

# The Redesigned Loan Product Advisor® Feedback Certificate: Changes HFA Advantage® Loan Originators Need to Know

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January 2021

# Objectives

## Why the change?

ULAD and URLA



## What does it look like?

Redesigned format



## Where can I get more info?

Additional resources



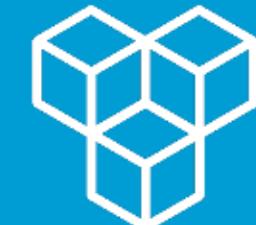
## What is changing?

Current format



## Can I see examples?

Walk through the sections



**Loan Product Advisor®**

# The URLA, ULAD and Loan Product Advisor



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**Freddie Mac**  
Single-Family

Home Working with Us Tools & Learning News & Insights About Seller/Servicer Guide

Uniform Mortgage Data Program® (UMDP®)

Overview UAD UCD UCDP URLA

# Uniform Residential Loan Application & Uniform Loan Application Dataset

Business Resources Technical Resources Announcements

## URLA and ULAD Business Resources

### Uniform Mortgage Data Program

The goal of the Uniform Mortgage Data Program is to implement standard datasets that make it easier for industry to exchange information with Freddie Mac and Fannie Mae (the GSEs) and to share data among various stakeholders within the industry. To that end and in collaboration with industry partners and government agencies, the GSEs have:

- Redesigned the Uniform Residential Loan Application (URLA) (Freddie Mac Form 65 / Fannie Mae Form 1003), C
- Created a corresponding standardized data mapping – the *Uniform Loan Application Dataset*

To be completed by the Lender:  
Lender Loan No/Universal Loan Identifier \_\_\_\_\_ Agency Case No. \_\_\_\_\_

### Uniform Residential Loan Application

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

**Section 1: Borrower Information.** This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

**1a. Personal Information**

Name (First, Middle, Last, Suffix)	Social Security Number (or Individual Taxpayer Identification Number)
Alternate Names – List any names by which you are known or any names under which credit was previously received. (First, Middle, Last, Suffix)	Date of Birth (mm/dd/yyyy)
	Citizenship <input type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien
	List Name(s) of Other Borrower(s) Applying for this Loan (First, Middle, Last, Suffix) – Use a separator between names

**Type of Credit**

I am applying for **Individual credit**.  
 I am applying for **joint credit**. Total Number of Borrowers: \_\_\_\_\_  
Each Borrower intends to apply for joint credit. Your initials: \_\_\_\_\_

**1b. Current Employment/Self-Employment and Income**

Employer or Business Name _____	Phone (____) ____-____	Gross Monthly Income Base \$ _____/month
City _____	State _____ ZIP _____ Country _____	Overtime \$ _____/month
City _____	State _____ ZIP _____ Country _____	Bonus \$ _____/month
Position or Title _____	Check if this statement applies: <input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.	Commission \$ _____/month
Start Date _____/_____/_____(mm/dd/yyyy)	<input type="checkbox"/> Check if you are the Business Owner or Self-Employed <input type="checkbox"/> I have an ownership share of less than 25%. Monthly Income (or Loss) \$ _____	Military entitlements \$ _____/month
How long in this line of work? _____ Years _____ Months	<input type="checkbox"/> I have an ownership share of 25% or more. \$ _____	Other \$ _____/month
<b>TOTAL \$ 0.00/month</b>		

Uniform Residential Loan Application  
Freddie Mac Form 65 • Fannie Mae Form 1003  
Effective 1/2021

# Implementation Timeline



January 1, 2021



Open Production  
Period



March 1, 2021



Mandatory redesigned  
application and Loan Product  
Advisor v5.0.06 submissions



March 1, 2022



Pipeline transition  
period ends

# The Current Loan Product Advisor Feedback Certificate



## Evaluation Summary

### PURCHASE ELIGIBILITY



ELIGIBLE

### ASSET R&W\* RELIEF



NOT ELIGIBLE

### RISK CLASS



ACCEPT

### COLLATERAL R&W\* RELIEF



ELIGIBLE



Appraisal or Appraisal Waiver?



No Income R&W Relief Indicator

## Loan Data



So much white space

### BORROWER NAME

JOHN COOPER FREDDIE



Scroll down to see findings

### APPRAISAL IDENTIFIER

N/A

### LP AUS KEY



### LOAN APPLICATION NUMBER



### PROPERTY ADDRESS

BERGER, MO 63014

### MORTGAGE TYPE

Conventional

### DOCUMENTATION LEVEL

Streamlined Accept

# The Redesigned Loan Product Advisor Feedback Certificate: Overall Updates



Less scrolling, fewer pages

Important information at the top

Better organized feedback messages

Printable PDF!

- More characters for future messages
- Allows for more detailed, nuanced messaging

The screenshot displays the Freddie Mac Loan Product Advisor Feedback Certificate. At the top, there is a 'Message Summary' section with a count of 28 messages. Below this, the interface is organized into several categories: Data Quality And System Messages, Employment And Income Messages, Assets And Reserves Messages, Credit And Liabilities Messages, Property And Appraisal Messages, General Messages, and Mortgage Insurance Messages. Each category has a summary count and a 'RESULTS' button. The 'Data Quality And System Messages' section is highlighted with a green box and contains one message: DQC0080 - Estimated Closing Cost Amount is required. The 'Employment And Income Messages' section is also highlighted with a green box and contains five messages, with the first two detailed below:

