

Loan Product Advisor® (LPASM) v5.3.00 Specification Bulletin Amendment 02

June 23, 2023



Clarifications to the June 13 Specification Bulletin

We're re-posting the June 13 Specification Bulletin to indicate which Loan Product Advisor® (LPASM) versions are affected by each identified change. Additionally, we're including a clarification to Appendix C Response File Unique ID (UID) 433.40 - FRE Purchase Eligibility Type "When Included" and "Implementation Notes" columns.

Modifications to Valid Values for: Loan Program Identifier, Ipa:Credit Report Vendor Identifier and Ipa:Requested Document Vendor Identifier and Catch Up to LPA Updates Already Made

We're notifying users of **active LPA versions 5.0.06, 5.1.00, 5.2.00 and 5.3.00** system-to-system (S2S) specification of changes to valid values for three data points. Software partners and custom lenders should review the newly available loan program and asset and income modeler (AIM) vendor enumerations to determine if system updates are needed.

In addition, this Bulletin formally documents any updates to **active LPA specifications** caused by modifications or enhancements since the specification's publication on March 21, 2023.

Appendix A v5.3.00 Request File Data Requirements and Appendix C v5.3.00 Response File Data Requirements have NOT been republished. **Instead, we're providing standalone amendment spreadsheets (Appendices A and C. Loan Product Advisor v5.n.nn Request and Response Files Amendment nn)** which will include the updated specification rows for all changes announced in this Bulletin. The amendments to each specific version *supersede* the applicable rows in the associated specifications.

This and all previous Specification Bulletins and full updated specification files are available on the [Freddie Mac Developer Portal](#).

UPDATED: FRE Purchase Eligibility Type in Response File

A change has been made to the Appendix C. Response File data point UID 433.40 – FRE Purchase Eligibility Type. This data point will no longer be delivered for Federal Housing Administration (FHA) and Department of Veteran Affairs (VA) loans (UID 197.00-Mortgage Type = "FHA | VA"). For FHA and VA loans, the AUTOMATED UNDERWRITING container will no longer include FRE Purchase Eligibility Type. This change was deployed to the customer test environment (CTE) on June 1 and effective in production as of June 11.

LPA v5.0.06 | v5.1.00 RETIRING MARCH 2024

With the implementation of LPA specification version 5.3.00 on **March 21, 2023**, we announced the retirement of LPA specification versions 5.0.06 and 5.1.00 effective March 2024.

New submissions after this date will need to use a more recent version. **Please reach out to your Freddie Mac representative to coordinate your version 5.3.00 verification.**

By upgrading to the latest version, you will have access to the latest programs, LPA enhancements and achieve the most up-to-date LPA feedback responses.



LPA v5.0.06, v5.1.00, v5.2.00 and v5.3.00 Response File Update – FRE Purchase Eligibility Type				
MISMO v3.4 Schema xPath*	Data Point*	Enumerations	When Included	Implementation Notes
.../ LOAN / UNDERWRITING / AUTOMATED_UND ERWRITINGS / AUTOMATED_UND ERWRITING	FRE Purchase Eligibility Type	FreddieMacEligible FreddieMacIneligible	With conventional loans only	This data point will not be delivered for FHA and VA loans.

*Represented in normal text for readability.

Implementation Considerations

- If your system is expecting the specific value of “FreddieMacEligible” or “FreddieMacIneligible”, it will need to be updated to handle new processing for FHA and VA loans for which the data point will not be provided at all.
- There are no stylesheet updates with this change.

UPDATED: Defaulting Logic for Condominium Design Type

When the subject property is a condominium and an invalid value is submitted for UID 48.50-Project Design Type, LPA will default the value to “Garden Project” and provide updated message DQC0682 (“Project Design Type has been defaulted to Garden Project. If this value is not accurate, update the field with the correct valid value and resubmit.”) to alert the lender. Previously, the Project Design Type was only defaulted if it was not submitted. Implementation notes will be added to communicate how LPA is processing this data point and any invalid values.

