

April 2023



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News and Insights



Credit Score Model and Credit Reports Initiative

We're seeking your feedback by May 31 to inform implementation planning.

[Learn more.](#)



Welcome Our New Head of Single-Family Acquisitions

As the new head of the Single-Family Acquisitions division, Sonu Mittal is leading Seller engagement. [Read the press release.](#)



We're Spotighting Affordable Solutions

A [new guide](#) brings you everything affordable, from data and insights to products and education resources.



Thought Leadership

Access to Information When You Want It

See how our three origination application programming interfaces (APIs) work together to provide a fully digital preapproval experience. [Watch a short video.](#)

2023 Update to Freddie Mac's Equitable Housing Finance Plan

We've published updates to our three-year Equitable Housing Finance Plan, as well as a Performance Report highlighting accomplishments against the 2022 version of the Plan. [Read more.](#)

Appraising a CHOICEHome[®] Property with Site-Built Comps

We've got new appraisal requirements for CHOICEHome[®] mortgages for manufactured homes with features comparable to conventional, site-built properties. [Learn more.](#)



Products and Services



Shared Equity Homeownership

To help more borrowers navigate shared equity homeownership, we're encouraging standardized legal documentation and adoption of the [Model Declaration.](#)



Higher Temperatures, Higher Energy Bills

Help borrowers access financing for energy-efficient home improvements to help lower their utility costs and increase eligibility for tax credits and product rebates. [Recommend GreenCHOICE Mortgages[®].](#)



Help Your Clients Understand Homebuying

CreditSmart[®] Homebuyer U helps your borrowers understand their credit report, improve their score, fix credit problems and use credit cards wisely. [Learn more.](#)



Tools and Technology

HousingWire Tech100 Recognitions

Loan Product Advisor[®] (LPASM), Resolve[®] APIs and Primary Mortgage Market Survey[®] earned awards for tech innovation. [Read the story.](#)

LPA v5.3.00 Specification

Find data requirements for affordable product eligibility, accessory dwelling units (ADUs) policy expansion, functionality improvements and [more.](#)

LPA Updates

April updates include data quality message improvements, functionality enhancements for all versions of LPA — and more. [Learn more.](#)

UAD Redesign Rollout Begins

Freddie Mac and Fannie Mae announce the release of Uniform Appraisal Dataset (UAD) implementation resources. [Learn more.](#)



Learning and Events

Level Up and Stake a Claim to Efficiency

Total MI Claims streamlines the mortgage insurance (MI) claims management process. Learn more in these [training videos.](#)

New Settlement Capability in Resolve®

Resolve can process Flex Modifications from submission to settlement. Be ready before the July required date. [Start now.](#)

ECO® Video Learning Series: Make better lending decisions with our business intelligence tool. [Check out four short video tutorials.](#)

Freddie Mac Learning

- [Monthly webinars](#)
 - [Catalog \(All learning opportunities\)](#)
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Industry, Policy and Research

Expired COVID-19 Credit Assessment Requirements: Get answers from the [FAQs](#).

Guide Bulletins

2023-10: Custodial Accounts, Servicing Contract Rights, broker price opinions and more.

2023-9: Property appraisal flexibility, reciprocal condo project reviews, clarified servicing terms and important reminders.

2023-8: Payment Deferral, Disaster Payment Deferral and loans with deferred UPB.



2023-7: Debt-to-Income Ratio > 40% credit fee effective date change, treatment of certain post-settlement adjustments.

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