

Loan Product Advisor® (LPA<sup>SM</sup>) release notes provide updates on LPA enhancements to help streamline the way you work and offer a summary of feedback messages effective in a given month.

## Borrower Cash Flow Assessment

### Effective November 6, 2022

To **create more homeownership opportunities** for low- and moderate-income borrowers and those in underserved communities, LPA now includes positive cash flow in a borrower's account transaction data as part of its purchase eligibility assessment. This is available for loans submitted or resubmitted on or after **November 6, 2022**.

For more details:

- Read *Single-Family Seller/Service Guide* (Guide) [Bulletin 2022-23](#).
- Check out the [feedback messages](#) that support this LPA enhancement.
- Watch this [video](#) and read the [job aid](#) developed with your needs in mind.

## Feedback Message Updates Highlights

### Automated Collateral Evaluation (ACE)

These messages about ACE were communicated on [September 6](#). Effective **November 4, 2022**, they have been added to LPA to provide more clarity around the following:

- Accessory dwelling unit (ADU) income – This message update will notify you if the loan is eligible for ACE and confirm that the rental income generated from an ADU on the subject property was not used to qualify the borrower.
- Condotels – Per policy, condotels are currently not eligible for ACE, but systematically can still receive an ACE waiver. This message update will notify you if a subject property is a potential condotel that requires review.

### Asset and Income Modeler (AIM) for Income Using Direct Deposit

**Effective November 10, 2022**, five new messages were added and three were updated to clearly identify data or submission errors. Additionally, two messages were retired and replaced with more specific messages that include language and context such as the specific borrower, income source and type.

### Additional Feedback Message Updates

These feedback messages about the following topics were previously communicated on [September 19](#) and are effective **November 16, 2022**:

- Cash gifts from life events – Provides requirements for verification of cash gifts from life events (wedding gifts, graduation gifts and other qualifying life events) and aligns with the gift funds policy update from Guide [Bulletin 2022-18](#).



- Manufactured housing with Freddie Mac Affordable Seconds® – Aligns with the policy update to manufactured housing with Affordable Seconds. Read Guide [Bulletin 2022-15](#) for more details.

## Full November Feedback Message Updates

For the full list of November feedback message updates, click [here](#) or visit the Loan Advisor Resources and Learning [web page](#).

