Loan Product Advisor® Version 6.1 XML Specification Bulletin

PUBLIC

December 11, 2025

Publication of LPA v6.1 XML Specification

We're announcing the publication of the new Loan Product Advisor® (LPA®) Version 6.1.00 (v6.1) System-to-System (S2S) Specification (v6.1 Spec). The posted v6.1 Spec provides:

- Requirements for submitting the LPA v6.1 XML Request File with the data needed to leverage LPA enhancements and functionality improvements.
- Requirements for receiving the LPA v6.1 XML Response File, along with a cross-reference between the Response File data and the feedback certificate fields.

This Bulletin, along with the updated LPA v6.1 XML Request File, the LPA v6.1 XML Response File and the 2026 Credit Reporting Companies and Technical Affiliates, will be available on the Freddie Mac Developer Portal on December 11, 2025. The LPA v6.1 XML Request File Requirements package can also be accessed from the ULAD webpage.

The full updated v6.1 Spec package will be available in the Developer Portal on January 30, 2026. Please schedule the time and resources to implement these changes.

Retirement of Older LPA Specifications

As of March 1, 2026, LPA v5.3.00 and feedback certificate stylesheets will be retired.

With the publication of LPA v6.1, LPA v5.4.00, will be retired effective March 1, 2027.

> *Upgrading to LPA v6.1 will help you capture and send required data with minimal workarounds to achieve the most accurate LPA feedback response.*

LPA v6.1 XML Response File Updates

NEW: Data Points Indicating the Criticality of and Action for Feedback Messages

We've added two new data points to UID 1086.45-lpa:AUTOMATED_UNDERWRITING_SYSTEM_RESPONSE_MESSAGE_ITEM to help users automate processes and drive workflow and respond to LPA feedback messages.

To facilitate the maintenance of enumerations for future LPA XML Spec versions and enable them to change without impacting previous versions, we've specified the data points as String (LPA Enumerated). This means that, while the values will not be validated as enumerations, they'll always appear in the v6.1 XML Response File as shown in the LPA Supported Enumerations column.

LPA v6.1 XML Response File Only				
LPA Response Unique ID	**lpa:xsd XPath**	**lpa:xsd Term**	**LPA Supported Enumerations**	**LPA Implementation Notes**
1086.45	…/lpa:AUTOMATED_UNDERWRITING_SYSTEM_RESPONSE_MESSAGE_EXTENSION/lpa:AUTOMATED_UNDERWRITING_SYSTEM_RESPONSE_MESSAGE_ITEMS/lpa:AUTOMATED_UNDERWRITING_SYSTEM_RESPONSE_MESSAGE_ITEM			
416.16	…/lpa:AUTOMATED_UNDERWRITING_SYSTEM_RESPONSE_MESSAGE_EXTENSION/lpa:AUTOMATED_UNDERWRITING_SYSTEM_RESPONSE_MESSAGE_ITEMS/lpa:AUTOMATED_UNDERWRITING_SYSTEM_RESPONSE_MESSAGE_ITEM	lpa:AutomatedUnderwritingSystemMessageActionDescription *(Definition: A unique alphanumeric string indicating potential actions that users could take in response to a feedback message.)*	Obtain | Opportunity | Relief | Repair | Verify | None	In cases where LPA cannot assign one of these values to the message, it will return "None."
416.17		lpa:AutomatedUnderwritingSystemMessageCriticalityDescription *(Definition: A unique alphanumeric string categorizing the urgency of the feedback message.)*	Actionable | Critical | Informational | Warning	In cases where LPA cannot assign one of these values to the message, it will return "Informational."
416.15		lpa:AutomatedUnderwritingSystemMessageDescription		
416.25		lpa:AutomatedUnderwritingSystemMessageSectionIdentifier		
416.20		lpa:AutomatedUnderwritingSystemMessageValue		

Implementation Considerations

- If your system consumes these data points from the XML Response File and uses them for display or to drive workflow, make updates as needed to consume the new data points.
- *lpa:xsd file* – Swap out the lpa.xsd file with the updated lpa.xsd file provided in the LPA v6.1 S2S Interface Specifications Package.

