Freddie Mac SINGLE-FAMILY

Loan Selling Advisor®

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November 2026 Release Notes

New Critical Purchase Eligibility Edits – Manufactured Homes Moved from Another Site

Effective September 25, 2026

On September 2, 2026, we announced updated requirements to permit mortgages secured by manufactured homes that have been moved from another site provided certain conditions are met. New critical purchase eligibility edits have been introduced to align with these policy changes. For full details, refer to *Single-Family Seller/*Servicer Guide (Guide) Bulletin 2026-12.

New Critical Purchase Eligibility Edits – Mortgages Secured by Manufactured Homes in Shared Equity Programs

Effective October 7, 2026

We announced updates to allow multi-wide manufactured homes as an eligible property type for community land trust mortgages and mortgages secured by properties subject to income-based resale restrictions. New critical purchase eligibility edits were introduced, and certain existing edits will be retired to align with these policy changes. For full details, refer to Guide Bulletin 2026-13.

New Critical Purchase Eligibility Edits – VantageScore® 4.0

Effective November 4, 2026

On September 9, 2026, we announced the availability of VantageScore 4.0 to all Sellers, and on November 4, 2026, we announced expanded eligibility for manually underwritten mortgages. New critical purchase eligibility edits have been introduced to align with these policy changes. For full details, refer to Guide Bulletin 2026-H and 2026-15.

Retiring and Revising Critical Purchase Eligibility Edits – Equity Buyout Refinance Mortgage

Effective November 4, 2026

We announced updates to our special purpose refinance requirements reclassifying this offering as a “no cash-out” refinance. Certain existing critical purchase eligibility edits will be retired, and certain existing edits will be revised to align with these policy changes. For full details, refer to Guide Bulletin 2026-15.

New Critical Purchase Eligibility Edits – Seller-Owned Modified Mortgages

Effective November 9, 2026

On October 7, 2026, we announced updates to our seller-owned modified mortgage offering to add flexibility and provide greater specificity. New critical purchase eligibility edits will be introduced, and certain existing edits will be retired to align with these policy changes. For full details, refer to Guide Bulletin 2026-13.

New Borrower Contact Information

Effective November 9, 2026

Loan Selling Advisor® will support new optional borrower contact information data fields helping Servicing-Released Transferee Servicers that currently collect this information outside the Uniform Loan Delivery Dataset (ULDD) to reduce manual processes outside Freddie Mac systems. The data points remain optional, and the ULDD revision effective date is November 8, 2027. Customers may begin using them as soon as they're ready.

COMING SOON

Displaying Error Codes Alongside Error Messages for Importing, Allocating and Evaluating Loans

Effective December 7, 2026

Loan Selling Advisor will introduce error code visibility within the GUI. This enhancement will display error codes directly alongside error messages within the application—delivering a more consistent, transparent and user-friendly experience. It will provide full alignment with API responses.

REMINDERS

- The Freddie Automated Servicing Transfer® (FAST®) release introduced a refreshed interface designed to improve the Seller experience through enhanced reporting flexibility and greater visibility into file submissions. For details, read the October FAST Release Notes.
- Effective November 23, 2026, new critical purchase eligibility edits will convert from warning to critical if certain ULDD data points (Sort IDs) in Loan Selling Advisor don't match the equivalent data points in Loan Product Advisor® (LPA®). For details, read the August Release Notes.
- To access previous Release Notes and feedback messages, bookmark the Technology Releases webpage. Feedback message updates will be available with the December release notes.
- To stay current on new/revised topics, bookmark the Recent Updates section in Loan Selling Advisor online help.