

The information provided in this document applies generally to all Loan Product Advisor® users, whether you are entering data directly into the Loan Product Advisor interface, or importing data from your system. If you are using an automated underwriting system (AUS) that interfaces with the Loan Product Advisor credit engine, the field names your system displays may differ from the corresponding Loan Product Advisor field names. The field groupings and the order in which you enter information may also vary. Contact your system administrator, or system vendor, for more information on data input mapping from your system to Loan Product Advisor.

This guide represents the direct data-entry point of view using Loan Product Advisor version 4.8.00 (for information on version 5.0.06 and higher click [here](#)) and includes information on the following:

Functionality Guide Sections

- [Accessing Loan Product Advisor](#)
- [Accessing HVE Lookup Tool](#)
- [Entering Loan Data](#)
- [Automated Underwriting and Reorder Credit](#)
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- [Submitting and Resubmitting a Loan](#)
- [Correcting Data Errors](#)
- [Retrieving Results](#)
- [Accessing an Existing Loan](#)
- [Assigning a Loan](#)
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- [Sending a Loan from Your System](#)
- [Examples of Loan Product Advisor Results](#)
 - [Accept Full Feedback Certificate](#)
 - [Accept Doc. Checklist](#)
 - [Property Valuation Disclosure Form](#)
 - [Caution Full Feedback Certificate](#)
 - [Ineligible Messages](#)
 - [Incomplete Messages](#)
 - [Invalid Messages](#)

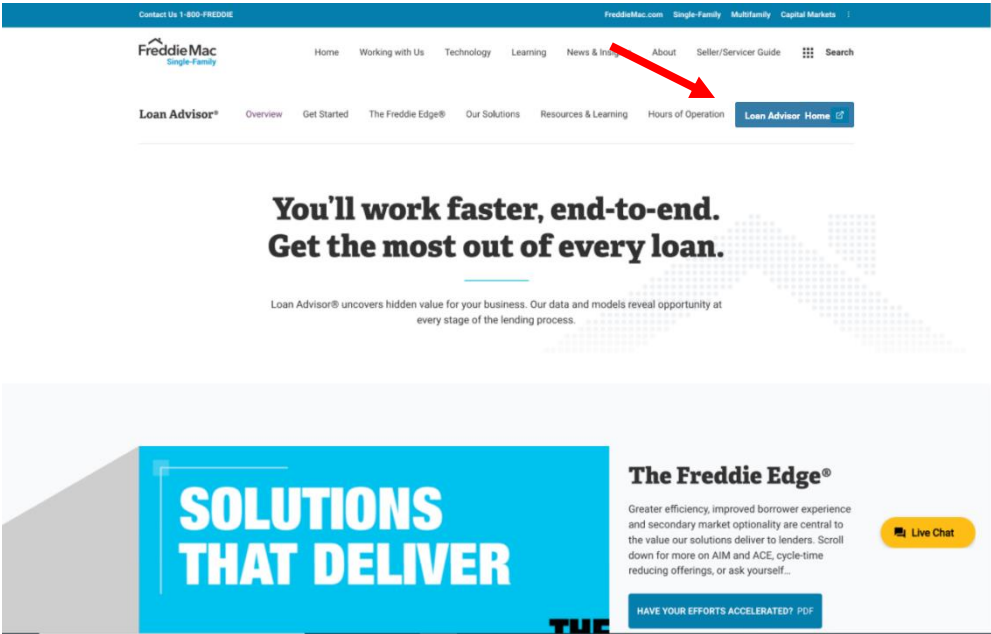
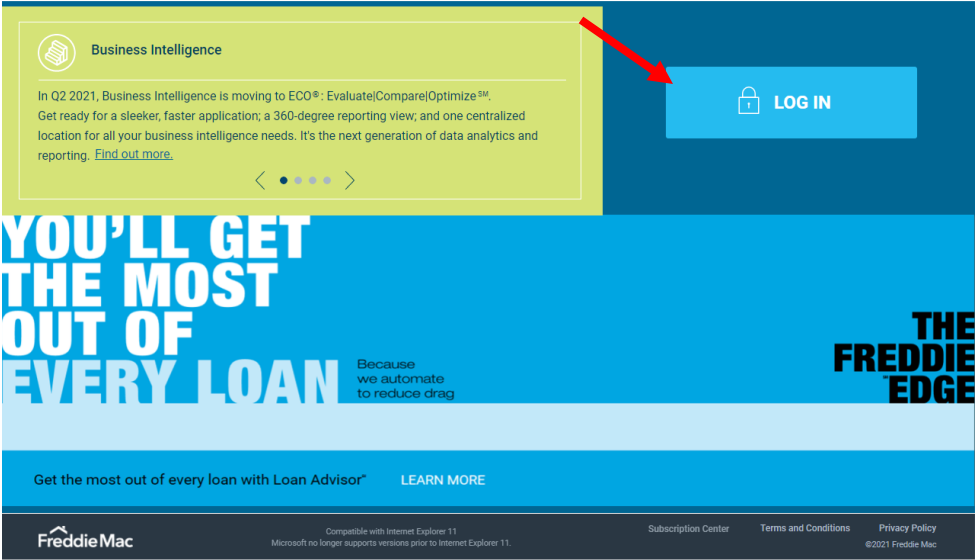
Need more help with Loan Product Advisor data entry fields?

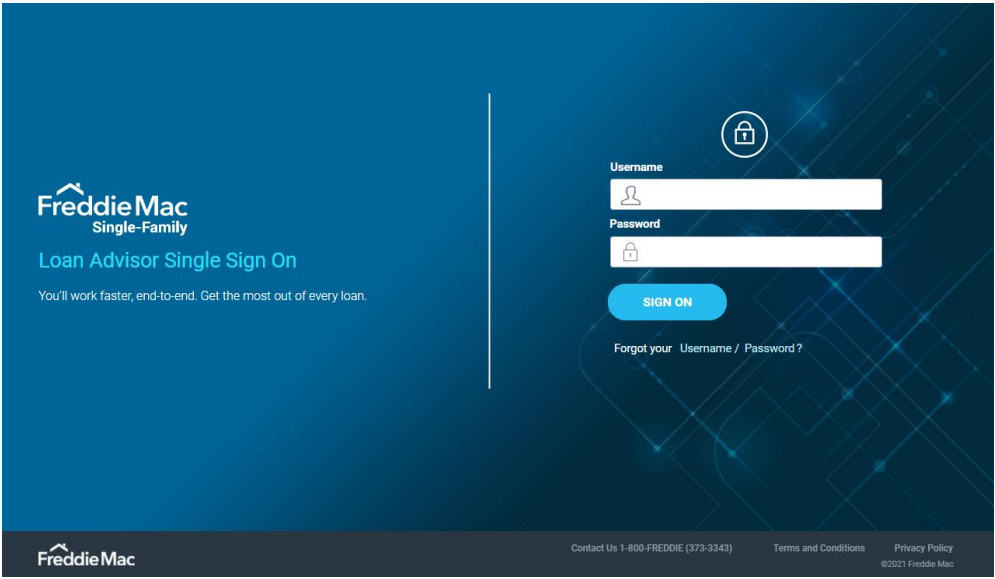
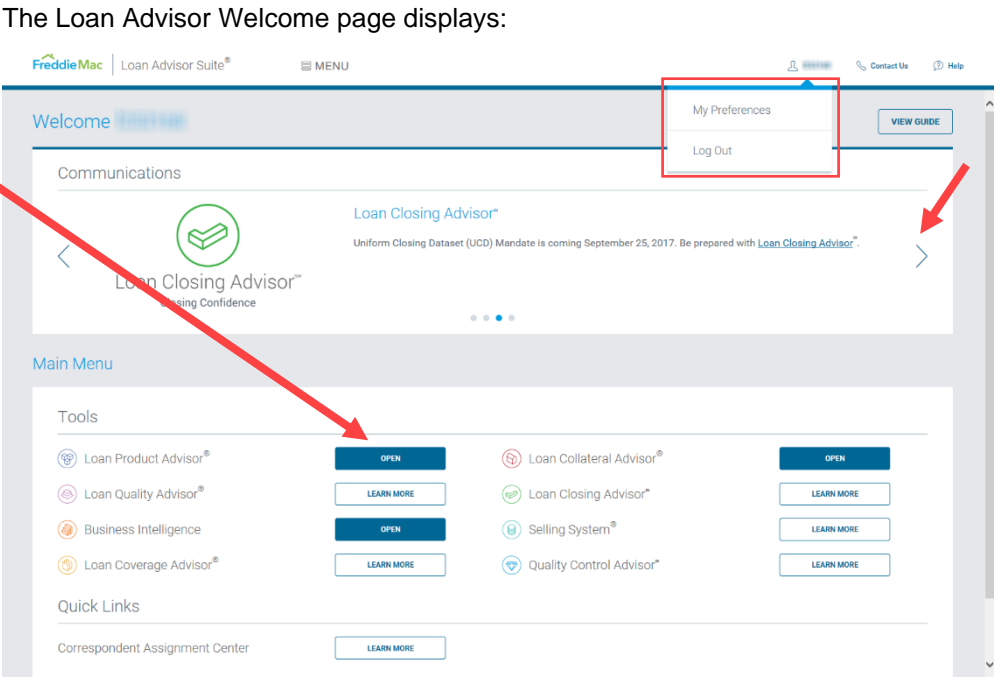
The [Loan Product Advisor® Online Tool](#) will help you become more familiar with Loan Product Advisor's data entry fields.

Accessing Loan Product Advisor

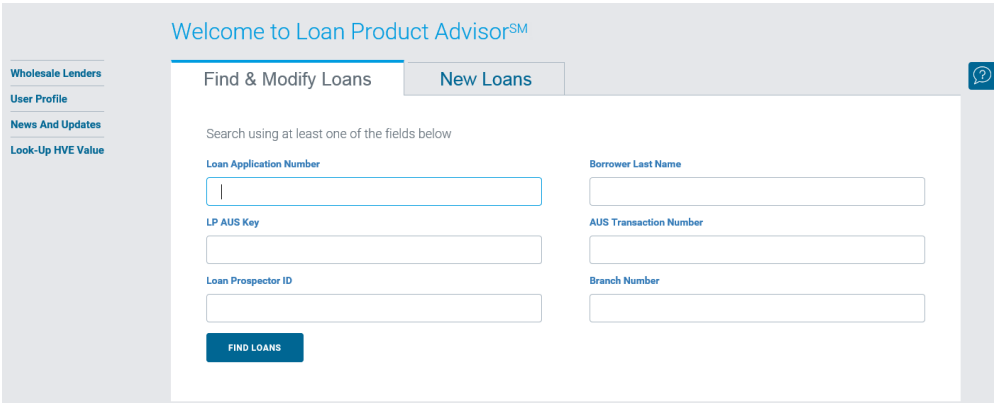
Loan Product Advisor's automated underwriting service is accessed via the Internet. To access this service:

Step / Action	Result / Notes
1. Obtain User Names and Passwords	<p>To access Loan Product Advisor directly through Freddie Mac Loan Advisor®, use our online registration, available at https://sf.freddie.mac.com/tools-learning/loan-advisor/our-solutions/loan-product-advisor. Scroll down the page to the Additional Resources section.</p> <p>Note: For more information regarding Loan Product Advisor S2S integration, access Tips for Transitioning to Loan Product Advisor System-to-System Integrated Access.</p> <p>When you sign up, request an individual user name and password for each person in your company who will be submitting loan applications to Loan Product Advisor. Login information will be sent to a designated Loan Advisor SM Administrator and individual user via two separate emails:</p> <ol style="list-style-type: none"> 1. Individual User Names, Seller/Service Number (or TPO Number) and the Loan Product Advisor Password are emailed to the Primary Contact. 2. Your Individual Password and Personal Identification Number (PIN) are emailed directly to you. We recommend you retain this information. You will need your PIN if you need to request a password reset. <p>Note: If this is the first time you are using your User Name and Password, you will be prompted to change your password and complete the User Profile page.</p> <p>Note: Visit the Loan Product Advisor web page at https://sf.freddie.mac.com/tools-learning/loan-advisor/our-solutions/loan-product-advisor to help you get started with Loan Product Advisor tips, quick references, news, training information and other useful tools.</p>

Step / Action	Result / Notes
<p>2. Enter the following URL into your browser https://las.freddie.com or access Loan Advisor from the Loan Advisor webpage on FreddieMac.com, https://sf.freddie.com/tools-learning/loan-advisor/overview and click Loan Advisor Home.</p>	 <p>Note: Bookmark this address for future access: https://las.freddie.com.</p>
<p>3. Click LOG IN.</p>	


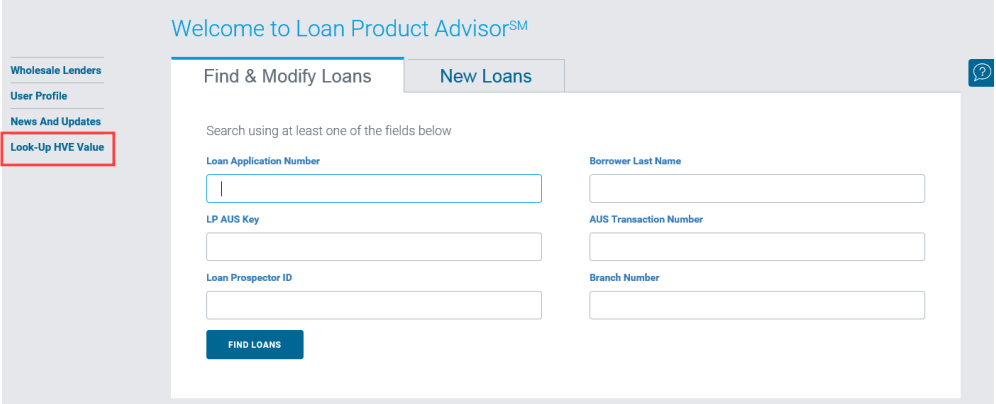
Step / Action	Result / Notes
<p>4. Enter your Loan Advisor Username and Password and click SIGN ON. The Loan Advisor Welcome page displays with the Loan Product Advisor tool link.</p>	 <p>Note: If you forget your username or password, follow the prompts from the links Forgot your username/password? at the bottom of the LOG IN window.</p>
<p>5. Click OPEN next to Loan Product Advisor on the Loan Advisor® Welcome page, and the Homepage displays.</p>	<p>The Loan Advisor Welcome page displays:</p>  <p>Note: When you select your User Name, a drop-down menu displays options to change your preferences and to log out. You can also move through the upper banner using the side arrows.</p> <p>Note: If this is the first time you are using your User Name and Password, you will be prompted to change your Password and complete the User Profile page.</p>

Step / Action	Result / Notes
<p>6. Click View Guide to see link descriptions displaying on the Welcome page, then click Close.</p>	
<p>7. If applicable, complete the User Profile page.</p> <p>Then select Loan Product Advisor Main on the left navigation bar to save the data.</p>	<p>The first time you use Loan Product Advisor, the User Profile page displays:</p> <p>You'll need to enter your Seller Number, MSP/NOTP Number or Broker/TPO Number (provided in email to the Primary Contact for your organization) on this page.</p> <p>Note: If processing FHA loans, you may also want to enter your FHA Lender ID (and Sponsor ID, as applicable) so the fields auto-populate on the FHA page.</p>

Step / Action	Result / Notes
	<p>The Loan Product Advisor Main page displays:</p> 

Accessing HVE Lookup Tool for Enhanced Relief Refinance Mortgages®

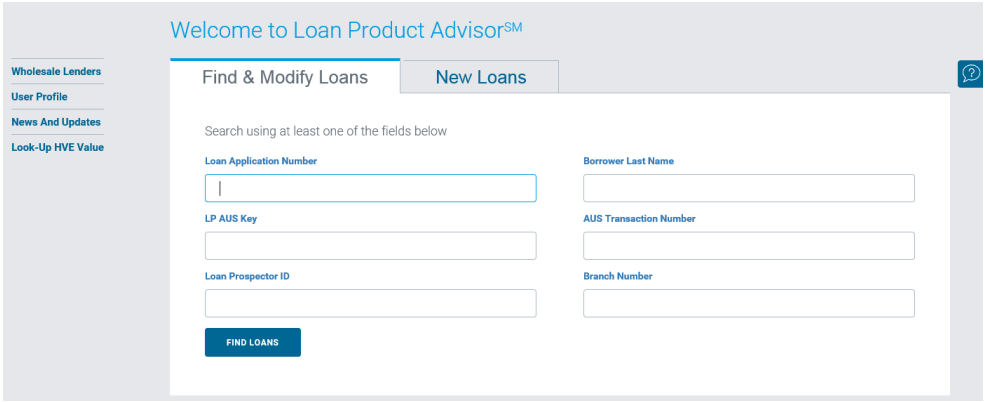
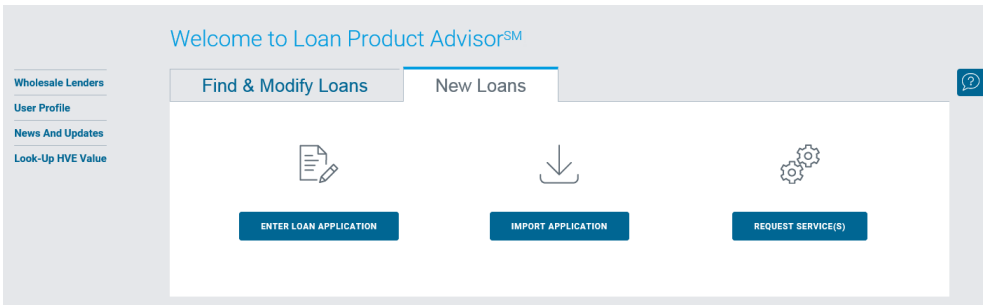

Home Value Explorer® (HVE), for Seller/Serviceers, is part of Freddie Mac's Home Value Suite of tools that automate collateral valuation. HVE is a Freddie Mac AVM tool that provides a point value estimate for a property with a Confidence Score and Forecast Standard Deviation, indicating the accuracy of the estimated value. HVE can be accessed within Loan Product Advisor or via the <https://sf.freddie-mac.com/tools-learning/loan-advisor/our-solutions/loan-product-advisor> website for use with the Enhanced Relief Refinance Mortgages. To access this service within Loan Product Advisor:

Step / Action	Result / Notes
<p>1. Click the Look-Up HVE Value link in the left navigation bar.</p> 	 <p>Note: For information on HVE, refer to https://sf.freddie-mac.com/general/using-freddie-mac-property-valuation-data</p>

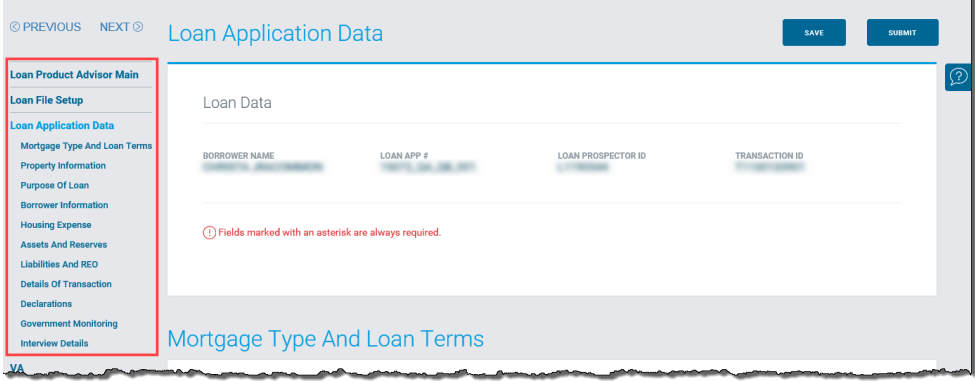
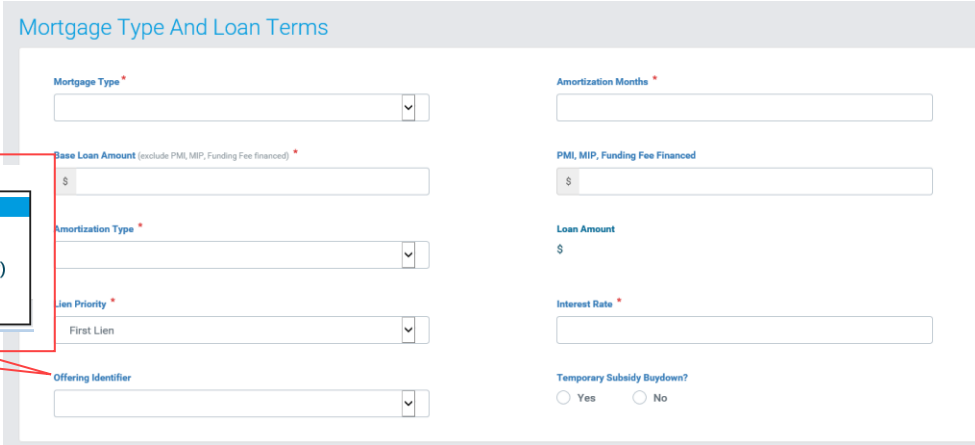
Entering Loan Data

Data can be entered directly into the Loan Product Advisor interface, or [sent from your system](#). This table provides information for entering a loan application directly into Loan Product Advisor.