NEW: Data Points Indicating the Criticality of and Action for Error Messages

Similarly, we've added an lpa: EXTENSION under UID 1086.50-ERROR_MESSAGE with two new data points to help you respond to LPA error messages. The EXTENSION data points have the cardinality MIN 0:MAX 1.

To facilitate the maintenance of enumerations for future LPA XML Spec versions and enable them to change without impacting previous versions, we have specified the data points as String (LPA Enumerated).

LPA v6.1 XML Response File Only				
LPA Response Unique ID	**lpa:xsd XPath**	**lpa:xsd Term**	**LPA Supported Enumerations**	**Enumeration Definitions**
1086.65	MESSAGE/DEAL_SETS/ DEAL_SET/DEALS/DEAL /SERVICES/SERVICE/E RRORS/ERROR/ERROR _MESSAGES/ERROR_M ESSAGE			
1086.66	…/ERROR/ERROR_MES SAGES/ERROR_MESSA GE/EXTENSION			
1086.67	…/ERROR/ERROR_MES SAGES/ERROR_MESSA GE/EXTENSION/OTHER			
1086.68	…/ERROR/ERROR_MES SAGES/ERROR_MESSA GE/EXTENSION/OTHER/ lpa:ERROR_MESSAGE_ EXTENSION			
416.65	…/ERROR/ERROR_MES SAGES/ERROR_MESSA GE/EXTENSION/OTHER/ lpa:ERROR_MESSAGE_ EXTENSION	lpa:ErrorMessageActio nDescription *(Definition: A unique alphanumeric string indicating potential actions that users could take in response to an error message.)*	Obtain | Opportunity | Relief | Repair | Verify | None	In cases where LPA cannot assign one of these values to the message, it will return "None."
416.70	…/ERROR/ERROR_MES SAGES/ERROR_MESSA GE/EXTENSION/OTHER/ lpa:ERROR	lpa:ErrorMessageCritic alityDescription *(Definition: A unique alphanumeric string categorizing the*	Actionable | Critical | Informational | Warning	In cases where LPA cannot assign one of these values to the message, it will return "Informational."

LPA v6.1 XML Response File Only				
LPA Response Unique ID	lpa:xsd XPath	lpa:xsd Term	LPA Supported Enumerations	Enumeration Definitions
		urgency of the feedback message.)		

Implementation Considerations

- If your system consumes these data points from the XML Response File and uses them for display or to drive workflow, make updates as needed to consume the new data points.
- *lpa:xsd file* – Swap out the lpa.xsd file with the updated lpa.xsd file provided in the LPA v6.1 S2S Interface Specifications Package.

NEW: "Pending" Enumeration for Collateral R&W Relief Type

Today, when a loan is eligible for ACE+ PDR (automated collateral evaluation plus property data report), but the PDR hasn't been submitted to bACE API, LPA returns "NotEligible" for Unique ID 434.40-lpa:CollateralRepresentationAndWarrantyReliefEligibilityType. This has led users to believe they need to submit an appraisal.

To address confusion, we're adding the enumeration "Pending" to indicate that representation and warranty (R&W) relief eligibility with ACE+ PDR may be eligible *after* submitting the PDR to the assessment service.

This new enumeration will also apply to desktop, hybrid and traditional appraisals and the loan will continue to receive "Pending" until the report has been assessed by the Uniform Collateral Data Portal® (UCDP®).

LPA v6.1 XML Response File Only				
LPA Response Unique ID	**lpa:xsd XPath**	**lpa:xsd Term**	**LPA Supported Enumerations**	**Implementation Note**
434.40	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITINGS/AUTOMATED_UNDERWRITING/EXTENSION/OTHER/lpa:AUTOMATED_UNDERWRITING_EXTENSION	lpa:CollateralRepresentationAndWarrantyReliefDescription	Eligible | NotEligible | Pending | Unavailable	

Implementation Considerations

- If your system consumes this data point from the XML Response File and uses it for display or to drive workflow, make updates as needed to consume the new enumeration.
- *lpa:xsd file* – Be sure to swap out your lpa.xsd file with the updated lpa.xsd file provided in the LPA v6.1 S2S Interface Specifications Package.

