

Loan Product Advisor® Version 6.0 XML Specification Bulletin

February 27, 2025

New LPA System-to-System Interface Specification

We're publishing the new *Loan Product Advisor® (LPA®) Version 6.0 XML System-to-System (S2S) Specification (Spec)* on February 27, 2025. The *Specification* provides:

- Requirements for submitting the LPA v6.0 XML Request File with the data needed to leverage LPA enhancements and functionality improvements (previously referred to as *Appendix A*).
- Requirements for receiving the LPA v6.0 XML Response File, along with a cross-reference between the Response File data and the Feedback Certificate fields (previously referred to as *Appendix C*).
- and more.

The updated specification files are available on the [Freddie Mac Developer Portal](#). The *LPA v6.0 XML Request File Requirements* package can also be accessed from the [ULAD webpage](#). Please schedule time and resources to implement the specification changes.

Retirement of LPA v5.3.00 XML Interface Specifications

Effective March 2, 2026



With the publication of the LPA v6.0 XML Spec, we're announcing the retirement of the *LPA v5.3.00 XML S2S Interface Specification* effective March 2, 2026. Upgrade to the latest LPA XML Spec version (LPA v6.0) to experience fewer workarounds when providing data to achieve the most accurate LPA feedback response. Feedback Certificate Stylesheets will also be retired on March 2, 2026, and will be replaced with easier-to-use PDF files.

We understand the planning and effort required to make changes required by a new Spec version and are here to support you through your transition to the latest version. We may publish Spec Amendments to v6.0 when new offerings are available, or when mandatory information must be collected that doesn't merit the release of a new Spec version. This process ensures that you have the technical information needed for a planned LPA change as soon as we are aware of it.

More Opportunities with a Transformed Feedback Certificate

We have significantly enhanced the Feedback Certificate to speed your users' consumption of essential information by:

- Improving the layout to prioritize actionable information
- Reducing the number of pages returned
- Updating labels to align with the Uniform Residential Loan Application (URLA) and industry terms
- Standardizing feedback messages to make them easier to read
- Replacing Stylesheets with an easier-to-use PDF file

Assessment Summary

BORROWER NAME

JOHN FREDDIE | MARY FREDDIE

Affordable Product Information

AREA MEDIAN INCOME	AREA MEDIAN INCOME (%)
\$122,200.00	290.31%

Assessment Summary

RISK CLASS	PURCHASE ELIGIBILITY	LP KEY NUMBER	NUMBER OF SUBMISSIONS
✓ ACCEPT	✗ INELIGIBLE	AA160538	01

Representation & Warranty Relief

COLLATERAL	INCOME	EMPLOYMENT	ASSET
✓ ELIGIBLE ACE	✓ ELIGIBLE Income Details	✓ ELIGIBLE Employment Details	✓ ELIGIBLE Asset Details

Qualifying Ratios

PROPOSED HOUSING (PITI)	PRIMARY HOUSING EXPENSE	TOTAL MONTHLY INCOME	TOTAL MONTHLY DEBT
\$1,527.00	\$1,250.00	\$29,562.42	\$2,368.00
HOUSING RATIO	DEBT RATIO	OCCUPANT HOUSING RATIO	OCCUPANT DEBT RATIO
7%	8%	10%	11%
LTV / TLTV / HTLTV	LOAN LIMIT VALUE		
96.99% / 97.99% / 97.99%	\$806,500.00		

Standardized feedback messages include bullets, lists, numbers or tables as applicable: *(below is only a rendering of a possible format and not the final text)*

Employment and Income Messages	
CODE	MESSAGE
FEI0069	<p>Employment/base income for SUZI FREDDIE in the amount of \$2,179.19 from C2C COMPANY PAYROLL ALICE FREDDIE obtain:</p> <ol style="list-style-type: none"> 1. Year-to-date (YTD) paystub(s) documenting all YTD earnings and 2. W-2(s) for the most recent calendar year, <p>OR</p> <ol style="list-style-type: none"> 1. Written Verification of Employment (VOE) documenting all YTD earnings and earnings for the most recent calendar year.

Implementation Considerations

- The new features of the redesigned Feedback Certificate are only available as a PDF file. The new design and features are not available on Feedback Certificates rendered using stylesheets.
- If your system uses the PDF version of the Feedback Certificate, no further action is required. However, if your system uses our stylesheets to render the Feedback Certificate from the XML Response File, you'll need to update to the PDF version to include the updated version.

