

Loan Product Advisor[®]

March 2022 Release Notes

Loan Product Advisor[®] (LPASM) release notes provide updates on ways LPA is continuously being enhanced to help streamline the way you work. Every month we provide something new – because we listen to what’s most important to our clients. Check out this month’s updates that include [asset and income modeler \(AIM\)](#) enhancements and several changes to feedback messages that include AIM, desktop appraisals, community land trust and more.

AIM for Income Using Direct Deposits

Effective March 2, 2022

On **March 2, 2022**, *Single-Family Seller/Service Guide* (Guide) Bulletin [2022-5](#) announced the **AIM for income using direct deposits** enhancement that helps to:

- Reduce the burden of obtaining traditional documentation.
- Close loans faster by including both income and assets in one verification report – saving time and money.
- Offer a superior borrower experience resulting in increased business.
- Prevent fraud by obtaining borrower data from designated third-party service providers.
- Increase your confidence that the income amount submitted to LPA is supported by AIM’s assessment.

AIM for income using direct deposits is now available in LPA – get your competitive edge. Contact your Freddie Mac representative to get started.

March Feedback Message Updates

Freddie Mac continuously supports your need for clarity and transparency in our LPA feedback messages. We’ve added new messages related to recent LPA enhancements and improved several others to be more tailored to your loan scenarios. March message updates include:

- [AIM for income using direct deposits](#) – effective March 2, 2022
- [Desktop appraisals](#) – effective March 6, 2022
- [General messages optimized](#) – effective March 26, 2022
- Employment and income message – effective March 27, 2022
- [Community land trust mortgages](#) – effective March 28, 2022

[View the list](#) of these feedback message updates related to LPA’s March releases.