NEW: "Total Estimated Reserves" Field on Feedback Certificate

LPA performs calculations to estimate the total assets a borrower(s) will have after closing for conventional transactions. The results of this calculation will now be provided on the feedback certificate under Asset Details with the label "Total Estimated Reserves" and in the XML as Unique ID 189.40- TotalVerifiedReservesAmount.

LPA v6.1 XML Response File Only					
LPA v6.1 Response File				**LPA v6.1 Feedback Certificate**	
LPA Response Unique ID	**mismo:xsd XPath**	**mismo.xsd Term**	**When Provided**	**Blue Tab**	**Label**
189.40	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION	TotalVerifiedReservesAmount	With each Response File	Asset Details	TOTAL ESTIMATED RESERVES

This new field will replace Lender Submitted Reserves on the feedback certificate for LPA v6.1 and above. The value submitted for UID 188.00 ProjectedReservesAmount will be returned in a message and can still be consumed by LPA.

Implementation Considerations

- No implementation considerations are expected as this is an existing data point in the Spec. We'll now be representing the calculated value on the feedback certificate.

ADDED: Implementation Note about Credit Report Packaging in XML and PDF Formats

Starting with LPA v6.1, we'll return a separate XML file and PDF document for each credit report instead of combining all credit reports into one XML and PDF. The cardinality MAX for UID 1094.35-CREDIT_RESPONSE has been increased to 15 and an implementation note has been added reminding users and software providers that they must accommodate this new file structure.

Here's an example of the new structure with the new naming convention to include:

```xml
<MIMETypeIdentifier>application/pdf</MIMETypeIdentifier>
    <ObjectEncodingType>Base64</ObjectEncodingType>
    <ObjectName>MergedCredit_300925410730000.pdf</ObjectName>
  </FOREIGN_OBJECT>
  <FOREIGN_OBJECT>
```

LPA v6.1 XML Response File Only				
LPA Response Unique ID	**mismo:xsd XPath**	**Parent Container**	**Cardinality**	**Implementation Note**
1094.35	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/SERVICES/SERVICE/CREDIT/CREDIT_RESPONSE	CREDIT_RESPONSE	0:15 ~~0:1~~	LPA will provide multiple credit reports when applicable. Lenders must support new structure.

Implementation Considerations

- If your system consumes the XML or PDF credit reports provided in the XML Response File and uses them for display or to drive workflow, make updates as needed to accept up to 15 credit reports (three formats for a maximum of five borrowers).

LPA v6.1 XML Request File Updates

ADDED: Three New Code Values for UID 568.00-lpa:CreditReportVendorIdentifier

Lenders will soon be able to identify three additional credit reporting companies (CRCs) when ordering credit using LPA. You'll be able to request or reissue credit through the additional companies available for use in the second quarter of 2026.

Applies to All *Valid* LPA Versions				
LPA Request Unique ID	lpa:xsd XPath	lpa:xsd Term	LPA Supported Enumerations	Implementation Note
568.00	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/SERVICES/SERVICE/CREDIT/CREDIT_REQUEST/CREDIT_REQUEST_DATAS/CREDIT_REQUEST_DATA/CREDIT_REQUEST_DATA_DETAIL/EXTENSION/OTHER/lpa:CREDIT_REQUEST_DATA_DETAIL_EXTENSION	lpa:CreditReportVendorIdentifier	1 | 2 | 3 | 4 | 5 | 7 | 8 | 9	▪1 of 3: Enter "1" for Factual Data by CBC | Enter "2" for MeridianLink | Enter "3" for SharperLending Solutions, LLC. NOTE: SharperLending Solutions, LLC can only be used in conjunction with a technical affiliate. | Enter "4" for Informative Research | Enter "5" for Equifax Mortgage Solutions | Enter "7" for Credit Interlink, Inc. | Enter "8" for CoreLogic Credco | Enter "9" for Xactus, LLC.

