

Loan Quality Advisor®

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June 2026 Release Notes

Loan Quality Advisor® Release Notes provide on enhancements to help you streamline the way you work.

New Credit Reporting Companies

Effective June 1, 2026

You now have more options for accessing merged credit reports by adding three new direct credit reporting companies (CRCs. Details of the new CRCs are as follows:

- Informative Research - #4000
- Xactus, LLC - #9000
- Credit Interlink, Inc. - #7XXX*

*Note: Credit Interlink, Inc. can only be used in conjunction with a technical affiliate (TA).

The following new TA is available for use with Credit Interlink, Inc.

- Advantage Partners Solutions via Credit Interlink - #7251

Please [contact the applicable credit provider](#) for more information on how to proceed using the direct path if you're currently accessing the provider through a TA and to confirm their readiness, or if you want to get signed up to use them as a new provider.

Annual Area Median Income (AMI) Limits Update

Effective June 13, 2026

U.S. Federal Housing (FHFA) recently issued updated AMI limits for 2026 with most areas showing an increase over 2025.

For more information, read our 2026 AMI limits [article](#) and *Single-Family Seller/Service Guide* (Guide) [Bulletin 2026-F](#).

Expanding Credit Data to Support Mortgage and Lending Innovation

To help provide your customers with more homeownership opportunities, we're working with Equifax to expand the credit data available alongside Equifax Mortgage Credit Report Plus.

The additional credit data includes new attributes that provide non-traditional payment history and identity information including telecommunications, pay TV and utility data.



Initially, Freddie Mac will use these attributes for research and analysis, as well as functionality and capability testing. The next objective will be possible future integration of these attributes into Loan Product Advisor® (LPA®) and Loan Quality Advisor, thereby supporting enhanced efficiency and automation of your credit evaluation processes.

Additional details will be provided at a later date.

How to Prepare

- Contact your primary credit reporting provider to begin the process of activating your account to receive the new data with your merged credit reports, including all Equifax reports coming into LPA through credit resellers (credit reporting companies and technical affiliates).
- If you've opted in for credit infiles on open loans, Equifax will be in contact to discuss updating your account. For more information, please contact your Freddie Mac representative.

Coming Soon: One Communication. One Destination. All Updates.

Beginning in July, we're streamlining how you receive communications about updates and releases to our technology tools. Instead of multiple emails about different tools, you'll get one communication, called the Release Brief, that points you to a single destination for the month's latest release information. In the meantime, bookmark our [Technology Releases webpage](#) so you can stay informed.