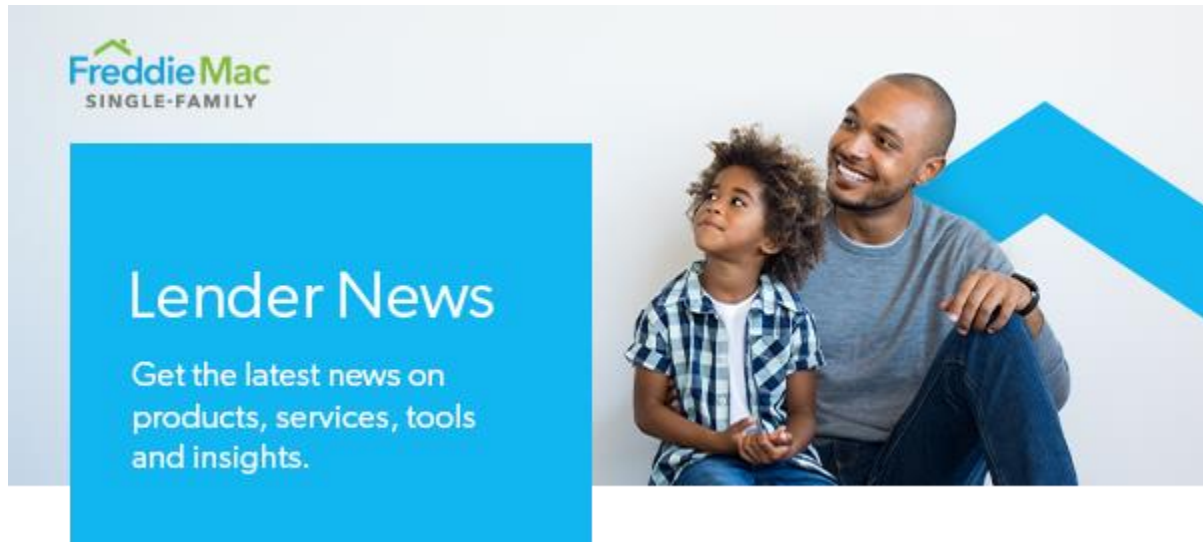


January 2024



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News and Insights



The Way HomeSM Podcast

In our newest podcast series, housing industry leaders share insights and actionable strategies you can [put to work today to meet the challenges of today's dynamic housing market.](#)



NEW! DPA One[®] for Housing Professionals

To date, over 2,000 loan officers from across the country have accessed DPA One to [find and match down payment assistance programs for their borrowers.](#)



Thought Leadership

Native American Housing Panel

Join Danny Gardner, SVP of Mission and Community Engagement, along with industry leaders and experts, to discuss Native Americans' journey to sustainable homeownership. [Register now.](#)

Reimagine Servicing with Mortgage Relief Education

Hear from Donna Spencer, VP, Servicer Relationship and Performance Management, and Stacey Walker, Affordable Lending Director, on [ways we can work together to advance sustainable homeownership and minimize risk.](#)



Products and Services



New Year. New Home.

Make your new year's resolution the gift of home through a Home Possible[®] mortgage. With a low, 3% down payment option, [Home Possible is the perfect solution for your very](#)

low- to low-income borrowers who are looking to become homeowners .



Let LPA Lead the Way Home

Even if Home Possible eligibility wasn't on your radar during submission, Loan Product Advisor[®] (LPASM) will automatically let you know if a loan may be Home Possible-eligible based on submitted income limits. [Learn more.](#)



Tools and Technology

Condo Project Advisor[®] Updates Provide Greater Certainty

Want to learn more about the new project statuses Condo Project Advisor can return through a Project Assessment Request (PAR)? Check out this [video](#) and our updated [FAQs](#).

Loan Product Advisor[®] (LPASM) Updates

In February, we're implementing new feedback messages related to condominium project eligibility. [See what's new and what's coming.](#)

LPA Caution Message Update

In case you missed it, we enhanced caution messages last month to help you quickly identify reasons why LPA returned a Caution risk class for a loan submission. [Learn more.](#)



Learning and Events

Freddie Mac Learning:

- [Monthly can't-miss webinars](#)
 - [Catalog for all our learning opportunities](#)
-



Industry, Policy and Research

Guide Improvements Underway

We're enhancing how the *Single-Family Seller/Servicer Guide* is organized. Initial updates will focus on eMortgages – but expect more to come.

Q4-2023 Guide Bulletin Video Highlights

What was new in Q4? Loan Advisor improvements, expanded eligibility for loan offerings, adoption of standardized datasets for loan delivery and property valuations and more. [Watch the video.](#)

Consolidated Stable Monthly Income FAQs

Find answers to the 10-day PCV update, trust income, borrowers with less than 25% ownership interest(s) in a business, unlisted income types and tax return date requirements. In support of Guide Topic 5300, see all our Stable Monthly Income [FAQs](#).

90-Day Outlook: *Single-Family Seller/Servicer Guide* Effective Dates*

- [1/29 ULDD Phases 4a and 5](#)
- [1/30 Unacceptable Appraisal Practices](#)
- [3/6 Cash-out Refinance Mortgages](#)

- **2/1 Firm Minimum Requirements**
- **2/26 Condo Projects – Not Eligible**
- **3/31 Seller/ Servicer Financial Eligibility – Capital**
- **4/1 Rental Income**

*The information on this page is not part of, and is not a replacement or substitute for, the requirements found in the **Freddie Mac Single-Family Seller/Servicer Guide (Guide)** and your other Purchase Documents.

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