

Loan Product Advisor® (LPASM) v5.3.00 Specification Bulletin Amendment 03

September 28, 2023



Modifications to Default Values, Enumeration Clarifications and Stylesheet Update

We're notifying users of the Loan Product Advisor® (LPASM) version 5.3.00 system-to-system (S2S) specification of two default values that will be applied if the applicable data point isn't entered. We have also included a previously unpublished enumeration to use with the AIM Check application programming interface (API) and confirmed the effective date for AccountChek® by Informative Research. The v5.3.00 Feedback Certificate stylesheets have also been updated to support N/A when a program identifier isn't submitted.

In the LPA v5.3.00 snippet tables below, if a version number related to the change is not noted, the change applies to all LPA versions.

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) 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: Defaulting Logic for Manufactured Home Width Type¹

If a value is not provided for the Manufactured Home Width Type, LPA will default the value to "SingleWide" when the subject property is a manufactured home and "Manufactured" is submitted for Unique ID (UID) 55.00 Construction Method Type. Additionally, there's an updated message to alert you:

DQC0657- Review for accuracy: Manufactured Home Width Type (ManufacturedHomeWidthType) was not provided and has been defaulted to single-wide. If this value is not accurate, update the field with the correct value and resubmit.

Previously, when the Manufactured Home Width Type was not submitted, it defaulted to "MultiWide." Implementation notes have been added to communicate how LPA is processing this data point and any invalid values.

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.

¹ Represented in normal text in the body of the Amendment for readability. Enumerations in quotes are noted as they must appear in the LPA XML file.



Request File Update – Disclosure of Updated Defaulting Logic for Manufactured Home Width Type					
Unique ID	MISMO v3.4 Schema XPath*	Data Point	Enumerations	Conditionality Details	Implementation Notes
46.00	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/MANUFACTURED_HOME/MANUFACTURED_HOME_DETAIL	ManufacturedHomeWidthType	MultiWide SingleWide	IF ConstructionMethodType = "Manufactured"	If not provided, this value will be defaulted to "SingleWide".

UPDATED: Defaulting Logic for Construction Status Type

Construction Status Type will default to "UnderConstruction" if an enumeration is not provided when UID 197.00 MortgageType = Conventional. This data point is only required for Federal Housing Administration (FHA) or U.S. Department of Veterans Affairs (VA) loans and will not impact LPA processing.

Request File Update – Disclosure of Defaulting Logic for Construction Status Type					
Unique ID	MISMO v3.4 Schema XPath*	Data Point	Enumerations	Conditionality Details	Implementation Notes
56.00	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/COLLATERALS/COLLATERAL/SUBJECT_PROPERTY/PROPERTY_DETAIL	ConstructionStatusType	Proposed UnderConstruction	IF MortgageType = "FHA" OR "VA" AND ConstructionLoanIndicator = "true"	If not provided, this value will be defaulted to "UnderConstruction" when UID 197.00 – MortgageType = Conventional

UPDATED: v5.3.00 Stylesheets

The v5.3.00 Feedback Certificate (full feedback (Java and non-Java)) stylesheets have been updated. If you do not submit a Loan Program Identifier or Refinance Program Identifier, the stylesheets will now display "N/A" for program identifier(s) located in the Loan Details section. If your system uses our stylesheets to render the Feedback Certificate from the Response XML, you will need to update the stylesheets.

If your system uses the PDF version of the Feedback Certificate returned by LPA, no further action is required. We highly recommend taking advantage of the PDF Feedback Certificate instead of continuing to maintain the stylesheet files.

CORRECTED: Accessory Dwelling Unit Data Points XPath

We corrected a typographical error in the MISMO v3.4 Schema XPath from .../lpa:PROPERTY_DETAIL_EXTENSION to .../lpa:PROPERTY_DETAIL_EXTENSION for the ASSET / OWNED_PROPERTY / lpa:AccessoryDwellingUnitMonthlyRentAmount and lpa:AccessoryDwellingUnitCount data points.