Implementation Considerations

- Update your system's user interface to add applicable codes to the lpa:CreditReportVendorIdentifier pick list.
- Update your system's databases to add applicable codes to lpa:CreditReportVendorIdentifier.
- *lpa:xsd file* – Swap out the lpa.xsd file with the new one provided in the LPA v6.1 XML S2S Interface Specifications Package.
- Your system should continue to support existing technical affiliate values for these same credit providers throughout a transition period to maintain pipeline coverage or until notified in a future update.

ADDED: Implementation Note Clarifying Calculation of VA Rental Loss

We've added a reminder that LPA, per the U.S. Department of Veterans Affairs (VA) Lender's Handbook, subtracts rental loss on a VA transaction from income as opposed to adding it to the liabilities as an implementation note to Unique ID 19.00-OwnedPropertyRentalIncomeNetAmount.

| LPA Request Unique ID	ulad:xsd XPath	ulad:xsd Term	LPA Conditionality Details	LPA Implementation Notes
19.00	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/ASSETS/ASSET/OWNED_PROPERTY/OWNED_PROPERTY_DETAIL	OwnedPropertyRentalIncomeNetAmount	IF AssetType = "RealEstateOwned" AND OwnedPropertyDispositionStatusType = "Retain" AND exists	▪1 of 3: Net rental income amount and gross rental income amount must be submitted together. ▪2 of 3: If OwnedPropertyRentalIncomeNetAmount > "0", LPA excludes all liabilities and expenses associated with the property from the DTI ratio.

LPA Request Unique ID	ulad:xsd XPath	ulad:xsd Term	LPA Conditionality Details	LPA Implementation Notes
				•3 of 3: Rental income loss on a VA transaction is subtracted from income, NOT added to the liabilities. ###

Implementation Considerations

- No implementation considerations are expected; note is just a reminder of existing functionality.

REVISED: Loans with Only One Borrower No Longer Need Linking Attributes

When there's only one borrower on the loan, users will no longer need to provide the XML attributes to link the borrower to their assets, expenses, liabilities and credit and verification reports. LPA will perform the applicable associations. This will improve the user experience by reducing the number of errors returned.
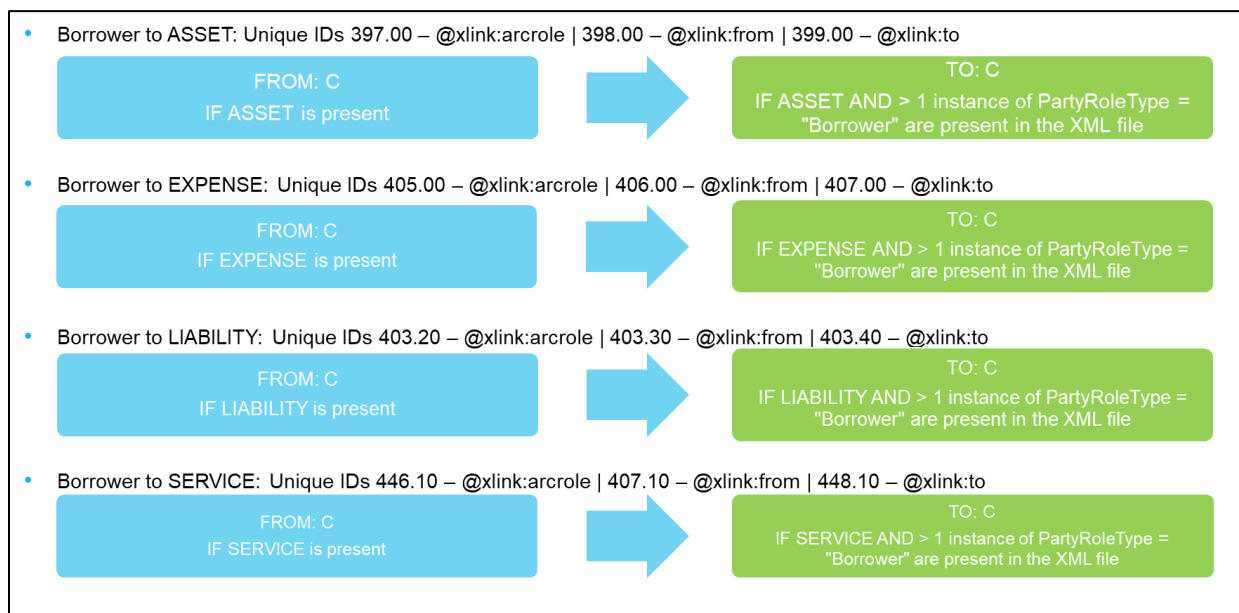
Implementation Considerations

