

## Effective Date

Effective July 25, 2025

## Update:

### **New Credit Report Error Messages**

- Freddie Mac is adding new messages to provide more details on errors you may receive pertaining to submitted credit reports. One message will indicate the credit score version is incorrect, and one message will indicate the credit score segment is missing. If you receive these messages, LPA will not allow the transaction to process until the errors are resolved.

Message Code	Message Text
PLP0289	Incorrect credit score version in one or more credit report(s). Contact your credit provider.
PLP0290	Missing credit score segment in one or more credit report(s). Contact your credit provider.

### **Credit Report Packaging in XML and PDF Output**

- Currently, when more than one merged credit report is returned in the LPA response, all the credit reports are combined into one section of the XML response. Freddie Mac previously communicated to software partners and custom-build lenders that LPA will begin to return a separate XML output for each credit report, helping to reduce issues when parsing credit reports. To reduce the impact to software partners and lenders, we're now targeting this update for March 2026 with the LPA 6.1 specification implementation.
- Testing for this functionality in the customer test environment (CTE) is targeted to be available on July 21. Please contact your Freddie Mac representative for additional details.

**Should you have any questions, please reach out to your Account Executive or Client Manager**