

March 2023



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News and Insights



The Secret to High-Performing Mortgages

How can you resist rising costs and declining profits with smart process automation? [Check out the research.](#)



Digital Guide Focuses on Affordable Solutions

A new digital guide features affordable tools and resources, including homeownership education, mortgage products, innovative technology, data and insights and more. [Explore it now.](#)



Submit, Track, Settle

Starting March 27, Servicers can settle approved workout modifications with a few clicks—building on the existing Flex Modification capabilities in Resolve[®]. [Learn more.](#)



Thought Leadership

Bridging the Homeownership Gap with Special Purpose Credit Programs

As part of our [Equitable Housing Finance Plan](#), we're partnering with lenders to purchase loans originated through Special Purpose Credit Programs (SPCPs). [Learn more.](#)

The Future of Secondary Marketing Technology Innovation

How can technology innovation and secondary marketing support capital markets in challenging times? [Listen to the podcast.](#)

Appraisals: Focusing on the Right Language and Terminology

Single-Family Chief Appraiser, Scott Reuter, talks about the importance of objective, fact-based words and phrases in appraisal reports. [Read the Q&A.](#)



Products and Services



Help Your Clients Understand Homebuying

Available in English and Spanish, CreditSmart[®] Homebuyer U helps to demystify the homebuying process and covers everything a borrower needs to know. [Help them get started.](#)



Map-based Tool Identifies AMI Percent

Use the new Area Median Income and Property Eligibility Tool to help you determine AMI percentage for low- to moderate-income borrowers. [Learn more.](#)



Congratulations to SHARP Award Winners!

The 2022 Servicer Honors and Rewards Program ([SHARP](#))SM recognizes nine Servicers for quality servicing, risk management and sustainable homeownership.

[See the winners.](#)



Tools and Technology

Loan Product Advisor[®] (LPASM) Updates

We added a new requirement for mortgages paid off with proceeds of a cash-out refinance. Plus, get an early view of April's releases. [Learn more.](#)

Condo Project Advisor[®] Updates

We've updated the user interface (UI) and enhanced the project waiver request (PWR) and project assessment request (PAR) exports for greater simplicity. [Learn more.](#)

Loan Selling Advisor[®] Updates

Enhancements include retirement of old HMDA data points, new critical edits, digital certificate updates for selling APIs and more. [Learn more.](#)

LPASM Specification v5.3.00

Version 5.3.00 will promote affordable product eligibility, support ADU policy expansion and improve functionality. [Learn more.](#)

Loan Closing Advisor[®] Updates

We've made changes to UCD Critical Edit Phase 3 edits and messages to speed up critical issue resolution prior to the May 1 Phase 3 implementation. [Learn more.](#)

SCIF Requirement Reminder

A reminder that we require the Supplemental Consumer Information Form (SCIF) for new conventional loans with application dates on or after March 1, 2023. [Learn more.](#)



Learning and Events

Qualify More Borrowers with HFA Advantage[®] Mortgages: Covers new product enhancements, borrower eligibility and more. Date: March 22 / [Register](#)

CHOICERenovation[®] Mortgages for Real Estate Professionals: Covers three options for delivery of this mortgage. Date: March 22 / [Share this registration with the REPs in your network.](#)

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

Freddie Mac Learning

- Don't miss this listing of our [monthly webinars](#).
 - Check out all learning opportunities in our [catalog](#).
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Industry, Policy and Research

Guide Bulletin 2023-6: AIM for income using direct deposits; non-occupying borrowers; excluding assumed mortgages from the monthly DTI ratio. [Learn more.](#)

Guide Bulletin 2023-2 - Reissue

We've reissued this Bulletin to notify Servicers of a correction that impacts the LIBOR transition. [Learn more.](#)

We've changed our info sec and privacy requirements.

[What's changed – and why?](#)



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