Note: For additional help with Loan Product Advisor data entry fields, refer to the [Loan Product Advisor Online Tool](#).

Step / Action	Result / Notes
<p>1. Once logged in, you will see the Welcome to Loan Product Advisor page.</p>	
<p>2. From the Welcome page, select the New Loans tab.</p>	 <p>You may also select Import Application into Loan Product Advisor, or Request Services from this New Loans tab.</p>
<p>3. Select Enter Loan Application.</p>	
	<p>Loan File Setup page displays:</p>

Step / Action	Result / Notes																								
<p>4. Enter data on Loan File Setup page.</p> <p>Then click Next.</p> <div data-bbox="162 441 487 651" style="border: 1px solid red; padding: 5px;"> <p>Loan Processing Stage</p> <ul style="list-style-type: none"> Prequalification Application Underwriting Final Disposition Post Closing QC </div> <div data-bbox="162 682 487 871" style="border: 1px solid red; padding: 5px;"> <p>Click any data field name to access the Online Help Glossary for details and valid values for that data field.</p> </div> <div data-bbox="162 1144 487 1344" style="border: 1px solid red; padding: 5px;"> <p>Fields with a red asterisk (*) are required on all transactions. Other fields are conditionally required depending on the loan data entered.</p> </div>	<div data-bbox="511 273 1485 1333" style="border: 1px solid gray; padding: 10px;"> <p>Loan File Setup</p> <p>Loan Data</p> <p>BORROWER NAME LOAN APP # LOAN PROSPECTOR ID TRANSACTION ID</p> <p>Fields marked with an asterisk are always required.</p> <p>Loan Application Number * Loan Processing Stage</p> <p>Branch Number Loan Registration Number</p> <p><i>Important:</i> Are you resubmitting this loan? If so, enter the LP AUS Key located on your results.</p> <p>LP AUS Key</p> <p>Borrower Setup</p> <p>Please enter the names of all borrowers on the loan application.</p> <table border="1"> <thead> <tr> <th>First Name *</th> <th>Middle Name</th> <th>Last Name *</th> <th>Suffix</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td></tr> </tbody> </table> <p>SELLER NAME BROKER/TPO NAME MSP/NOTP NAME ORIGINATING COMPANY NAME</p> </div> <p>Note: The optional Loan Processing Stage field indicates the point in the loan origination process at which the loan is being sent for assessment. You will not receive Minimum Assessment Feedback (MAF) in stage 1 (Prequalification).</p> <p>If you do not enter an option in Loan Processing Stage, Loan Product Advisor will default as follows:</p> <ul style="list-style-type: none"> ▪ If you enter the full Property Address (property address, city, state, county, zip code), then Loan Processing Stage defaults to Underwriting. ▪ If you do not enter the full Property Address (property address, city, state, county, zip code), then Loan Processing Stage defaults to Prequalification. <p>Note: If you are resubmitting the loan after the Note Date, you must select Post Closing QC as the Loan Processing Stage. You must also follow the requirements of Freddie Mac's Single-Family Seller/Servicer Guide (Guide), Section 5101.7 for Resubmission to Loan Product Advisor After the Note Date. Refer to the Reminders for Loan Product Advisor Resubmissions after the Note Date job aid for more information.</p> <p>Note: At least one borrower name must be entered to proceed. The maximum number of borrowers Loan Product Advisor can assess on a single loan is five.</p>	First Name *	Middle Name	Last Name *	Suffix																				
First Name *	Middle Name	Last Name *	Suffix																						

Step / Action	Result / Notes
	<p>Note: Loan Product Advisor will allow the assessment of Mortgages when no Borrower has a Credit Score. Additionally, our requirements for Accept and A-minus Mortgages when not all Borrowers have a usable Credit Score have been updated. Refer to Mortgages for Borrowers Without Credit Scores for complete requirements.</p>
<p>The left navigation bar lists each section of the loan application for easier navigation between sections.</p>	<p>The Loan Application Data page appears.</p>  <p>The Loan Application Data page has data fields and sections that correspond to the Uniform Residential Loan Application.</p>
<p>5. Enter data on the Loan Application Data page, beginning with the Mortgage Type and Loan Terms subsection.</p>	<p>Mortgage Type and Loan Terms subsection:</p>  <p>Note: If the loan is a Home Possible®, Home Possible Advantage™ (Note: Home Possible Advantage is no longer an eligible mortgage product. Resubmit the loan using Home Possible or another affordable lending mortgage product), Home Possible Advantage for HFAs (eligible users only)*, Relief Refinance – Open Access™ or an Enhanced Relief Refinance loan, select the applicable product in the Offering Identifier field. For more information on the Home Possible flexible options, refer to https://sf.freddie.com/working-with-us/origination-underwriting/mortgage-products/home-possible.</p> <p>*This Mortgage must be delivered by either the HFA, or its Master Servicer, under the required Negotiated Commitment to deliver HPA for HFAs.</p>

Offering Identifier

- Home Possible
- Home Possible Advantage
- Home Possible Advantage for HFAs (eligible users only)
- Relief Refinance - Open Access
- Enhanced Relief Refinance

Step / Action	Result / Notes
	<p>Note: You may request to receive or suppress Home Value Explorer® (HVE®) results and other associated HVE messages on the Loan Product Advisor Feedback Certificate for Freddie Mac Relief Refinance Mortgages – Open Access transactions. To opt-in or opt-out of this option, refer to HVE Results in Loan Product Advisor Request for Change Form.</p> <p>Note: For Amortization Months, fixed-rate mortgages may be amortized for a minimum of 120 months (10 years), and a maximum of 360 months (30 years). Adjustable rate mortgages may be amortized for a minimum of 180 months (15 years), and a maximum of 360 months (30 years).</p>
	<p>Property subsection:</p> <div data-bbox="516 604 1490 1535" style="border: 1px solid #ccc; padding: 10px;"> <p>Property Information</p> <p>Appraisal Identifier <input type="text"/></p> <p>Property Address <input type="text"/></p> <p>Number of Units * <input type="text"/></p> <p>City <input type="text"/></p> <p>State <input type="text"/></p> <p>County <input type="text"/></p> <p>Legal Description <input type="text"/></p> <p>Year Built <input type="text"/></p> <p>Building Status Existing <input type="text"/></p> <p>Property Type <input type="text"/></p> <p>Zip Code <input type="text"/> - <input type="text"/></p> <p>Is this a Planned Unit Development? <input type="radio"/> Yes <input type="radio"/> No</p> <p>Estimated Value of Property \$ <input type="text"/></p> <p>Appraised Value of Property \$ <input type="text"/></p> </div> <div data-bbox="94 808 511 1056" style="border: 1px solid red; padding: 5px; margin-top: 10px;"> <p>Property Type</p> <ul style="list-style-type: none"> Detached Attached Condominium Cooperative Manufactured Home Singlewide Manufactured Home Multiwide </div> <div data-bbox="86 1182 532 1398" style="border: 1px solid red; padding: 5px; margin-top: 10px;"> <p>Building Status</p> <ul style="list-style-type: none"> Proposed Substantially Rehabilitated Under Construction Existing Alteration, Improvement, Repair </div> <p>Note: There are two basic guidelines to follow when entering address information:</p> <ul style="list-style-type: none"> ▪ Loan Product Advisor reads alphanumeric data – so do not use punctuation. ▪ Use standard abbreviations for street types.

Step / Action	Result / Notes
	<p>Note: Automated collateral evaluation: To assess the loan’s eligibility for collateral representation and warranty relief with an appraisal waiver:</p> <ul style="list-style-type: none"> ▪ For refinance transactions, enter a value in the Estimated Value of Property field. ▪ For purchase transactions, enter a value in the Purchase Price field under the Details of Transaction subsection. <p>Leave the Appraisal Identifier and Appraised Value of Property fields blank.</p> <p>If the Feedback Certificate indicates an appraisal is required, the loan may still be eligible for collateral representation and warranty relief with an appraisal. To determine eligibility:</p> <ul style="list-style-type: none"> ▪ Obtain an appraisal and submit it to the UCDP. ▪ If the UCDP or Loan Collateral Advisor Results indicate the appraisal is eligible for collateral representation and warranty relief, resubmit the loan to Loan Product Advisor with the Appraisal Identifier to validate the loans’ eligibility for collateral representation and warranty relief. <p>For additional information:</p> <ul style="list-style-type: none"> ▪ Refer to the Automated Collateral Evaluation job aid regarding Loan Product Advisor’s automated collateral evaluation capability which provides the option to waive the appraisal requirements on certain loans. ▪ Refer to the Collateral Representation and Warranty Relief with an Appraisal - Loan Product Advisor Information job aid about using Loan Product Advisor to validate eligibility for collateral representation and warranty relief when an appraisal is required. <p>Note: For Property Type, select Condominium for properties located in a condominium project, including site and detached condos, unless a manufactured home. For a manufactured home, select Manufactured Home Singlewide or Manufactured Home Multiwide. If the Seller is permitted to deliver cooperative share mortgages under their Purchase Documents and the property is a cooperative unit, select Cooperative.</p> <p>Note: For all mortgages secured by an individual Condominium unit, the Seller must perform an underwriting analysis to determine that the Condominium Project satisfies the requirements contained in the Guide Chapter 5701.</p> <p>Note: The Is this a Planned Unit Development? field defaults to No. If the property is located in a Planned Unit Development, ensure Yes is selected.</p> <p>Note: Building Status is important to ensure accurate MAF.</p>

Step / Action	Result / Notes
<p>New Construction</p> <ul style="list-style-type: none"> Newly Built Construction Conversion 	<p>Purpose of Loan subsection:</p> <p>Purpose Of Loan</p> <p>Purpose of Loan *</p> <p>Intended Use of Property *</p> <p>Manner in which title will be held</p> <p>Title will be held in what name(s)</p> <p>Add Another Title Holder</p> <p>New Construction</p> <p>Property to be held in</p> <p>Leasehold Expiration Date (MM/DD/YYYY)</p>
<p>Purpose of Loan *</p> <ul style="list-style-type: none"> Purchase Refinance 	<p>Note: <i>Newly Built</i> is only applicable to FHA and VA mortgages, and appears in the drop-down menu when "FHA" or "VA" is entered in the Mortgage Type field. Construction Conversion is applicable to conventional and FHA mortgages. If a Construction Conversion Mortgage or Renovation Mortgage, select Construction Conversion. Refer to Loan Product Advisor – How to Enter Data on Construction Conversion or Renovation Mortgages for complete data entry requirements on new construction loans.</p> <p>Note: The Property to be held in field is required to determine eligibility for collateral representation and warranty relief.</p>
<p>Intended Use of Property *</p> <ul style="list-style-type: none"> Primary Residence Secondary Residence Investment Property 	

Step / Action	Result / Notes
	<p>Borrower 1 Information subsection:</p> <p>Borrower Information</p> <p>Borrower 1 Information</p> <p> <input type="text"/> First Name * <input type="text"/> Social Security Number * <input type="text"/> Middle Name <input type="text"/> Date of Birth (MM/DD/YYYY) * <input type="text"/> Last Name * <input type="text"/> Home Phone Number <input type="text"/> Suffix <input type="text"/> Marital Status * <input type="text"/> Years of School <input type="text"/> Number of Dependents </p> <p> Eligible Veteran? <input type="radio"/> Yes <input type="radio"/> No </p> <p>List alternate names under which credit has been received +</p> <p> <input type="text"/> First Name <input type="text"/> Middle Name <input type="text"/> Last Name </p>

Click to add additional alternate names

Step / Action	Result / Notes
	<p>Borrower 1 Present, Former, and Mailing Address subsections:</p> <div data-bbox="584 325 760 357">Present Address</div> <div data-bbox="584 430 1372 766"> <p>Present Address * <input type="text"/> City * <input type="text"/></p> <p>State * <input type="text"/> Zip Code * <input type="text"/> - <input type="text"/></p> <p>Years at Residence * <input type="text"/> Own/Rent? * <input type="text"/></p> <p>Months at Residence <input type="text"/></p> </div> <div data-bbox="178 724 483 802" style="border: 1px solid red; padding: 5px;"> <p>Click to add additional former addresses</p> </div> <div data-bbox="584 829 1372 1302"> <p>Former Address + <small>(if residing at present address less than 2 years)</small></p> <p>Former Address <input type="text"/> City <input type="text"/></p> <p>State <input type="text"/> Zip Code <input type="text"/> - <input type="text"/></p> <p>Country <input type="text" value="United States"/> Own/Rent? <input type="text"/></p> <p>Years at Residence <input type="text"/> Months at Residence <input type="text"/></p> </div> <div data-bbox="584 1417 1372 1722"> <p>Mailing Address <small>(if different from present address)</small></p> <p>Mailing Address <input type="text"/> City <input type="text"/></p> <p>State <input type="text"/> Zip Code <input type="text"/> - <input type="text"/></p> <p>Country <input type="text" value="United States"/></p> </div>

Step / Action	Result / Notes
<p>Access Borrower Monthly Income Breakdown page</p> <p>Self Employed? field defaults to No</p> <p>Access Borrower Employment Details page</p>	<p>Borrower 1 Employment Information subsection:</p> <p>Employment Information</p> <p>For Conventional loans, Monthly Income must be entered in the Monthly Income Breakdown section.</p> <p>Monthly Income Breakdown</p> <p>Monthly Income *</p> <p>\$</p> <p>Borrower Employment Details</p> <p>+ Add</p> <p>Self Employed? *</p> <p><input type="radio"/> Yes</p> <p><input type="radio"/> No</p> <p>Self Employed Income</p> <p>\$</p> <p>Note: For all loans, you have the option of entering Monthly Income within the Employment Information subsection of the Loan Application Data page; or providing a breakdown of the income on the Monthly Income Breakdown page. The Monthly Income field becomes a <i>display only</i> total when you use the Monthly Income Breakdown page. Loan Product Advisor calculates this total using the Monthly Income Breakdown data you enter for each borrower. For Conventional loans, the income must be entered in the Monthly Income Breakdown Section to receive accurate feedback messages related to income types entered. If not, the feedback messages related to income documentation will not be returned and the Seller is required to meet documentation requirements as per their Purchase Documents.</p> <p>Note: A borrower is considered self-employed if they own 25% or more of a business regardless of how much the business contributes toward their total income. For self-employment income to be considered for qualification purposes, add the self-employed income on the Monthly Income Breakdown page, preferably in the Base Employment Income field. To receive feedback specific to self-employed borrower, also check the self-employed indicator on the Employment Details page, otherwise the indicator defaults to No.</p>