LPA v6.0 XML Response File and Additional Feedback Certificate Updates

NEW: Identify Employment R&W Relief Eligibility More Quickly

A new indicator shield in the Representation & Warranty Relief Section helps you determine right away whether a loan is eligible for employment representation and warranty (R&W) relief. New corresponding loan-level messages will also indicate eligibility.

Loan Product Advisor

Feedback Certificate

Attention: Loan meets Home Possible Income limits. To access eligibility, resubmit with program identifier.

Assessment Summary

Borrower Name
Mary Jane Test | John Testcase | Salvador Felipe Jacinto Dalí y Domenech
Karen Miller | Fred Testcase

Affordable Income Information
AREA MEDIAN INCOME
\$105,000.00
AREA MEDIAN INCOME (%)
57.15%

Assessment Summary
PURCHASE ELIGIBILITY
 ELIGIBLE

RISK CLASS
 ACCEPT

LP KEY NUMBER
123456789

NUMBER OF SUBMISSIONS
02

Representation & Warranty Relief
COLLATERAL
 ELIGIBLE

INCOME
 ELIGIBLE | [Income Details](#)

EMPLOYMENT
 ELIGIBLE | [Employment Details](#)

ASSET
 ELIGIBLE | [Asset Details](#)

To support the new Employment R&W shield, a new data point has been added to lpa:AUTOMATED_UNDERWRITING_EXTENSION in the XML Response File:

LPA v6.0 XML Response File Only				
Unique ID	lpa: Schema XPath	Data Point	Definition	Enumerations
435.20	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITINGS/AUTOMATED_UNDERWRITING/EXTENSION/OTHER/lpa:AUTOMATED_UNDERWRITING_EXTENSION	lpa:EmploymentRepresentationAndWarrantyReliefEligibilityType	A value from a prescribed list that specifies the eligibility of the loan for employment representation and warranty relief.	Eligible NotEligible Partial Unavailable

Implementation Considerations

- If your system consumes these data points from the XML Response File and uses them for display or to drive workflow, updates will need to be made to consume the new data point.
- lpa.xsd file* - If your system does not receive and process the XML Response File, no changes are needed. If your system parses the XML Response File, be sure to swap out your lpa.xsd file with the updated lpa.xsd file provided in the *LPA v6.0 XML S2S Interface Specifications Package*.
- Feedback Certificate* – If your system uses the PDF version of the Feedback Certificate, no further action is required. However, if your system uses our stylesheets to render the Feedback Certificate from the XML Response File, you'll need to update to the PDF version to include the new data point.

NEW: AIM Asset Verification Service Provider

Truv is an existing asset and income modeler (AIM) service provider but will soon be available for asset verifications. The enumeration "Truv" has been added to UID 13.40. We'll announce the effective date in future LPA Release Notes.

LPA v5.3 v5.4 v6.0 XML Response File Update				
Unique ID	lpa: Schema XPath	Data Point	Definition	Enumerations
13.40	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/UNDERWRITING/AUTOMATED_UNDERWRITINGS/AUTOMATED_UNDERWRITING/EXTENSION/OTHER/lpa:	lpa:VerificationVendorName	An unstructured name that identifies 1) the entity that supplied asset data to LPA for automated	Blend Finicity FormFree FreddieMac InformativeResearch Plaid



LPA v5.3 v5.4 v6.0 XML Response File Update				
	AUTOMATED_UNDERWRITING_EXTENSION		assessment on behalf of a lender; or 2) Freddie Mac when asset data for automated assessment was supplied through a non-LPA Freddie Mac tool.	PointServ Truework Truv

Implementation Considerations

- If your system consumes this data point from the XML Response File and uses it for display or to drive workflow, updates will need to be made to consume the enumeration.
- *lpa:xsd file* - If your system does not receive and process the XML Response File, no changes are needed. If your system parses the XML Response File, be sure to swap out your lpa.xsd file with the updated lpa.xsd file provided in the *LPA v6.0 XML S2S Interface Specifications Package*.
- *Feedback Certificate* – If your system uses the PDF version of the Feedback Certificate, no further action is required. However, if your system uses our stylesheets to render the Feedback Certificate from the XML Response File, you'll need to update to the PDF version to include the new enumeration.

DELETED: Reduced Data Returned in Response File

After April 6, 2025, the following two data points have been removed from the XML Response File and the redesigned Feedback Certificate as they're no longer needed.