CODE	MESSAGE
FEI0225	JOHN FREDDIE's submitted self-employed income of \$5,000.00 was assessed using the LoanBeam report. The Income Calculation Report 116116 dated 08/01/2019 05:20 PM, tax returns, and all other documentation uploaded to LoanBeam must be retained in the loan file. No further documentation is required for this income.
FEI0225	MARY FREDDIE's submitted self-employed income of \$5,500.00 was assessed using the LoanBeam report. The Income Calculation Report 116116 dated 08/01/2019 05:20 PM, tax returns, and all other documentation uploaded to LoanBeam must be retained in the loan file. No further documentation is required for this income.
FEI0030	Based on Loan Product Advisor's overall assessment, the loan is eligible for income representation and warranty relief.
FEI0102	A 10-day pre-closing verification (10-day PCV) for JOHN FREDDIE is required for each source of employment income used to qualify. The 10-day PCV must be dated no more than 10 Business Days prior to the Note Date or after the Note Date but prior to the Delivery Date.
FEI0102	A 10-day pre-closing verification (10-day PCV) for MARY FREDDIE is required for each source of employment income used to qualify. The 10-day PCV must be dated no more than 10 Business Days prior to the Note Date or after the Note Date but prior to the Delivery Date.

The 'Assets And Reserves Messages' section is also highlighted with a green box and contains four messages, with the first two detailed below:

CODE	MESSAGE
FAR0050	Based on Loan Product Advisor's overall assessment, the loan is not eligible for asset representation and warranty relief; however, it may be eligible for relief offered through Freddie Mac's selling representation and warranty framework.
FAR0125	The total funds to be verified are no less than \$0.00. This amount includes required Borrower Funds (\$0.00) and required reserves (\$0.00).
FAR0013	The following asset(s) total \$500.00 and are eligible sources of funds: Other Liquid Assets: \$500.00.
FAR0045	The following asset(s) total \$0.00 and are ineligible sources of funds.

# Assessment Summary



Loan Product Advisor® Feedback Certificate

## Assessment Summary

 BORROWER NAME  
PATRICIA E MMHXRDPW

 NUMBER OF  
SUBMISSIONS  
1

 LP AUS KEY  
6

### Assessment Summary

PURCHASE ELIGIBILITY

**ELIGIBLE**

AUS RISK CLASS

**ACCEPT**

### Representation & Warranty Relief

COLLATERAL R&amp;W\* RELIEF

**NOT ELIGIBLE**

N/A

INCOME R&amp;W\* RELIEF

**ELIGIBLE**

ASSET R&amp;W\* RELIEF

**ELIGIBLE**

### Purchase Eligibility

- **Eligible**
- **Ineligible**
- **N/A\***

### Risk Class

- **Accept:** Representation and warranty relief for credit reputation and ratios
- **Caution:** No representation or warranty relief
- **Refer\***

### Collateral R&W Relief

- **Eligible**
- **Not Eligible**
- **Not Available**

### Income R&W Relief

- **Eligible**
- **Not Eligible**
- **Not Available**

### Asset R&W Relief

- **Eligible**
- **Not Eligible**
- **Not Available**

# Check-In

## What's Purchase Eligibility?

### Assessment Summary

BORROWER NAME

PATRICIA E  
MMHXRDPW

#### Assessment Summary

PURCHASE ELIGIBILITY

 **ELIGIBLE**

RISK CLASS

 **ACCEPT**

### Assessment Summary

BORROWER NAME

PATRICIA E  
MMHXRDPW

#### Assessment Summary

PURCHASE ELIGIBILITY

 **INELIGIBLE**

RISK CLASS

 **ACCEPT**

# Purchase Restriction Messages

## Message Summary 51



## Purchase Restriction Messages

CODE	MESSAGE
PUR0247	TLTV ratio of 98.00% excluding the Affordable Second amount must be less than or equal to 97%.
PUR0108	LTV ratio of 98.00% must be less than or equal to 97% for an HFA Advantage Mortgage.
PUR0020	The loan was submitted with a debt-to-income ratio of (52), which exceeds the maximum allowable limit.

# Loan Data

## Documentation Matrix link

### Loan Details

**BORROWER NAME**

PATRICIA E MMHXRDPW  
6 [REDACTED] 2

**APPRaisal IDENTIFIER**

N/A

**LENDER LOAN NUMBER**

00001A

**MORTGAGE TYPE**

Conventional

**PROPERTY ADDRESS**

[REDACTED],  
COLLEGE STATION, TX 77845

**DOCUMENTATION LEVEL**

Streamlined Accept



### Streamlined Documentation

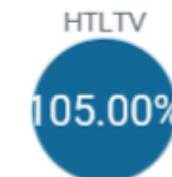
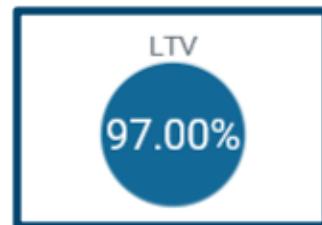
May require less documentation  
than traditionally underwritten loans  
for the Accept risk class

### Standard Documentation

Requires Standard Guide documentation  
for higher-risk loans

# Qualifying Ratios

## Loan-to-Value Ratios



## Qualifying Ratios

PROPOSED HOUSING (PITI)  
\$1,182.00

PRESENT HOUSING EXPENSE  
\$1,000.00

TOTAL MONTHLY INCOME  
\$4,300.00

TOTAL MONTHLY DEBT  
\$1,932.00

MAX MORTGAGE LIMIT  
N/A

HOUSING RATIO  
27%



OCCUPANT HOUSING RATIO  
27%

OCCUPANT DEBT RATIO  
45%

# Mortgage Details



## Mortgage Details

PRODUCT TYPE 30 Year Fixed Rate	AMORTIZATION TYPE Fixed	AMORTIZATION MONTHS 360	LOAN AMOUNT \$194,000.00	INTEREST RATE 4.0000%
LOAN PURPOSE Purchase	PURCHASE PRICE \$200,000.00	ESTIMATED PROPERTY VALUE N/A	APPRaised PROPERTY VALUE \$200,000.00	NUMBER OF UNITS 1
PROPERTY TYPE Site Built	OCCUPANCY Primary Residence	REFINANCE TYPE N/A	CASHOUT AMOUNT N/A	NEW CONSTRUCTION N/A
OFFERING IDENTIFIER HFAAdvantage	INTEREST RATE BUYDOWN No	SALES CONCESSIONS N/A	ARM QUALIFYING RATE N/A	ARM QUALIFYING PITI N/A
AFFORDABLE SECOND \$16,000.00	SECONDARY FINANCING \$16,000.00	HELOC BALANCE N/A	HELOC LIMIT AMOUNT N/A	LENDER SUBMITTED RESERVES \$16,753.00

