



# WHOLESALE ANNOUNCEMENT 2025-72

September 25, 2025

Freddie Mac Update

## Effective Date

Effective September 28, 2025

## Update:

### **Redesigned LPA Feedback Certificate**

Freddie Mac is redesigning the LPA v6.0 feedback certificate to deliver enhancements that may increase opportunities for your borrowers and help you easily find the information you need to determine the best path forward for a loan. The new features include:

- New Caution and Opportunity Message Sections: Get clearer insight into factors that are causing a loan to receive a Caution risk class or potential missed opportunities (rent payment history, positive cash flow, LPA Choice or Home Possible) for your borrowers.
- New Employment/Income Grid: Get a clearer look at income data submitted to LPA and eligibility for representation and warranty (R&W) relief.
- Enhanced Asset Verification Grid: Easily identify assets by borrower and compare information submitted to LPA against information from third-party asset and income modeler (AIM) provider reports.
- Highlighting Actionable vs. Informational Messages: Identify and prioritize messages that offer actionable feedback with new “Actionable” and “Informational” categories.
- As a reminder, you must be using LPA v6.0 to take advantage of these enhancements to the feedback certificate. These updates will apply to new submissions and resubmissions on or after September 28.

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