

The Q4 2024 and Q1 2025 Loan Quality Advisor[®] releases include a salability/early eligibility message, bi-annual credit reporting companies (CRCs) and technical affiliates (TAs) updates, new and updated risk assessment messages for incomplete and Caution loans, and Loan Product Advisor[®] (LPASM) data compare message rewrite.

Effective TBD 2025

Salability / Early Eligibility Message

Loan Quality Advisor is being enhanced to provide lenders early visibility, prior to delivery, into whether a non-LPA loan may be ineligible for sale to Freddie Mac.

The following new message will display in Loan Quality Advisor Message section:

Message Code	Message Text
SM1001	Initial assessment indicates mortgage is not eligible for sale.

Refer to the Loan Quality Advisor Eligibility Messages tab in the Loan Quality Advisor Feedback Message_for details.

Effective December 7, 2024

Bi-annual CRCs and TAs Update

Bi-annual updates to Loan Quality Advisor provide lenders with the latest information on CRCs and TAs available in Loan Quality Advisor.

The [Credit Reporting and Technical Affiliates webpage](#) will be updated to reflect these updates.

Effective January 26, 2025

Risk Assessment Incomplete and Caution Messages Three new and twelve updated messages are being implemented in Loan Quality Advisor to add more clarity for incomplete and Caution messaging.

Refer to the Risk Assessment Messages & Eligibility Messages tab in the [Loan Quality Advisor Feedback Message matrix \[link to matrix\]](#) for details.

Effective February/March 2025

LPA Data Compare Message Rewrite

Freddie Mac is updating Loan Quality Advisor LPA Data Compare messages with 113 revised LPA Data Compare feedback messages to provide more consistent and actionable messaging. The following are focus areas for the revised messages:

- Add LPA data reference points for: Project Legal Structure Type, Construction Method Type and Attachment Type
- Expand acronyms to remain compliant with standards
- Remove acronyms to remain compliant with standards
- Rewrite messages for consistency

The CRCs and TA webpage will be revised to reflect these updates.

