

### The following releases are happening in Loan Quality Advisor® effective March 31, 2024.

The March Loan Quality Advisor® release include updates for condominium projects, Loan Selling Advisor® critical edits and ULDD updates. Make sure you're familiar with these updates so you can continue creating opportunities for your borrowers.

#### Condominium Projects: Not Eligible

Reminder: Effective February 26, 2024, we added a warning edit to help you identify condominium loan eligibility. *Single-Family Seller/Service Guide* (Guide) [Bulletin 2023-24](#), announced that loans secured by units in a condo project that receive a "Not Eligible" Project Assessment Request (PAR) status in Condo Project Advisor® are not eligible for sale to Freddie Mac. For these loans, you'll initially receive a warning edit in Loan Quality Advisor. This edit will become critical effective April 29, 2024.

#### Secondary Financing

As previously announced in [August 2023](#), Loan Selling Advisor® will soon have critical edits for loans with secondary financing. Effective March 18, 2024, a critical error message will be returned if all the information for secondary financing in the ULDD Data Points for Related Loans is not entered.

Loan Selling Advisor will display a critical message on loans when the loan to value (LTV) ratio and total loan to value (TLTV) ratio match (indicating no secondary financing), yet the LTV and TLTV ratios differ in Loan Product Advisor® (LPA<sup>SM</sup>) or Loan Quality Advisor (indicating the presence of secondary financing). Refer to Guide [Section 6302.34](#) and Loan Selling Advisor's [January 12, 2024 article](#).

#### ULDD Phase 4a Phase 5 and Customer Test Environment (CTE) Information

Are you ready for the ULDD Phase 4a updates and Phase 5 optional delivery period which begins on June 3, 2024? To make sure you have ample time to update your systems and test your integrations for the new requirements outlined in the [ULDD September 12, 2023 announcement](#), Loan Quality Advisor customers will be able to begin testing in the CTE on April 24, 2024.

##### ULDD Phase 4a Update

Freddie Mac is providing updates to existing ULDD Phase 4a data points (i.e., enumerations, implementation notes, conditionality, and conditionality details).

##### ULDD Phase 5

The Phase 5 updates add new data points and updates to existing data points to support the Enterprise Credit Score and Credit Reports Initiative, alignment with the new redesigned UAD 3.6 and business critical requirements.

The following resources are available to help you with the implementation of ULDD:

- [ULDD Announcement](#)
- [ULDD Supporting Documentation Updates](#)



- [Appendix D](#)
- [Summary of ULDD Phase 4a Updates and Phase 5 Specification](#)
- [ULDD Learning Help webpage](#)

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For quick access to the latest feedback message updates to our tools, bookmark the [Freddie Mac Loan Advisor® Resources and Learning webpage](#).

