORRECTED: RefiPossible

With LPA v5.4.00, we were incorrectly returning the enumeration of RefiPossible (UID 177.00 Refinance Program Identifier) in both the Refinance Program Identifier and the Loan Program Identifier when providing the XML response. It will now correctly be returned only in the Refinance Program Identifier.

### Implementation Considerations

- Feedback Certificate – If your system uses the PDF version of the feedback certificate returned by LPA, no further action is required. However, if your system uses our stylesheets to render the feedback certificate from the LPA Response, you’ll need to update the stylesheets to receive the updated field display. We highly recommend taking advantage of the PDF feedback certificate rather than maintaining the stylesheet files.

\*Represented in normal text for readability.