Refer to Guide Section [5703.9](#) for CHOICEHomes®

## Check-In

How do you enter down payment assistance that is considered secondary financing into Loan Product Advisor?

# Affordable Seconds LPA v4.08.01

## Assets And Reserves

Asset Category	Asset Amount
Depository Accounts	\$ 3276.00
	\$
	\$
	\$
	\$
	\$
	\$
<b>Reserves</b>	<b>Total Gift Fund</b>
\$ 3255.84	\$ 5000.00

### Example

Purchase Price: \$100,000  
5% DPA = \$5,000 (Affordable Second)  
Total Gift Funds = \$5,000

- An Affordable Second® that does not require a payment within the first 60 months can be entered in the “Total Gift Fund” field (the “data entry option”)
- A Grant that does not require a repayment will also be included in the Total Gift Fund field.

\*\*\* Please ensure when the loan is delivered in Loan Selling Advisor that the secondary financing fields are completed accurately. \*\*\*

# Entering Affordable Second Information LPA v5.0.06



Freddie Mac | Loan Advisor<sup>SM</sup>

MENU



Contact Us

Help

Loan Product Advisor

CREATE LOAN

OTHER LINKS

PRIOR VERSION

8

\*Required

## Loan and Property Information

Loan Amount \*

Loan Purpose \*

Purchase  Refinance

Street Address

City

State

ZIP Code

Number of Units \*

Estimated Property Value

Appraised Property Value

Appraisal Identifier

Property Usage Type \*

Primary Residence  Second Home  Investment

FHA Secondary Residence

Yes  No

Offering Identifier

HFA Advantage  Home Possible  Home Possible Advantage  Not Applicable

Mixed-Use Property

Yes  No

Manufactured Home

Yes  No

## Other New Mortgage Loans on the Property You are Buying or Refinancing

Creditor Name

Creditor Type

Business  Individual

Lien Type \*

Monthly Payment

Does not apply

Loan Amount / Amount Drawn \*

Is the Other New Mortgage an Affordable Second?

Yes  No

Is the Affordable Second Payment Deferred?

Yes  No

HELOC \*

Yes  No



If the Affordable Second  
Requires a payment enter  
The amount here



0 / 3

ADD

# Secondary Financing and Affordable Seconds®



## Mortgage Details

PRODUCT TYPE <b>30 Year Fixed Rate</b>	AMORTIZATION TYPE <b>Fixed</b>	AMORTIZATION MONTHS <b>360</b>	LOAN AMOUNT <b>\$194,000.00</b>	INTEREST RATE <b>4.0000%</b>
LOAN PURPOSE <b>Purchase</b>	PURCHASE PRICE <b>\$200,000.00</b>	ESTIMATED PROPERTY VALUE <b>N/A</b>	APPRaised PROPERTY VALUE <b>\$200,000.00</b>	NUMBER OF UNITS <b>1</b>
PROPERTY TYPE <b>Site Built</b>	OCCUPANCY <b>Primary Residence</b>	REFINANCE TYPE <b>N/A</b>	CASHOUT AMOUNT <b>N/A</b>	NEW CONSTRUCTION <b>N/A</b>
OFFERING IDENTIFIER <b>HFAAdvantage</b>	INTEREST RATE BUYDOWN <b>No</b>	SALES CONCESSIONS <b>N/A</b>	ARM QUALIFYING RATE <b>N/A</b>	ARM QUALIFYING PITI <b>N/A</b>
AFFORDABLE SECOND <b>\$16,000.00</b>	SECONDARY FINANCING <b>\$16,000.00</b>	HELOC BALANCE <b>N/A</b>	HELOC LIMIT AMOUNT <b>N/A</b>	LENDER SUBMITTED RESERVES <b>\$16,753.00</b>

[Affordable Seconds® link](#)