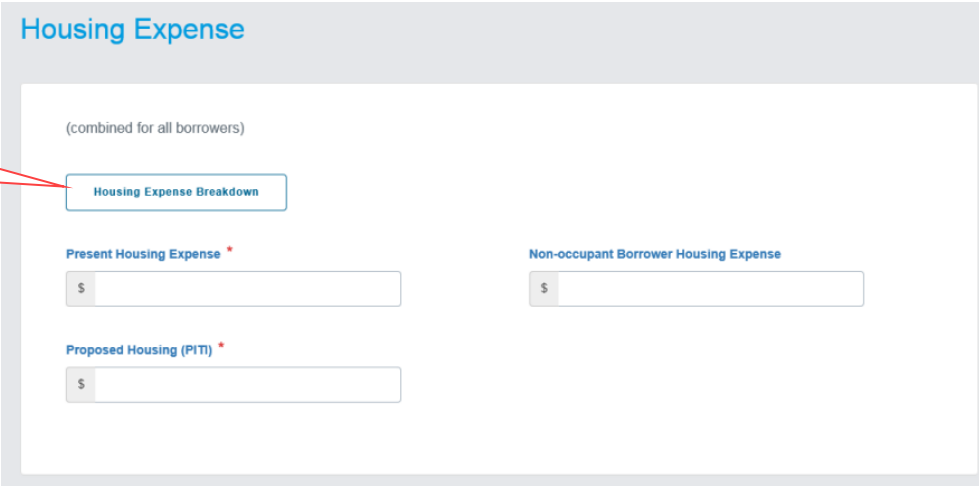
Step / Action	Result / Notes																																																								
<div data-bbox="175 562 462 716" style="border: 1px solid red; padding: 5px;"> Add self-employed income in the Base Employment Income field </div>	<p>Borrower 1 Monthly Income Breakdown page:</p> <div data-bbox="553 317 1453 1948"> <p>Monthly Income Breakdown SAVE SUBMIT</p> <hr/> <p>Loan Data ?</p> <p>BORROWER NAME LOAN APP # LOAN PROSPECTOR ID TRANSACTION ID</p> <hr/> <p><small>Fields marked with an asterisk are always required.</small></p> <p>Borrower Name:</p> <p>Gross Monthly Income</p> <table border="0"> <tr> <td>Base Employment Income</td> <td>Overtime</td> </tr> <tr> <td>\$ <input type="text"/></td> <td>\$ <input type="text"/></td> </tr> <tr> <td>Bonuses</td> <td>Commissions</td> </tr> <tr> <td>\$ <input type="text"/></td> <td>\$ <input type="text"/></td> </tr> <tr> <td>Dividends/Interest</td> <td>Net Rental Income</td> </tr> <tr> <td>\$ <input type="text"/></td> <td>\$ <input type="text"/></td> </tr> <tr> <td>Subject Property Net Cash Flow <small>(use "-" for negative value)</small></td> <td>Alimony / Child Support</td> </tr> <tr> <td>\$ <input type="text"/></td> <td>\$ <input type="text"/></td> </tr> </table> <p><small>NOTE: A NEGATIVE SUBJECT PROPERTY NET CASH FLOW WILL BE ADDED TO TOTAL MONTHLY DEBT AND WILL NOT REDUCE INCOME.</small></p> <hr/> <p>Military Income</p> <table border="0"> <tr> <td>Base Pay</td> <td>Rations Allowance</td> </tr> <tr> <td>\$ <input type="text"/></td> <td>\$ <input type="text"/></td> </tr> <tr> <td>Flight Pay</td> <td>Hazard Pay</td> </tr> <tr> <td>\$ <input type="text"/></td> <td>\$ <input type="text"/></td> </tr> <tr> <td>Clothing Allowance</td> <td>Quarters Allowance</td> </tr> <tr> <td>\$ <input type="text"/></td> <td>\$ <input type="text"/></td> </tr> <tr> <td>Prop Pay</td> <td>Overseas Pay</td> </tr> <tr> <td>\$ <input type="text"/></td> <td>\$ <input type="text"/></td> </tr> <tr> <td>Combat Pay</td> <td>Variable Housing Allowance</td> </tr> <tr> <td>\$ <input type="text"/></td> <td>\$ <input type="text"/></td> </tr> </table> <hr/> <p>Other Income</p> <table border="0"> <tr> <td>Foster Care</td> <td>Trust Income</td> </tr> <tr> <td>\$ <input type="text"/></td> <td>\$ <input type="text"/></td> </tr> <tr> <td>Automobile/Expense Account</td> <td>Real Estate, Mortgage Differential</td> </tr> <tr> <td>\$ <input type="text"/></td> <td>\$ <input type="text"/></td> </tr> <tr> <td>Note Receivable / Installments</td> <td>VA Benefits (Non-educational)</td> </tr> <tr> <td>\$ <input type="text"/></td> <td>\$ <input type="text"/></td> </tr> <tr> <td>Pension</td> <td>Social Security</td> </tr> <tr> <td>\$ <input type="text"/></td> <td>\$ <input type="text"/></td> </tr> <tr> <td>Unemployment / Welfare</td> <td>Other</td> </tr> <tr> <td>\$ <input type="text"/></td> <td>\$ <input type="text"/></td> </tr> </table> <p style="text-align: center;">CLEAR</p> </div>	Base Employment Income	Overtime	\$ <input type="text"/>	\$ <input type="text"/>	Bonuses	Commissions	\$ <input type="text"/>	\$ <input type="text"/>	Dividends/Interest	Net Rental Income	\$ <input type="text"/>	\$ <input type="text"/>	Subject Property Net Cash Flow <small>(use "-" for negative value)</small>	Alimony / Child Support	\$ <input type="text"/>	\$ <input type="text"/>	Base Pay	Rations Allowance	\$ <input type="text"/>	\$ <input type="text"/>	Flight Pay	Hazard Pay	\$ <input type="text"/>	\$ <input type="text"/>	Clothing Allowance	Quarters Allowance	\$ <input type="text"/>	\$ <input type="text"/>	Prop Pay	Overseas Pay	\$ <input type="text"/>	\$ <input type="text"/>	Combat Pay	Variable Housing Allowance	\$ <input type="text"/>	\$ <input type="text"/>	Foster Care	Trust Income	\$ <input type="text"/>	\$ <input type="text"/>	Automobile/Expense Account	Real Estate, Mortgage Differential	\$ <input type="text"/>	\$ <input type="text"/>	Note Receivable / Installments	VA Benefits (Non-educational)	\$ <input type="text"/>	\$ <input type="text"/>	Pension	Social Security	\$ <input type="text"/>	\$ <input type="text"/>	Unemployment / Welfare	Other	\$ <input type="text"/>	\$ <input type="text"/>
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Step / Action	Result / Notes
	<p>Borrower 1 Employment Details page:</p> <div data-bbox="535 315 1474 1932" style="border: 1px solid #ccc; padding: 10px;"> <p>Employment Details SAVE SUBMIT</p> <hr/> <p>Loan Data</p> <p>BORROWER NAME LOAN APP # LOAN PROSPECTOR ID TRANSACTION ID</p> <p>_____</p> <p><small>Fields marked with an asterisk are always required.</small></p> <p>Borrower Name: _____</p> <p>Primary Employment DELETE</p> <p>Name of Current Employer Address</p> <p>_____</p> <p>City State</p> <p>_____</p> <p>Zip Code Business Phone</p> <p>____ - ____ - ____</p> <p>Self Employed? Time on Current Job</p> <p><input type="radio"/> Yes <input checked="" type="radio"/> No _____ Years _____ Months</p> <p>Years Employed in this Line of Work Position/Title</p> <p>_____</p> <hr/> <p>Secondary Employment DELETE</p> <p>Name of Current Employer Address</p> <p>_____</p> <p>City State</p> <p>_____</p> <p>Zip Code Business Phone</p> <p>____ - ____ - ____</p> <p>Self Employed? Start Date (MM/DD/YYYY)</p> <p><input type="radio"/> Yes <input checked="" type="radio"/> No _____</p> <p>Position/Title Monthly Income</p> <p>_____ \$ _____</p> <p>+ Add Another Secondary Employment</p> <hr/> <p>Previous Employment DELETE</p> <p>Name of Previous Employer Address</p> <p>_____</p> <p>City State</p> <p>_____</p> <p>Zip Code Business Phone</p> <p>____ - ____ - ____</p> <p>Start Date (MM/DD/YYYY) End Date (MM/DD/YYYY)</p> <p>_____ _____</p> <p>Position/Title Previous Monthly Income</p> <p>_____ \$ _____</p> <p>+ Add Another Previous Employment</p> </div>

Self Employed?
field defaults to **No**.
Check **Yes** to receive
Borrower-specific
self-employed
income messages

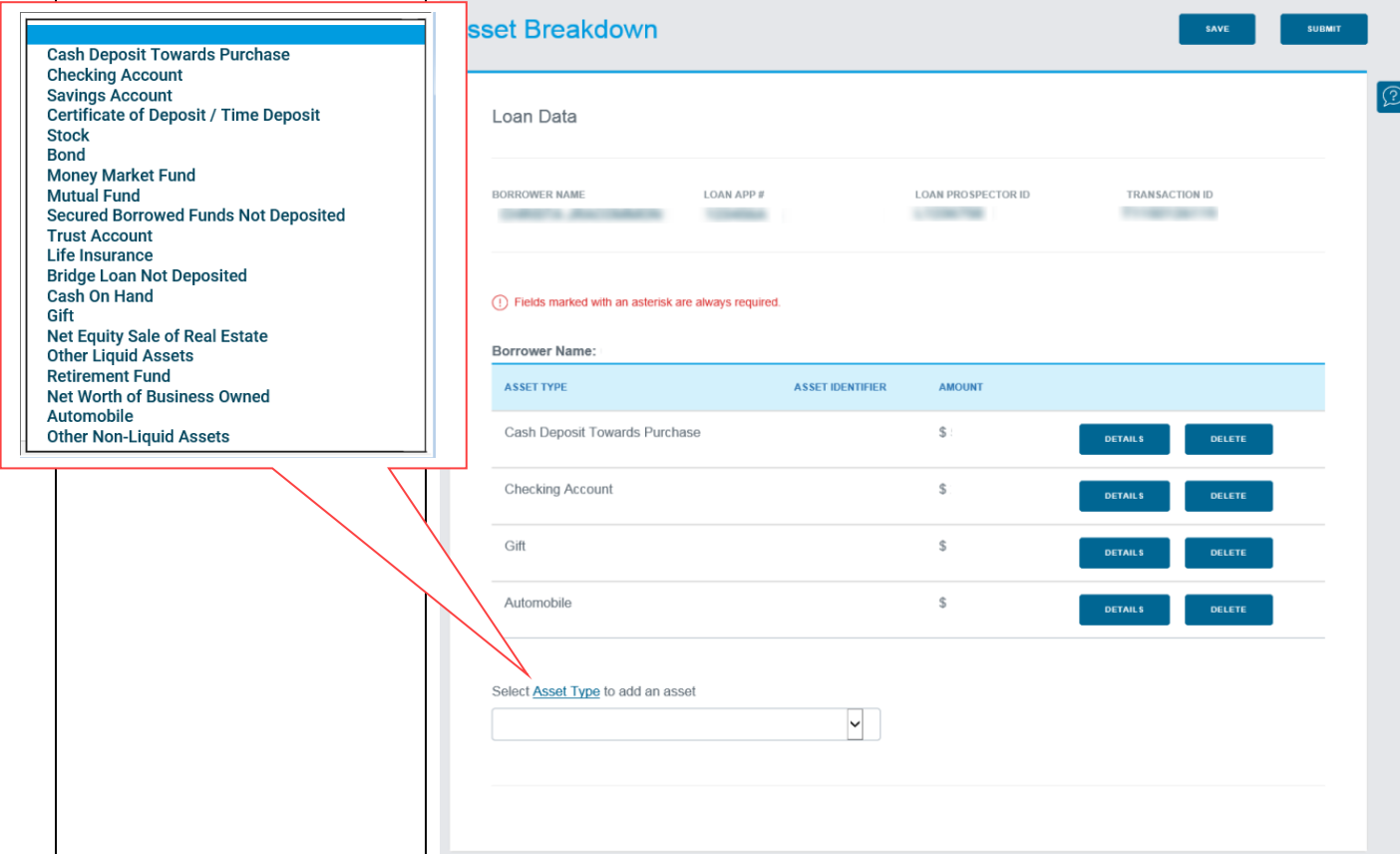
Step / Action	Result / Notes
	<p>Borrower 2 Information subsection:</p> <p>Borrower 2 Information</p> <p>First Name * <input type="text"/></p> <p>Middle Name <input type="text"/></p> <p>Last Name * <input type="text"/></p> <p>Suffix <input type="text"/></p> <p>Years of School <input type="text"/></p> <p>Eligible Veteran? <input type="radio"/> Yes <input type="radio"/> No</p> <p>List alternate names under which credit has been received +</p> <p>First Name <input type="text"/> Middle Name <input type="text"/> Last Name <input type="text"/></p> <p>Social Security Number * <input type="text"/></p> <p>Date of Birth(MM/DD/YYYY) * <input type="text"/></p> <p>Home Phone Number <input type="text"/></p> <p>Marital Status * <input type="text"/></p> <p>Number of Dependents <input type="text"/></p> <p>Note: For two or more borrowers entered in the application (up to five borrowers), Loan Product Advisor dynamically displays the appropriate data entry fields for each borrower on the Loan Application Data page.</p>

Step / Action	Result / Notes
<div data-bbox="159 325 446 493" style="border: 1px solid red; padding: 5px;"> Use this drop-down field to auto-populate Present Address from Borrower 1 Name </div>	<p>Borrower 2 Present, Former and Mailing Address subsections:</p> <p>Present Address Copy present address from:</p> <div data-bbox="592 367 1161 409"> <input type="text"/> </div> <p>Present Address * <input type="text"/> City * <input type="text"/></p> <p>State * <input type="text"/> Zip Code * <input type="text"/> - <input type="text"/></p> <p>Years at Residence * <input type="text"/> Own/Rent? * <input type="text"/></p> <p>Months at Residence <input type="text"/></p> <p>Former Address + <small>(if residing at present address less than 2 years)</small></p> <p>Former Address <input type="text"/> City <input type="text"/></p> <p>State <input type="text"/> Zip Code <input type="text"/> - <input type="text"/></p> <p>Country <input type="text" value="United States"/> Own/Rent? <input type="text"/></p> <p>Years at Residence <input type="text"/> Months at Residence <input type="text"/></p> <p>Mailing Address <small>(if different from present address)</small></p> <p>Mailing Address <input type="text"/> City <input type="text"/></p> <p>State <input type="text"/> Zip Code <input type="text"/> - <input type="text"/></p> <p>Country <input type="text" value="United States"/></p> <p>Note: A drop-down list of all other co-borrower names for the loan will be displayed. To auto-populate the address data for another borrower, select the borrower(s) name from the drop-down list. To modify the address data for one or more borrowers, you must modify the data for the first borrower and select the co-borrower(s) name(s) from the drop-down list again before resubmitting. Co-borrower addresses will NOT be automatically updated.</p>

Step / Action	Result / Notes
	<p>Note: Borrower 2 subsections are not displayed here because the screens are a duplicate of Borrower 1 subsections after Borrower Information and Present Address.</p>
<p>Access Housing Expense Breakdown page</p>	<p>Housing Expense subsection:</p>  <p>Freddie Mac recommends using the Housing Expense Breakdown page – the feedback messages you receive in Loan Product Advisor’s results are more detailed.</p> <p>Note: The Present Housing Expense field should include the total monthly housing expense for <u>all</u> borrowers on the loan application. If using the Monthly Housing Expense breakdown page, the Present Housing Expense, Non-occupant Borrower Housing Expense and Proposed Housing (PITI) fields become <i>display only</i> totals.</p>

Step / Action	Result / Notes
	<p>Monthly Housing Expense Breakdown page:</p> <p>When using the Monthly Housing Expense breakdown option, the Present Housing Expense, Non-occupant Borrower Housing Expense and Proposed Housing (PITI) fields become <i>display only</i> totals. The totals are derived from the sum of the applicable monthly Housing Expense breakdown data entered across all borrowers.</p> <p>Note: To receive feedback specific to homeowner association dues, enter the dollar amount in the Proposed Monthly Housing Expense section of the Monthly Housing Expense Breakdown page.</p>

Step / Action	Result / Notes																				
<p>Access Asset Breakdown page</p>	<p>Asset and Reserves subsection:</p> <p>Assets And Reserves</p> <p>(combined for all borrowers)</p> <p>Asset Breakdown</p> <p>Provide the asset category and amount from the loan file. All amounts should reflect the account value prior to the deposit of any gift(s).</p> <table border="0"> <thead> <tr> <th data-bbox="581 625 675 646">Asset Category</th> <th data-bbox="1036 625 1127 646">Asset Amount</th> </tr> </thead> <tbody> <tr> <td><input type="text" value=""/></td> <td>\$ <input type="text" value=""/></td> </tr> <tr> <td><input type="text" value=""/></td> <td>\$ <input type="text" value=""/></td> </tr> <tr> <td><input type="text" value=""/></td> <td>\$ <input type="text" value=""/></td> </tr> <tr> <td><input type="text" value=""/></td> <td>\$ <input type="text" value=""/></td> </tr> <tr> <td><input type="text" value=""/></td> <td>\$ <input type="text" value=""/></td> </tr> <tr> <td><input type="text" value=""/></td> <td>\$ <input type="text" value=""/></td> </tr> <tr> <td><input type="text" value=""/></td> <td>\$ <input type="text" value=""/></td> </tr> <tr> <td>Reserves</td> <td>Total Gift Fund</td> </tr> <tr> <td>\$ <input type="text" value=""/></td> <td>\$ <input type="text" value=""/></td> </tr> </tbody> </table> <p>Freddie Mac recommends using the Asset Breakdown page - the feedback messages you receive in Loan Product Advisor's results are more detailed.</p>	Asset Category	Asset Amount	<input type="text" value=""/>	\$ <input type="text" value=""/>	<input type="text" value=""/>	\$ <input type="text" value=""/>	<input type="text" value=""/>	\$ <input type="text" value=""/>	<input type="text" value=""/>	\$ <input type="text" value=""/>	<input type="text" value=""/>	\$ <input type="text" value=""/>	<input type="text" value=""/>	\$ <input type="text" value=""/>	<input type="text" value=""/>	\$ <input type="text" value=""/>	Reserves	Total Gift Fund	\$ <input type="text" value=""/>	\$ <input type="text" value=""/>
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Reserves	Total Gift Fund																				
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Step / Action	Result / Notes
	<p>Asset Breakdown page:</p>  <p>When using the Asset Breakdown option, the Asset Category and Asset Amount fields become <i>display only</i>. The fields are used to summarize the data entered across all borrowers in the Assets Breakdown. To access these fields, click Asset Breakdown and select an Asset Type field. Once you select an Asset Type from the Asset Type drop-down menu, the system will automatically take you to the Asset Type page.</p> <p>Note: If using the Asset Category field instead of the Asset Breakdown pages, select each applicable type of asset from the drop-down list and enter a corresponding asset total for all borrowers in the Asset Amount field. Do not include any gift funds in the Asset Amount field. Gift funds must be reported in the Total Gift Fund field. Enter reserves and gifts in the Reserves and Total Gift Fund fields as totals for all borrowers.</p> <p>Note: For an overview on reserves and assets, including how Loan Product Advisor determines reserve requirements and additional tips for entering asset and reserve information in Loan Product Advisor, refer to Understanding Loan Product Advisor's Determination of Reserve Requirements, Understanding Loan Product Advisor's Determination of Total Funds to Be Verified and Mortgages for Borrowers Without Credit Scores job aids.</p> <p>Note: For conventional/conforming mortgages, the Total Gift Fund field must include all gift funds – those already received and those expected.</p>

Step / Action	Result / Notes
	<p>Note: When submitting a Mortgage with an Affordable Second to Loan Product Advisor, the Seller may enter the amount of the Affordable Second in the Total Gift Fund field of Loan Product Advisor instead of entering it into the Subordinate Amount field. Refer to Guide Section 4204.2 for more information.</p>
	<p>Example of Asset Type page:</p>
<p>Access Liability and REO Breakdown page</p>	<p>Liabilities and REO subsection:</p> <p>Freddie Mac recommends using the Liability and REO Breakdown page – the feedback messages you receive in Loan Product Advisor’s results are more detailed.</p>

Step / Action	Result / Notes
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Note: For details on understanding Loan Product Advisor's determination of total monthly debt as well as examples and tips for submitting debts in Loan Product Advisor by loan type, refer to Understanding Loan Product Advisor's Determination of Total Monthly Debt job aids for [conventional](#) or [FHA/VA](#) loans.

