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Loan Product Advisor® v6.2 Specification Preview

PUBLIC

Soon we'll publish the newest Loan Product Advisor® (LPA®) v6.2 XML Request and Response File system-to-system (S2S) Specification. LPA v6.2 adds new data points to support industry credit reporting changes and government programs, updates implementation notes and removes obsolete data.

We continue to refine LPA and collaborate with Sellers and software providers to make the tools you use every day more intuitive, robust and reliable. For example, with the retirement of LPA v5.4 on March 1, 2027, all users will receive the redesigned feedback certificate and latest LPA programs and enhancements.

2027 will be another year of thoughtful evolution—a time to build on our strong foundation and empower Sellers and software providers like never before.

Summary of Updates to the Response File

Key changes to the Response File are summarized below by topic:

- **Credit Reporting:** Adding data points for both loan-level and borrower score feedback from up to three credit scoring models—Classic FICO®, FICO Score 10T and VantageScore® 4.0 (VS4).
- **Subject Property:** Adding derived property type for site-built condominiums.
- **Submission Assessment Date:** Changing Assessment Date/Time from Zulu Time to Eastern Time (ET).
- **Asset and Income Modeler (AIM) Service Providers:** Updating approved third-party AIM service providers.
- **General Maintenance:** Aligning with applicable XML Request File changes, updating feedback certificate headings and labels and correcting v6.1 errors.

Summary of Updates to the Request File

Key changes to the Request File are summarized below by topic:

- **Owned Property:** Requiring the unit count for retained properties. Deleting one unused data point. Updating implementation notes for nine data points.
- **Liabilities:** Adding a data point to indicate that a resubordinated lien is under an affordable loan program.
- **Collateral**
  - *Loan Program Updates*: Retiring GreenCHOICE Mortgages® and CHOICEReno eXPress® DTS Area Mortgages and updating related subject property requirements.
  - *Property Characteristics*: Adding data point to capture the year built. Requiring identification of detached or attached, and site-built or manufactured. Updating requirements for Federal Housing Administration (FHA) loans.
- **Loan**
  - *Credit Reporting*: Adding data points to capture loan-level scores from up to three credit scoring models—Classic FICO, FICO Score 10T and VS4.
  - *Government Loans*: Adding and updating data requirements for FHA and U.S. Department of Veterans Affairs (VA) loans. Retiring government refinance types.

  - *New Defaulting Logic*: Indicating data points which, if not provided, will be populated by LPA with specified values.
  - *Obsolete Data Points*: Retiring LPA loan identifier, balloon loan maturity term, shared assets and liabilities reporting indicator and prior monthly rent amount.
- **Borrowers**
  - *Demographics:* Requiring marital status only for FHA loans. Updating two Home Mortgage Disclosure Act (HMDA) implementation notes.
  - *Present Housing Expenses:* Requiring data points only if borrower is currently renting.
  - *Declarations*: Adding a single parent or displaced homemaker indicator so eligible borrowers receive first-time homebuyer status. Adding enumeration to link a negative declaration to mortgage delinquency and updating one implementation note. Updating requirement for indicating the loan is subject to a clean energy lien to provide only if available.
  - *Obsolete Data Points*: Retiring data point indicating borrowers are applying jointly for the loan.
- **Credit Reporting Companies (CRCs) and AIM Service Providers:** Updating names of CRCs and approved AIM service providers.
- **General Maintenance:** Clarifying five implementation notes and correcting v6.1 errors. For clarity, the presentation of the requirements for Related Loans (concurrently originated subordinate liens) is divided into a second instance of LOAN.

LPA v6.2 Key Benefits and Technical Preview

LPA v6.2 XML Response File

More details about revisions to the structure and contents of the Response File are categorized below by type of change.