# Asset Information

## AIM Homepage

### Asset Details

TOTAL ELIGIBLE ASSET  
\$17,550.00

TOTAL FUNDS TO BE VERIFIED  
\$16,450.00

 THIRD PARTY ASSET VALIDATION  
\$18,967.44

▼  
REQUIRED BORROWER FUNDS  
\$16,450.00

+  
REQUIRED RESERVES  
\$0.00

+  
PAID DOWN DEBTS  
\$0.00

+  
PAID OFF DEBTS  
\$0.00



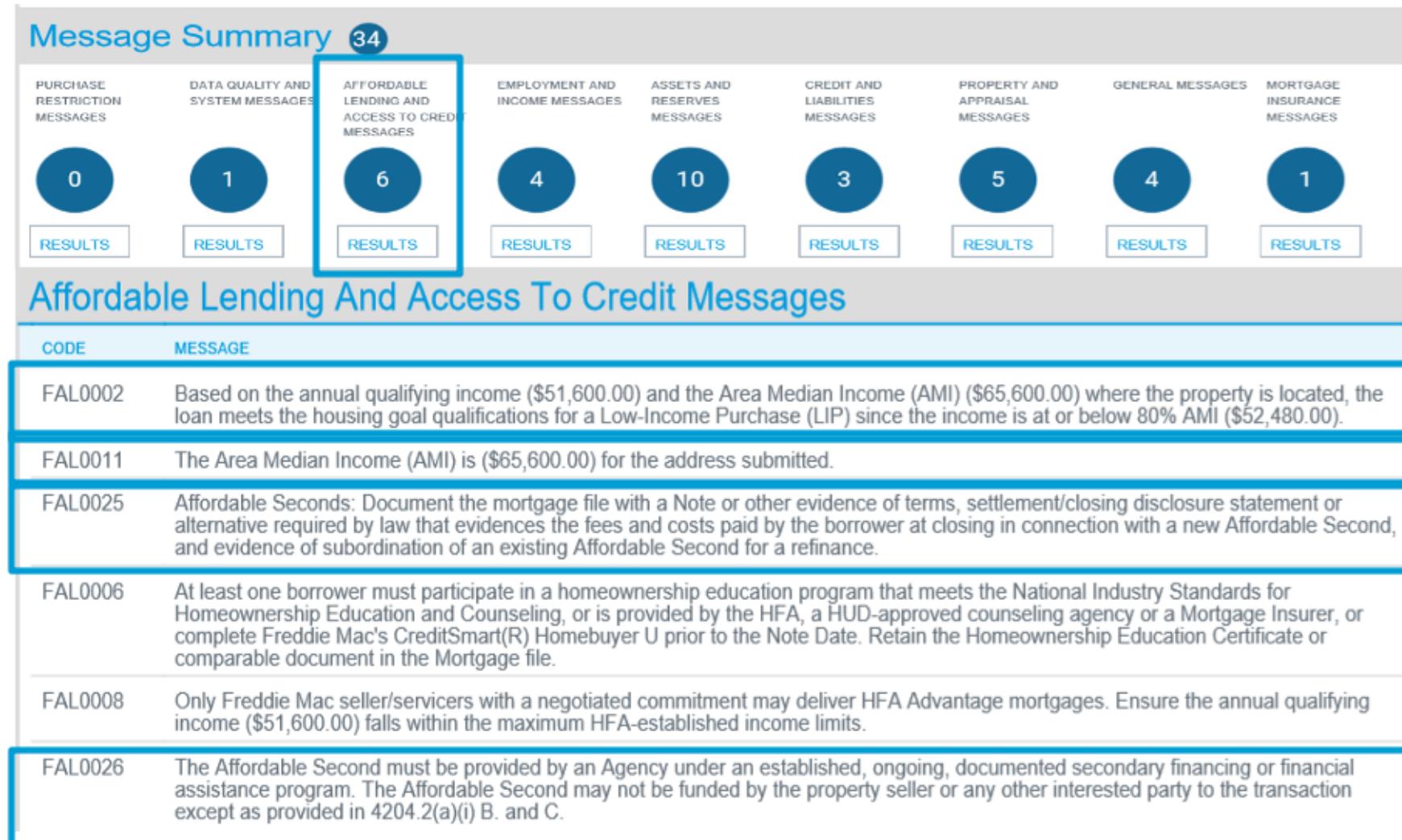
The Assets & Reserves section will break down each of these figures

