

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

Automating Asset Assessment Enhancement

Effective December 21, 2024

We've enhanced automated asset assessment with LPA using account data (AIM for assets) to reduce the number of LPA messages on the feedback certificate for large deposits such as transfers within accounts, tax refunds and income deposit transactions. This enhancement can streamline your review of borrower's assets by only requiring documentation of large deposits identified in feedback messaging.

Technical Update for Feedback Certificate PDF

Effective January 26

*Note: We originally announced October 27, 2024, as the effective date for this update; however, the effective date is now **January 26, 2025**.*

We're committed to continuing to improve the LPA feedback certificate. As part of these efforts, LPA will stop using a code-based development to produce the feedback certificate PDF and will instead use a template to create the PDF. This technical change will allow for future updates to LPA that will display feedback more intuitively as well as new and enhanced features. No action is required for Sellers.

Authorized User Accounts Message Update

Effective February 23

We're revising a [message](#) pertaining to authorized user accounts. The updated message text will prompt users to include the payment in the borrower's debt-to-income ratio when there's evidence in the file that the borrower has been making the payments on the account for the last 12 months. This policy change was announced in *Single-Family Seller/Service Guide* (Guide) [Bulletin 2024-16](#).

ACE and ACE+ PDR Expansion Message Updates

Effective February 24

*Note: We originally announced expanded eligibility for automated collateral evaluation (ACE) and ACE+ PDR (property data report), effective for LPA submissions and resubmissions on or after March 24, 2025. However, the expanded eligibility for ACE and ACE+ PDR will now be available one month sooner – for LPA submissions and resubmissions on or after **February 24, 2025**. The new effective date will also be announced in the February Guide Bulletin.*

We're updating feedback messages to support the expansion of our ACE and ACE+ PDR, as announced in Guide [Bulletin 2024-16](#).



As a result of this expansion, for purchase transactions, the maximum loan-to-value (LTV)/total LTV (TLTV) ratios permitted for:

- ACE will increase from 80% maximum LTV/TLTV ratios to 90% maximum LTV/TLTV ratios
- ACE+ PDR will increase from 80% maximum LTV/TLTV ratios to the maximum LTV/TLTV ratios allowed for the associated mortgage offering

Review the [new and revised messages](#).

Coming Soon and Reminders

Freddie Mac Gateway

If you access LPA via the Loan Advisor portal, soon you'll experience a new login process with the introduction of Freddie Mac Gateway. Effective **January 27, 2025**, Freddie Mac Gateway will replace the Loan Advisor portal and Servicing Gateway, consolidating all our technology solutions from origination to servicing and providing a more streamlined user experience.

Learn more in this [article](#) or check out this [video](#) for a sneak peek.

Automated Underwriting Process Description Retirement

With the release of the next LPA system-to-system (S2S) specification, the Automated Underwriting Process Description (*UID-569.00 – AutomatedUnderwritingProcessDescription*) will be retired and no longer returned in the LPA Response file. We'll share more information in the next LPA Specification Bulletin, targeting March 2025.

Down Payment Calculation Updates

For Purchase Federal Housing Administration (FHA) loans, LPA currently calculates the down payment amount by subtracting the base loan amount from the purchase price. This derivation is being updated to include the total subordinate financing amount to make this calculation consistent with Conventional and U.S. Department of Veterans Affairs (VA) loans. The final version is as follows and applicable to all mortgage types.

Down Payment Amount = Sale Contract Price - Base Loan Amount (Excludes Financed PMI/MIP/Funding Fee) - Total Subordinate Financing Amount

This update is available now in our customer testing environment and we encourage you to test and reach out with any questions.

Feedback Messages Effective Soon

- **Condo projects** – [New and revised messages](#) to support updated condo project policies announced in Guide [Bulletin 2023-24](#) and Guide [Bulletin 2024-12](#).

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 and LPA enhancements and receive 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.



Stay tuned for an upcoming announcement about the newest specification, LPA v6.0.00 – coming soon in March 2025.

Full February Feedback Message Updates

Review the full list of [February feedback message updates](#) or visit our [Technology Releases and Learning webpage](#) – bookmark it for quick access to the latest updates for all of the tools you use.