ADDITIONS

- **Loan-Level Credit Score Data Points (v6.2 and later)**

  LPA v6.2 will return each submitted credit score model and corresponding loan-level score directly in the XML Response File and feedback certificate, making results easier to identify and use in workflows. Six new data points support up to three models:

  - Credit repository (Equifax, Experian and TransUnion) supplying loan-level credit score
  - Credit model version (Classic FICO, FICO Score 10T and VS4) used for loan-level credit score
  - Credit score supplier or user of loan-level credit score
  - Indicator that LPA was able to use the score
  - Name of borrower whose score is represented at the loan level
  - Loan-Level Credit Score Value

- **Borrower Credit Score Data Points (v6.2 and later)**

  The LPA response now includes credit score information across multiple scoring models in individual data fields, reducing reliance on separate feedback messages and simplifying downstream automation. Four new borrower-level data points help consistently identify and use Classic FICO, VS4 and, when available, FICO Score 10T results:

  - Credit repositories (Equifax, Experian and TransUnion) supplying borrower credit scores
  - Credit model version (Classic FICO, FICO Score 10T and VS4) used for borrower credit scores
  - Borrower Credit Score Values

- **New Derived Property Type for Site-Built Detached Condominiums**

  A new concatenated property type identifies eligible detached, site-built condos submitted in the XML Request File.

REVISIONS

- **LPA Assessment Date-Time Format**

  Updating the assessment time format to Eastern Time (ET) across both PDF and feedback outputs addresses customer feedback, reduces time zone confusion and keeps LPA timestamps and data across customer-facing documents and system feedback consistent.

  Change format for UID 433.10 AutomatedUnderwritingDecisionDatetime to:
  YYYY-MM-DDThh:mm:ss-05:00 where “-05:00” represents the Eastern time zone.

- **AIM Service Provider Name Maintenance**

Asset Reports	Employment Reports
DELETED: Truework	• **ADD:** Argyle, PointServ and Truework • **REVISED:** CoreLogic to Cotality, AccountChekByInformativeResearch to InformativeResearch • **DELETED:** BlendInsights

LPA v6.2 XML Request File

The details about key XML Request File changes are organized by data category and revision type, with a highlight of what it means for you and how it benefits your business.

OWNED-PROPERTY

Seller and Software Provider Benefit	Specification Impact
Owned Property Units: Requiring the indication of how many units are in an owned property helps accurately exclude eligible multifamily properties from the financed-property count, avoiding an unnecessary purchase restriction when the loan otherwise meets *Single-Family Seller/Servicer Guide* (Guide) requirements.	**REVISED:** OwnedPropertyOwnedUnitCount change from Optional to Conditionally required for all retained properties
Documentation Improvements: Clear, current guidance for populating data points.	**REVISED:** Nine implementation notes
Specification Streamlining: Retaining only data points LPA uses for assessment and/or reporting.	**DELETED:** FinancedUnitCount – currently Optional

LIABILITIES

Seller and Software Provider Benefit	Specification Impact
Affordable Seconds®: Identifying existing Affordable Second financing helps prevent unnecessary purchase restrictions on qualifying affordable loans. This reduces manual workarounds and improves LPA feedback accuracy.	**ADDED:** lpa:LoanAffordableIndicator

COLLATERAL

Seller and Software Provider Benefit	Specification Impact
New Construction: More accurately identify new construction properties.	**ADDED:** PropertyStructureBuiltYear as Optional
Site Condominium: Use existing data points to identify property defined by the Guide Glossary as "a Condominium Unit that is completely detached from any other unit in a Condominium Project". (See also notes for "New Derived Property Type" in the XML Response File section.)	**REVISED:** Update the requirements for AttachmentType and ConstructionMethodType from Conditional to Required.
FHA Loans: Requiring the estimated property value for every FHA loan helps align results received by other automated underwriting systems (AUSs).	**REVISED:** Update the requirements for PropertyEstimatedValueAmount from Conditional to Required for FHA loans.
Construction and Energy Improvement Loans: Retiring legacy GreenCHOICE and CHOICEReno eXPress DTS Area mortgages and aligning requirements under CHOICEReno eXPress simplifies implementation, improves cross-system data consistency and eliminates unnecessary validation edits. It also supports the expanding energy-related improvement capabilities.	**REVISED:** EnergyImprovementsIndicator must now be provided for all CHOICERenovation programs. **DEFAULTED:** Values for PropertyExistingCleanEnergyLienIndicator. If this data point and value are not provided, LPA will default the value to "false". **DELETED:** • LoanProgramIdentifier values "GreenCHOICE" and "CHOICERenoExpressDTSArea" • References to "GreenCHOICE" and CHOICERenoExpressDTSArea from AlterationsImprovementsAndRepairsAmount, lpa:EnergyImprovementAmount and EnergyRelatedImprovementsIndicator