LPA v5.3.00 Request File Only Update – Disclosure of Updated Defaulting Logic for Project Design Type					
Unique ID	MISMO v3.4 Schema xPath*	Data Point*	Enumerations*	Conditionality Details	Implementation Notes
48.50	.../ COLLATERAL / SUBJECT PROPERTY / PROJECT / PROJECT DETAIL	Project Design Type	Garden Project Highrise Project Midrise Project Townhouse Rowhouse	IF Property In Project Indicator = "true" AND Project Legal Structure Type = "Condominium"	If conditionality is met and this data point is not submitted or an invalid value is delivered, LPA defaults the value to “Garden Project.”

*Represented in normal text for readability.

UPDATED: Documents That Can Be Requested From LPA

To enable you to request additional documents from LPA as they may be added (e.g., different types of borrower credit data), we’re increasing the cardinality of the DOCUMENT PREPARATION RESPONSE service container from 0:5 to 0:10. We’re also restoring the “Errors” report that was inadvertently and incorrectly deleted in the v5.3.00 specification version. The LPA v5.3.00 specification excerpt below shows these changes.

LPA v5.3.00 Request File Only Updates to DOCUMENT PREPARATION RESPONSE Service				
Unique ID	MISMO v3.4 Schema xPath*	Container/Data Point*	Cardinality	Enumerations
1099.20	.../ lpa: SERVICE EXTENSION / lpa: DOCUMENT PREPARATION / lpa: DOCUMENT PREPARATION RESPONSES / lpa: DOCUMENT PREPARATION RESPONSE	lpa: DOCUMENT PREPARATION RESPONSE	0:10 0:5	N/A



LPA v5.3.00 Request File Only Updates to DOCUMENT PREPARATION RESPONSE Service				
Unique ID	MISMO v3.4 Schema XPath*	Container/Data Point*	Cardinality	Enumerations
490.20		lpa: Requested Document Type		DocCheckList Errors FullFeedback HVE MergedCredit MetadataResponse

*Represented in normal text for readability.

Implementation Considerations

- Your system's user interface will need to be updated to restore "Errors" from the list of available document types.
- Your system's databases will need to be updated to restore "Errors" as a supported enumeration available for lpa: Requested Document Type.
- lpa:xsd file (schema)* - If your system does not parse the xml file, no changes are needed. If you receive and process the xml file, be sure to swap out your lpa.xsd file with the new one provided in the LPA v5.3.00 Specification Package. The updated lpa:xsd file will include the new enumerations listed above.

UPDATED: Conditionality for Alterations, Improvements and Repairs

CHOICERenovation® and GreenCHOICE Mortgage® programs can be used simultaneously on the same loan. When your loan is using both programs, the cost of the energy renovations must be included in the amount provided for UID 130.00 Alterations Improvements And Repairs amount (along with the cost of renovations) and provided separately in UID 167.00 lpa:Energy Improvement Amount. An adjustment to the conditionality details for UID 130.00 has been made accordingly.

LPA v5.1.00, 5.2.00 and v5.3.00 Request File Update – Conditionality for Alterations, Improvements and Repairs				
Unique ID	MISMO v3.4 Schema XPath*	Data Point*	Conditionality Details	Implementation Notes
48.50	.../ LOAN / DOCUMENT SPECIFIC DATA SETS / DOCUMENT SPECIFIC DATA_SET URLA / URLA DETAIL	Alterations Improvements And Repairs Amount	IF Loan Role Type = "SubjectLoan" AND (Construction Loan Indicator = "true" AND-exists) OR LoanProgramIdentifier = "CHOICERenovation GreenCHOICE ")	When the subject loan is originated under the GreenCHOICE Mortgage Program (either alone or with CHOICERenovation) include the value provided in UID 167.00 – EnergyImprovementAmount.

*Represented in normal text for readability.

Implementation Considerations

- If it hasn't been already, the value provided by your system for Alterations Improvements And Repairs Amount will need to be updated to include the amount of energy improvements.

NEW: Loan Program Identifier Enumeration: HeritageOne

LPA v5.3.00 has been updated to support the availability of a new *Single-Family Seller/Service Guide* (Guide) negotiated offering, the HeritageOneSM mortgage, tailored to meet the needs of borrowers who are members of federally recognized Native American tribes purchasing property located in Native American tribal land. The offering was announced in [Bulletin 2023-13](#). Lenders approved to deliver loans under this program¹ may begin delivering "HeritageOne" in production starting October 2, 2023.

