



Lender News

Continuing Our Commitment to Your Success

In This Edition

News and Insights

Products and Services

Tools and Technology

Learning and Events

Industry and Policy Updates

Thought Leadership



News and Insights

eBook

Key Opportunities for Building the Future of Home

Home prices outpacing wages, growing debt, rising rents and a lack of entry-level housing on the market are inhibiting the growth of homeownership and driving prospective homebuyers to make different decisions. [Be part of the solution.](#)



What's the State of Affordability?

Our [All For HomeSM](#) Insight panel presented by *National Mortgage News* generated information on affordability trends, challenges and opportunities.

[View the discussion.](#)



Optimism in the Housing Market and Economy

DS News interviewed Len Kiefer, Freddie Mac's Deputy Chief Economist, on misconceptions about today's housing market. He's optimistic going into 2020. [Read more.](#)



Products and Services



Affordability and Reimagining the Mortgage Market

Take a walk with Danny Gardner, SVP, Single-Family Affordable Lending and Access to Credit, as he talks about homeownership affordability. [Watch the video.](#)



A Better Borrower Experience with eMortgages

Today's consumers want an end-to-end digital mortgage process. Borrower demand for faster turnaround times is sparking eMortgage adoption. [Learn how.](#)



Loan Limits Increasing in 2020

We're increasing our maximum base conforming and high-cost area loan limits on January 1, 2020, but you can start originating mortgages with these new loan limits now in Loan Product Advisor[®]. [Learn more.](#)



Tools and Technology

Condo Project AdvisorSM Simplifies Waiver Requests

Save time and get a more intuitive condo project waiver request process with the latest Condo Project Advisor enhancements. [Learn more.](#)

Loan Product Advisor[®] Feedback Messages

Make faster loan decisions with new feedback messages. [Learn more.](#)

Business Intelligence Self-Employment Income Insight

Gain greater insight into your Loan Product Advisor asset and income modeler (AIM) for self-employed assessment eligibility and rep and warranty relief results. [Learn more.](#)

Loan Selling Advisor[®] Improves Operational Efficiency

Improve your operational efficiency with new cash contract capabilities and usability enhancements. [See the complete list of changes.](#)

A Faster Way to Submit Delivery Data Corrections

Get a simpler way to submit requests for your origination data corrections with the Post-Fund Data Correction tool, now in Access Manager. [Learn more.](#)

Edit Turns Critical for Loans with Affordable Seconds[®]

On January 21, 2020, loans with Affordable Seconds (when Investor Feature Identifier G18 is entered) must be delivered with secondary financing data. Refer to the [job aid.](#)



Learning and Events

Coming December 31: [CreditSmart[®] Homebuyer U](#)

Self-paced Tutorials:

[Automated Asset Assessment](#)

[Automated Income Assessment](#)

[AIM for Self-Employed](#)

[Ask the Expert](#)

[Check out the Freddie Mac Learning Calendar](#)



Industry and Policy Updates

LIBOR Transition to New Index

How will the transition from LIBOR to SOFR impact ARM products? [Find out.](#)

Guide Bulletin [2019-25](#) —

Get updates on income and employment verification and more. For a synopsis, read [this article](#).

Guide Bulletin [2019-24](#) —

Learn about mortgage insurance master policy updates. For a synopsis, read [this article](#).

Taxpayer First Act

Review our [FAQs](#) related to the Act and our documentation requirements.



Thought Leadership

Gen Z Confident about Buying Homes

Although the overwhelming majority of Gen Z wants to own a home, concerns about affordability loom — as recent [survey results show](#).

Modern Manufactured Homes: 5 Trends

For borrowers across demographics, manufactured homes are often overlooked. But more homebuyers are seeing their potential as an affordable housing alternative. [Learn more.](#)

Overcoming the Challenge of MSR Pricing

Addressing the cost of transferring servicing becomes even more critical in maximizing the revenue from selling MSRs. [Learn more.](#)

How to Use Verified Data to Manage Risk

By leveraging data analytics, you can speed up the mortgage application process while quickly and accurately determining a borrower's capacity to repay the mortgage. [View the infographic.](#)

True Lies: Reining in Reverse Occupancy

Our Single-Family Fraud Risk (SFFR) investigator discovered a mortgage brokerage that was falsifying occupancy, as well as income and insurance information. [Read the article.](#)

Rural Research Symposium 2020

Join us for the Rural Research Symposium, where we'll collaborate on tackling rural housing challenges. [Learn more.](#)

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Single-Family



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