

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

Direct Entry Updates

If you access LPA through direct entry, you'll see the following updates to the interface:

“AUS Transaction #” Transition to “Transaction ID”

Effective November 3

For the Assign Loan functionality, the display of “AUS Transaction #” will be replaced with “Transaction ID.” This will affect the Assignment Log, Assignment History, Release Loan and successful confirmation pop-up window.

Retirement of Look-Up Home Value Explorer[®] (HVE[®]) Value Tool

Effective November 14

We've retired the Look-up HVE Value tool and have removed it from the Other Links dropdown in the navigation bar.

Mission Indication Score

Effective December 8

LPA will provide early insight for potential pricing benefits at loan delivery through a preliminary mission indication score. This mission indication score is based on income, borrower and property criteria and will be conveyed via [new feedback messaging](#). The messages will appear in the Affordable Lending and Access to Credit Messages section on the feedback certificate.

Federal Housing Administration (FHA) Loans Calculations

Effective December 15

(Note: This date has been revised from December 8.)

Seller Concessions will be updated to align LPA with the definition of Interested Party Contributions (IPCs) per the FHA Single Family Housing Policy Handbook 4001 II.A.4.iii(G), dated September 30, 2014.

In addition, Total Closing Costs will be updated to align LPA with the U.S. Department of Housing and Urban Development Single Family Housing Developer's Guide for Total Scorecard Final, dated April 19, 2024.



Single-Family Seller/Service Guide Alignment

Effective December 8

We're making [updates to feedback messages](#) to align with language in the *Single-Family Seller/Service Guide*:

- FEI0333 – new message to provide documentation requirements when the income source used to qualify is tip income.
- FAR0179 – revised message for simplicity.
- FCL0369 – revised message for additional details on authorized user accounts.
- FEI0129 – revised message for simplicity.
- PUR0068 – retired message.

Bi-annual CRCs and TAs Update

Effective December 9

To provide you with the latest information on the credit reporting companies (CRCs) and technical affiliates (TAs) available to you, we'll conduct our bi-annual updates:

- Removing SARMA via SharperLending as a TA
- Various revisions to existing TA contact information

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

System Availability API

The new System Availability application programming interface (API) will allow users the ability to retrieve current system status of LPA along with additional detail if a service impact arises. Users will also be able to retrieve and review historical statuses. Get more information from the [Developer Portal](#).

Reminder: CHOICERenovation® Enhancements

To make the delivery of CHOICERenovation loans more consistent across the origination and delivery datasets, we're adding new loan program identifiers in LPA to align with those used in Loan Selling Advisor® at delivery.

We're also making several policy updates around CHOICERenovation loans and will make corresponding [feedback message updates](#). Highlights of the recent policy updates include allowing outstanding liens related to renovations to remain when the CHOICERenovation loan remains a valid first lien; and the introduction of Loan Status HubSM, a new tool that serves as a single source of communication between Freddie Mac and the Seller for CHOICERenovation loans.

Learn more in the [November Release Notes](#).

Reminder: 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, LPA enhancements and achieve 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 December Feedback Message Updates

Review the full list of [December feedback message updates](#) or visit our technology [Resources & Learning webpage](#) – bookmark it for quick access to the latest updates for all of the tools you use.

