

January 2021



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News and Insights



Delivering Loans in COVID-19 Forbearance

February 28, 2021 is the cutoff to deliver and complete settlements for eligible mortgages in COVID-19 forbearance.

[Learn more.](#)



Advancing Native American Homeownership

How can we remove limitations to homeownership for Native American borrowers? Read the article and listen to the podcast [here](#).



When Employers Twist the Truth

Two borrowers. One employer. Different paystubs. And that was just one example of income misrepresentation. [Read the article](#).



Thought Leadership

Top Tools for Sustainable Homeownership

How can borrowers sustain homeownership when a forbearance plan ends or after a COVID-19-related delinquency? [Read on](#).

Housing Affordability and the Path Forward

What are the economic trends, inventory, debt burden and other affordability issues facing the housing market today? [Find out](#).

Creating Opportunities Through Shared Equity

How can we make affordable housing available to low- to moderate-income borrowers who have been affected by the pandemic?

[Listen.](#)

Women “Opting Out” Can Hurt Your Business

The housing industry must prioritize attracting, retaining and promoting women before they opt out of the workforce. [Read more.](#)



Products and Services



Standard Payment Deferral

This affordable option is between a repayment plan and a modification and is effective January 1, 2021. [Learn more.](#)



Spotlight on Quality Control

How do our QC requirements enhance mortgage quality and minimize repurchase risk – saving you time and cost? [Find out.](#)



Trusted Partners in the Housing Ecosystem

Help your borrowers navigate the complexities of today's environment by directing them to [our new Housing Professionals Resource Center](#).



Employment Opportunities for Eligible Homeowners

NextJob[®] lowers foreclosure rates, lifts home-retention rates and can strengthen borrower relationships. [Learn more](#).



Tools and Technology

Loan Selling Advisor[®]: What's New and Upcoming

LIBOR-index ARMs are now retired. Coming soon: Enhanced Purchase Eligibility messaging display; pricing identifier and pricing day information in the Guarantor Rate Sheet; plus other [updates](#).

Desktop and Exterior-Only Appraisals

Reminder: A loan is only eligible for sale to us if the appraiser has sufficient information and references. [Learn more](#).

The Agile Way to Innovation

How is Freddie Mac getting ahead of innovation cycles to deliver value to you? It's a game of adapt or decline. [Read more](#).

URLA: Open Production Period

Effective January 1, 2021, you can submit your loans through LPASM using the redesigned URLA. See the [joint GSE announcement](#).



Learning and Events

Delinquency Resolution through COVID-19 Payment Deferral and Flex Modification[®]: Learn how borrowers can transition out of a forbearance plan and find a permanent solution to a COVID-19-related delinquency in this [webinar](#).

Loan Product Advisor[®] and the Redesigned URLA: Mandatory for new applications starting March 1, 2021. Are you ready? Join the [webinar](#). Get a range of other related training resources [here](#).

Freddie Mac Learning: Check out the training calendar [here](#).



Industry/Policy Updates

- **Appraisals Q&A** with Single-Family chief appraiser. [Get his insights.](#)
- **Don't miss out!** Join over 3,000 of your peers who've registered for the [Client Resource Center](#).
- **How is servicing transforming?** Freddie Mac sponsored a recent [webinar](#) hosted by *National Mortgage News*.
- Read the January [Market and Industry Insights report](#).
- Get the latest *Single-Family Seller/Service Guide* Bulletins [here](#).



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