- If your system currently requires and/or includes these xlink attributes in the XML Request File, you don't need to make any changes. This change has no impact on existing processing.

REVISED: Unique ID 189.50-ulad:PositiveRentalHistoryIndicator Definition

The government-sponsored enterprises (GSEs) agreed to update the definition for this shared extended data point to indicate that borrower positive rental history can be provided according to either Federal Housing Administration (FHA) *or* investor guidelines.

LPA Request Unique ID	ulad:xsd XPath	ulad:xsd Term	ulad:xsd Element Definition	LPA Conditionality Details
189.50	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION/EXTENSION/OTHER/ulad:QUALIFICATION_EXTENSION	ulad:PositiveRentalHistoryIndicator	When true, indicates that at least one of the borrowers in the loan application has a positive rental history according to FHA or investor guidelines.	IF MortgageType = "FHA" OR (MortgageType = "Conventional" and lender has the applicable negotiated provision)

Implementation Considerations

- *lpa:xsd file* – Be sure to swap out your ulad.xsd file with the new one provided in the LPA v6.1 XML S2S Interface Specifications Package.

REVISED: LPA check Column Format

All LPA check data points needed for a purchase, refinance, ARM or ACE have been collapsed into one column. This enables users to filter by all attributes of the loan together, instead of having to view needed data points column-by-column. It'll allow users to more easily identify the minimum required data points to submit a pre-qualification assessment.

Before	**After**

Implementation Considerations

- No implementation considerations are expected; documentation only changes for LPA v6.1 XML Request File users.

REVISED: Counselor View and Streamlined Data Requirements

Home Coach, a reduced dataset that gives housing counselors a holistic perspective of a borrower's current financial situation and readiness for lender engagement, is now known as *Counselor View*[SM].

The three columns (S, T, and U) under the heading "Counselor View" have been updated and streamlined. These requirements apply to housing counselors only.

Counselor View (Housing Counselors Only)		
Conditionality	**Conditionality Details**	**Implementation Notes** *Unless otherwise noted, Partner to provide data when Conditionality and Conditionality Details are met.*
R		
R		Enter "S6.1.00" for LPA S2S
R		Enter the Loan Product Advisor schema version used to validate the request file.
C	IF ASSET is present in the Request File	Best practice. Provide the *SequenceNumber* attribute with each repeating CONTAINER to uniquely identify it.
C	IF AssetType is present	
O		
O		

Implementation Considerations

- No implementation considerations are expected; documentation only changes for LPA v6.1 XML Request File users.

Updates for Both LPA v6.1 Request and Response Files

RETIRED: Maturity Period for Balloon Loans

UID 180.00-LoanMaturityPeriodType and UID 179.00 LoanMaturityPeriodCount, which collected the balloon loan maturity period, have been removed and no longer appear on Tab 7 of either the v6.1 XML Request or Response Files.

You'll see documentation of this change on each Spec's Tab 4-Revision Log and all other tabs where these data points were included.

Implementation Considerations

- No system impact is expected. Freddie Mac does not purchase balloon loans, so these data points were neither processed by LPA nor provided back in the XML Response File or on the feedback certificate.

CORRECTED: Documentation Errors

We corrected a limited number of errors in both the v6.1 Request and Response XML Files. All changes are noted on Tab 4-Revision Log in both specifications.

Implementation Considerations

- Documentation errors made in the creation or modification of the specifications do not change requirements, so it should have no impact on your systems or interfaces. However, please review the corrections and make updates if needed.