# Transaction Details

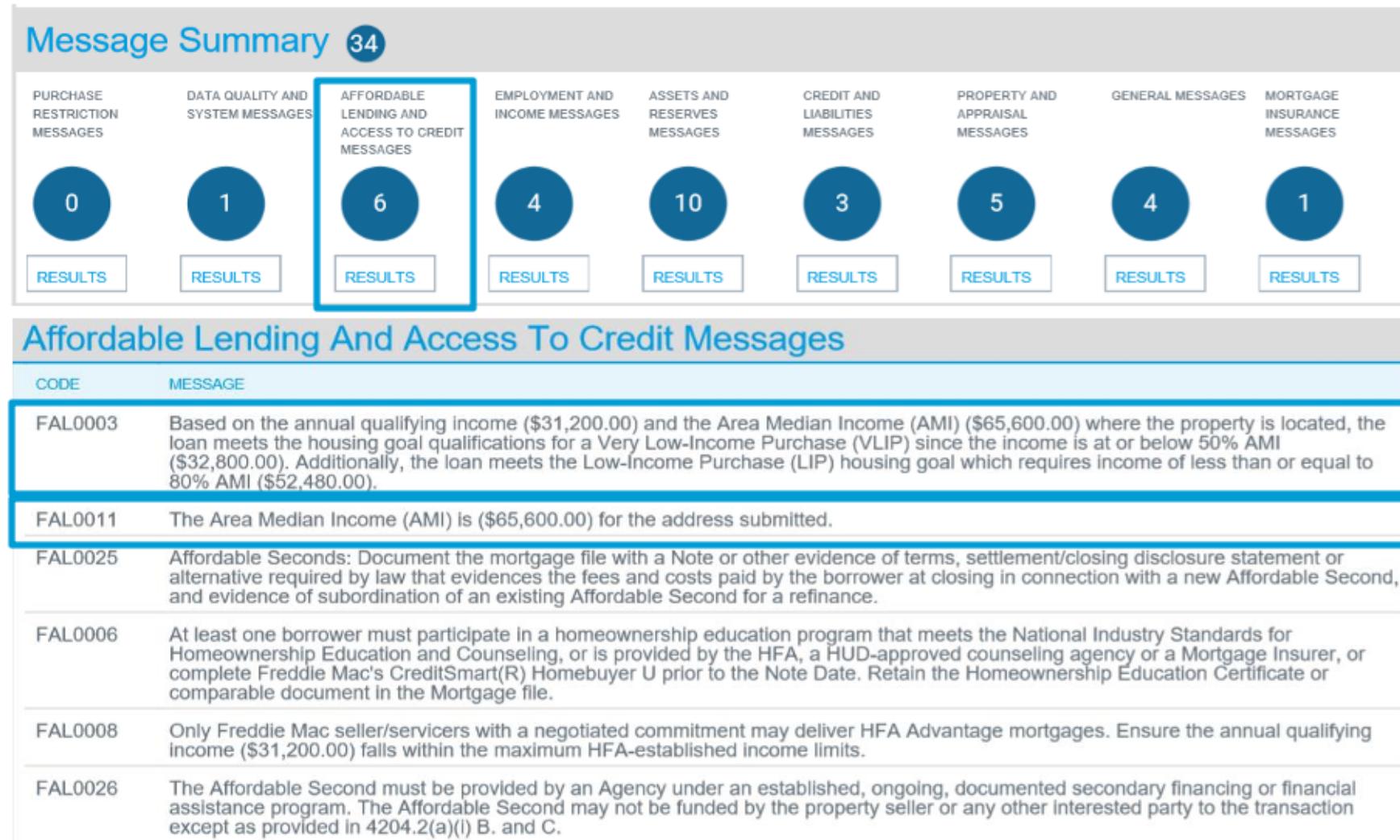
## Transaction Details

AUS STATUS Complete	LOAN PROCESSING STAGE Application	ASSESSMENT EXP DATE 2020-09-29	ASSESSMENT TYPE Credit	LPA VERSION 5.0.06
LOAN PRODUCT ADVISOR ID 5	TRANSACTION ID 7	AUS TRANSACTION NUMBER 44	DATE/TIME REQUESTED 2020-06-01T13:37:51Z	DATE/TIME ASSESSED 2020-06-01T13:37:59Z
SELLER NUMBER 7	BROKER NUMBER N/A	CORRESPONDENT NUMBER N/A	MSP NUMBER N/A	
ORIGINATING COMPANY WebSeller 607		SUBMITTING COMPANY WebSeller 607		

# Affordable Lending and Access to Credit Messaging



# Affordable Lending and Access to Credit Messaging



Income at  
or below  
**50%AMI**

# Affordable Lending and Access to Credit Messaging

## Message Summary 34



## Affordable Lending And Access To Credit Messages

CODE	MESSAGE
FAL0011	The Area Median Income (AMI) is (\$65,600.00) for the address submitted.
FAL0025	Affordable Seconds: Document the mortgage file with a Note or other evidence of terms, settlement/closing disclosure statement or alternative required by law that evidences the fees and costs paid by the borrower at closing in connection with a new Affordable Second, and evidence of subordination of an existing Affordable Second for a refinance.
FAL0006	At least one borrower must participate in a homeownership education program that meets the National Industry Standards for Homeownership Education and Counseling, or is provided by the HFA, a HUD-approved counseling agency or a Mortgage Insurer, or complete Freddie Mac's CreditSmart(R) Homebuyer U prior to the Note Date. Retain the Homeownership Education Certificate or comparable document in the Mortgage file.
FAL0008	Only Freddie Mac seller/servicers with a negotiated commitment may deliver HFA Advantage mortgages. Ensure the annual qualifying income (\$60,000.00) falls within the maximum HFA-established income limits.
FAL0026	The Affordable Second must be provided by an Agency under an established, ongoing, documented secondary financing or financial assistance program. The Affordable Second may not be funded by the property seller or any other interested party to the transaction except as provided in 4204.2(a)(i) B. and C.

Income  
> 80% AMI

**Note: No specific income messaging is returned when the AMI is > 80%**

# Message Summary & Feedback Messages

## Employment And Income Messages

CODE	MESSAGE
FEI0029	Based on Loan Product Advisor's overall assessment, the loan is not eligible for income representation and warranty relief; however, it may be eligible for relief offered through Freddie Mac's selling representation and warranty framework.

CODE	MESSAGE
FEI0034	Situation Data <b>Credit And Liabilities Messages</b>

CODE	MESSAGE
FEI0102	Amount qu De Credit report for PATRICIA E MMHXRDPW reflects at least 1 creditor inquiry within the previous 120 days. If additional credit was granted, obtain verification of debt and include the payment in the monthly debt ratio.
FEI0069	Ent su do FCL0003 The Credit Scores for PATRICIA E MMHXRDPW are TRW (Experian) 802, Equifax 802, Trans Union 798. The Underwriting Score is TRW (Experian) 802.
	FCL0259 802 is the Loan Product Advisor Indicator Score from TRW (Experian) for PATRICIA E MMHXRDPW.

CODE	MESSAGE
FEI0082	Other m ye <b>Property And Appraisal Messages</b>
	FPA0014 Loan is not eligible for collateral representation and warranty relief based on the overall assessment of loan and collateral risk, including appraisal quality, collateral quality and loan characteristics.
	FPA0037 The Appraisal Identifier must be provided in order to be eligible for collateral representation and warranty relief.
	FPA0072 510,400.00 is the maximum loan limit allowed for a 1-unit property located in BRAZOS County, TX.
	FPA0057 Address entered matched to: [REDACTED], COLLEGE STATION TX 77845 , Brazos County. Please confirm accuracy.
	FPA0035 Uniform Residential Appraisal Report (Form 70) is required.

## General Messages

CODE	MESSAGE
------	---------

# Mortgage Insurance Messaging



## Mortgage Insurance Messages

CODE	MESSAGE
FMI0040	This HFA Advantage mortgage requires 18% MI coverage when the borrower's income is less than or equal to 80% of Area Median Income and 35% MI coverage when the borrower's income is greater than 80% of AMI. Refer to the HFA's website and/or program guidelines for other MI options that may be available when the borrower's income is greater than 80% of AMI.