Select [Liability Type](#) to add a liability

- Installment
- Revolving Charge
- Mortgage
- Open/30 Day Charge Account
- HELOC
- Alimony
- Child Support
- Separate Maintenance Expense
- Job Related Expense
- Child Care
- Lease Payment
- Lien
- Other Expenses
- Other Liabilities
- Taxes

Liabilities and REO Breakdown

Loan Data

BORROWER NAME	LOAN APP #	LOAN PROSPECTOR ID	TRANSACTION ID
████████████████████	██████████	██████████	██████████

Fields marked with an asterisk are always required.

Borrower Name: _____

Liabilities

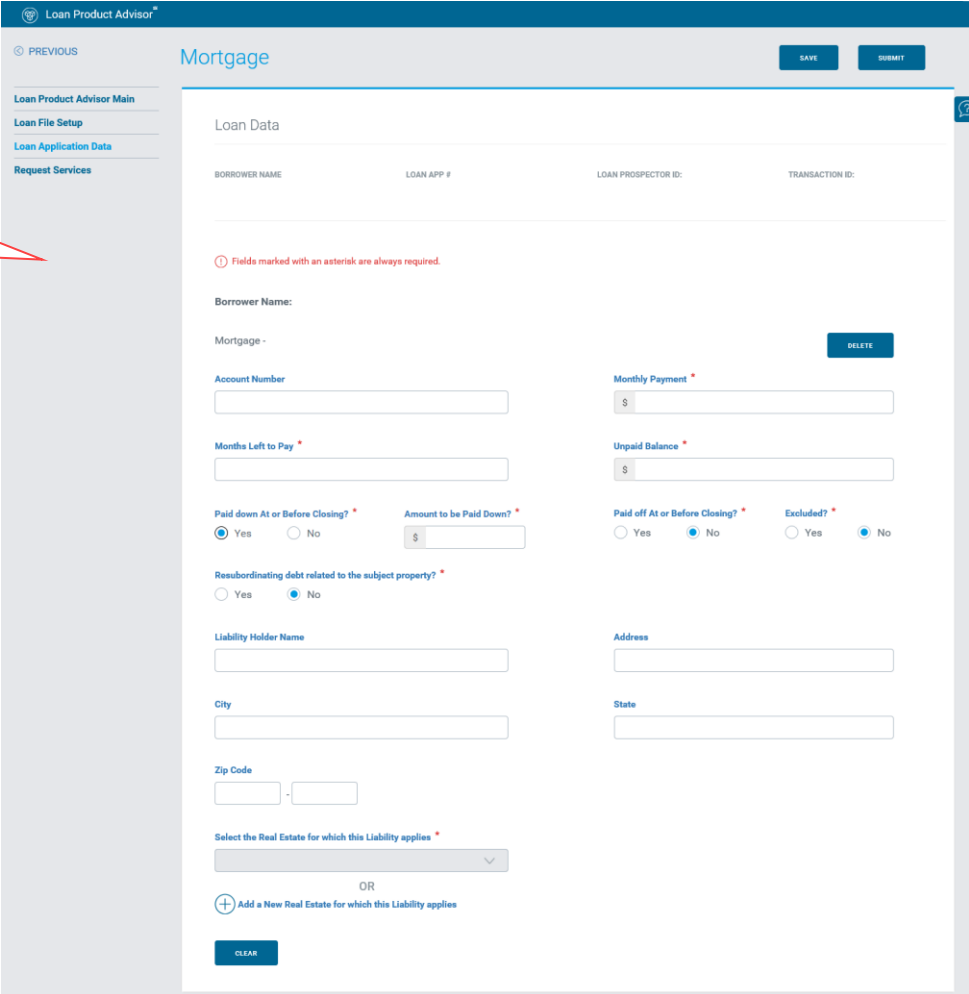
LIABILITY TYPE	LIABILITY IDENTIFIER	MONTHLY PAYMENT
		\$

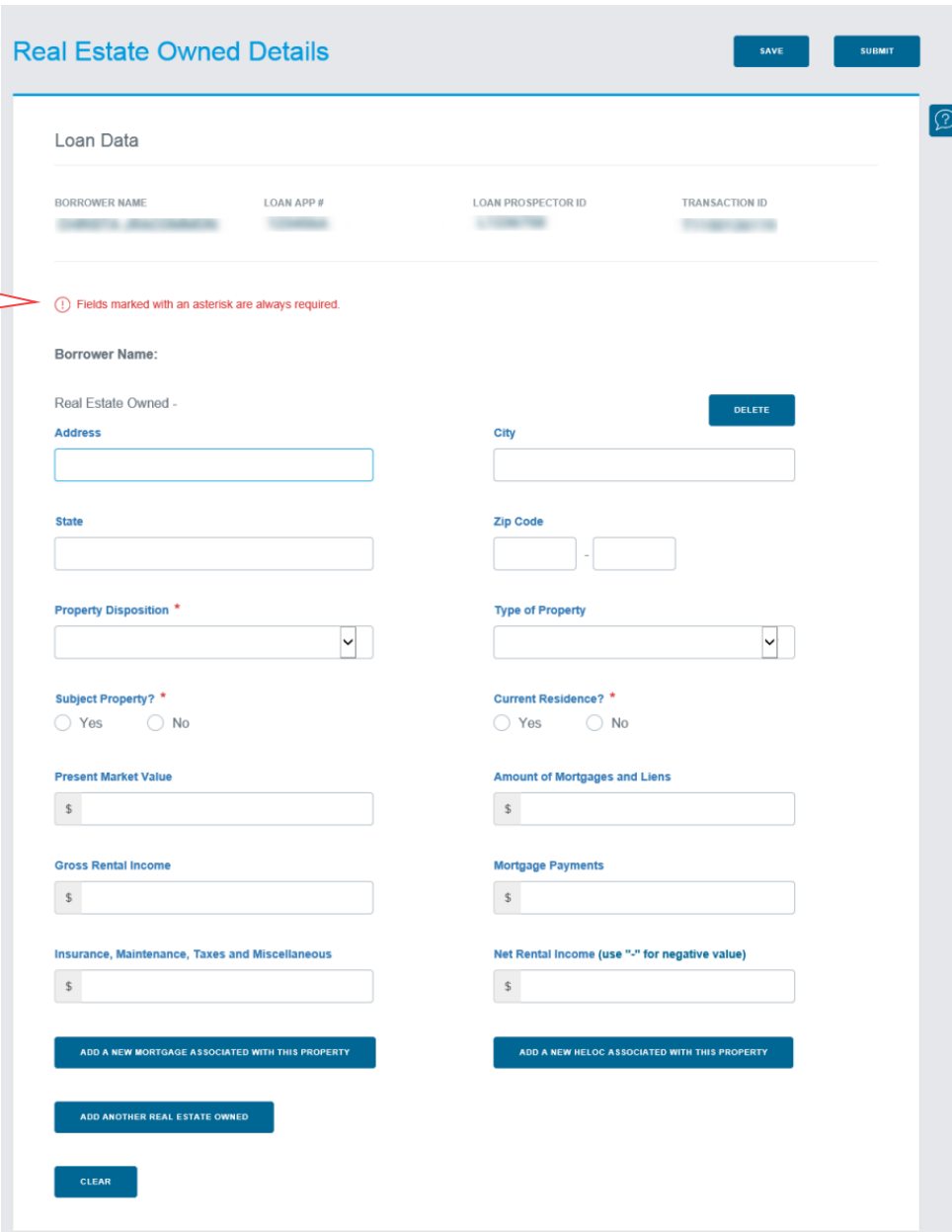
Select [Liability Type](#) to add a liability

Real Estate Owned

Click to add additional Real Estate Owned details

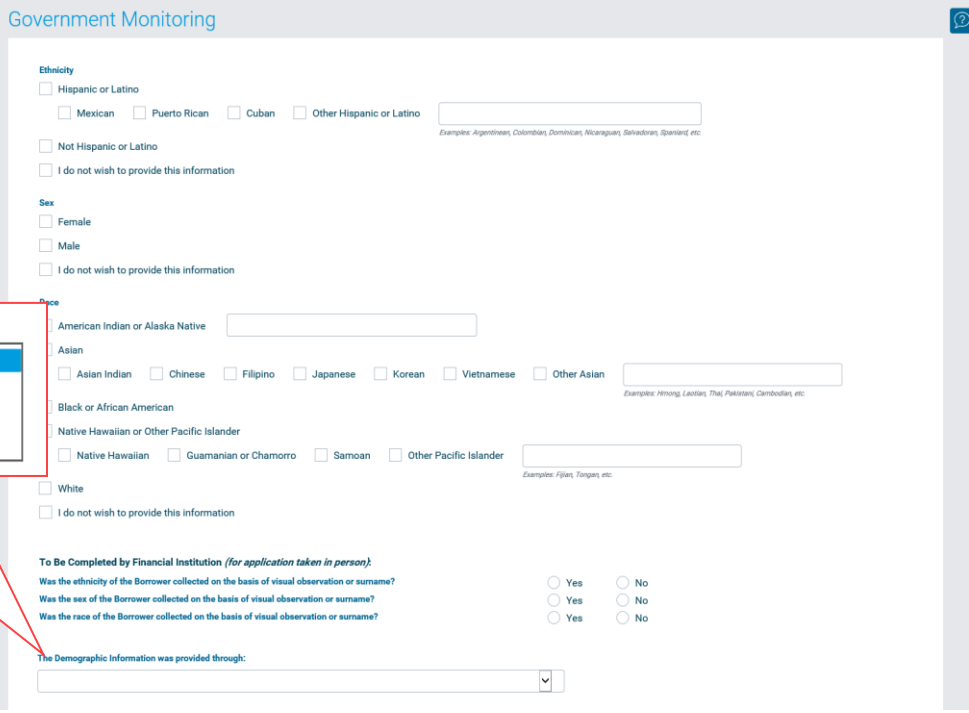
To receive feedback specific to the liability type, use the Liabilities and REO Breakdown. If using **this** option, the **Total Monthly Debt** and **Non-occupant Borrower Non-housing Debt** fields become *display only*. To enter the detailed breakdown fields, click **Liability** and **REO Breakdown** and select a liability from the **Liability Type** field, or **Add Another Real Estate Owned**. The system automatically takes you to the **Liability Type** page or **Real Estate Owned Details** page.

Step / Action	Result / Notes
<p data-bbox="191 520 446 646">Note: Liability fields with red asterisks are required for each liability reported.</p>	<p data-bbox="527 277 917 310">Example of Liability Type page:</p>  <p data-bbox="527 1323 1490 1407">Note: Use the Select the Real Estate for which this Liability applies field to associate the Mortgage to a real estate owned, or use the Add a New Real Estate for which this Liability applies button if the real estate owned has not been entered.</p> <p data-bbox="527 1417 1490 1501">Note: If you have a mortgage or HELOC that is not paid off or should not be excluded, make sure the mortgage/HELOC is associated with the REO property for Loan Product Advisor to return applicable and accurate feedback messages.</p> <p data-bbox="527 1512 1490 1648">Note: If the liability is being paid down at or before closing, click Yes on the Paid down At or Before Closing? field. When Yes is selected, the Amount to be Paid Down? field will display. For all liabilities, if the liability is being paid off, click Yes on the Paid off At or Before Closing? field. It is not necessary to select Excluded? as well. If either indicator field is Yes, the other indicator field will automatically be No.</p> <p data-bbox="527 1659 1490 1774">Note: For all liabilities on conventional loans, Child Support, Installment, and Separate Maintenance liabilities with less than 11 months remaining are automatically omitted from the total monthly debt; therefore, it is not necessary to mark these as Excluded?</p>

Step / Action	Result / Notes
	<p>Real Estate Owned Details page:</p>  <p>Note: Use the Add a New Mortgage Associated with this property and/or Add a New HELOC Associated with this property buttons if the real estate owned has a Mortgage or HELOC associated with it. Check the appropriate Mortgage to associate with the property.</p> <p>Note: To avoid double counting a liability amount, include only the amounts not entered as part of another Mortgage liability. For example, real estate tax payments included in the monthly Mortgage payment should not also be included as Insurance, Taxes, Maintenance and Miscellaneous in the Real Estate Owned details.</p>

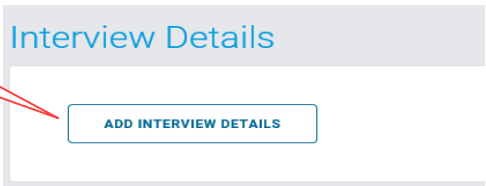
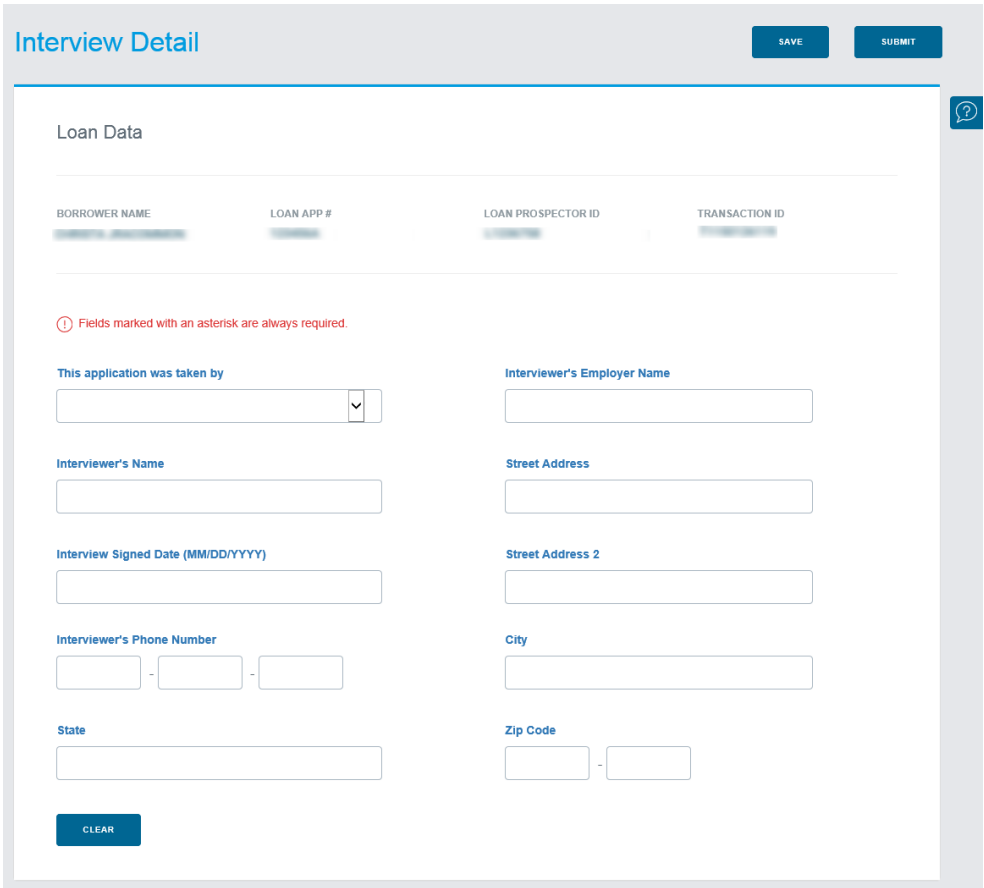
Step / Action	Result / Notes																										
	<p>Details of Transaction subsection:</p> <div data-bbox="527 319 1479 1409" style="border: 1px solid #ccc; padding: 10px;"> <p>Details Of Transaction</p> <table border="0"> <tr> <td>Purchase Price \$ <input type="text"/></td> <td>Estimated Prepaid Items \$ <input type="text"/></td> </tr> <tr> <td>Alterations, Improvements, Repairs \$ <input type="text"/></td> <td>Estimated Closing Costs \$ <input type="text"/></td> </tr> <tr> <td>Cost of Land (if acquired separately) \$ <input type="text"/></td> <td>PMI, MIP, Funding Fee \$ <input type="text"/></td> </tr> <tr> <td>Refinance (include debts to be paid off/paid down debts) \$ <input type="text"/></td> <td>Discount (if borrower will pay) \$ <input type="text"/></td> </tr> <tr> <td>Total Discount (total paid on the transaction) \$ <input type="text"/></td> <td></td> </tr> <tr> <td>Subordinate Financing Subordinate Amount \$ <input type="text"/></td> <td>HELOC High Credit Amount \$ <input type="text"/></td> </tr> <tr> <td>Borrower's Closing Costs Paid by Seller \$ <input type="text"/></td> <td>HELOC Actual Current Balance \$ <input type="text"/></td> </tr> <tr> <td colspan="2"><hr/></td> </tr> <tr> <td colspan="2">Other Credits</td> </tr> <tr> <td>Other Credit Type <input type="text"/></td> <td>Other Credit Amount \$ <input type="text"/></td> </tr> <tr> <td colspan="2" style="text-align: center;"><input type="button" value="ADD ANOTHER CREDIT"/></td> </tr> <tr> <td>Sales Concessions \$ <input type="text"/></td> <td>Net Purchase Price \$ <input type="text"/></td> </tr> <tr> <td>Down Payment \$ 0.00</td> <td></td> </tr> </table> </div> <div data-bbox="94 636 527 867" style="border: 1px solid red; padding: 5px; margin-top: 10px;"> <p>Cash Deposit on Sales Contract Seller Credit Borrower Paid Fee Lender Credit Relocation Funds Employer Assisted Housing Lease Purchase Fund Other</p> </div> <p>Note: To assess the loan's eligibility for collateral representation and warranty relief with an appraisal waiver for a purchase transaction, enter a value in the Purchase Price field. For more information, refer to the automated collateral evaluation note in this functionality guide.</p> <p>Note: If the loan has a Home Equity Line of Credit (HELOC), the HELOC Actual Current Balance and HELOC High Credit Limit data fields are required. These fields are used to calculate the actual total loan-to-value (TLTV) and the HELOC TLTV.</p> <p>Note: In the Total Discount field, include the total dollar amount of discount points (a fee paid directly to the lender at closing in exchange for a reduced interest rate) being paid on the loan transaction. If using discount points paid by someone other than the borrower, enter data for:</p> <ul style="list-style-type: none"> ▪ Any discount points paid by the borrower in the Discount field, ▪ Total discount points paid on the transaction in the Total Discount Points field, and 	Purchase Price \$ <input type="text"/>	Estimated Prepaid Items \$ <input type="text"/>	Alterations, Improvements, Repairs \$ <input type="text"/>	Estimated Closing Costs \$ <input type="text"/>	Cost of Land (if acquired separately) \$ <input type="text"/>	PMI, MIP, Funding Fee \$ <input type="text"/>	Refinance (include debts to be paid off/paid down debts) \$ <input type="text"/>	Discount (if borrower will pay) \$ <input type="text"/>	Total Discount (total paid on the transaction) \$ <input type="text"/>		Subordinate Financing Subordinate Amount \$ <input type="text"/>	HELOC High Credit Amount \$ <input type="text"/>	Borrower's Closing Costs Paid by Seller \$ <input type="text"/>	HELOC Actual Current Balance \$ <input type="text"/>	<hr/>		Other Credits		Other Credit Type <input type="text"/>	Other Credit Amount \$ <input type="text"/>	<input type="button" value="ADD ANOTHER CREDIT"/>		Sales Concessions \$ <input type="text"/>	Net Purchase Price \$ <input type="text"/>	Down Payment \$ 0.00	
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Alterations, Improvements, Repairs \$ <input type="text"/>	Estimated Closing Costs \$ <input type="text"/>																										
Cost of Land (if acquired separately) \$ <input type="text"/>	PMI, MIP, Funding Fee \$ <input type="text"/>																										
Refinance (include debts to be paid off/paid down debts) \$ <input type="text"/>	Discount (if borrower will pay) \$ <input type="text"/>																										
Total Discount (total paid on the transaction) \$ <input type="text"/>																											
Subordinate Financing Subordinate Amount \$ <input type="text"/>	HELOC High Credit Amount \$ <input type="text"/>																										
Borrower's Closing Costs Paid by Seller \$ <input type="text"/>	HELOC Actual Current Balance \$ <input type="text"/>																										
<hr/>																											
Other Credits																											
Other Credit Type <input type="text"/>	Other Credit Amount \$ <input type="text"/>																										
<input type="button" value="ADD ANOTHER CREDIT"/>																											
Sales Concessions \$ <input type="text"/>	Net Purchase Price \$ <input type="text"/>																										
Down Payment \$ 0.00																											