¹ Sellers must obtain Freddie Mac's written approval before selling HeritageOne Mortgages to Freddie Mac. Sellers should contact their Freddie Mac representative or the Customer Support Contact Center at 800-FREDDIE for more information.



LPA v5.3.00 Only Request and Response File Update – New Loan Program Identifier			
Unique ID	MISMO v3.4 Schema XPath*	Data Point*	Enumerations
178.00	.../ LOAN / LOAN PROGRAMS / LOAN PROGRAM	Loan Program Identifier	CHOICEHome CHOICERenovation CommunityLand Trust GreenCHOICE HeritageOne HFAAdvantage HomePossibleMortgage IncomeBasedDeedRestrictionsTerminate IncomeBasedDeedRestrictionsSurvive

*Represented in normal text for readability.

Implementation Considerations

- Your system's user interface will need to be updated to include HeritageOne from the Loan Program Identifier pick list.
- Your system's databases will need to be updated to include "HeritageOne" as a supported enumeration.
- lpa:xsd file (schema)* - If your system does not parse the xml file, no changes are needed. If you receive and process the xml file, be sure to swap out your lpa.xsd file with the new one provided in the LPA v5.3.00 Specification Package. The updated lpa:xsd file will include the new enumerations listed above.

NEW: AIM Vendor Enumerations: Halcyon, Truv and Informative Research

Three new third-party asset and/or income verification vendor enumerations will be available to users of all active LPA versions:

- Halcyon: New AIM for income service provider using tax transcripts. Available in production in Q3 2023.
- Truv: New AIM for income and employment service provider. Available in production in Q3 2023.
- Informative Research: New AIM for assets, income and employment service provider due to Informative Research's recent acquisition of the AccountChek product from FormFree. This new enumeration is being added to support a transition plan for the existing enumeration. Availability in production is targeted for later this year, and the existing enumeration will remain available during the transition period.

Associated updates to the impacted rows and cells of the Request and Response Files are shown in the table below.

LPA v5.0.06, v5.1.00, v5.2.00 and v5.3.00 Request and Response File Updates for AIM Vendors				
UID	MISMO v3.4 Schema XPath*	Data Point*	Enumerations	Implementation Notes
Request File - 493.00	.../ SERVICE / EXTENSION / OTHER / lpa: SERVICE EXTENSION / lpa: DOCUMENT PREPARATION / lpa: DOCUMENT PREPARATION REQUESTS / lpa: DOCUMENT PREPARATION REQUEST	lpa: Requested Document Vendor Identifier	ACIR BLND BLNI CRLC EFX EXPN FF FNCY HLCN LNBM LCFT PLAD PSRV TRUV	Enter "ACIR" for Informative Research "BLND" for Blend Enter "BLNI" for Blend Insights "CRLC" for CoreLogic "EFX" for Equifax "EXPN" for Experian Verify "FF" for FormFree "FNCY" for Finicity "HLCN" for Halcyon "LNBM" for LoanBeam "LCFT" for LoanCraft "PLAD" for Plaid "PSRV" for PointServ "TRUV" for Truv
Response File - 266.00	.../ lpa: CURRENT INCOME ITEM EXTENSION / lpa: CURRENT INCOME ITEM	lpa: Data Provider Name	InformativeResearch BlendInsights CoreLogic Equifax ExperianVerify	



LPA v5.0.06, v5.1.00, v5.2.00 and v5.3.00 Request and Response File Updates for AIM Vendors

UID	MISMO v3.4 Schema XPath*	Data Point*	Enumerations	Implementation Notes
	VERIFICATIONS / Ipa: CURRENT INCOME ITEM VERIFICATION		Finicity FormFree Halcyon LoanBeam LoanCraft Truv	
Response File – 13.40	... / ASSET / VERIFICATION / EXTENSION / OTHER / Ipa: VERIFICATION EXTENSION	Ipa: Verification Vendor Name	InformativeResearch Blend Finicity FormFree Plaid PointServ	

*Represented in normal text for readability.

Implementation Considerations

- Your system’s user interface will need to be updated to include Halcyon, Informative Research and Truv from the Requested Document Vendor Identifier pick list.
- Your system’s databases will need to be updated to include “HLCN,” “ACIR” and “TRUV” as a supported enumeration for Ipa: Requested Document Vendor Identifier.
- Ipa:xsd file (schema)* - If your system does not parse the xml file, no changes are needed. If you receive and process the xml file, be sure to swap out your Ipa.xsd file with the new one provided in the LPA v5.3.00 Specification Package. The updated Ipa:xsd file will include the new enumerations listed above.