> 95% to 97% LTV

## Mortgage Insurance Messages

CODE	MESSAGE
FMI0039	This HFA Advantage mortgage requires 16% MI coverage when the borrower's income is less than or equal to 80% of Area Median Income and 30% MI coverage when the borrower's income is greater than 80% of AMI. Refer to the HFA's website and/or program guidelines for other MI options that may be available when the borrower's income is greater than 80% of AMI.

> 90% to 95% LTV

## Mortgage Insurance Messages

CODE	MESSAGE
FMI0038	This HFA Advantage mortgage requires 12% MI coverage when the borrower's income is less than or equal to 80% of Area Median Income and 25% MI coverage when the borrower's income is greater than 80% of AMI. Refer to the HFA's website and/or program guidelines for other MI options that may be available when the borrower's income is greater than 80% of AMI.

> 85% to 90% LTV

## Mortgage Insurance Messages

CODE	MESSAGE
FMI0037	This HFA Advantage mortgage requires 6% MI coverage when the borrower's income is less than or equal to 80% of Area Median Income and 12% MI coverage when the borrower's income is greater than 80% of AMI. Refer to the HFA's website and/or program guidelines for other MI options that may be available when the borrower's income is greater than 80% of AMI.

> 80% to 85% LTV

## Check-In

If you overlook entering data into a field in Loan Product Advisor, will a feedback certificate still be provided or do you have to correct and resubmit?

# Data Quality and System Messages

## Message Summary 42



## Data Quality And System Messages

CODE	MESSAGE
DQC0017	Owned Property Maintenance Expense Amount is required when the Asset Type is Real Estate Owned.
DQC0498	Property Current Usage Type is required if Asset Type is Real Estate Owned.
DQC0677	Property Usage Type is required if Asset Type is Real Estate Owned and Owned Property Disposition Status Type is Retained.
DQC0644	PurchaseCreditSourceType is required when Purchase Credit Type is provided.

# Data Quality and System Messages



Loan Product Advisor

CREATE LOAN

OTHER LINKS

PRIOR VERSION



## Data Quality and System Messages

### Loan Data

Quick Links

BORROWER NAME  
PATRICIA E MMHXRDPW

ADDITIONAL BORROWER  
N/A

ADDITIONAL BORROWER  
N/A

ADDITIONAL BORROWER  
N/A

ADDITIONAL BORROWER  
N/A

LOAN APPLICATION #

LP AUS KEY

AUS TRANSACTION #

LOAN PRODUCT ADVISOR ID

TRANSACTION ID



### Data Quality and System Messages

CODE	MESSAGE
DQC0666	TLTV is higher than maximum limit.
DQC0508	Initial Principal and Interest Payment Amount is required.

FEEDBACK

# Error Messages

 Freddie Mac

 Loan Product Advisor® Data Quality and System Messages

## Loan Data

BORROWER NAME KEN FREDDIE	LOAN APPLICATION NUMBER 21	LP AUS KEY 6
AUS TRANSACTION NUMBER	LOAN PRODUCT ADVISOR ID 1	TRANSACTION ID 16

## Data Quality and System Messages

CODE	MESSAGE
PLP0150	MERGED CREDIT ERROR: Unable to produce merged credit report - TRU XPN not responding.

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## Data Quality and System Messages

CODE	MESSAGE
DQR0047	'Owner Occupancy' field must = N for all borrs on inv. prop
DQR0023	Intent to Occupy field must be No for all borrowers when Property Usage Type is Investment Property.

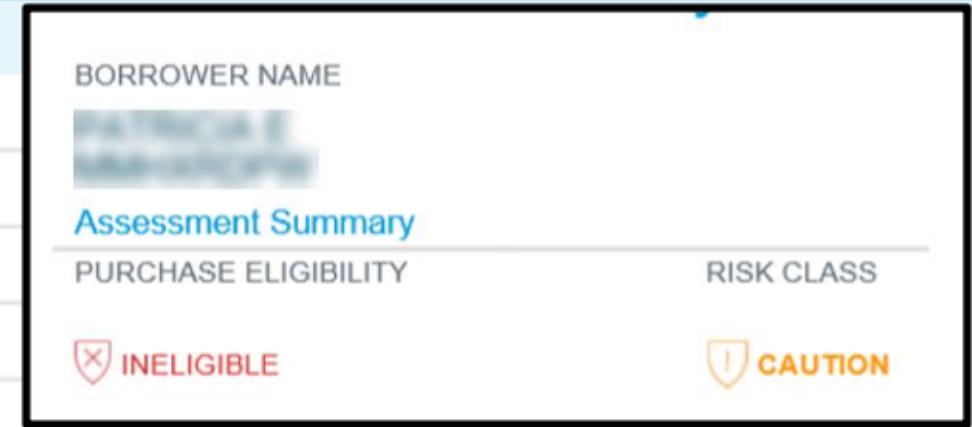
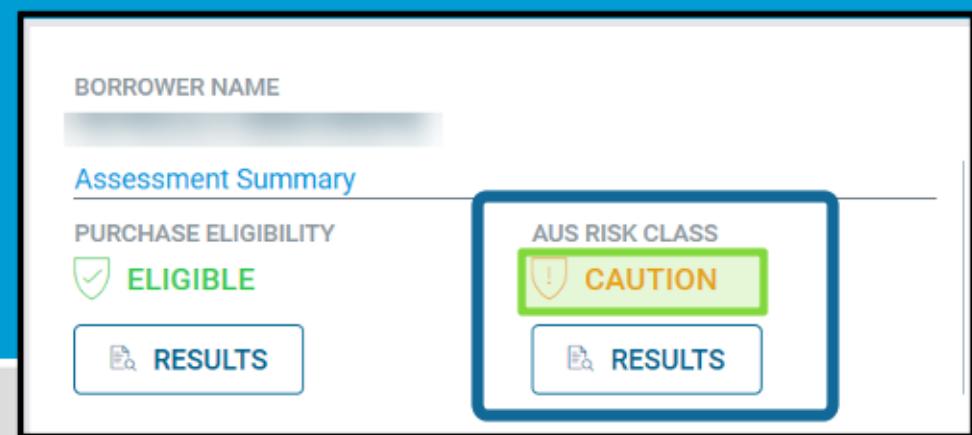
## Data Quality and System Messages

CODE	MESSAGE
PLP0023	No useable credit reports were received for borrower(s).

