

This document lists various resources available in The Learning Center to assist you with using Loan Product Advisor®. Each resource is marked with one of the following icons to identify the type of help provided:



Live Webinar



Tutorial




Reference Tool



User Guide

## Core Training


[Automated Asset Assessment with Loan Product Advisor reference](#). Assists you with using our automated asset assessment offering. 


[Automated Asset Assessment with Loan Product Advisor webinar](#). Learn more about how you can automate a manual process to more efficiently assess borrower assets and get the borrower qualified faster. 


[Automated Collateral Evaluation](#). Information on determining eligibility for automated collateral evaluation. 


[Automated Collateral Evaluation clip](#). An overview of Loan Product Advisor's automated collateral evaluation. 


[Automated Income Assessment \(Employer Data\) with Loan Product Advisor reference](#). Assists you with using our automated income assessment (employer data) offering. 


[Automated Income Assessment with Loan Product Advisor webinar](#). Learn more about how you can automate a manual process to more efficiently assess borrower income and get them qualified faster. 

[Automated Income Assessment with Loan Product Advisor using Tax Returns reference](#). Assists you with using our automated assessment offering using Tax Return data for the self-employed. 


[Automated Income Assessment with Loan Product Advisor using Tax Returns webinar](#). Learn more about how you can automate a manual process to more efficiently assess borrower's income from self-employment. 

[Collateral Representation and Warranty Relief with an Appraisal: Loan Product Advisor Information](#). What you need to know to use Loan Product Advisor to determine collateral representation and warranty relief eligibility. 


[Collateral Representation and Warranty Relief with an Appraisal: Overview](#). Details the requirements to receive relief from collateral representations and warranties, along with information about how to take advantage of this offering. 

[Entering and Submitting Data to Loan Product Advisor](#). A look at Loan Product Advisor's services, what is needed to submit loans, and common data entry questions. 

[Freddie Mac Collateral Representation and Warranty Relief Overview clip](#). Information on using the Loan Advisor, including Loan Product Advisor, for determining eligibility for collateral rep and warranty relief. 

[Getting Started with AIM](#). Introduction to a Loan Product Advisor capability for capacity rep and warranty relief, Asset and Income Modeler, and how to get started. 

[How to Use the Loan Product Advisor Documentation Matrix](#). Shows how to use this resource to understand the documentation requirements needed to support your lending decision for Conventional mortgages. 

[Introduction to the Redesigned URLA and New ULAD](#). Discussion on the redesigned URLA – provides the who, what, where and when of this upcoming initiative to prepare for July 1, 2019, updates. 

[Loan Advisor Suite Overview](#). A quick introduction to the Loan Advisor tools.



[Loan Product Advisor Documentation Matrix](#). Specifies the documentation requirements for borrowers, including helpful underwriting reminders.



[Loan Product Advisor Functionality Guide](#). Step-by-step instructions for utilizing and obtaining an assessment from Loan Product Advisor, with example screens and data-entry tips.



[Loan Product Advisor – How it Works](#). Basic information to begin using Loan Product Advisor.



[Overview of the Redesigned URLA and New ULAD](#). Do you know what you need to know about the redesigned Uniform Residential Loan Application® (URLA®)? This 15-minute tutorial provides you the who, what, where and when of this upcoming initiative to prepare for July 1, 2019, updates.



[Paths to Collateral Representation and Warranty Relief](#). Describes the two paths to collateral representation and warranty relief as well as how eligibility can be traced through the Loan Advisor.



[The 3 Cs of Underwriting Factors Used in Freddie Mac's Automated Underwriting Assessment](#). Quick information about credit, capacity, and collateral, and how they factor in the overall Loan Product Advisor assessment.



[Understanding the Loan Product Advisor Feedback Certificate](#). Information about some of the new features of Loan Product Advisor's redesigned Feedback Certificate.



URLA Redesign Introductory Clip. A snapshot introduction to the redesigned URLA.

[What's New in the Redesigned Loan Product Advisor Full Feedback Certificate](#). Examples of Loan Product Advisor's completely redesigned Feedback Certificate, including its new, helpful features.



## Credit

[Mortgages for Borrowers Without Credit Scores](#). An overview of the Loan Product Advisor no credit score capability, including eligibility requirements.



[Selection and Use of Credit Scores](#). Guidance on selecting and using credit scores for manually underwritten mortgages.



[Underwriting Reminders for Loan Product Advisor Caution Risk Class Mortgages](#). Helpful reminders for underwriting credit and capacity for mortgages receiving a Caution risk class from Loan Product Advisor.



## Functionality

[Address Guidelines for Minimum Assessment Feedback \(MAF\)](#). Guidelines for completing property address information for Loan Product Advisor's Minimum Assessment Feedback (MAF) of a credit report.



[Assigning and Releasing Loans in Loan Product Advisor](#). Information to help you assign and release loans in Loan Product Advisor through Loan Advisor<sup>SM</sup>.



[Loan Product Advisor Feedback Messages \(Cause and Resolution\)](#). Information to help resolve issues that result in Loan Product Advisor processing errors.



[Loan Product Advisor – How to Enter Data for Construction Conversion and Renovation Mortgages](#). Step-by-step instructions for entering loans for Construction Conversion and Renovation Mortgages, if applicable, into Loan Product Advisor.



[Loan Product Advisor Online Help Tool](#). Information on the Loan Product Advisor data entry fields (including fields used for manual entry and those used for importing data).



[Ordering Merged Credit \(Loan Product Advisor System-to-System Access Method\)](#). Instructions on ordering merged credit when accessing Loan Product Advisor through the system-to-system access method.



[Reminders for Loan Product Advisor Resubmissions after the Note Date](#). Reminders for resubmitting a mortgage to Loan Product Advisor after the Note Date.



[Understanding Loan Product Advisor's Determination of Reserve Requirements](#). An overview on reserves and how to enter asset and reserve information in Loan Product Advisor.



[Understanding Loan Product Advisor's Determination of Total Funds to Be Verified](#). Information about the Asset Information section on the Loan Product Advisor Feedback Certificate and the associated feedback messages.



[Understanding Loan Product Advisor's Determination of Total Monthly Debt for Conventional Loans](#). Information about how the liability data entered in Loan Product Advisor is processed and the debt-to-income ratio is determined for conventional loans.



[Using Loan Product Advisor's Merged Credit Options \(Loan Product Advisor Browser Access Method\)](#). Information about enhanced merged credit options and how to use them in Loan Product Advisor.



## FHA/VA Mortgages

[Loan Product Advisor FHA TOTAL Mortgage Scorecard Documentation Matrix](#). Information to assist in determining the minimum documentation requirements for FHA (Federal Housing Administration) loans.



[Loan Product Advisor VA Documentation Matrix](#). Information to assist in determining the minimum documentation requirements for VA (Veterans Administration) loans.



[Processing FHA TOTAL Mortgages](#). Information on assessing FHA loans through Loan Product Advisor.



[Processing VA Mortgages](#). Information on assessing VA loans through Loan Product Advisor.



[Understanding Loan Product Advisor's Determination of Total Monthly Debt for FHA/VA Loans](#). Information about how the liability data entered in Loan Product Advisor is processed and the debt-to-income ratio is determined for FHA/VA loans.



This document is not a replacement or substitute for the information found in the *Freddie Mac Single-Family Seller/Servicer Guide*, or terms of your Master Agreement or other Pricing Identifier Terms.

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