UPDATED: Retirement of Factual Data Credit Reporting Company (CRC) Code

Factual Data is now “Factual Data by CBC.” Customers of the retired CRC Factual Data, delivered in Ipa:Credit Report Vendor Identifier as “6,” have transitioned from Factual Data as of February 2023. This Specification Bulletin formally announces that “6” is no longer a valid enumeration. As of June 3, lenders will no longer be able to deliver “6” for Ipa:Credit Report Vendor Identifier in [any version of the Request File](#), as shown in the following specification excerpt.

LPA v5.0.06, v5.1.00, v5.2.00 and v5.3.00 Request File Update for Credit Reporting Company

UID	MISMO v3.4 Schema XPath*	Data Point*	Enumerations	Implementation Notes
568.00	.../SERVICE / CREDIT / CREDIT REQUEST / CREDIT REQUEST DATAS / CREDIT REQUEST DATA / CREDIT REQUEST DATA DETAIL / EXTENSION / OTHER / Ipa:CREDIT REQUEST DATA DETAIL EXTENSION	Ipa:Credit Report Vendor Identifier	1 2 3 5 6 8	<ul style="list-style-type: none"> 1 of 3: Enter "1" for Factual Data by CBC Enter "2" for MeridianLink Enter "3" for SharperLending Solutions, LLC. NOTE: SharperLending Solutions, LLC can only be used in conjunction with a technical affiliate. Enter "5" for Equifax Mortgage Solutions Enter "6" for Factual Data Enter "8" for CoreLogic Credco 2 of 3: If a Technical Affiliate (TA) is used, the three-digit TA code must be appended to the Credit Reporting Company (CRC) code. For example, if the CRC code = "5" and the TA code = "123", then "5123" is the correct value for CreditReportVendorIdentifier. 3 of 3: Download the current list of valid LPA CRC/TA codes from Freddie Mac's Credit Reporting Companies and Technical Affiliates webpage. "LPA Spec Releases Valid Codes_9-28-2022" for valid combinations of CRC and TA codes.

*Represented in normal text for readability.

As a reminder, the valid CRC and technical affiliate (TA) codes for LPA, Loan Quality Advisor® and Loan Selling Advisor® are accessible from [Freddie Mac's Credit Reporting Companies and Technical Affiliates webpage](#) under the heading, “Most Recent Updates as of June 2023.” The implementation notes in the excerpt above have been updated.



Implementation Considerations

- Your system’s user interface will need to be updated to remove “Factual Data” from the list of available credit service providers.
- Your system’s databases will need to be updated to remove "6" as a supported enumeration for Credit Report Vendor Identifier.
- *lpa:xsd file (schema)* - If your system does not parse the xml file, no changes are needed. If you receive and process the xml file, be sure to swap out your lpa.xsd file with the new one provided in the LPA v5.3.00 Specification Package. The updated lpa:xsd file will include the new enumerations listed above.

LPA v5.3.00 Request File – Preview of Planned Future Updates

We’re providing a high-level preview of changes we plan to make to the LPA specification soon and will provide implementation date details when available. The purpose of this preview is to signal to our software partner and custom lender community what we’re planning for the next LPA version. **The tables are shaded in gray to emphasize that these changes are NOT included in the LPA v5.3.00 Addendum 01.**

Further Alignment with Desktop Underwriter® (DU®) – Providing Lender Credits

We will discontinue our use of the PURCHASE CREDIT structure to collect lender credit information. Instead, we will use the CLOSING ADJUSTMENT ITEM structure under LOAN / CLOSING INFORMATION currently used by DU. The following table illustrates how this will impact the LPA Request File Requirements:

PREVIEW – FUTURE PLANNED LPA REQUEST FILE UPDATES				
Lender Credit Alignment				
Unique ID	MISMO v3.4 Schema XPath*	Container / Data Point*	Cardinality / Enumerations*	Implementation Notes
855.00	.../ LOAN	CLOSING INFORMATION	0:1	
855.10	.../ LOAN / CLOSING INFORMATION	CLOSING ADJUSTMENT ITEMS	0:1	
855.11	.../ LOAN / CLOSING INFORMATION / CLOSING ADJUSTMENT ITEMS	CLOSING ADJUSTMENT ITEM	0:1	
855.12	.../ LOAN / CLOSING INFORMATION / CLOSING ADJUSTMENT ITEMS / CLOSING ADJUSTMENT ITEM	CLOSING ADJUSTMENT ITEM DETAIL	0:1	
123.10	.../ LOAN / CLOSING INFORMATION / CLOSING ADJUSTMENT ITEMS /	Closing Adjustment Item Amount		
123.20	CLOSING ADJUSTMENT ITEM / CLOSING ADJUSTMENT ITEM DETAIL	Closing Adjustment ItemType	Lender Credit	Provide the sum of all borrower’s closing costs paid by the lender.
185.00	.../ LOAN / PURCHASE CREDITS / PURCHASE CREDIT	Purchase Credit Source Type	Borrower Paid Outside Closing Builder Developer Employer Federal Agency Lender Local Agency Non Parent Relative Other Parent Real Estate Agent State Agency Unrelated Friend	Do not enter purchase credits provided by the lender. Use the Closing Adjustment Type and Amount.



*Represented in normal text for readability.

UPDATE: FHA Lender Data Requirements

LPA v5.3.00 Request File Data Requirements will reflect updated conditionality details and implementation notes for identifying FHA lenders, depending on the role(s) they are playing in the transaction. We will also be updating the Format and Implementation Notes to match the *Developer's Guide for Total Scorecard, v4.06*, February 10, 2023.

PREVIEW – FUTURE PLANNED LPA REQUEST FILE UPDATES					
FHA Lender ID					
UID	Data Point*	Enumerations*	Conditionality Details	Format	Implementation Notes
478.00	.../ LOAN / GOVERNMENT LOAN / FHA Loan Lender Identifier		IF (LoanRoleType = "SubjectLoan" AND MortgageType = "FHA") <u>AND (loan originator is an approved FHA lender OR sponsored loan originator's EIN does not exist) AND this is the last submission before closing</u>	<u>Numeric 10</u> String 20	Adapted from <i>TOTAL Developers Guide, Release 4.06, 2-10-2023</i> . <ul style="list-style-type: none"> 1 of 4: If there are two FHA-approved lenders in the transaction, provide the Lender ID for the <i>originating</i> lender. 2 of 4: If one FHA-approved lender is performing both origination and underwriting roles, enter its Lender ID. 3 of 4: If the originating lender is not FHA-approved, leave blank and provide the sponsored originating lender's EIN. 4 of 4: If you are unable to provide the sponsored originating lender's EIN, enter "6999609996" to indicate that the loan is originated by a sponsored originator. 1 of 2: Enter the code identifying the approved FHA originator making the underwriting request. 2 of 2: Mutually exclusive with FHALoanSponsorIdentifier.
479.00	.../ LOAN / GOVERNMENT LOAN / FHA Loan Sponsor Identifier		IF LoanRoleType = ("SubjectLoan" AND MortgageType = "FHA") <u>AND (there are 2 FHA-approved lenders in the transaction OR the lender is acting as a sponsor for a non-FHA-approved lender) AND this is the last submission before closing AND applies</u>	<u>Numeric 10</u> String 20	Adapted from <i>TOTAL Developers Guide, Release 4.06, 2-10-2023</i> . <ul style="list-style-type: none"> 1 of 3: If there are two FHA-approved lenders in the transaction, provide the Lender ID for the <i>underwriting</i> lender. 2 of 3: If the originating lender is not FHA-approved, provide the Lender ID for the FHA-approved underwriting lender (sponsor). 3 of 3: If one FHA-approved lender is performing both origination and underwriting roles, leave blank. 1 of 2: Enter the code identifying the approved FHA originator making the underwriting request. 2 of 2: Mutually exclusive with FHALoanSponsorIdentifier.
359.00	PARTY/ROLE S/ROLE/ROLE_DETAIL / Party Role Type	Loan Origination Company	IF MortgageType = "FHA" AND <u>FHALoanLenderIdentifier does not exist. loan origination company is not FHA-approved AND this is the last submission before closing</u>	Enumerated	

*Represented in normal text for readability.

