Loan Product Advisor® (LPA®) Specification v6.1 Preview

Get a first look at the new LPA v6.1 specification.

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SINGLE-FAMILY

LPA v6.1 Specification Publishing in December 2025

The newest LPA XML Request and Response File system-to-system (S2S) specification is coming soon.

By upgrading to the latest LPA specification, you'll find more opportunities to get borrowers into homes with:

Access to the latest programs and enhancements

The most up-to-date feedback responses

Minimal workarounds when capturing and sending required data

Bookmark the LPA Version Transition Resources webpage to stay up to date with the latest news about LPA versions.

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Response File Updates

ADDED: Identification of Criticality and Action for Feedback and Error Messages

Automate and drive workflow with new indication of the criticality of and action for feedback and error messages.

- We're adding two extended data points to help you respond to LPA feedback messages:

  - lpa:AutomatedUnderwritingSystemMessageCriticalityDescription describes each message as "Actionable, Critical, Informational or Warning." In cases where LPA cannot assign one of these values to the message, "Informational" will be provided.

  - lpa:AutomatedUnderwritingSystemMessageActionDescription indicates potential actions to take in response to a message: "Obtain, Opportunity, Relief, Repair, Verify or None." In cases where LPA cannot assign one of these values, "None" will be provided.

- Similarly, we're adding two extended data points to provide metadata about error messages:

  - lpa:ErrorMessageCriticalityDescription describes each message as "Actionable, Critical, Informational or Warning." In cases where LPA cannot assign one of these values to the message, "Informational" will be provided.

  - lpa:ErrorMessageActionDescription indicates potential actions to take in response to a message: "Obtain, Opportunity, Relief, Repair, Verify or None." In cases where LPA cannot assign one of these values, "None" will be provided.

ADDED: "Pending" Enumeration for Collateral R&W Relief

Eliminate confusion about collateral representation and warranty (R&W) relief eligibility.

- We're adding the enumeration "Pending" to indicate that R&W relief eligibility with ACE+ PDR (automated collateral evaluation plus property data report) may be available for the Seller, but the PDR must be submitted to bACE API to potentially receive an "Eligible" response.

  - Today, when a loan is eligible for ACE+ PDR, but the PDR hasn't been submitted, LPA returns "NotEligible" for Unique ID 434.40-lpa:CollateralRepresentationAndWarrantyReliefEligibilityType.

  - The new enumeration will also apply to Desktop, Hybrid and Traditional appraisals and will reflect "Pending" until the report has been assessed by the Uniform Collateral Data Portal® (UCDP®).

ADDED: New "Total Estimated Reserves" Field on Feedback Certificate

✦ **Easily understand the total estimate of assets a borrower will have after closing.**

- We're providing the results of calculations that LPA performs for a borrower's total estimate of assets remaining after closing.

  - Unique ID 189.40- TotalVerifiedReservesAmount will be mapped to a new field on the feedback certificate in the Asset Details section as "Total Estimated Reserves."

Asset Details

REQUIRED BORROWER FUNDS	RESERVES TO BE VERIFIED	PAID DOWN DEBTS	PAID OFF DEBTS
$41,465.10	$0.00	$0.00	$0.00

TOTAL ELIGIBLE ASSETS	THIRD PARTY ASSET VALIDATION	TOTAL ESTIMATED RESERVES
$41,885.90	$45,300.00	$420.80

REVISED: Updates to Credit Report Packaging in XML and PDF Formats

✦ **Potentially reduce issues when parsing credit reports.**

- LPA v6.1 and above will return a separate XML file and PDF document for each credit report instead of combining all credit reports into one XML and PDF.

Request File Updates

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

Improving experience by reducing the number of errors and hard stops.

- When there's only one borrower on the loan, users 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 change is reflected in updated conditionality details.

- If your system already requires and includes the xlink attributes in the Request File, no change is needed.

ADDED: Implementation Note for Calculation of VA Rental Loss

Clarification on calculations for U.S. Department on Veterans Affairs (VA) loans.

- New implementation note added to Unique ID 19.00-OwnedPropertyRentalIncomeNetAmount.

- Reminds lenders that rental loss on VA transaction is subtracted from income as opposed to adding it to the liabilities per the VA Lender's Handbook.

REVISED: Positive Rental History Indicator Definition

Updating the positive rental history data point definition.

- We're updating the definition for the positive rental history indicator (Unique ID 189.50-ulad:PositiveRentalHistoryIndicator) to indicate that borrower positive rental history could be provided according to either Federal Housing Administration (FHA) *or* investor guidelines.

REVISED: Counselor View and Streamlined Data Requirements

Updating and refreshing data requirements for housing counselors to easily use and provide.

- HomeCoach, a reduced dataset that gives housing counselors a holistic perspective of a borrower's current financial situation to know if they're ready for lender engagement, is now known as Counselor View^{SM} and will be reflected as such in our LPA specifications.

