

The Loan Quality Advisor® Release Notes provide updates on enhancements to help you streamline the way you work and offer a summary of new and updated features coming soon or recently implemented.

### Non-Salable Message

#### Effective September 28, 2025

As previously announced, Loan Quality Advisor is being enhanced with a new message to provide lenders with early visibility (prior to delivery) into whether a non-Loan Product Advisor® (LPA®) loan may be ineligible for sale to Freddie Mac. This message can be tested now in the Loan Quality Advisor customer test environment (CTE).

Message Code	New Message Text
SM1001	Initial assessment indicated mortgage is not eligible for sale.

*This message will appear in the recently added Loan Quality Advisor Results section and requires Loan Quality Advisor Response v5.0 in order for the message to be visible.*

### Data Compare Messages

#### Effective October 26, 2025

Based on Seller feedback, we're adding new Data Compare messages to check the matching of the submitted credit scores between LPA and Loan Quality Advisor. *The previously announced effective date of July 26 was postponed.*

Message Code	New Message Text	Message Category	Result
DC11000	The borrower's Credit Score Value could not be compared because the Taxpayer Identifier Value(s) in Loan Quality Advisor do not match the borrower Taxpayer Identifier Value(s) in Loan Product Advisor. Please correct the data.	Data Compare	Red
DC11001	The borrower's Credit Score value in Loan Quality Advisor does not match the Loan Level Credit Score value in Loan Product Advisor for the Selected borrower and Credit repository. Please correct the data.	Data Compare	Red
DC11002	The borrower's Credit Score value could not be compared because the selected borrower's Credit Repository in Loan Quality Advisor does not match the Loan Level Credit Repository in Loan Product Advisor. Please correct the data.	Data Compare	Yellow
DC11003	The borrower's Credit Score value in Loan Quality Advisor does not match the Loan Level Credit Score value in Loan Product Advisor for the selected borrower and Credit repository. Please correct the data.	Data Compare	Yellow

Risk Assessment Message

Effective November 9, 2025

We'll implement a new message and will return an "Ineligible" response for Risk Assessment when the Loan Manual Underwriting Indicator (Sort ID 328) is submitted as True. Manually underwritten loans are not eligible for Risk Assessment.

Message Code	New Message Text	Message Category	Result
ED2205	To be eligible for the Risk Assessment Service, the Loan Manual Underwriting Indicator must be False.	Risk Assessment	Ineligible

