

Loan Product Advisor® (LPASM) release notes provide updates on LPA enhancements to help streamline the way you work and offer a summary of feedback messages.

2024 Loan Limit Values

Effective December 3

LPA was updated to reflect the 2024 conforming loan limits. For a 1-unit property in most areas in the U.S., the 2024 maximum baseline conforming loan limit value will be **\$766,550**. The maximum loan limit value for a super conforming mortgage secured by a 1-unit property will be **\$1,149,825**.

Mortgages with original loan amounts that exceed the 2023 loan limit values but not the higher 2024 limits are not eligible for sale to Freddie Mac until on or after January 1, 2024.

For more details, read the [article](#) and the *Single-Family Seller/Servicer Guide* (Guide) [Bulletin 2023-24](#).

Tribal Land Indication

Effective January 28

We're adding a new message to indicate that the property is not located in a tribal area and the loan was submitted with a Loan Program Identifier = "HeritageOne." The subject property must be in a tribal area to qualify for the HeritageOneSM mortgage offering. We're also adding an informational message to alert you when the property *is* located in a tribal area and may be eligible for HeritageOne, but the loan was not submitted with the Loan Program Identifier = "HeritageOne".

Review these [message updates](#) that highlight when affordable loan opportunities are available to your borrower.

Full January Feedback Message Updates

Review the full list of [January feedback message updates](#) or visit the [Loan Advisor Resources & Learning webpage](#) – bookmark it for quick access to the latest updates for all of the Loan Advisor tools you use.