LPA v5.3.00 Only Request File Update - lpa:Accessory Dwelling Unit Monthly Rent Amount and lpa:Accessory Dwelling Unit Count XPath Correction					
Unique ID	MISMO v3.4 Schema XPath*	Data Point*	Enumerations	Conditionality Details	Implementation Notes
814.30 33.60	.../ ASSET / OWNED PROPERTY / PROPERTY / PROPERTY / PROPERTY / DETAIL / EXTENSION / OTHER / lpa: PROPERTY DETAIL EXTENSION	lpa:Accessory Dwelling Unit Monthly Rent Amount	N/A	For Future Use	
33.70	.../ ASSET / OWNED PROPERTY / PROPERTY / PROPERTY / PROPERTY / DETAIL / EXTENSION / OTHER / lpa: PROPERTY DETAIL EXTENSION	lpa:Accessory Dwelling Unit Total Count	N/A	IF Mortgage Type = "Conventional" AND (Asset Type = "Real Estate Owned" AND Owned Property Subject Indicator = "true") AND there are ADU(s) on the owned property	

REMINDER: AIM Service Provider Enumerations: Halcyon, Informative Research, Freddie Mac and Truv

Two new, one existing and one upcoming service provider enumerations are available to asset and income modeler (AIM) users of all active LPA versions:

- **Halcyon:** New AIM for income using tax transcripts service provider. The associated enumerations “HLCN” and “Halcyon” as shown in the table below became available in production on [August 2, 2023](#).
- **Informative Research:** Due to Informative Research’s acquisition of the AccountChek product from FormFree, there is a new AIM for assets, income and employment service provider enumeration for lpa: Requested Document Vendor Identifier. The enumeration “ACIR” is being added to support a transition plan for the existing enumeration (“FF”) and is available in production as of [September 24, 2023](#). The existing enumeration will remain available during the transition period.
- **Freddie Mac:** The new enumerations “FM” and “FreddieMac” as shown in the table below will be used in conjunction with the AIM Check API.
- **Truv:** The enumerations “TRUV” and “Truv” as shown in the table below for this new AIM for income and employment service provider will be available in production in [Q4 2023](#).

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



Request and Response File Updates for AIM Service Providers				
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:RequestedDocumentVendorIdentifier	ACIR BLND BLNI CRLC EFX EXPN FF FM 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 "FM" for FreddieMac "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 VERIFICATIONS / lpa: CURRENT INCOME ITEM VERIFICATION	lpa:DataProviderName	InformativeResearch BlendInsights CoreLogic Equifax ExperianVerify Finicity FormFree FreddieMac Halcyon LoanBeam LoanCraft Truv	
Response File – 13.40	.../ ASSET / VERIFICATION / EXTENSION / OTHER / lpa: VERIFICATION EXTENSION	lpa:VerificationVendorName	InformativeResearch Blend Finicity FormFree FreddieMac 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, Freddie Mac and Truv from the Requested Document Vendor Identifier pick list.
- Your system's databases will need to be updated to include "HLCN," "ACIR," "FM," and "TRUV" as supported enumerations for lpa: Requested Document 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.

REMINDER: New HeritageOne Loan Program Identifier

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 borrowing needs of members of federally recognized Native American tribes who live in tribal areas. The offering was announced in [Bulletin 2023-13](#). Lenders approved to deliver loans under this program may begin delivering "HeritageOne" in production starting October 2, 2023.

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



LPA v5.3.00 Only Request and Response File Update – New Loan Program Identifier			
Unique ID	MISMO v3.4 Schema XPath*	Data Point*	Enumerations
			IncomeBasedDeedRestrictionsTerminate IncomeBasedDeedRestrictionsSurvive

Implementation Considerations

- Your system’s user interface will need to be updated to include “HeritageOne” in 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.