Step / Action	Result / Notes
	<ul style="list-style-type: none"> Discount Points paid by someone other than the borrower in the Other Credit Type and Other Credit Amount fields. <p>Note: In the Subordinate Amount field, include the total amount of all subordinate financing (existing and new) - including any outstanding HELOC amounts.</p>
	<p>Declarations subsection:</p> <div data-bbox="532 478 1474 1890" style="border: 1px solid #ccc; padding: 10px;"> <p>Declarations</p> <p>BORROWER 1 BORROWER 2</p> <p>Are there any outstanding judgments against the borrower? <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Has the borrower been declared bankrupt within the past 7 years? * <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Has the borrower had property foreclosed upon or given title or deed in lieu thereof in the past 7 years? * <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Is the borrower a party to a lawsuit? <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Has the borrower directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Is the borrower presently delinquent or in default on any federal debt? <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Is the borrower obligated to pay alimony, child support, or separate maintenance? <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Is any part of the down payment borrowed? <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Does the borrower intend to occupy the property as his/her primary residence? * <input checked="" type="radio"/> Yes <input type="radio"/> No</p> <p>Has the borrower had an ownership interest in a property in the last 3 years? * <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>1. What type of property? <input type="text"/></p> <p>2. How did the borrower hold title to the loan? <input type="text"/></p> <p style="text-align: right;">NEXT BORROWER</p> </div> <div data-bbox="121 1218 446 1354" style="border: 1px solid red; padding: 5px; margin-top: 10px;"> <p>US Citizen Perm Resident Alien Non-perm Res Alien</p> </div> <div data-bbox="121 1501 446 1648" style="border: 1px solid red; padding: 5px; margin-top: 10px;"> <p>Primary Residence Secondary Residence Investment Property</p> </div> <div data-bbox="121 1753 446 1890" style="border: 1px solid red; padding: 5px; margin-top: 10px;"> <p>Solely Jointly with Spouse Jointly with Another</p> </div>

Step / Action	Result / Notes
	<p>Note: Permanent and nonpermanent resident aliens lawfully residing in the United States are eligible for mortgages on the same terms as U.S. citizens. When selling such mortgages to Freddie Mac, Sellers represent and warrant that the non-U.S. citizen Borrower is lawfully resident in the United States. Freddie Mac does not specify the documentation required to establish lawful U.S. residency. You should consult your own counsel or other information sources to determine documentation that may be used to establish lawful residency.</p>
	<p>Government Monitoring section</p>  <p>Note: You must use Loan Product Advisor Version 4.8.00 to see this Government Monitoring display.</p> <p>Note: Government monitoring information is requested by the Federal Government and is not used in the assessment by Loan Product Advisor. Ethnicity, Sex and Race are requested. You may choose more than one designation for each one.</p> <p>The law provides that a lender may discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide ethnicity, sex and race. If you do not wish to furnish the information, please select the checkbox next to the I do not wish to provide this information field in each applicable portion of the Government Monitoring section.</p>

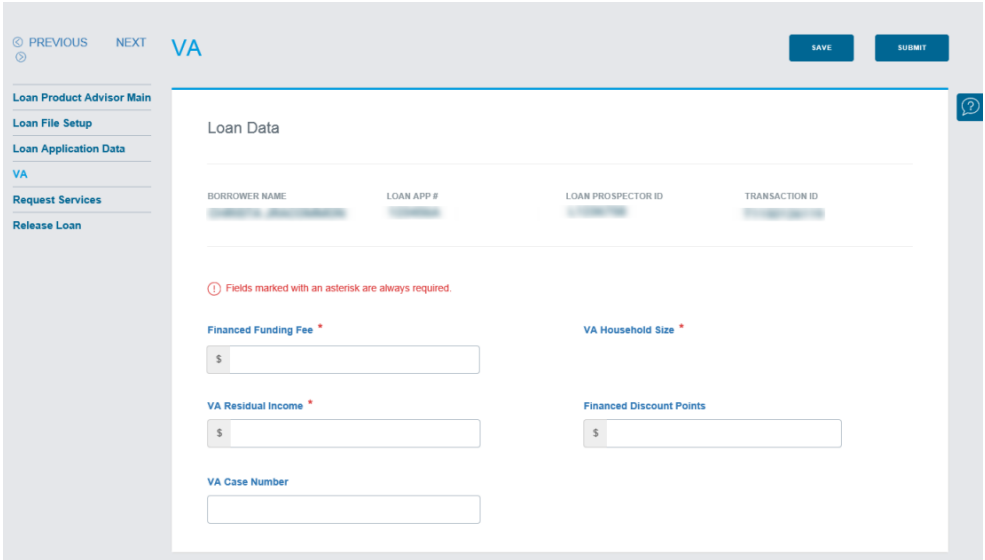
The Demographic Information was provided through:

- Face-to-Face Interview (includes Electronic Media w/Video Component)
- Telephone Interview
- Fax or Mail
- Email or Internet

Step / Action	Result / Notes
<p>Click to add Interview Details</p>	<p>Interview section:</p> 
	<p>Interview Details section:</p> 
<p>6. Click Next.</p>	<p>Either additional data pages appear, or the Request Services page. For example, the Adjustable Rate Mortgage page will display if you enter ARM for Amortization Type on the Loan Application Data page. Other pages that appear, if applicable, include the Refinance page, Buydown page, FHA page, and VA page.</p>

Step / Action	Result / Notes
<p>7. If applicable, enter data on additional data page(s).</p> <div data-bbox="159 403 462 613" style="border: 1px solid red; padding: 5px;"> <p>Index Code *</p> <ul style="list-style-type: none"> 1-Year Treasury 3-Year Treasury 6-Month T-Bill COFI National Median COF LIBOR Other </div>	<p>Adjustable Rate Mortgage page:</p> <p>Note: Index Code “Other”, e.g. SOFR (Secured Overnight Financing Rate).</p>
<div data-bbox="126 1486 552 1648" style="border: 1px solid red; padding: 5px;"> <p>Purpose of Refinance *</p> <ul style="list-style-type: none"> Cash-Out Refi No Cash-Out Refi No Cash-Out FHA Streamlined Refi </div>	<p>Refinance page:</p> <p>Note: If an Enhanced Relief Refinance, select “No cash-out Refi” in the Purpose of Refinance field.</p>

Step / Action	Result / Notes
	<p>Buydown page:</p>
	<p>FHA page:</p> <p>Note: For more information on processing FHA mortgages, refer to FHA Mortgages at https://sf.freddie.com/content/assets/resources/pdf/fact-sheet/proc_fha.pdf.</p>

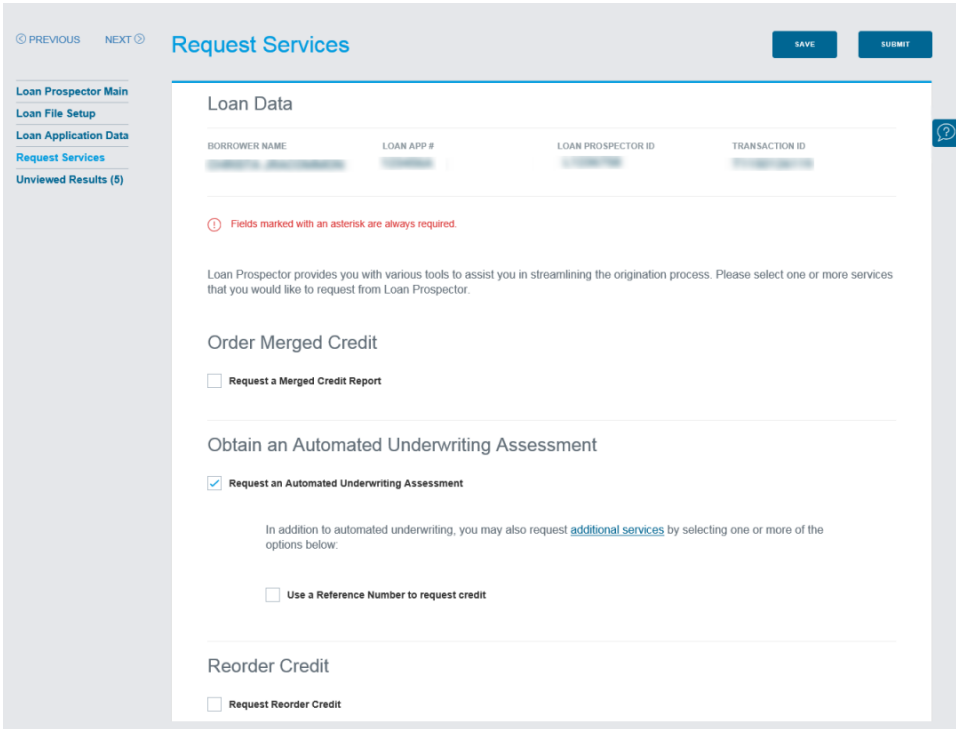
Step / Action	Result / Notes
	<p>VA page:</p>  <p>Note: For more information on processing VA mortgages, refer to VA Mortgages at https://sf.freddie.com/content/_assets/resources/pdf/requirements/proc_va.pdf.</p>
<p>8. Click Next.</p>	<p>After you click Next, the Request Services page appears:</p>

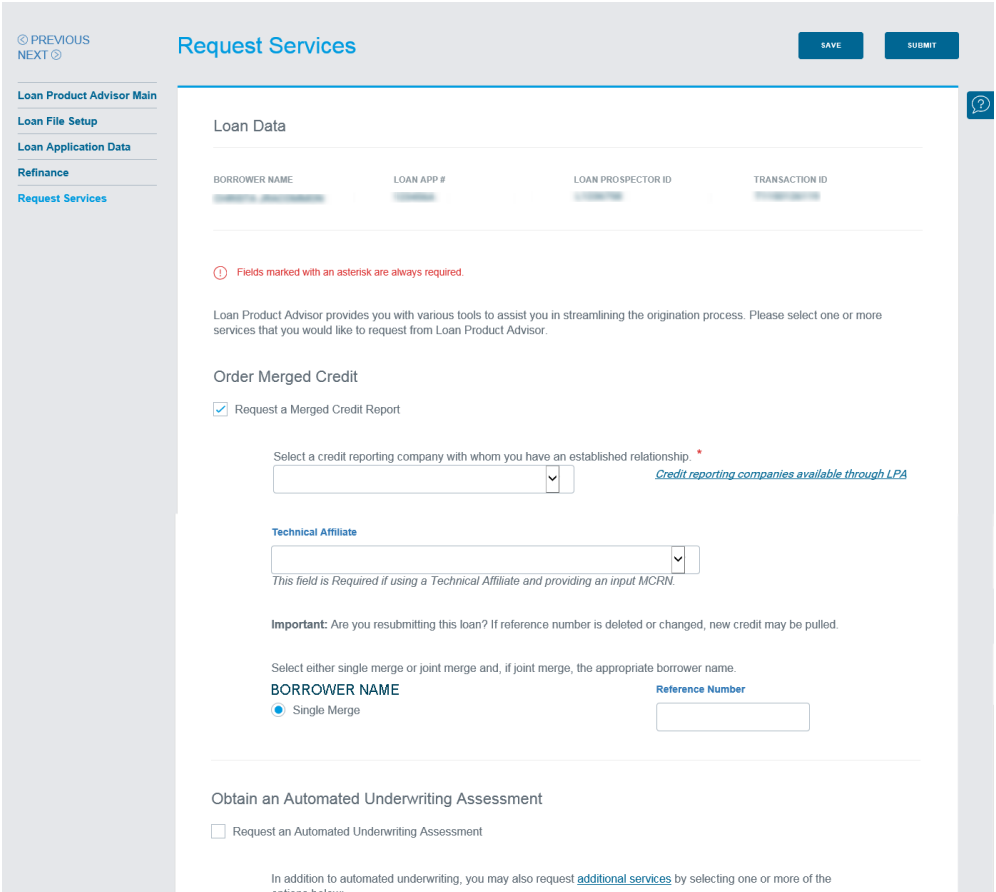
Step / Action	Result / Notes
<p>9. Select the services you would like to request from Loan Product Advisor.</p>	<p>Request Services page:</p> <p>On the Request Services page, you may order additional services beyond the basic automated underwriting service. These services include:</p>

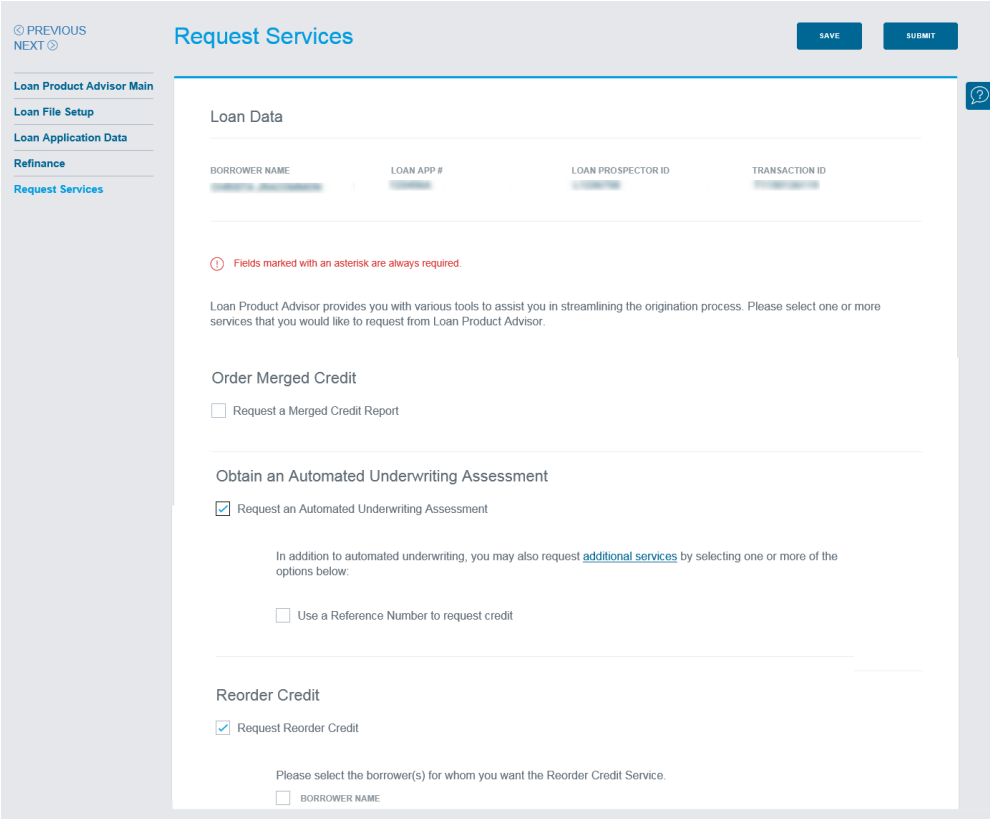
Step / Action	Result / Notes
	<ul style="list-style-type: none"> ▪ Ordering Merged Credit, an optional service that allows you to order merged credit reports from participating credit providers through Loan Product Advisor (with or without automated underwriting). Credit providers are either credit reporting companies (CRCs) or technical affiliates (TAs) of a CRC. Refer to the Credit Reporting Companies and Technical Affiliates page for more information. ▪ Requesting Reorder Credit Service, an optional service that allows you to order new merged credit from the credit repositories at a borrower level. ▪ Order Verification, an optional service that can help you determine if borrower asset and income verification requirements are met on conventional loans. It also allows for potential relief from Freddie Mac's enforcement of certain selling representations and warranties related to assets. <p>Note: You must first have a signed agreement for service with a CRC or TA prior to using Order Merged Credit service.</p> <p>Note: You must first be set up with a service provider prior to using the Order Verification service.</p>
10. Click Submit .	<p>Refer to section titled Submitting and Resubmitting a Loan for next steps on the Automated Underwriting Assessment. For more information on how to:</p> <ul style="list-style-type: none"> ▪ Order Merged Credit, refer to Using Loan Product Advisor Merged Credit Report Options reference. ▪ For Request Reorder Credit service, refer to the Automated Underwriting and Reorder Credit section. ▪ Order Verification service, refer to AIM webpage and the following documents: <ul style="list-style-type: none"> - Automated Asset Assessment with Loan Product Advisor Using Account Data - Automated Income Assessment (Employer Data) with Loan Product Advisor Using Employer Data - AIM for Self-Employed.

Automated Underwriting and Reorder Credit

Loan Product Advisor’s optional **Reorder Credit Service** allows you to request new merged credit to be used in Loan Product Advisor for its assessment.