- **UID 434.60 lpa:LPAServiceEngineTransactionIdentifier**
 - LPA v5.3, v5.4 and v6.0 XML Response Files received from LPA will not include this data point.
 - LPA v6.0 Feedback Certificate: The "AUS TRANSACTION NUMBER" label will not display.
 - LPA v5.3 and v5.4 Feedback Certificates: "N/A" will display under the "AUS TRANSACTION NUMBER" label.
- **UID 569.00 AutomatedUnderwritingProcessDescription**
 - LPA v5.3, v5.4 and v6.0 XML Response Files received from LPA will not include this data point.
 - LPA v6.0 Feedback Certificate: The "ASSESSMENT TYPE" label will not display.
 - LPA v5.3 and v5.4 Feedback Certificates: "N/A" will display under the "ASSESSMENT TYPE" label.

Implementation Considerations

- If your system consumes these data points from the XML Response File and uses them for display or to drive workflow, updates will need to be made to no longer receive these data points.
- *lpa:xsd file* - If your system does not receive and process the XML Response File, no changes are needed. If your system parses the XML Response File, be sure to swap out your lpa.xsd file with the updated lpa.xsd file provided in the *LPA v6.0 XML S2S Interface Specifications Package*.
- *Feedback Certificate* – If your system uses the PDF version of the Feedback Certificate, no further action is required. However, if your system uses our stylesheets to render the Feedback Certificate from the XML Response File, you'll need to update to the PDF version to omit the deleted data points.



REVISED: When to Expect Ipa:CollateralRepresentationAndWarrantyReliefDescription in the Response File

LPA currently returns UID 434.70 Ipa:CollateralRepresentationAndWarrantyReliefDescription only when an “Eligible” decision is returned for UID 434.40 Ipa:CollateralRepresentationAndWarrantyReliefEligibilityType. LPA will soon return Ipa:CollateralRepresentationAndWarrantyReliefDescription when a “NotEligible” decision is returned for the Ipa:CollateralRepresentationAndWarrantyReliefEligibilityType. We’ll announce the effective date in future LPA Release Notes.

CORRECTED: UID 190.70 Ipa:CalculatedQualifyingInterestRatePercent

The representation of UID 190.70 Ipa:CalculatedQualifyingInterestRatePercent has been corrected from regular spacing to UpperCamelCase.

LPA v6.0 XML Request File Updates

NEW: Gain Early Insights into the Potential LPA Risk Class with LPA Check

The LPA v6.0 XML Request File Spec introduces “LPA check” columns, which enable you to submit an XML Request File with a reduced number of data points and gain early insight into whether the loan may receive an “Accept” risk class for conventional loans. Loans must have the “Prequalification” status for LPA check to identify the minimum number of data points that must be provided for conventional purchases, refinances, ARMs and to receive automated collateral evaluation (ACE) assessment. These columns (R – V) replace informational “Additional Data Point Requirements for Specific Application Characteristics” in earlier versions of the XML Request File Spec.

R	S	T	U	V	R	S	T	U	V
Requirements by Type of Transaction					LPA check				
Additional Data Point Requirements for Specific Application Characteristics					Subject Conventional Loan				
for applicable Mortgage Types as shown in Cols L M N					Minimum Data Needed for Risk Assessment				
Add for Subj Refis Only	Add for Subj ARMs only	Add for Subj Constr Loans only	Add for REOs only	Add for Concur Subord Liens only	Fixed Rate Purchase	Add for ARMs	Add for Refinances	Add for ACE	Add for AIM (TBD)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	R				V				

Cells under Column R, “Fixed Rate Purchase” will have a checkmark if the associated data point must be included (as required by Conditionality Details) with all fixed-rate purchases to obtain a risk class assessment. Cells under Columns S-U will have checkmarks if the associated data must also be included (as required by Conditionality Details), in addition to the data points specified in Column R if the loan is an ARM and/or a refinance. To obtain an ACE assessment, data points identified with a checkmark in Column U must also be included.

DELETED: Streamlined XML Request File Requirements

The following containers and data points have been retired from the XML Request File because they no longer serve our business needs. If you submit any of these values, they will be dropped and won’t impact any calculations. These data points are identified in Tab 4-Revision Log of the LPA XML Request File Spec but will no longer be included in Tab 7-LPA XML Req File Data Reqts.

