

Loan Product Advisor® (LPASM) Specification Bulletin

June 29, 2021

New LPA v5.1.00 and Updated LPA v5.0.06 System-to-System (S2S) Interface Specifications

To: Software partners and clients who have built interfaces to LPA v5.0.06

LPA v5.1.00 S2S Interface Specifications

To address software partner and custom build lender findings uncovered during the implementation of the redesigned Uniform Residential Loan Application (URLA) and LPA v5.0.06 (August 2020), we're releasing a new version of the LPA S2S Interface Specification, v5.1.00 on **June 29, 2021**. The new version includes a limited number of data requirements changes including:

- Expanded collection of information about interested-party-provided closing costs and subordinate financing,
- Offering-related updates (add Freddie Mac Refi PossibleSM and other affordable loan programs and remove London Interbank Offered Rate (LIBOR) products), and
- Enhanced implementation notes and other documentation corrections that do NOT impact existing LPA submission requirements.

Each change made from v5.0.06 to v5.1.00 is clearly identified on **Tab 4-Revision Log** of both *Appendix A. Loan Product Advisor v5.1.00 AUS Response File Specification* and *Appendix C. Loan Product Advisor v5.1.00 AUS Response File Specification*. Additional updates were made to the Stylesheets and LPA-specific schema files. The *LPA S2S Technical User Guide* was refreshed, and the *LPA S2S Data Preparation Guide* and Purchase Use case have been retired.

What this Means for You

The mandate for implementation of LPA v5.1.00 will be announced in Q1 2022. Please review these changes now and schedule the time and resources needed to comply with the new requirements.

Where to Find the New Specifications

To make accessing LPA submission file requirements as easy as possible, software partners and custom build lenders will find the new version of *Appendix A. LPA v5.1.00 Request File Specification* under the [Technical Resources tab](#) on the URLA/ULAD [web page](#). The zip file includes *Appendix A* along with the MISMO, Uniform Loan Application Dataset (ULAD) and updated LPA schema files necessary to create the MISMO v3.4 XML file required by LPA.

The complete LPA v5.1.00 S2S Interface Specifications, including *Appendix C. Appendix A. LPA v5.1.00 Response File Specification* and other supporting documents, can be downloaded from the [Freddie Mac Developer Portal web page](#) by clicking on "Related Documentation" on the "API Details" page for the Loan Product Advisor "Submission APIs" in the API Catalog. We encourage all directly integrated clients to begin looking to the Developer Portal as the source for updated Loan Product Advisor specifications. Please reach out to your Freddie Mac representative to arrange access if you have not done so already.

Customer Test Environment Availability

The customer test environment (CTE) will be updated with LPA v5.1.00 in early Q4 2021 and LPA v5.1.00 will be implemented into the production environment in mid-November.

LPA v5.0.06 S2S Interface Specifications: Documentation Corrections including Enhanced Implementation Notes

Since publishing the last version of the LPA S2S Specifications in March 2020, we have released two Specification Bulletins announcing v5.0.06 updates to Loan Program Identifiers, updated asset and income modeler (AIM) third-party service providers and included updates to credit reporting companies and their technical affiliates. These updates have been applied to both *Appendix A* and *Appendix C* and the Full Feedback, Document Checklist and HVE stylesheets. The *LPA S2S Data Preparation Guide* and Purchase Use Case have been retired.

During the implementation of the specifications, certain critical updates to LPA v5.0.06 were implemented and inadvertent errors in the specification were uncovered. Backward-compatible changes are included in the updates to LPA v5.0.06.

We've also enhanced the implementation notes to address your questions about submission requirements expressed during implementation.

Each change made from v5.0.06 to v5.1.00 is clearly identified on **Tab 3b-Revision Log** of *Appendix A. Loan Product Advisor v5.0.06 AUS Response File Specification* and **Tab 4-Revision Log** of *Appendix C. Loan Product Advisor v5.0.06 AUS Response File Specification*.

What this Means for You

These updates DO NOT IMPACT your current Request File submissions—they merely bring the specification documentation current with what is already expected by LPA v5.0.06. Because these specification updates impact neither the current operation of LPA v5.0.06 nor submission requirements, all changes noted in the June 29, 2021 LPA Spec v5.0.06 have been implemented in both the CTE and production environments.

Where to Find the Updated v5.0.06 Specifications

The updated *Appendix A. LPA v5.0.06 Request File Data Requirements - June 29, 2021-Documentation Corrections including Enhanced Implementation Notes*, replaces *Appendix A, March 18, 2020-SOFR/Errata v5.0.06* that is included in a zip file on the [Technical Resources tab](#) on the URLA/ULAD [web page](#).

The updated LPA v5.0.06 *Appendices A* and *C*, along with their unchanged supporting documents, can be downloaded from the Freddie Mac *Developer Portal* by clicking on “Related Documentation” on the “API Details” page for the Loan Product Advisor “Submission APIs” in the API Catalog. We encourage all directly integrated clients to begin looking to the Developer Portal as the source for updated Loan Product Advisor Specifications. Please reach out to your Freddie Mac representative to arrange access if you have not done so already.

If you have any questions or would like to discuss this in more detail, please contact your Loan Advisor Strategy Integration Manager, Software Partner Relationship Manager or Verification Analyst.