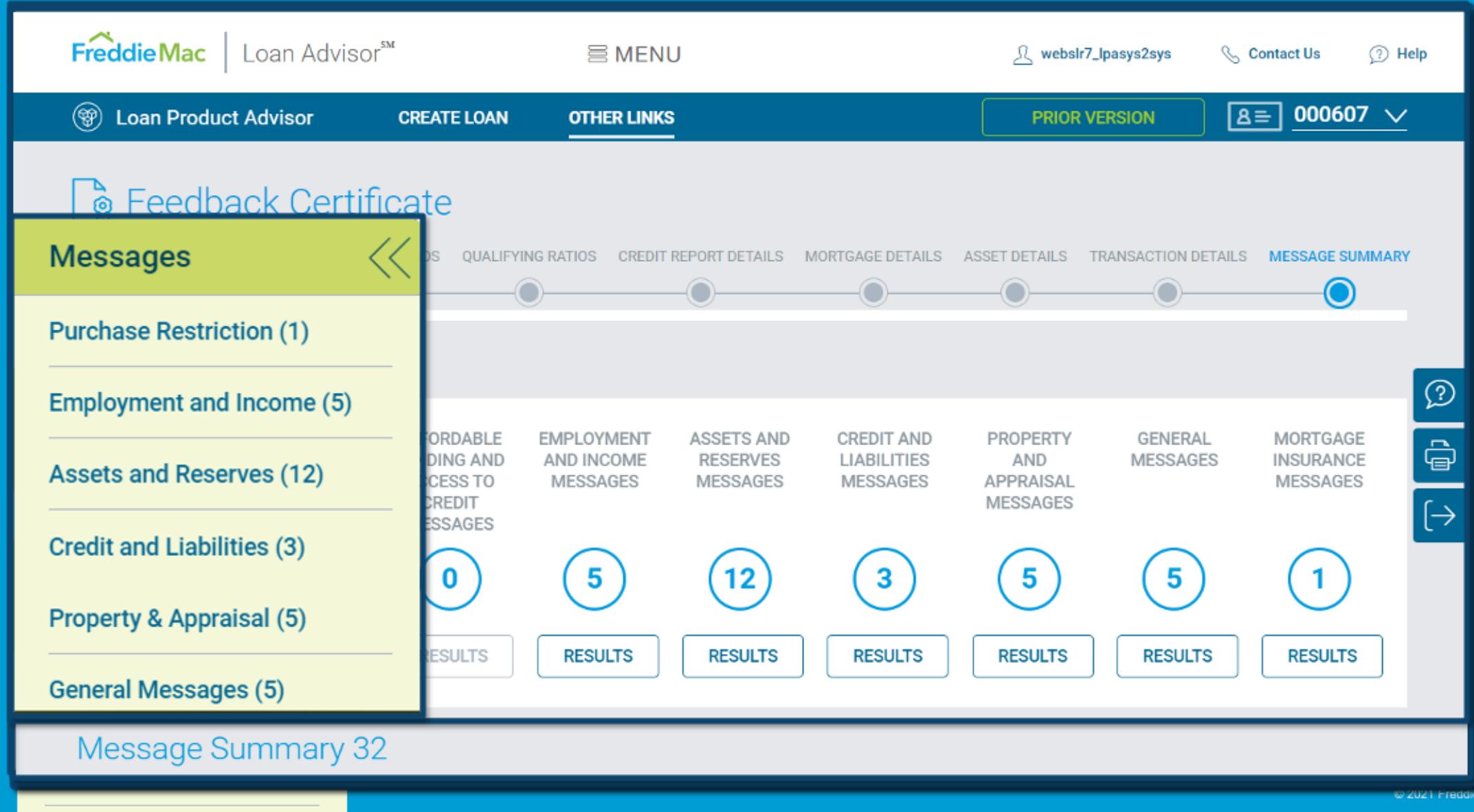
# Caution Result

## Credit And Liabilities Messages

CODE	MESSAGE
FCL0175	Analysis of credit history is recommended.
FCL0370	Analysis of debt ratio is recommended.
FCL0268	Analysis of total debt ratio is recommended.
FCL0374	Lower LTV/TLTV may strengthen loan quality.
FCL0181	Number of inquiries-high risk combined w/other factors.
FCL0128	Lack of recently reported balances on revolving/open accts
FCL0117	Number of accounts opened within last 12 months
FCL0112	Number of accounts with balances



# Loan Product Advisor Direct Entry



The screenshot shows the Freddie Mac Loan Product Advisor Direct Entry interface. The top navigation bar includes the Freddie Mac logo, 'Loan Advisor<sup>SM</sup>', 'MENU', user information ('webslr7\_ipasys2sys'), 'Contact Us', and 'Help'. The main menu bar has 'Loan Product Advisor' (selected), 'CREATE LOAN', 'OTHER LINKS' (underlined), 'PRIOR VERSION', and a user ID '000607' with a dropdown arrow.

The 'Messages' section is highlighted with a yellow background. It lists categories: 'Purchase Restriction (1)', 'Employment and Income (5)', 'Assets and Reserves (12)', 'Credit and Liabilities (3)', 'Property & Appraisal (5)', and 'General Messages (5)'. To the right of this list is a summary table with columns for category, count, and 'RESULTS' button.

