

Loan Product Advisor® (LPA®) Release Notes provide updates on LPA enhancements to help you streamline the way you work and offer a summary of feedback messages.

## Rent Payment History Expansion

### Effective February 5

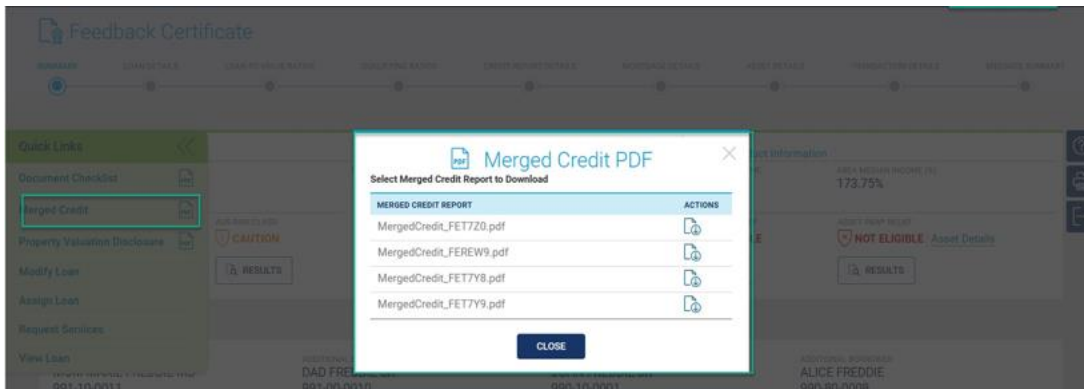
We've expanded our rent payment history offering to include rent payment history in the LPA credit assessment using borrower provided documentation for conventional loans – providing you more opportunities to potentially flip a Caution risk class to an Accept. To take advantage of this offering, technical updates to your system may be needed to submit the Positive Rental History Indicator. **This offering and the [message updates](#) are only applicable for Sellers who have obtained written approval from Freddie Mac to sell such mortgages.**

For full details, refer to *Single-Family Seller/Service Guide* (Guide) [Bulletin 2025-1](#).

## Download Individual Merged Credit Reports

### Effective February 23

Direct entry users will be able to separately download each merged credit report PDF supplied to LPA by their designated credit provider, rather than having to download a consolidated report. When you access Merged Credit through the Quick Links on the feedback certificate, a new pop-up window will present you with this option.



## ACE and ACE+ PDR Expansion Message Updates

### Effective February 24

*Note: We originally announced expanded eligibility for automated collateral evaluation (ACE) and ACE+ PDR (property data report), effective for LPA submissions and resubmissions on or after March 24, 2025. However, the expanded eligibility for ACE and ACE+ PDR will now be available one month sooner – for LPA submissions and resubmissions on or after February 24, 2025. The new effective date was also announced in Guide [Bulletin 2025-1](#).*

We're updating feedback messages to support the expansion of eligibility for ACE and ACE+ PDR, as announced in Guide [Bulletin 2024-16](#). As a result of this expansion, for purchase transactions, the maximum loan-to-value (LTV)/total LTV (TLTV) ratios permitted for:

- ACE will increase from 80% maximum LTV/TLTV ratios to 90% maximum LTV/TLTV ratios
- ACE+ PDR will increase from 80% maximum LTV/TLTV ratios to the maximum LTV/TLTV ratios allowed for the associated mortgage offering

Review the [new and revised messages](#).

## Streamlining Collateral Messages

### Effective March 13

We're suppressing the ACE+ PDR eligibility message (FPA0100) when an upgrade to an appraisal is required based on bACE API submission results. The message will be replaced with a message that will communicate the appraisal report that's required for the transaction.

## Condo Project Message Updates

### Effective March 23

We continue to provide you with early insights into whether a condo project is eligible for sale to Freddie Mac with new message updates that indicate the condo project's Not Eligible status. As a reminder, when a loan is submitted to LPA and the Project Legal Structure type is "Condominium," LPA will identify if the project is one that has a Not Eligible status in Condo Project Advisor®.

Additionally, we're revising an existing message to remind you to validate the accuracy of the condo project address returned in the message. Review these [message updates](#).

## Impacts of Refactored Guide Chapter 5306

### Effective March 23

We're updating existing messages to align with the [refactoring](#) of Guide [Chapter 5306](#), as announced in Guide [Bulletin 2025-1](#). Additionally, we're retiring message FEI0297 as the logic was incorporated into FEI0296.

Review these [message updates](#).

## Coming Soon and Reminders

### Feedback Messages Effective in April

- **Hybrid appraisals and LPA specification v6.0** - [Message updates](#) relate to the expansion of hybrid appraisals and support the upcoming release of the new LPA specification v6.0. Message updates specific to LPA v6.0 pertain to employment representation and warranty relief eligibility, message reformatting and retirement of data quality messages.

Check out this [article](#) to see the new features of LPA v6.0.



## Retirement of LPA Stylesheets Effective March 2026

As of March 2026, we're retiring the use of stylesheets to produce the feedback certificate. You'll be able to use the existing stylesheet to produce the feedback certificate until they're retired. We highly recommend you take the opportunity now to use the PDF in preparation for the retirement.

## Condensed XML Error Message Format in Response File

We've revised the logic for certain data quality messages. You may experience a different XML output, moving from an expanded error structure to a more condensed structure in the Response File.

This update is available now in our customer testing environment and we encourage you to test and reach out with any questions.

## LPA v5.2.00 Specification Retirement

LPA v5.2.00 will retire on March 1, 2025. If you're currently using v5.2.00, you'll need to update your systems to support the newest version of LPA to minimize disruptions to your business. By upgrading to the latest version, you'll have access to the latest programs and LPA enhancements and receive the most up-to-date LPA feedback responses.

Visit our [LPA Version Transition Resources webpage](#) for the latest information and resources or reach out to your Freddie Mac representative for assistance.

## Full March Feedback Message Updates

Review the full list of [March feedback message updates](#) or visit our [Technology Releases webpage](#) – bookmark it for quick access to the latest updates for all of the tools you use.

