

Loan Selling Advisor[®]

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Loan Selling Advisor[®] Release Notes provide updates on enhancements to help you streamline the way you work.

Home Possible[®] Very Low-Income Purchase (VLIP) Mortgages Credit Extended

Effective for Mortgages with Settlement Dates on or after March 1, 2026, and on or before February 28, 2027

As announced in Guide [Bulletin 2026-A](#), Freddie Mac is extending the Home Possible VLIP Mortgages Credit for mortgages with settlement dates through February 28, 2027.

To receive this credit on eligible loans, you must continue to deliver the following ULDD data points:

- Loan Program Identifier (Sort ID 404) – Enter a valid value of “Home Possible Mortgage”.
- Investor Feature Identifier (Sort ID 368) – Enter a valid value of “K10”, indicating Home Possible VLIP Mortgages Credit.

Loans must be delivered in accordance with Guide Exhibit 1, Instructions for Completing the Borrower First Time Homebuyer Indicator. For a full list of eligibility and delivery requirements, please refer to the Bulletin.

Please refer to Guide Exhibit 19, Credit Fees, for additional information.

New Cash-Specified Payup

Effective March 2, 2026

Freddie Mac is offering the following new cash-specified payup option for 30-year fixed rate mortgages that apply to both Mandatory Fixed-Rate Execution and Best Efforts executions:

- >94 LTV (High LTV)

You'll see the new cash-specified payup when you generate a Cash Rate Sheet or take out a Cash Contract in Loan Selling Advisor[®] and when you submit a request through either our Cash Pricing or Cash Committing application programming interfaces (APIs). See below for eligibility and conditions:

- Purchase only (Cash-out refinance and “no cash-out” refinance not eligible)
- Super conforming not eligible
- Conventional loans only

Loan Evaluation Process Enhancement

Effective March 2, 2026

Users will have the flexibility to evaluate an unlimited number of loans. Additionally, users will be guided through the loan evaluation process via a newly designed, streamlined Run Evaluation Prompt screen. This update provides a better user experience and enhanced functionality, leading to increased efficiency. You'll notice these enhancements to the Evaluate from Loan Pipeline and Evaluate from Guarantor Contract Detail screens.



Settlement Operations Report

Effective March 2, 2026

We're ending the practice of sending your Settlement Operations Report by email.

You'll be able to request the report through Loan Selling Advisor's user interface. To generate the report, you'll click on the new icon, Settlement Operations Report, located in the upper right corner of the Search for Guarantor Contract page, which is available from the Guarantor Contract Pipeline option under the Contracts menu.

The Settlement Operations Report has been updated to a single report instead of eight distinct reports. When reviewing the report, columns 12 through 18 show the status of critical guarantor processes required to be completed by the final delivery due date to ensure your requested settlement date can be met.

Co-Issue XChange® All-In Funding Enhancements: Servicing-Released Premium (SRP) Transparency and API Updates for Pricing and Committing Workflows

Effective March 30, 2026

The pricing and committing workflows are being enhanced to improve transparency for SRP under Co-Issue XChange All-In Funding.

SRP certainty can improve as new optional fields have been added to the Take Out Contract and Rate Sheet screens in Loan Selling Advisor. This will enhance transparency by displaying the SRP separately from the asset price on the Confirm Contract Pricing screen. It also increases pricing accuracy based on the loan attributes that the servicers price on.

The solution also includes updating the Pricing and Committing APIs to add the Additional Servicing Released Information, giving Secondary Marketing Advisors price certainty for SRP when working with mutual clients.

Import Servicing Loan Number Updates

Effective March 30, 2026

For Cash-Released Exchange and Co-Issue XChange Servicers, the Import Servicing Loan Number screen will be updated to enhance your user experience and overall performance.

Key Enhancements:

- File failure errors are now displayed for easier troubleshooting.
- A counter has been added to show the status of import files.
- The status-based filtering options have been improved.

Import Results Details Screen Enhancements

Effective March 30, 2026

The View Import Results Details screen has been redesigned to improve usability, consistency and operational efficiency. The updates consolidate all error types - including Evaluation and Rep & Warranty into a single, intuitive tabular view. This



enhancement minimizes navigation, streamlines error review and enables faster identification and resolution of issues during the loan import process.

Coming Soon

New Credit Reporting Companies (CRCs) and Technical Affiliate (TA)

Effective May 2026

The following three new CRCs will be available in May:

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

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

The following new TA will be available in May:

- Advantage Partner Solutions via Credit Interlink - #7251

More information on the new CRCs and TA will be available in the April Release Notes.