

The Q4 2024 and Q1 2025 Loan Quality Advisor® releases include 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 Q1 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 matrix](#) for details.

Effective December 7, 2024

Bi-annual CRCs and TAs Update

Bi-annual updates to Loan Quality Advisor effective December 7, are to provide you with the latest information on CRCs and TAs available to you in Loan Quality Advisor.

The [Credit Reporting and Technical Affiliates webpage](#) has been 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](#) for details.

Effective February/March 2025

LPA Data Compare Message Rewrite

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

- Add LPA data 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

Refer to the LPA Data Compare Messages & Eligibility Messages tab in [Loan Quality Advisor Feedback Message matrix](#) for details.