- UIDs 862.10/862.00 DOWN_PAYMENTS/DOWN_PAYMENT
- UID 143.00 DownPaymentAmount
- UID 144.00 FundsSourceType

- UID 145.00 FundsType
- UID 146.00 BorrowerFinancedFHADiscountPointsAmount
- UID 147.00 BorrowerPaidFHA_VAClosingCostsAmount
- UID 866.00 INTEREST_ONLY
- UID 155.00 InterestOnlyTermMonthsCount
- UID 876.10 NEGATIVE_AMORTIZATION
- UID 182.00 NegativeAmortizationType

DELETED: Ability to Request “HVE” Certificate

The enumeration “HVE” has been removed from UID 490.20 lpa:RequestedDocumentType because LPA no longer allows the capability to provide the HVE Automated Valuation Model (AVM) document in the XML Response File. This enumeration is identified in Tab 4-Revision Log of the *LPA XML Request File Spec* but will no longer be included in Tab 7-LPA XML Req File Data Reqs.

Implementation Considerations

- Your system’s user interface will need to be updated to remove “HVE” from the lpa:RequestedDocumentType pick list.
- Your system’s databases will need to remove “HVE” from the lpa:RequestedDocumentType.
- *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 v6.0.00 XML S2S Interface Specifications* Package.

CORRECTED: Container Cardinality to Align with Data Points Updated to “R” in v5.4.00

The following container’s cardinality indicators have been updated to reflect a MIN of “1” (1:n) if they contain at least one required data point. This means that at least one instance of the container must be present (to accommodate delivery of one or more required data points). This is a correction to transcription errors in the XML Request File Spec and not a change in requirements.

LPA v6.0 XML Request File Only					
UID	Container	UID	Container	UID	Container
849.10	AMORTIZATION	1079.00	ORIGINATION_SYSTE MS	923.10	DECLARATION
849.00	AMORTIZATION_RULE	1080.00	ORIGINATION_SYSTE M	923.00	DECLARATION_DETAIL
858.10	DOCUMENT_SPECIFIC_DATA_SE TS	867.00	LOAN_DETAIL	947.10	HOUSING_EXPENSES (present)
858.00	DOCUMENT_SPECIFIC_DATA_SE T	1034.10	LOAN_IDENTIFIERS	947.00	HOUSING_EXPENSE (present)
859.10	URLA	871.00	LOAN_IDENTIFIER	953.00	RESIDENCE_DETAIL (current)
859.00	URLA_DETAIL	905.00	NAME (<i>borrower</i>)	955.10	TAXPAYER_IDENTIFIERS
864.10	HOUSING_EXPENSES (proposed)	908.00	BORROWER	955.00	TAXPAYER_IDENTIFIER
864.00	HOUSING_EXPENSE (proposed)	911.00	BORROWER_DETAIL		



Implementation Considerations

- Double-check your system's user interface to ensure that the Cardinality for the containers identified above matches the corrected cardinality in the LPA v6.0 XML Request File Spec.

REVISED: Easier Delivery of the Request File

We're making it easier to deliver the LPA Request File by defaulting several data points to "false" if they're not provided. The implementation notes for each of these data points will be updated to include the defaulting logic.

- UID 157.00 BalloonIndicator
- UID 164.00 InterestOnlyIndicator
- UID 165.00 PrepaymentPenaltyIndicator
- UID 166.00 NegativeAmortizationIndicator

UID 66.00 PropertyInProjectIndicator is being defaulted to "true" when UID 28.00 ProjectLegalStructureType = "Condominium" or "Cooperative". Otherwise, the value will default to "false."

Finally, if UID 428.00 LoanStatusIdentifier isn't provided with a valid value, the same defaulting logic will apply as if this data point were not provided at all in the XML Request File.

A General Message will be returned so you can verify the accuracy of the defaulted values for all these data points.

REVISED: Positive Rental History Indicator Conditionality Details

We're updating the conditionality for UID 189.50 ulad:PositiveRentalHistoryIndicator to enable approved Sellers to submit a value of "true" in support of the expansion to the rent payment history offering, announced in *Single-Family Seller/Service Guide* (Guide) [Bulletin 2025-1](#). Only approved Sellers may submit conventional loans with this expansion and ulad:PositiveRentalHistoryIndicator = "true".

LPA v5.3 v5.4 v6.0 XML Response File Update			
Unique ID	MISMO v3.4 Schema XPath	Data Point	Implementation Note
189.50	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/QUALIFICATION/EXTENSION/OTHER/ulad:QUALIFICATION_EXTENSION	ulad:PositiveRentalHistoryIndicator	IF MortgageType = "FHA" OR (MortgageType = "Conventional" and lender has the applicable negotiated provision)

Implementation Considerations

- Your system's user interface will need to be updated to allow this data point to be delivered for both conventional and Federal Housing Administration (FHA) loans.