Step / Action	Result / Notes
<p>1. From Loan Product Advisor Main page, click Request Services.</p>	<p>The Request Services page displays with Automated Underwriting selected.</p>  <p>You may select the Reorder Credit Service option for one or more borrower(s) per transaction. Loan Product Advisor returns new merged credit for each borrower selected. Existing credit is used in the borrower’s assessment unless the Reorder Credit Service is requested. It may be beneficial to use this service when credit has been corrected at the credit repositories and a borrower requests new merged credit.</p> <p>Your credit provider may charge a fee for each request of fresh credit, and the credit repositories will identify your inquiry on the borrower’s credit report. Check with your selected credit provider for the price and applicability of its merged credit fees.</p> <p>Note: The repositories will identify all entities that view a borrower’s credit data in Loan Product Advisor on the borrower’s credit report.</p>

Step / Action	Result / Notes
<p>2. If requesting new merged credit, click the Request a Merged Credit Report checkbox and select the appropriate information.</p>	<p>The Request Services page displays with Merged Credit selected.</p>  <p>When requesting the Reorder Credit Service for merged credit, users will need to be aware of the following factors:</p> <ul style="list-style-type: none"> ▪ If Reorder Credit is selected for only one borrower of a joint merged pair, merged credit will be requested for the joint merged pair. If you select a joint merged credit file for your borrowers and then change your request to use the Reorder Credit Service for a single merged credit file, new credit will be reordered for each borrower. ▪ A Reference Number cannot be used for borrower(s) for whom you are requesting the order of credit. If you receive an error with a MCRN message being used with the Reorder Credit Service, remove the Reference Number(s) and resubmit. <p>Note: For information on documenting the loan file with credit used, refer to Guide Section 5203.1(h) and 5203.1(i).</p>

Step / Action	Result / Notes
<p>3. For automated underwriting, ensure the Automated Underwriting checkbox is selected.</p> <p>Then, click the Reorder Credit option, and click the checkbox next to borrower(s) for whom you wish to reorder credit.</p>	<p>Borrower names display with checkboxes beside each name:</p>  <p>Note: Currently, only Equifax Mortgage Solutions®, MeridianLink® and SharperLending™, support technical affiliate associations and require you to select a TA and MCRN upon resubmission. For more information, refer to the Credit Reporting Companies and Technical Affiliates page for Loan Product Advisor..</p> <p>Note: For more information on using merged credit and the Reorder Credit Service for merged credit, refer to Using Loan Product Advisor Merged Credit Report Options and Top Five Tips for Using Merged Credit for easy-to-print resources on ordering and using merged credit.</p>
<p>4. Click Submit.</p>	<p>Refer to section titled Submitting and Resubmitting a Loan for next steps.</p>
<p>Note: Important Information about the Reorder Credit Service option – Freddie Mac has no control of the credit data returned from the repositories for the borrowers and cannot guarantee credit returned to the Loan Product Advisor user is the expected fresh credit reflecting borrower-requested updates from the credit repositories. Loan Product Advisor has no influence on when the credit repositories update credit information for borrowers. You should instruct your borrowers to work directly with the credit repositories and you may be able to work with your CRC or TA to ensure the credit data is updated before the Reorder Credit Service option is selected.</p>	

Order Verifications

Loan Product Advisor's optional **Order Verification Service** allows you to request asset and income verifications to be used in Loan Product Advisor for its assessment.

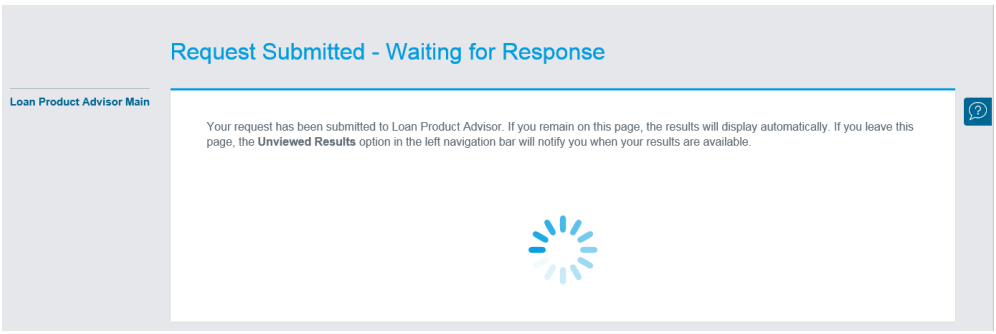
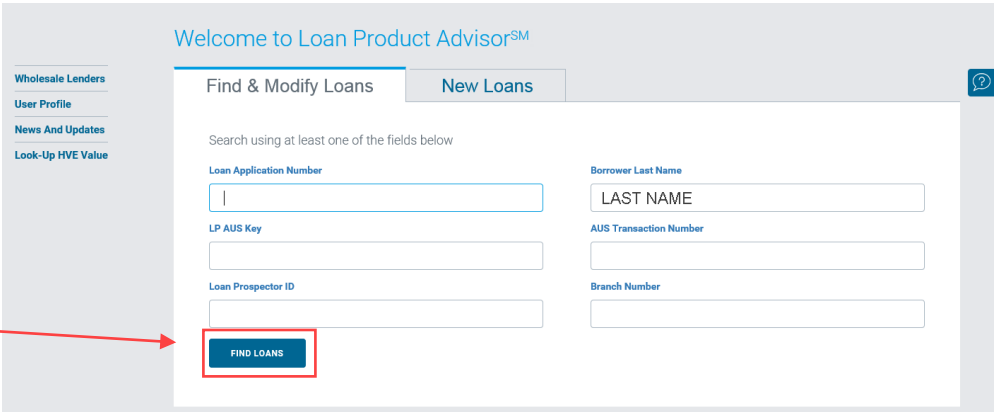
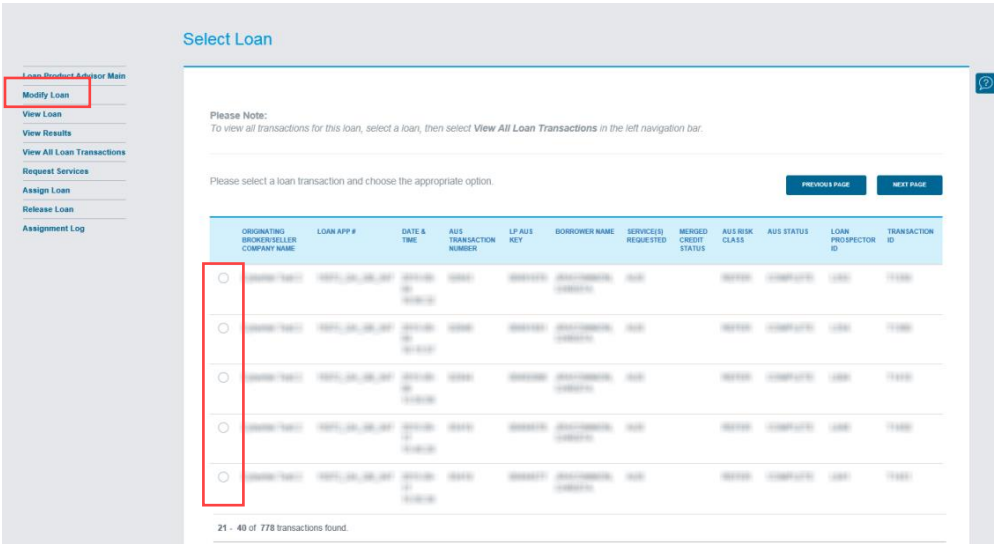
Step / Action	Result / Notes																				
<p>1. From Loan Product Advisor Main page, click Request Services.</p>	<p>Request Services page:</p> <p>Request Services</p> <p>Loan Data</p> <p>BORROWER NAME LOAN APP # LOAN PROSPECTOR ID TRANSACTION ID</p> <p>Fields marked with an asterisk are always required.</p> <p>Loan Product Advisor® provides you with various tools to assist you in streamlining the origination process. Please select one or more services that you would like to request from Loan Product Advisor.</p> <p>Order Merged Credit</p> <p><input type="checkbox"/> Request a Merged Credit Report</p> <p>Obtain an Automated Underwriting Assessment</p> <p><input checked="" type="checkbox"/> Request an Automated Underwriting Assessment</p> <p>In addition to automated underwriting, you may also request additional services by selecting one or more of the options below:</p> <p><input type="checkbox"/> Use a Reference Number to request credit</p> <p>Reorder Credit</p> <p><input type="checkbox"/> Request Reorder Credit</p> <p>Order Verification</p> <p><input checked="" type="checkbox"/> Request Verification Report</p> <p>Select a Borrower *</p> <p>Select a Verification Type *</p> <p>Select a Verification Company with whom you have an Established Relationship * <i>Verification companies available through Loan Product Advisor</i></p> <p>Please Enter Reissue ID/Report ID *</p> <p>ADD REQUEST CLEAR</p> <p>Order Summary</p> <table border="1"> <thead> <tr> <th>BORROWER NAME</th> <th>VERIFICATION TYPE</th> <th>VERIFICATION COMPANY</th> <th>REISSUE ID/REPORT ID</th> <th>ACTION</th> </tr> </thead> <tbody> <tr> <td>XXXXXXXXXX</td> <td>Income</td> <td>Equifax</td> <td>XXXXX0006</td> <td></td> </tr> <tr> <td>XXXXXXXXXX</td> <td>Income</td> <td>Equifax</td> <td>XXXXX0005</td> <td></td> </tr> <tr> <td>XXXXXXXXXX</td> <td>Asset</td> <td>FormFree</td> <td>BCDEFG1</td> <td></td> </tr> </tbody> </table>	BORROWER NAME	VERIFICATION TYPE	VERIFICATION COMPANY	REISSUE ID/REPORT ID	ACTION	XXXXXXXXXX	Income	Equifax	XXXXX0006		XXXXXXXXXX	Income	Equifax	XXXXX0005		XXXXXXXXXX	Asset	FormFree	BCDEFG1	
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Step / Action	Result / Notes
<p>2. For automated underwriting, ensure the Automated Underwriting checkbox is selected.</p> <p>Then, click the Request Verification Report and complete the associated fields.</p>	<p>To learn how to order verifications of assets and income, see the following quick references.</p> <ul style="list-style-type: none">▪ Automated Asset Assessment with Loan Product Advisor Using Account Data▪ Automated Income Assessment (Employer Data) with Loan Product Advisor Using Employer Data▪ AIM for Self-Employed.

Submitting and Resubmitting a Loan

Once all data entry pages are completed, you are ready to submit the loan, or resubmit the loan as needed. To submit a loan application for a Loan Product Advisor credit assessment:

Step / Action	Result / Notes
1. Click Submit .	<p>The Confirm Submission page displays.</p> <p>Note: When you submit a request to view credit for a loan transaction, the credit repositories will identify all entities that view a borrower's credit data in Loan Product Advisor on the borrower's credit report. Though the first submission has an impact on the borrower's credit request, a secondary use submission, whereby secondary parties can view the credit data for the loan, does not impact the credit score.</p>
2. Click Confirm Submit .	<div data-bbox="505 663 1495 1066" data-label="Image"> </div> <p>Note: Loan Product Advisor automatically saves data after you submit a loan for assessment. If you return to the Loan Product Advisor Main page, the system will prompt you to save your data. If you are not ready to submit your loan request, select the Save option located along with the navigation options near the top or bottom of each page to save loan data before closing your web browser, or when you will not be working within Loan Product Advisor for more than 20 minutes.</p> <p>Note: If data errors are detected, the Correct Errors page displays. Follow the online instructions for correcting errors and refer to the Correcting Data Errors section.</p>
	<p>The Request Submitted page displays confirming a successful loan application submission:</p>

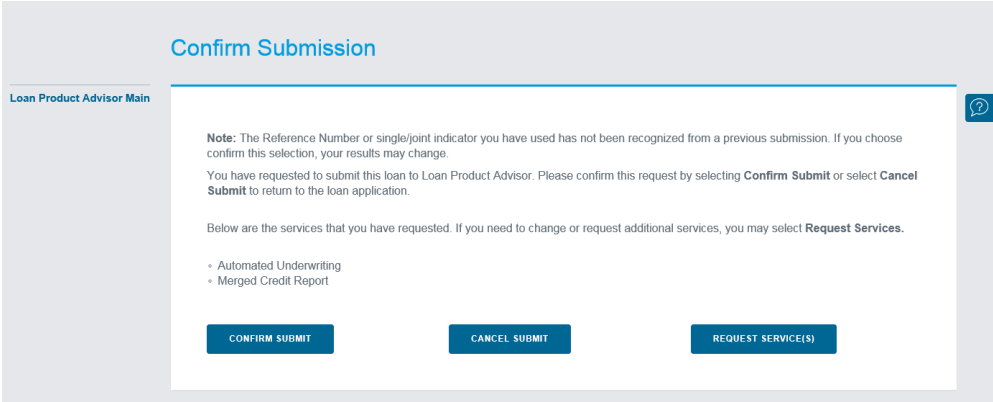
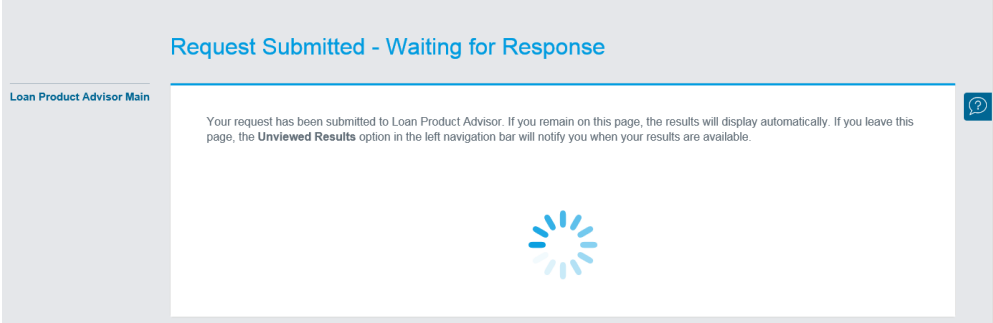
Step / Action	Result / Notes
	
	<p>After confirming the submission, you have two options:</p> <ul style="list-style-type: none"> Option 1: Wait for Loan Product Advisor to return the results on this transaction. The Request Submitted page will continue to display until the results are ready. Option 2: Return to the Loan Product Advisor Main page to process another loan application. The Unviewed Results option will notify you when the results are available.
<p>3. If resubmitting a loan, use the Find & Modify Loans tab on the Welcome to Loan Product Advisor page) to search for a loan.</p> <p>Enter the appropriate search criteria in the fields, then click Find Loans to begin the search.</p>	
<p>4. Select the loan from the Select Loan page.</p> <p>Click Modify Loan and make changes to the loan data.</p>	

Step / Action	Result / Notes
<p>5. Click Submit and then Confirm Submit, after data changes are made.</p>	<div data-bbox="505 275 1490 674" style="border: 1px solid #ccc; padding: 10px; margin-bottom: 10px;"> <p style="text-align: center; color: #0070c0; font-weight: bold;">Confirm Submission</p> <p><small>Loan Product Advisor Main</small></p> <p>Note: The Reference Number or single/joint indicator you have used has not been recognized from a previous submission. If you choose confirm this selection, your results may change.</p> <p>You have requested to submit this loan to Loan Product Advisor. Please confirm this request by selecting Confirm Submit or select Cancel Submit to return to the loan application.</p> <p>Below are the services that you have requested. If you need to change or request additional services, you may select Request Services.</p> <ul style="list-style-type: none"> - Automated Underwriting - Merged Credit Report <div style="display: flex; justify-content: space-around; margin-top: 10px;"> <div style="border: 1px solid #0070c0; background-color: #0070c0; color: white; padding: 5px 15px; text-align: center;">CONFIRM SUBMIT</div> <div style="border: 1px solid #0070c0; background-color: #0070c0; color: white; padding: 5px 15px; text-align: center;">CANCEL SUBMIT</div> <div style="border: 1px solid #0070c0; background-color: #0070c0; color: white; padding: 5px 15px; text-align: center;">REQUEST SERVICE(S)</div> </div> </div> <p>Note: Loan Product Advisor archives data weekly, according to the following:</p> <ul style="list-style-type: none"> ▪ Credit-only transactions for which the last submission is 180 days old or more ▪ If you resubmit a loan application after it has been archived, Loan Product Advisor returns an <i>Invalid</i> status in the results. Once a loan application has been archived, you must submit the data to Loan Product Advisor as a new loan application. <p>Note: Refer to the credit report date requirements and loan file documentation requirements in Guide Sections 5203.1(h) and 5203.1(i).</p>

Correcting Data Errors

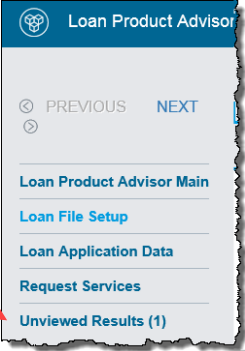

Loan Product Advisor looks for data entry errors. Immediately after you click **Submit**, the system checks to ensure that data fields contain valid values. If the system detects missing information or errors in the loan data file, the **Correct Errors** page is displayed. To correct errors:

Step / Action	Result / Notes
<p>1. Click Continue to correct errors.</p>	<div data-bbox="505 472 1490 934"> </div> <p data-bbox="505 945 1461 1039"> If you exit Loan Product Advisor and choose not to correct errors when they are first displayed, you must resubmit the loan data to view the Correct Errors page later. </p>
<p>2. Locate the data field(s) that contains an error (field is denoted by a red "X"). Click in each field and enter the correct valid data.</p>	<p data-bbox="505 1060 1039 1092">The first data page containing errors displays:</p> <div data-bbox="505 1102 1490 1627"> </div> <p data-bbox="505 1659 1490 1806"> If importing manually, you can correct the errors in your system and then re-import the file. If your system has been verified for the two-way option and supports the full Send to Your System functionality, you may make data corrections in the Loan Product Advisor interface, and send your data changes back to your system by using the Send to Your System option. </p>

Step / Action	Result / Notes
<p>3. Click Next to advance through each data page containing errors. After making your corrections, click Submit.</p>	<p>After you review all data pages containing errors, a message displays indicating you have viewed all errors.</p> <p>If you need assistance in making a correction, click on the field name to view its definition and valid values in the Online Help Glossary.</p> <p>Note: For additional help with Loan Product Advisor's data entry fields, refer to the Loan Product Advisor Online Tool.</p>
<p>4. Click Confirm Submit to submit the loan data for assessment.</p>	<p>The Confirm Submission page displays:</p> 
	<p>The Request Submitted page displays a message indicating a successful submission:</p> 

Retrieving Results

After submitting the loan data to Loan Product Advisor, you may simply wait a few moments for the results to display automatically, or you may access results later using the **Unviewed Results** option.

