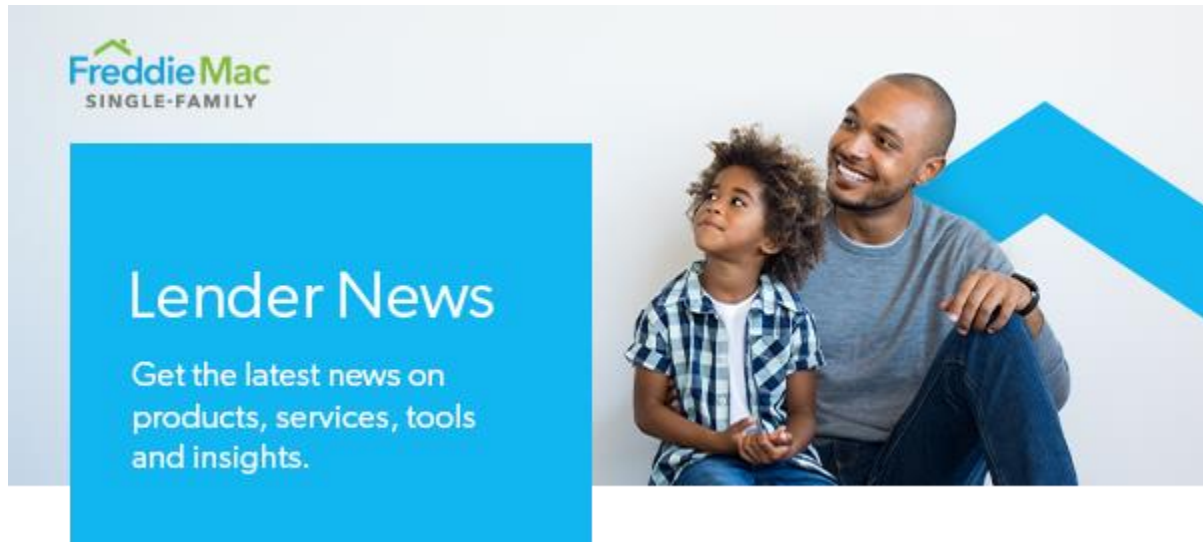


# July 2023

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## In This Edition

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News and Insights

Thought Leadership

Products and Services

Tools and Technology

Learning and Events

Industry, Policy and Research



### News and Insights



#### **eSign: Leading the Loss Mitigation Revolution**

Digital closings save time and money, while mitigating risk and user errors.

**How does eSign streamline default management for a competitive edge?**



## Homebuying Education Supports Your Clients and Drives Business

Your expertise can guide a homebuyer's next steps. [The CreditSmart® Housing Professionals Playbook](#) can help.



### Thought Leadership

#### Streamline Workflow with Resolve® APIs

Leverage the suite of Resolve APIs for the entire mortgage servicing life cycle to better [assist struggling homeowners](#).

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#### Get the Reimagine Servicing Playlist

Freddie Mac's servicing leaders [share how our innovative technology solutions go beyond the traditional mortgage](#).

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### Products and Services



#### Use Case: LPA Risk Check

Make more informed prequalification decisions by providing an early indication of the likely risk assessment result in Loan Product Advisor®. [What is the LPA Risk Check API?](#)



## **New Uniform Appraisal Dataset Documentation**

To support ongoing UAD implementation efforts, we've created [new redesign documentation](#) to supplement materials released in March. [See the announcement.](#)



### **Tools and Technology**

## **Online Help Guides Your Experience with Freddie Mac Tools**

Find out what's included in online help from [this handy tutorial.](#)

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## **Loan Coverage Advisor<sup>®</sup>**

We've updated the user interface and search result exports. [Check out these enhancements.](#)

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## **Condo Project Advisor<sup>®</sup>**

We're updating the "Incomplete Assessment" feedback messages to indicate when a condo project may need critical repairs. [Here's what you need to know.](#)

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## **Loan Collateral Advisor<sup>®</sup>**

New warning feedback messages alert you to subjective and/or potentially biased words or phrases. [See what else is new.](#)

## ECO<sup>®</sup>

The new Credit Risk dashboard provides access to your organization's credit risk data. [Get greater insight into loan performance.](#)

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## Loan Quality Advisor<sup>®</sup>

New feedback messages help clarify total loan-to-value (TLTV) and high total loan-to-value (HTLTV). [See additional June enhancements.](#)

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## Loan Selling Advisor<sup>®</sup>

We're retiring CTE01, the customer test environment, on August 1. [Here's what you need to know.](#)

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## Loan Product Advisor<sup>®</sup> (LPA<sup>SM</sup>)

We've enhanced asset and income modeler (AIM) for income using direct deposits; now, paystub data is included in the income assessment.

[See what else is new.](#)

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## Loan Closing Advisor<sup>®</sup>

New feedback messages are related to Uniform Closing Dataset (UCD) Phase 3B critical edits. [See what else is new.](#)



**Learning and Events**

**Manufactured Housing and Affordable Second Policy Updates:** Join our Policy on Point webinar on July 20. [Register here.](#)

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**Manufactured Homes Training for Real Estate Professionals:** [Share the training](#) with your REP and broker network to help them understand valuation, appraisal and title requirements.

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**Best Efforts:** We'll cover the best efforts execution, contract options, extensions, relocks and servicing options in Loan Selling Advisor. [Choose from four sessions running through October.](#)

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**Freddie Mac Learning Recourses:**

- [Monthly can't-miss webinars](#)
  - [Catalog for all our learning opportunities](#)
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**Coming this Fall: FreddieMacCONNECT**

Our annual industry event is coming November 14-15 and virtual again. Look for more information soon!

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**Industry, Policy and Research**

**Guide Bulletin 2023-15 (Selling)** – Condo Project Advisor® enhancements, Affordable Seconds® expansion and more.

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

- **7/31 Updates to Resolve**
- **8/1 Unplanned Buydown**
- **8/1 Past Due Federal Taxes**
- **8/1 Language Requirement**
- **9/1 ULDD Phase 4a Update**
- **9/4 Condo Project Assessment Request Enhancement**
- **9/18 Projects in Need of Critical Repairs**
- **9/11 Manufactured Homes**
- **10/1 Payment Deferral Flexibility**
- **10/2 HeritageOne Mortgages (Selling)**
- **10/2 HeritageOne Mortgages (Servicing)**
- **11/1 ANSI Standard for 1-Unit Properties**

Since you've made it this far, please bookmark [sf.freddiemac.com](https://sf.freddiemac.com)

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