Category	Count	RESULTS
AFFORDABLE LIVING AND ACCESS TO CREDIT MESSAGES	0	RESULTS
EMPLOYMENT AND INCOME MESSAGES	5	RESULTS
ASSETS AND RESERVES MESSAGES	12	RESULTS
CREDIT AND LIABILITIES MESSAGES	3	RESULTS
PROPERTY AND APPRAISAL MESSAGES	5	RESULTS
GENERAL MESSAGES	5	RESULTS
MORTGAGE INSURANCE MESSAGES	1	RESULTS

At the bottom, a 'Message Summary 32' is displayed, and the bottom right corner shows copyright information: '© 2021 Freddie Mac | 29'.

# Wrap Up



Loan Product Advisor®

When does it  
change?



What is changing?



What does it look  
like?



Where can I get  
more info?  
Additional resources



## Additional Resources

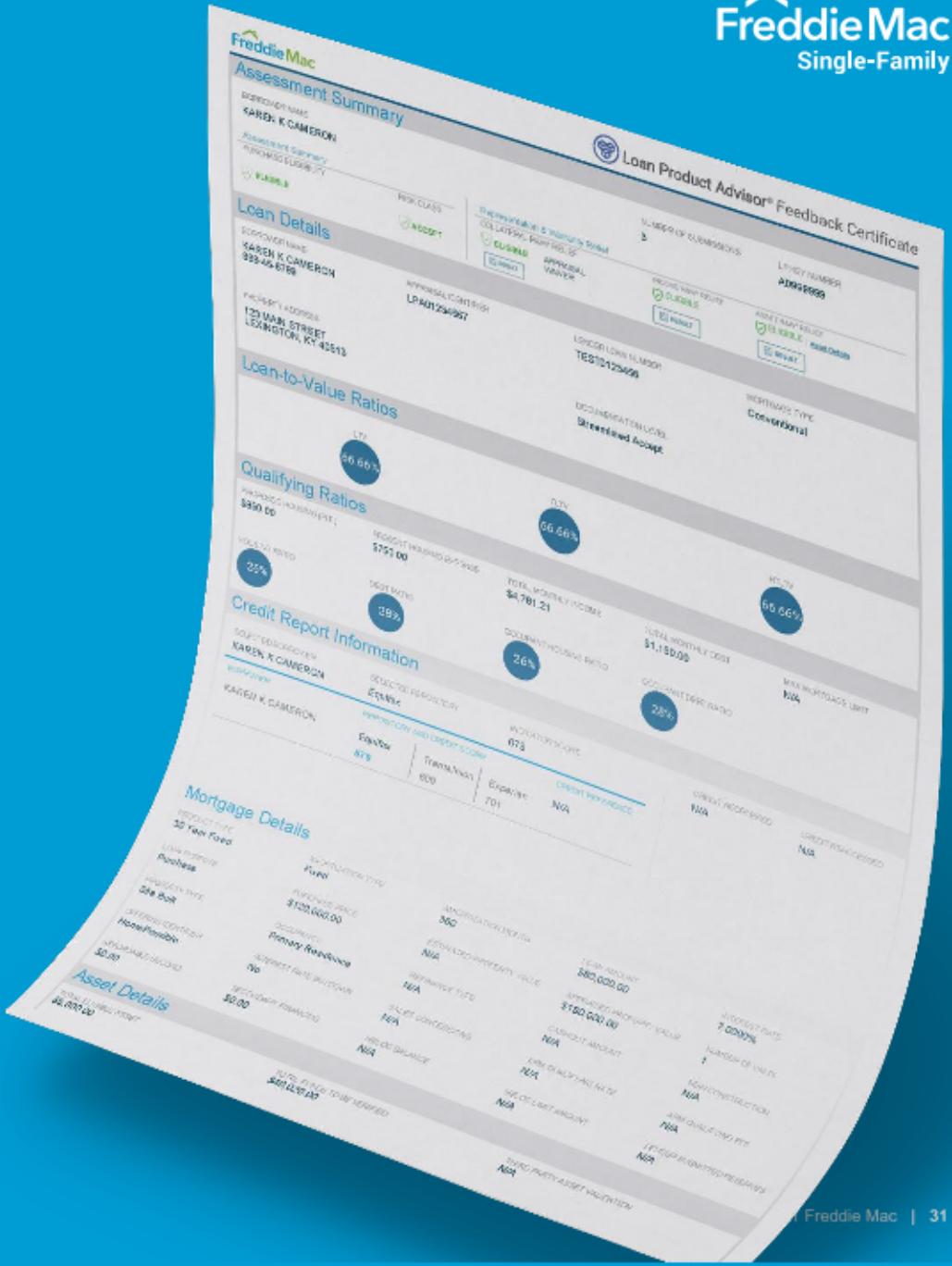
## Freddie Mac Learning

## Loan Product Advisor

## Enhanced Loan Product Advisor Functionality and Data Entry Job Aids

## Redesigned URLA/ULAD

## Subscription Center



Click on the links above to access these additional resources

# Customer Support Contact Center (CSCC)

## 800-FREDDIE

### Our Role

**800-FREDDIE** provides front-line support for Sellers, Servicers and Third-Party Originators who have questions about Freddie Mac products and services. CSCC is open 8AM-9PM EST Mon-Friday.

### Our Team

### Functional Areas

#### Loan Product Advisor®

- Accept vs Caution problem solving
- Feedback message interpretation
- Integration issues related to vendors

[LPCS requests  
@FreddieMac.com](mailto:LPCS_requests@FreddieMac.com)

#### Underwriting

- Underwriting scenarios
- Appraisal
- Income
- Assets
- Acceptable Documentation

[UWSupport  
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# Your Freddie Mac Learning team thanks you!





# Questions?

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