Step / Action	Result / Notes
<p>1. To access the Unviewed Results, click the Unviewed Results option located on the left navigation bar.</p>	
<p>2. Click the radio button to the left of the transaction you wish to view. Then click View Results from the left navigation bar to display the results.</p>	<p>The Unviewed Results page displays a list of loan applications with unviewed Loan Product Advisor results:</p>  <p>Note: Upon viewing a loan's results, the number of unviewed results will automatically decrease by one. The results are saved for a period of time and eventually archived, with the exception of the merged credit data and the credit infile data. (Merged credit data and credit infile data are available to view for a period of 7 calendar days. After 7 days you must resubmit to view the credit data.)</p>

Step / Action	Result / Notes																																																							
	<p>A list of available results documents will display in the left navigation bar under the View Results section. The Full Feedback Certificate displays as follows:</p>																																																							
<div data-bbox="212 793 391 888" style="border: 1px solid red; padding: 5px; display: inline-block;"> <p>View Results</p> </div>	<p>Loan Product Advisor Feedback Certificate</p> <p>Evaluation Summary</p> <table border="1"> <tr> <td>PURCHASE ELIGIBILITY ELIGIBLE</td> <td>RISK CLASS ACCEPT</td> <td>COLLATERAL R&W* RELIEF NOT ELIGIBLE</td> </tr> <tr> <td>ASSET R&W* RELIEF UNAVAILABLE</td> <td></td> <td></td> </tr> </table> <p>Loan Data</p> <table border="1"> <tr> <td>BORROWER NAME</td> <td></td> <td></td> </tr> <tr> <td>APPRAISAL IDENTIFIER</td> <td>LP AUS KEY</td> <td>LOAN APPLICATION NUMBER</td> </tr> <tr> <td>N/A</td> <td></td> <td></td> </tr> <tr> <td>PROPERTY ADDRESS</td> <td>MORTGAGE TYPE</td> <td>DOCUMENTATION LEVEL</td> </tr> <tr> <td></td> <td>Conventional</td> <td>Streamlined Accept</td> </tr> </table> <p>Results</p> <table border="1"> <tr> <td>AUS STATUS</td> <td>APPRAISAL TYPE</td> <td>LOAN PROCESSING STAGE</td> </tr> <tr> <td>Complete</td> <td>Form 70</td> <td>Application</td> </tr> <tr> <td>ASSESSMENT TYPE</td> <td>LOAN PRODUCT ADVISOR VERSION</td> <td>LOAN PRODUCT ADVISOR ASSESSMENT EXP. DATE</td> </tr> <tr> <td>Credit Only</td> <td>WW4.8.00</td> <td>02/20/2018</td> </tr> </table> <p>Credit Report Information</p> <table border="1"> <tr> <td>SELECTED BORROWER</td> <td>SELECTED REPOSITORY</td> <td>INDICATOR SCORE</td> </tr> <tr> <td></td> <td>Equifax</td> <td>690</td> </tr> </table> <table border="1"> <thead> <tr> <th>BORROWER</th> <th>REPOSITORY</th> <th>CREDIT SCORE</th> <th>MERGED CREDIT REFERENCE #</th> </tr> </thead> <tbody> <tr> <td></td> <td>Experian</td> <td>706</td> <td></td> </tr> <tr> <td></td> <td>Trans-Union</td> <td>N/A</td> <td></td> </tr> <tr> <td></td> <td>Equifax</td> <td>690</td> <td></td> </tr> </tbody> </table> <p>CREDIT REORDERED: N/A</p> <p>CREDIT REACCESSSED: N/A</p> <p>Note: To access the various results documents, click the title of the document from the left navigation bar.</p> <p>Note: Once the results for a specific transaction have been retrieved, the results may no longer be viewed from the Unviewed Results page.</p>	PURCHASE ELIGIBILITY ELIGIBLE	RISK CLASS ACCEPT	COLLATERAL R&W* RELIEF NOT ELIGIBLE	ASSET R&W* RELIEF UNAVAILABLE			BORROWER NAME			APPRAISAL IDENTIFIER	LP AUS KEY	LOAN APPLICATION NUMBER	N/A			PROPERTY ADDRESS	MORTGAGE TYPE	DOCUMENTATION LEVEL		Conventional	Streamlined Accept	AUS STATUS	APPRAISAL TYPE	LOAN PROCESSING STAGE	Complete	Form 70	Application	ASSESSMENT TYPE	LOAN PRODUCT ADVISOR VERSION	LOAN PRODUCT ADVISOR ASSESSMENT EXP. DATE	Credit Only	WW4.8.00	02/20/2018	SELECTED BORROWER	SELECTED REPOSITORY	INDICATOR SCORE		Equifax	690	BORROWER	REPOSITORY	CREDIT SCORE	MERGED CREDIT REFERENCE #		Experian	706			Trans-Union	N/A			Equifax	690	
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Step / Action	Result / Notes
<p>3. To access results again later, use the fields on the Find & Modify Loans tab on the Welcome to Loan Product Advisor page to locate the loan.</p>	<p>The screenshot shows the 'Welcome to Loan Product Advisor' page. The 'Find & Modify Loans' tab is active. On the left, there is a navigation menu with links for 'Wholesale Lenders', 'User Profile', 'News And Updates', and 'Look-Up HVE Value'. The main content area has a search prompt: 'Search using at least one of the fields below'. Below this are six input fields arranged in two columns: 'Loan Application Number', 'LP AUS Key', and 'Loan Prospector ID' on the left; 'Borrower Last Name', 'AUS Transaction Number', and 'Branch Number' on the right. A 'FIND LOANS' button is located at the bottom left of the search area.</p>

Accessing an Existing Loan

To find an existing loan in Loan Product Advisor:

Step / Action	Result / Notes
<p>1. Enter the appropriate search criteria in the fields on the Find & Modify Loans tab of the Loan Product Advisor Main page. Click Find Loans to begin the search.</p> <div data-bbox="185 764 407 831" style="border: 1px solid red; padding: 2px; display: inline-block; margin-top: 10px;"> Find Loans </div>	<div data-bbox="505 457 1495 867" style="border: 1px solid #ccc; padding: 10px; background-color: #f9f9f9;"> <p style="text-align: center; color: #0070c0;">Welcome to Loan Product AdvisorSM</p> <div style="display: flex; justify-content: space-between;"> Wholesale Lenders Find & Modify Loans New Loans </div> <div style="display: flex; justify-content: space-between; font-size: 8px;"> User Profile Search using at least one of the fields below </div> <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p>Loan Application Number</p> <input type="text"/> <p>LP AUS Key</p> <input type="text"/> <p>Loan Prospector ID</p> <input type="text"/> </div> <div style="width: 45%;"> <p>Borrower Last Name</p> <input type="text" value="LAST NAME"/> <p>AUS Transaction Number</p> <input type="text"/> <p>Branch Number</p> <input type="text"/> </div> </div> <div style="text-align: center; margin-top: 10px;"> <input type="button" value="FIND LOANS"/> </div> </div> <p>You must enter at least one value to perform your loan search:</p> <ul style="list-style-type: none"> Loan Application Number Borrower Last Name LP AUS Key AUS Transaction Number Loan Product Advisor ID Branch Number (Wholesaler option) <p>Note: For best search results, use the Loan Application Number, LP AUS Key number, or AUS Transaction Number. Entering more search criteria than required, or searching by name, may slow your search.</p>
	<p>After Loan Product Advisor completes your request, the Select Loan page displays:</p>

Step / Action	Result / Notes
<p>2. On the Select Loan page, click the radio button to the left of the transaction you wish to access.</p> <p>Then, click an option from the left navigation bar that best fits the outcome you desire for the transaction.</p>	<div data-bbox="505 275 1507 814"> </div> <p>The Select Loan page displays all loan transactions meeting the search criteria. If the system does not find a match for your request, it will prompt you to modify the search criteria you provided.</p> <p>Note: If you click Find Loans again before you receive your search results, you will receive a pop-up box on the Loan Product Advisor Main page with the following message:</p> <div data-bbox="574 999 1057 1291"> </div> <p>Click OK and the results screen will display as soon as the search is complete.</p> <p>View Loan allows you to see the loan data and Loan Product Advisor results.</p> <p>Modify Loan allows you to change the data and resubmit to Loan Product Advisor.</p> <p>Note: You may select only one transaction at a time.</p> <p>Note: You may modify or assign only the most recent transaction of a loan if it does not appear shaded in gray. Historical transactions and transactions for which you have view (not modify) access will be shaded in gray.</p> <p>Note: The Select Loan page displays a maximum of 25 transactions at a time.</p> <p>Note: Use Next/Previous buttons to navigate to additional pages of transactions.</p>

Assigning a Loan

Originating brokers or sellers can assign loans that have been submitted and received valid feedback to their wholesaler and their mortgage service provider (contract underwriter), as applicable.

The Assign Loan feature within Loan Product Advisor allows multiple parties to view loan data and results, while ensuring that only one party can modify data and resubmit at any given time. To assign a loan:

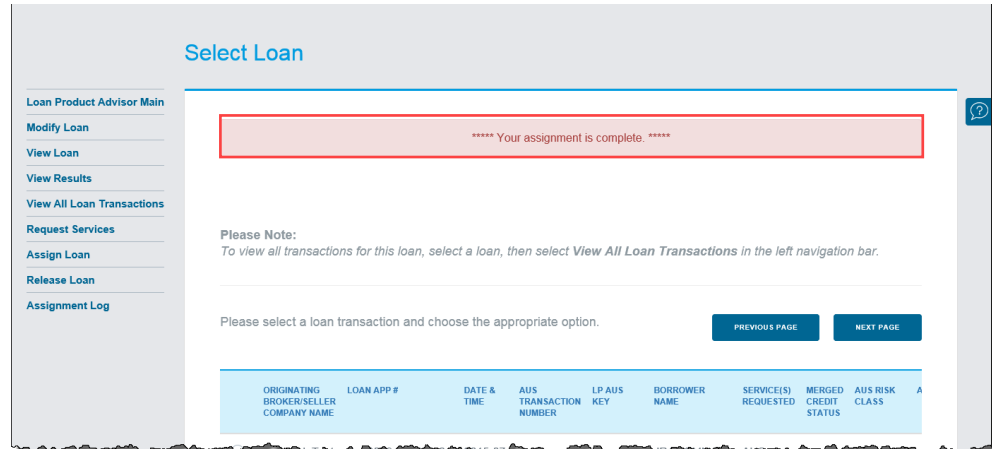
Step / Action	Result / Notes
<p>1. Select Assign Loan from the left navigation bar.</p>	<p>The Assign Loan page displays with the selected loan transaction identified at the top of the page.</p>
<p>2. Select Initial Assignment, Final Assignment, or MSP Assignment, as appropriate.</p>	
	<p>When brokers access the Assign Loan page, they can select one of two options – Initial Assignment or Final Assignment, and may select an MSP with Final Assignment if directed by their wholesaler. Sellers will be prompted to select one of three options – Initial Assignment, Final Assignment, or MSP Assignment:</p>

Step / Action	Result / Notes
	<ul style="list-style-type: none"> ▪ Initial Assignment: Provides a participating wholesaler an early look at the loan. With Initial Assignment, the selected wholesaler may view the loan data, but the originator maintains the ability to modify and/or resubmit loan data. ▪ Final Assignment: Transfers the ability to modify and resubmit data to the selected wholesaler or wholesaler/MSP pair. With Final Assignment, the originating broker or seller may view the loan data, but cannot modify the loan data or resubmit the loan application. Final Assignment should not be made until the work is complete, and the loan application is ready for final underwriting. <p>Note: Once a loan is assigned from the broker or third-party originator to a wholesale, the wholesaler or wholesaler/MSP pair need to resubmit to view the Full Feedback Certificate and credit files. The loan must be resubmitted with the viewing entity's Seller ID or MSP/NOTP Number, as applicable. When the loan is resubmitted, a secondary use fee, whereby secondary parties can view the credit data for the loan, may be charged by the CRC for merged credit file requests. Upon resubmission, you may receive new credit from your credit provider under the following conditions:</p> <ul style="list-style-type: none"> ▪ Critical borrower data changes ▪ A borrower is added ▪ A new CRC is selected ▪ Single or joint merged indicator changes ▪ Date of credit report exceeds 120 days, including conventional conforming Construction Conversion or Renovation Mortgages, or 180 days for FHA/VA new construction loans ▪ Change in service ▪ Change a primary borrower on Joint Merged credit request. <p>New credit may also be ordered using the Reorder Credit Service.</p> <p>Note: After receiving Final Assignment, wholesalers have the capability to make assignments to another wholesaler, a wholesaler/MSP pair or MSP alone, at any point in the process.</p> <ul style="list-style-type: none"> ▪ MSP Assignment: The MSP Assignment option allows originating sellers to assign to an MSP alone, without selecting a wholesaler. With this option, both the originating seller and MSP may modify data and resubmit. <p>Note: With assignment between a MSP and seller, the MSP works on behalf of the seller and is able to access loan data, the Full Feedback Certificate and credit file without resubmitting the loan.</p>
<p>3. Click Confirm to complete the assignment.</p>	<p>The screenshot displays a web interface for selecting a Mortgage Service Provider (MSP). At the top, it says 'Mortgage Service Provider' in blue. Below that is a dropdown menu with the text '[Select a MSP]' and a downward arrow. At the bottom, there are two buttons: 'CONFIRM' (highlighted with a red circle) and 'CANCEL'.</p>

Note: The wholesaler picklist will NOT appear until either Initial Assignment or Final Assignment is selected.

Note: You can find a wholesaler quickly by typing the first letters of the wholesaler name in the Quick Search box.

The following message will appear confirming the assignment:



Releasing a Loan

The Release Loan feature allows wholesalers and MSPs the flexibility to release the loan back to the originating broker or seller. When the loan is released, the originating broker or seller regains the ability to *modify* loan data and/or resubmit the loan as needed.

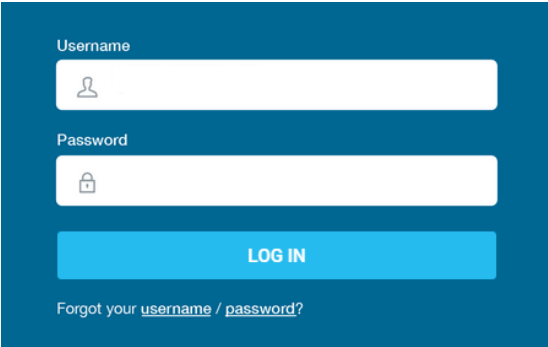
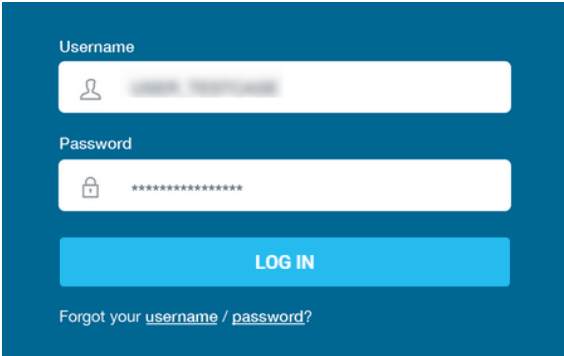
To regain the ability to modify or resubmit data after **Final Assignment**, the wholesaler (or MSP) must release the loan back to the originating broker or seller.

Note: Brokers do not have the option to release loans, so this option will not appear in the left navigation bar for broker users.

Step / Action	Result / Notes
<p>1. After selecting the loan, select Release Loan from the left navigation bar.</p>	<p>The Release Loan page displays with the loan transaction at the top of the page.</p>
<p>2. Using the appropriate radio button, select Modify Release or Full Release. Click Confirm to complete the release.</p>	
	<p>Modify Release: The wholesaler (or MSP) releases the loan back to the originating broker or seller to <i>modify</i> loan data and resubmit, as needed. The wholesaler (or MSP) may still <i>view</i> loan data and results, including credit data and any modifications made by the originating broker or seller.</p> <p>Full Release: All access (<i>view and modify</i>), to loan data and <i>view</i> results is released to the originating broker or seller. The broker or seller receives the loan data back as originally assigned – not reflecting any loan data changes the wholesaler (or MSP) may have made. The wholesaler (or MSP) is no longer able to <i>view or modify</i> loan data or results. The originating broker or seller may need to resubmit the loan to view the credit data if changed when the loan was assigned.</p>

Sending a Loan from Your System

You may access Loan Product Advisor through an originating website or loan origination system if you have two-way data exchange capability. For details specific to your system, contact your system vendor or systems administrator.

Step / Action	Result / Notes
<p>1. Select Send to Loan Product Advisor from your system.</p>	<p>The Windows Security login prompt displays.</p>  <p>Note: Depending on your system, the location of the Send to Loan Product Advisor option may vary. Contact your system administrator (or vendor) for details.</p>
<p>2. Enter the User Name and Password from your email message.</p>	<p>User Name and Password entered.</p> 

Step / Action	Result / Notes						
<p>3. Click OK.</p>	<p>Loan data is sent to Loan Product Advisor.</p> <div data-bbox="505 323 1492 795" style="border: 1px solid #ccc; padding: 10px;"> <p style="text-align: center; color: #0070C0;">User Profile</p> <p>Loan Product Advisor Main</p> <p>To complete your user profile, please refer to the User Information Sheet or your Welcome Letter (e-mail) for the appropriate customer number. If you are planning to submit FHA loans, please enter your FHA Lender ID and your FHA Sponsor ID, if applicable.</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;"> <p><small>Seller Number</small></p> <input style="width: 90%; height: 20px;" type="text"/> </td> <td style="width: 50%; border: none;"> <p><small>FHA Lender ID</small></p> <input style="width: 90%; height: 20px;" type="text"/> </td> </tr> <tr> <td style="border: none;"> <p><small>MSP/NOTP Number</small></p> <input style="width: 90%; height: 20px;" type="text"/> </td> <td style="border: none;"> <p><small>FHA Sponsor ID</small></p> <input style="width: 90%; height: 20px;" type="text"/> </td> </tr> <tr> <td colspan="2" style="border: none;"> <p><small>Broker/TPO Number</small></p> <input style="width: 90%; height: 20px;" type="text"/> </td> </tr> </table> <p style="font-size: small;">Select Loan Product Advisor Main in the left navigation bar to save your changes and return to the main page. Select Undo to clear any additions or changes you made on this page.</p> <p style="text-align: center; margin-top: 10px;">UNDO</p> </div> <p>Note: If this is the first time you are using your User Name and Password, you will be prompted to change your Password and complete the User Profile page.</p>	<p><small>Seller Number</small></p> <input style="width: 90%; height: 20px;" type="text"/>	<p><small>FHA Lender ID</small></p> <input style="width: 90%; height: 20px;" type="text"/>	<p><small>MSP/NOTP Number</small></p> <input style="width: 90%; height: 20px;" type="text"/>	<p><small>FHA Sponsor ID</small></p> <input style="width: 90%; height: 20px;" type="text"/>	<p><small>Broker/TPO Number</small></p> <input style="width: 90%; height: 20px;" type="text"/>	
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<p><small>Broker/TPO Number</small></p> <input style="width: 90%; height: 20px;" type="text"/>							

Loan Product Advisor Results

The remainder of this document contains examples of Loan Product Advisor Results. The new Loan Product Advisor Feedback Certificate helps you quickly identify and understand key results. Feedback messages are grouped logically by category (e.g., Employment and Income). Simple navigation and data visualization makes finding specific results fast and easy. Actionable feedback messages provide more loan-specific underwriting guidelines.

