

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.

2025 Loan Limit Values

Effective December 8

LPA was updated to reflect the 2025 conforming loan limits. For a 1-unit property in most areas in the U.S., the 2025 maximum baseline conforming loan limit value will be **\$806,500**. The maximum loan limit value for a super conforming mortgage secured by a 1-unit property will be **\$1,209,750**.

Mortgages with original loan amounts that exceed the 2024 loan limit values but not the higher 2025 limits are not eligible for sale to Freddie Mac until on or after January 1, 2025.

For more details, read the [article](#) and the *Single-Family Seller/Service Guide* (Guide) [Bulletin 2024-16](#).

Guide Alignment Feedback Message Updates

Effective January 26

We're making [message updates](#) pertaining to the following topics:

- New and revised purchase restriction messages that will be returned when the submitted information doesn't align with Guide requirements for non-occupant borrowers.
- Revised message for base earnings to align with language in the Guide.

AUS Transaction Number Update

Effective January 26

We're retiring the AUS Transaction Number (lpa:LPAServiceEngineTransactionIdentifier (UID 434.60)) and will no longer return it in the Response file or on the feedback certificate. The value will appear as "N/A" on the feedback certificate. We'll remove it completely from the Appendix C LPA Response File Data Requirements as part of a future update.

Additionally, for direct entry users, the "Find Loans" search criteria will be updated to replace "AUS Transaction #" with "Transaction ID" to locate a loan.

Present Housing Expense Enhancement

Effective January 26

To align with other automated underwriting systems (AUSs) and provide a more consistent experience for dual AUS users, for submissions indicating a retained Primary Residence, LPA has been enhanced to add the owned property maintenance expense to the liability payment amount and to compare that combined amount to the present housing



expenses. The amounts in the two sections should be the same once aggregated and are only compared so that values are de-duplicated. If the amounts differ, however, LPA will use the higher amount when calculating the debt-to-income ratios.

Coming Soon: Risk Assessment Technology Update and Impacts

As part of our ongoing efforts to keep LPA's risk assessment capabilities up to date, we'll soon be making updates that affect how merged credit reports are returned to LPA users. The user experience will be improved, and feedback messages will be impacted, which we'll communicate later. On January 15, these changes will be available broadly in the customer test environment (CTE) for you to start testing. Integrated software partners can begin testing immediately. All updates related to this are targeted for a production release on March 23, 2025.

For any questions, please contact your Freddie Mac representative or the Customer Support Contact Center (800-FREDDIE).

Lender Branch Party Role Identifier

The Party Role Identifier for the Party Role Type of Lender Branch is currently an optional data point to be delivered in the LPA Request File, however, this data point may be required by your credit reporting company (CRC) or your technical affiliate (TA) for billing or processing purposes. As indicated in the data point format, the Lender Branch Party Role Identifier should be limited to four characters and correspond to Branch ID used with your credit provider. Submission of anything less than or greater than four characters may impact your credit provider's ability to return the credit report to LPA.

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.