LOAN

Seller and Software Provider Benefit	Specification Impact
Loan-Level Credit: Submit Classic FICO, FICO Score 10T and VS4 loan-level credit scores in a consistent structure, making it easier to support evolving credit reporting requirements. Aligning the request data with the LPA Response File and feedback certificate also simplifies integration and downstream automation.	**ADDED:** • Credit repository (Equifax, Experian and TransUnion) supplying loan level credit score • Credit model version (Classic FICO, FICO Score 10T and VS4) used for loan-level credit score • Name of borrower whose score is represented at the loan level • Loan-Level Credit Score Value
VA Mortgages: To ensure consistent messaging on VA mortgages and indicate when non-married veterans are co-borrowers on the loan.	**ADDED:** VABorrowerCoBorrowerMarriedIndicator
Specification Streamlining: Retiring several mortgage-related data points and enumerations to reduce the data needed for LPA to complete an assessment.	**DELETED:** • GovernmentRefinanceType and GovernmentRefinanceTypeOtherDescription • LoanMaturityPeriodCount and LoanMaturityPeriodType (Balloon Mortgages) • LoanIdentifier, LoanIdentifierType = “Other” and LoanIdentifierTypeOther-Description = “LoanProductAdvisor” • “EnhancedReliefRefinance” for RefinanceProgramIdentifier
Documentation Improvements: Provides clear, correct and current guidance for populating data points.	**REVISED:** • Require ulad:URLATotalSellerCreditAmount only for purchases. • Separate Related Loan data points into a separate LOAN container. This required adding (for documentation only) three containers, two attributes and one data point. • Eight implementation notes

BORROWER

Seller and Software Provider Benefit	Specification Impact
First-Time Homebuyer: Enables you to identify eligible single parents and displaced homemakers in LPA, helping eligible borrowers access first-time homebuyer benefits and improve underwriting accuracy. It also improves consistency with data entry at loan delivery.	**ADDED:** lpa:SingleParentOrDisplacedHomemakerIndicator

Declarations: Allows you to be more specific when explaining a derogatory credit finding related to a mortgage loan. Limits the need to indicate the proposed property has a clean energy lien.	**ADDED:** “MortgageDelinquency” to DeclarationExplanationTypeOtherDescription **REVISED:** PropertyProposedCleanEnergyLienIndicator from Required to Conditional if available
Current Housing Expenses: Requiring present housing expenses only for borrowers currently renting the property they’re occupying as their primary residence reduces fields needed for dual AUS submissions and simplifies implementation and loan submission workflows.	**REVISED:** HousingExpenseType, HousingExpensePaymentAmount and HousingExpenseTimingType = “Present” now only need to be provided when the value for BorrowerResidencyBasisType = "Rent".
FHA Loans: Correcting data requirements to specify they’re only required for FHA loans instead of all loans.	**REVISED:** • MaritalStatusType from Required for all to Conditional for FHA loans • EmploymentTimeInLineOfWorkMonthsCount from Required for all current employment to Conditional for FHA loans
CRC and AIM Service Provider Name Maintenance: Keeping LPA aligned with the provider’s current branding provides you with accurate information, reduces confusion and supports consistent identification.	**REVISED:** • Implementation notes updated for lpa:CreditReportVendor-Identifier name change from “MeridianLink” to “XedaLink” • Implementation notes updated for lpa:RequestedDocument-VendorIdentifier name changes from “CoreLogic” to “Cotality” and “Equifax” to “Equifax (TWN)” **DELETED:** lpa:RequestedDocumentVendorIdentifier enumerations “BLNI” for Blend Insights and “FF” for FormFree
Specification Streamlining: Retiring several data points and enumerations related to the borrower reduces the amount of data you need to provide for LPA to complete an assessment.	**DELETED:** • JointAssetLiabilityReportingType • References to credit infiles have been removed from xlink:label = “SERVICE_n” lpa:ServiceType = “Credit”.
Documentation Improvements: Clear, current guidance for populating data points.	**REVISED:** Five implementation notes

LPA Specification v6.0 Retirement

Effective March 1, 2028

Version 6.0 of the LPA specification will retire March 1, 2028. New submissions after this date must use a more recent version to be processed.

This communication is a preview of the business benefits 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). Full technical details will be announced with the LPA v6.2 Specification Bulletin publishing in December 2026.