Accept Feedback Certificate

Loan Product Advisor®

Loan Product Advisor Feedback Certificate

Loan Product Advisor Main

Modify Loan

View Loan

Request Services

Assign Loan

View Results

Full Feedback Certificate

- Evaluation Summary
- Loan Data
- Results
- Credit Report Information
- Mortgage Information
- Asset Information
- Calculated Values
- Borrower Information
- Transaction Information
- Feedback Summary (54)
- Doc Checklist
- Property Valuation Disclosure
- Merged Credit
- Credit Infiles

Return To Search Results

87 Unviewed Results

Credit Fees in Price

Evaluation Summary

PURCHASE ELIGIBILITY

✓ ELIGIBLE

RISK CLASS

✓ ACCEPT

COLLATERAL RISK RELIEF

! NOT ELIGIBLE

ASSET RISK RELIEF

! NOT ELIGIBLE

Loan Data

BORROWER NAME	CO-BORROWER NAME(S)	
██████████	██████████	
CO-BORROWER NAME(S)	CO-BORROWER NAME(S)	
██████████	██████████	
CO-BORROWER NAME(S)	CO-BORROWER NAME(S)	
██████████	██████████	

APPRAISAL IDENTIFIER	LP AUS KEY	LOAN APPLICATION NUMBER
N/A	██████████	██████████

PROPERTY ADDRESS	MORTGAGE TYPE	DOCUMENTATION LEVEL
██	Conventional	N/A

Results

AUS STATUS	APPRAISAL TYPE	LOAN PROCESSING STAGE
Complete	Form 70	Final Disposition
ASSESSMENT TYPE	LOAN PRODUCT ADVISOR VERSION	LOAN PRODUCT ADVISOR ASSESSMENT EXP. DATE
Credit Only	WD4.8.00	06/27/2019

Credit Report Information

SELECTED BORROWER	SELECTED REPOSITORY	INDICATOR SCORE
██████████	Trans Union	639

BORROWER	REPOSITORY	CREDIT SCORE	MERGED CREDIT REFERENCE #
██████████	Experian	650	██████████
██████████	Trans Union	639	██████████
██████████	Equifax	620	██████████
██████████	Experian	771	██████████
██████████	Trans Union	N/A	██████████
██████████	Equifax	783	██████████
██████████	Experian	742	██████████
██████████	Trans Union	740	██████████
██████████	Equifax	724	██████████
██████████	Experian	728	██████████
██████████	Trans Union	739	██████████
██████████	Equifax	750	██████████
██████████	Experian	672	██████████
██████████	Trans Union	685	██████████
██████████	Equifax	660	██████████

CREDIT REORDERED:

- Credit was reordered for ██████████
- Credit was reordered for ██████████
- Credit was reordered for ██████████
- Credit was reordered for ██████████
- Credit was reordered for ██████████

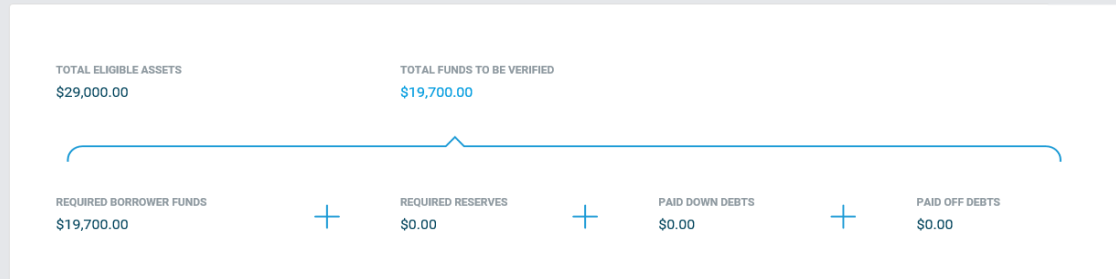
CREDIT REACCESSED:

N/A

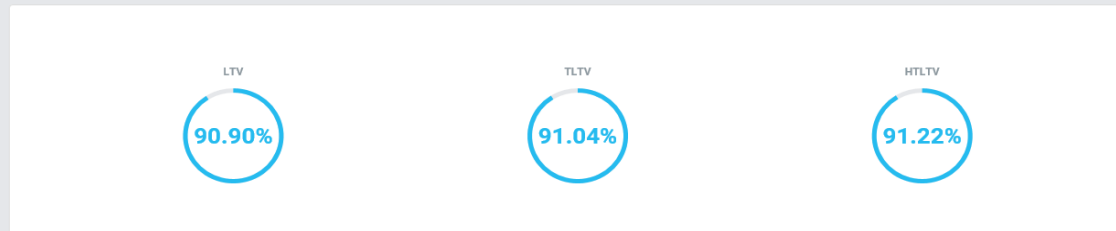
Mortgage Information

PRODUCT TYPE 30 Year Fixed Rate	AMORTIZATION TYPE Fixed	AMORTIZATION MONTHS 360
INTEREST RATE 7.0000%	PURPOSE OF LOAN Purchase	PURCHASE PRICE \$220,000.00
LOAN AMOUNT \$200,000.00	ESTIMATED VALUE OF PROPERTY N/A	APPRAISED VALUE OF PROPERTY \$630,000.00
PROPERTY TYPE Single Family Attached	INTENDED USE OF PROPERTY Primary Residence	NUMBER OF UNITS 1
AFFORDABLE PRODUCT TYPE N/A	CASH OUT AMOUNT N/A	TEMPORARY SUBSIDY BUYDOWN N/A
OFFERING IDENTIFIER Home Possible	SUBORDINATE AMOUNT \$300.00	SALES CONCESSIONS N/A
NEW CONSTRUCTION N/A	PURPOSE OF REFINANCE N/A	LENDER SUBMITTED RESERVES \$16,753.00
ARM Related Details:		
	ARM QUALIFYING RATE N/A	ARM QUALIFYING PITI N/A

Asset Information



Calculated Values



Borrower Information

Present Address: [REDACTED]

PROPOSED HOUSING (PITI) \$106.00	PRESENT HOUSING EXPENSE \$1,590.70	HOUSING RATIO 12%
DEBT RATIO 35%	OCCUPANT HOUSING RATIO 2%	OCCUPANT DEBT RATIO 26%
MAX MORTGAGE LIMIT N/A	TOTAL MONTHLY INCOME \$6,100.00	TOTAL MONTHLY DEBT \$2,106.00

Transaction Information

ORIGINATING COMPANY Cybertek Test 2	SUBMITTING COMPANY Cybertek Test 2	NUMBER OF SUBMISSIONS 01
DATE/TIME REQUESTED 04/19/2016 16:25:06	DATE/TIME ASSESSED 04/19/2016 16:25:08	SELLER NUMBER [REDACTED]
AUS TRANSACTION NUMBER: [REDACTED]	LOAN PROSPECTOR ID [REDACTED]	TRANSACTION ID [REDACTED]
TPO NUMBER N/A	NOTP NUMBER N/A	

Feedback Summary 0

EMPLOYMENT AND INCOME 0 RESULTS	ASSETS AND RESERVES 0 RESULTS	CREDIT AND LIABILITIES 0 RESULTS	PROPERTY AND APPRAISAL 0 RESULTS	GENERAL MESSAGES 0 RESULTS	MORTGAGE INSURANCE & FEES 0 RESULTS
---	---	--	--	--	---

Employment & Income

CODE MESSAGES

Assets & Reserves

CODE MESSAGES

Credit & Liabilities

CODE MESSAGES

Property & Appraisal

CODE MESSAGES

General Messages

CODE MESSAGES

Mortgage Insurance & Fees

CODE MESSAGES

Accept Document Checklist

Loan Product Advisor™ PORTAL

Documentation Checklist

- Loan Product Advisor Main
- Modify Loan
- View Loan
- Request Services
- Assign Loan
- View Results
 - Full Feedback Certificate
 - Doc Checklist
 - Property Valuation Disclosure
 - Merged Credit
 - Credit Infiles
 - Send To Your System
- Return To Search Results
- 1 Unviewed Results
- Delivery Fees

Evaluation Summary

PURCHASE ELIGIBILITY ELIGIBLE	RISK CLASS ACCEPT	COLLATERAL REP & WARRANTY RELIEF UNAVAILABLE
----------------------------------	----------------------	---

Loan Data

BORROWER NAME		
[REDACTED]		
APPRAISAL IDENTIFIER	LP AUS KEY	LOAN APPLICATION NUMBER
[REDACTED]	[REDACTED]	[REDACTED]
AUS TRANSACTION NUMBER:	LOAN PROSPECTOR ID	TRANSACTION ID:
[REDACTED]	[REDACTED]	[REDACTED]
PROPERTY ADDRESS	MORTGAGE TYPE	DOCUMENTATION LEVEL
[REDACTED]	Conventional	Streamlined Accept

Received

This checklist reflects those items required for Loan Application Number B-ELIGIBLE_ACCE, Submitting Company: Cybertek Test 2 .

Please Note:

Any changes to loan data could change the Doc. Checklist requirements. If you would like more details on these guidelines, please consult the Full Feedback Certificate.

- [REDACTED]
- [REDACTED]
- [REDACTED]
- [REDACTED]
- [REDACTED]
- [REDACTED]
- [REDACTED]
- [REDACTED]

ⓘ Notice: This checklist is not a replacement or substitution for the requirements and information set forth in the Freddie Mac SF S/S Guide, LPA Web Interface Online Help, LPA User agreement, or LPA Functionality Guide.

Property Valuation Disclosure Form

The Property Valuation Disclosure Form provides proprietary property valuation information based on an estimate of property value generated by our proprietary automated valuation system, Home Value Explorer® (HVE®). If you use the HVE service for Enhanced Relief Refinance transactions and opt-in to receive HVE message, you will see feedback messages pertinent to your transaction. To opt-in or opt-out of this option, refer to [HVE Results in Loan Product Advisor Request for Change Form](#).

Loan Product Advisor®

Freddie Mac Property Valuation Disclosure Form

- Loan Product Advisor Main
- Modify Loan
- View Loan
- Request Services
- Assign Loan
- View Results
 - Full Feedback Certificate
 - Doc Checklist
 - Property Valuation Disclosure
 - Merged Credit
 - Credit Infiles
- Return To Search Results
- 87 Unviewed Results
- Credit Fees in Price

Borrower/Applicant Information

BORROWER NAME	CO-BORROWER NAME(S)
CO-BORROWER NAME(S)	CO-BORROWER NAME(S)
CO-BORROWER NAME(S)	
LP AUS KEY	AUS TRANSACTION NUMBER

Property Information

Property Address:	PURCHASE PRICE
	\$220,000.00
Value Information	
DATE/TIME ASSESSED	ESTIMATED VALUE OF PROPERTY (PROVIDED BY LENDER)
02/27/2019 14:46:47	\$ 630,000.00

Home Value Explorer (HVE) Model Results

CODE	MESSAGES
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Caution Feedback Certificate

Loan Product Advisor®

Loan Product Advisor Main

Modify Loan

View Loan

Request Services

Assign Loan

View Results

- Full Feedback Certificate
- Evaluation Summary**
- Loan Data
- Results
- Credit Report Information
- Mortgage Information
- Asset Information
- Calculated Values
- Borrower Information
- Transaction Information
- Feedback Summary (45)

Doc Checklist

Property Valuation Disclosure

Merged Credit

Credit Infiles

Return To Search Results

87 Unviewed Results

Credit Fees in Price

Loan Product Advisor Feedback Certificate

Evaluation Summary

<p>PURCHASE ELIGIBILITY</p> <p>✘ INELIGIBLE</p>	<p>RISK CLASS</p> <p>! CAUTION</p>	<p>COLLATERAL R&W® RELIEF</p> <p>! NOT ELIGIBLE</p>
<p>ASSET R&W® RELIEF</p> <p>! NOT ELIGIBLE</p>		

PURCHASE RESTRICTION(S)

AC	A HomeOne Mortgage must be a purchase transaction or no cash-out refinance.
D8	The loan was submitted with an LTV ratio of (95.00), which exceeds the maximum LTV ratio of 80% for a cash-out refinance mortgage secured by a 1-unit primary residence.
R6	The loan was submitted with a Total LTV ratio of (96.00), which exceeds the maximum Total LTV ratio of 80% for a cash-out refinance mortgage, secured by a 1-unit primary residence.
VX	A HomeOne Mortgage must be an Accept Risk Class.
X2	The loan was submitted with a Home Equity Combined LTV Ratio Percent of (98.00) which exceeds the maximum Home Equity Combined LTV Ratio Percent of 80% for a cash-out refinance mortgage secured by a 1-unit primary residence.

Loan Data

BORROWER NAME	CO-BORROWER NAME(S)	
APPRAISAL IDENTIFIER	LP AUS KEY	LOAN APPLICATION NUMBER
N/A		
PROPERTY ADDRESS	MORTGAGE TYPE	DOCUMENTATION LEVEL
	Conventional	N/A
CS/LTV FEE LEVEL		
03		

Results

AUS STATUS	APPRAISAL TYPE	LOAN PROCESSING STAGE
Complete	Form 70	Final Disposition
ASSESSMENT TYPE	LOAN PRODUCT ADVISOR VERSION	LOAN PRODUCT ADVISOR ASSESSMENT EXP. DATE
Credit Only	WD4.8.00	06/07/2019

Credit Report Information

SELECTED BORROWER	SELECTED REPOSITORY	INDICATOR SCORE
	Trans Union	639

BORROWER	REPOSITORY	CREDIT SCORE	MERGED CREDIT REFERENCE #
	Experian	650	
	Trans Union	639	
	Equifax	620	
	Experian	771	
	Trans Union	N/A	
	Equifax	783	

CREDIT REORDERED:
N/A

CREDIT REACCESSSED:
N/A

June 2021

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Mortgage Information

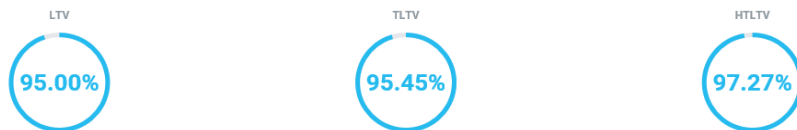
PRODUCT TYPE 30 Year Fixed Rate	AMORTIZATION TYPE Fixed	AMORTIZATION MONTHS 360
INTEREST RATE 7.0000%	PURPOSE OF LOAN Regular Refinance	PURCHASE PRICE N/A
LOAN AMOUNT \$209,000.00	ESTIMATED VALUE OF PROPERTY N/A	APPRAISED VALUE OF PROPERTY \$220,000.00
PROPERTY TYPE Single Family Attached	INTENDED USE OF PROPERTY Primary Residence	NUMBER OF UNITS 1
AFFORDABLE PRODUCT TYPE N/A	CASH OUT AMOUNT \$2,001.00	TEMPORARY SUBSIDY BUYDOWN N/A
OFFERING IDENTIFIER N/A	SUBORDINATE AMOUNT \$1,000.00	SALES CONCESSIONS N/A
NEW CONSTRUCTION N/A	PURPOSE OF REFINANCE Cash-Out Refi	LENDER SUBMITTED RESERVES \$16,753.00
ARM Related Details:		
	ARM QUALIFYING RATE N/A	ARM QUALIFYING PITI N/A

Asset Information

TOTAL ELIGIBLE ASSETS \$28,000.00	TOTAL FUNDS TO BE VERIFIED \$0.00
REQUIRED BORROWER FUNDS \$0.00	REQUIRED RESERVES \$0.00

+

Calculated Values



Borrower Information

Present Address: **[REDACTED]**

PROPOSED HOUSING (PITI) \$106.00	PRESENT HOUSING EXPENSE \$636.28	HOUSING RATIO 3%
DEBT RATIO 15%	OCCUPANT HOUSING RATIO 3%	OCCUPANT DEBT RATIO 15%
MAX MORTGAGE LIMIT N/A	TOTAL MONTHLY INCOME \$3,954.00	TOTAL MONTHLY DEBT \$606.00

Transaction Information

ORIGINATING COMPANY Cybertek Test 2	SUBMITTING COMPANY Cybertek Test 2	NUMBER OF SUBMISSIONS 01
DATE/TIME REQUESTED 04/13/2016 16:14:10	DATE/TIME ASSESSED 04/13/2016 16:14:12	SELLER NUMBER [REDACTED]
AUS TRANSACTION NUMBER: [REDACTED]	LOAN PROSPECTOR ID [REDACTED]	TRANSACTION ID [REDACTED]

Feedback Summary 0

EMPLOYMENT AND INCOME 0 RESULTS	ASSETS AND RESERVES 0 RESULTS	CREDIT AND LIABILITIES 0 RESULTS	PROPERTY AND APPRAISAL 0 RESULTS	GENERAL MESSAGES 0 RESULTS	MORTGAGE INSURANCE & FEES 0 RESULTS
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Employment & Income

CODE MESSAGES

Assets & Reserves

CODE MESSAGES

Credit & Liabilities

CODE MESSAGES

Property & Appraisal

CODE MESSAGES

General Messages

CODE MESSAGES

Mortgage Insurance & Fees

CODE MESSAGES

Ineligible Messages

Loan Product Advisor Ineligible Messages

Enhanced Relief Refi Mortgages must match active FM loan (WE)

Self-help tools and resources for this error can be found here: http://www.freddie.mac.com/help/lpa_html5/topic.htm?#t=determine_error_types.htm.

For live agent assistance, please click the following link for our Customer Service Center's contact information and hours of operation: https://sso.freddie.mac.com/lsp_public/#/contactus/.

INPUT DATA

BORROWER NAME	LOAN APP #	LOAN PROSPECTOR ID	TRANSACTION ID
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
LP AUS KEY	AUS TRANSACTION NUMBER		
[REDACTED]	[REDACTED]		



Incomplete Messages

Loan Product Advisor Incomplete Messages

MERGED CREDIT ERROR: E902:Trans Union Not Available (ME)

Self-help tools and resources for this error can be found here: http://www.freddiemac.com/help/lpa_html5/topic.htm?t=determine_error_types.htm.

For live agent assistance, please click the following link for our Customer Service Center's contact information and hours of operation: https://sso.freddiemac.com/lsp_public/#/contactus/.

INPUT DATA

BORROWER NAME	LOAN APP #	LOAN PROSPECTOR ID	TRANSACTION ID
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
LP AUS KEY	AUS TRANSACTION NUMBER		
[REDACTED]	[REDACTED]		



Invalid Messages

Loan Product Advisor Invalid Messages

'Total Debt' for inv. prop. must include pres housing exp (3U)

Self-help tools and resources for this error can be found here: http://www.freddie.mac.com/help/lpa_html5/topic.htm?#t=determine_error_types.htm.

For live agent assistance, please click the following link for our Customer Service Center's contact information and hours of operation: https://sso.freddie.mac.com/lsp_public/#/contactus/.

INPUT DATA

BORROWER NAME	LOAN APP #	LOAN PROSPECTOR ID	TRANSACTION ID
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
LP AUS KEY	AUS TRANSACTION NUMBER		
[REDACTED]	[REDACTED]		



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