- The three columns allow users to filter on the specific data submission requirements and are for housing counselors only.

REVISED: New LPA check Column Format

One column format for easier use of LPA check to get early insights of the loan's assessment.

- All LPA check data points for a purchase or refinance, ARM or ACE will be indicated in one column.

- Allows users to filter on all attributes of the loan together, instead of having to view needed data points column by column.

LPA v6.0 Request File

LPA v6.1 Request File

Updates to Both Response and Request Files

RETIRED: Maturity Period for Balloon Loans

Reducing and streamlining required data points.

- We're removing the following data points describing a balloon loan maturity period:
  - Unique ID 180.00–LoanMaturityPeriodType
  - Unique ID 179.00–LoanMaturityPeriodCount
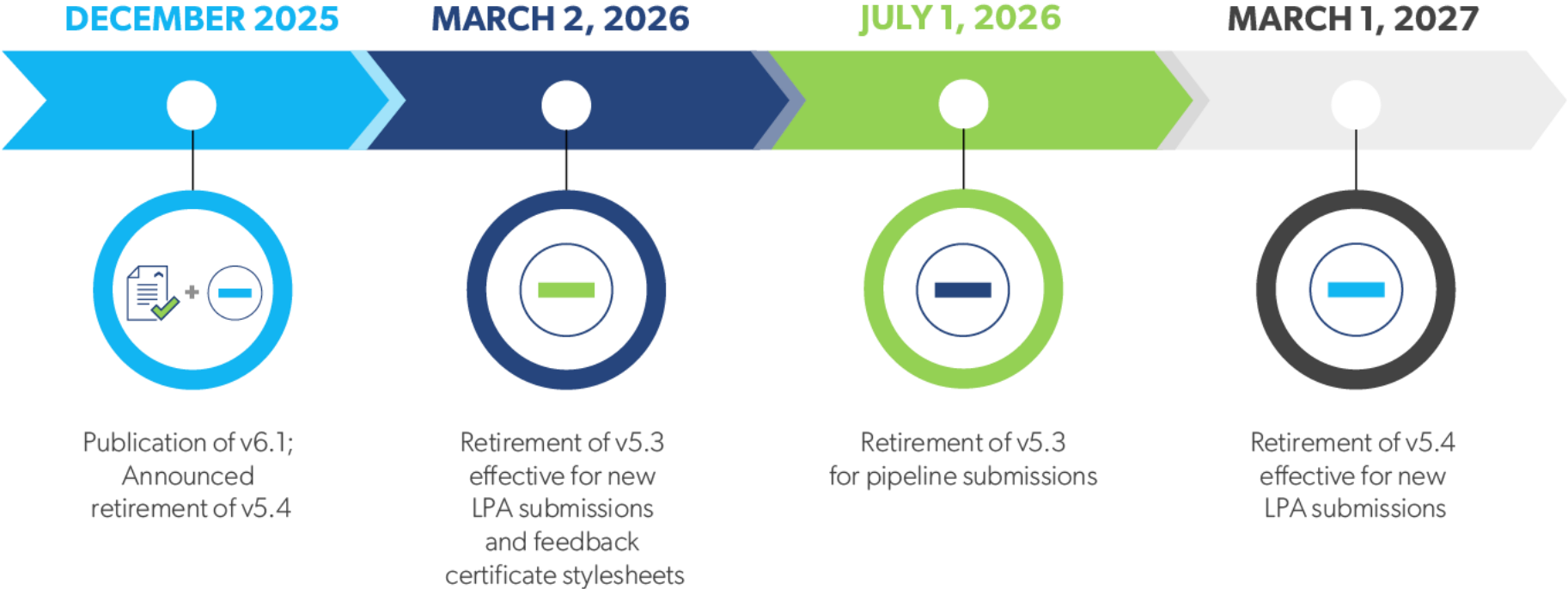
CORRECTED: Various Documentation Errors

- Corrections will be made to a limited number of errors in both the v6.1 Request and Response XML File Specifications.

- Documentation errors made in the creation or modification of the specification do not change requirements.

LPA v5.4 Specification Retirement

LPA v5.4 Specification Retiring March 1, 2027

DECEMBER 2025 — Publication of v6.1; Announced retirement of v5.4

MARCH 2, 2026 — Retirement of v5.3 effective for new LPA submissions and feedback certificate stylesheets

JULY 1, 2026 — Retirement of v5.3 for pipeline submissions

MARCH 1, 2027 — Retirement of v5.4 effective for new LPA submissions

We're retiring v5.4 of the LPA specification, **effective March 1, 2027**. New submissions after this date will need to use LPA v6.0 and above to process.

This communication is a preview of the coming changes. If you have any questions about the changes announced in this preview, please contact your Freddie Mac representative or call Customer Service (800-FREDDIE). There could be additional items included in the details that will be announced with the LPA 6.1 Specification Bulletin.