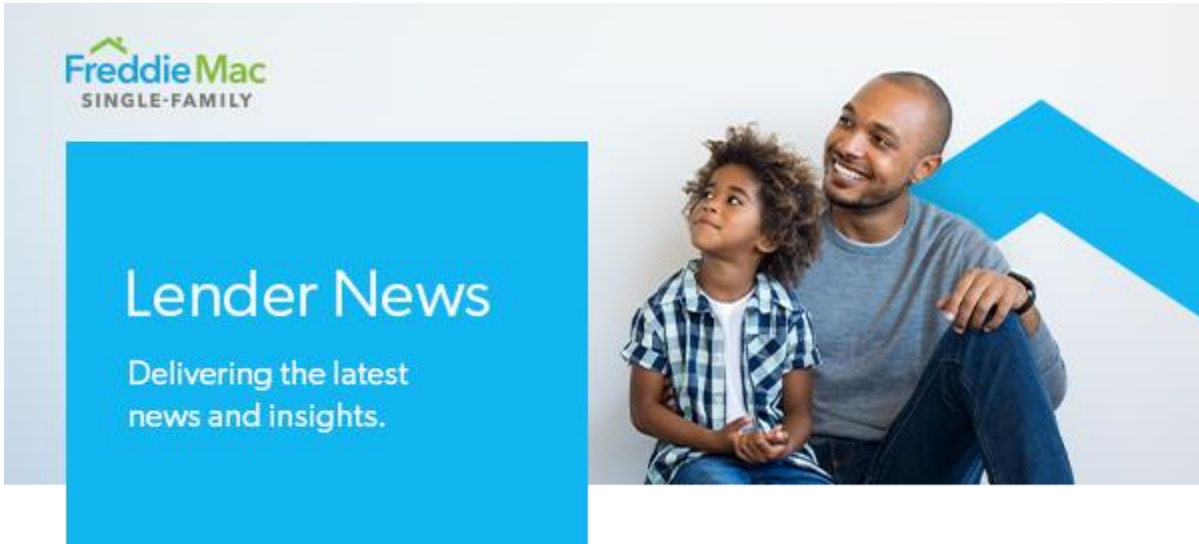


December 2022



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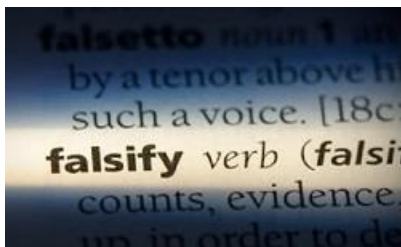
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News and Insights



Lies Caught Up With Her

A lying loan officer assistant claimed she was innocent, yet our fraud investigator's suspicions remained. [Read the True Lies story.](#)



Plan and Prevail: Preparing for an Uncertain Future

A well-grounded plan can help navigate a widescale event, mitigate risk and get homeowners back on track. [Find out how to be proactive.](#)



Enhanced Primary Mortgage Market Survey[®]

We recently enhanced the [PMMS[®]](#) to base results on information from mortgage applications submitted to Loan Product Advisor[®]. [Learn about the enhanced survey.](#)



Thought Leadership

Upgrading to a Hybrid Appraisal

Single-Family Chief Appraiser Scott Reuter discusses what to consider when upgrading from ACE+ PDR to a hybrid appraisal. [Read the Q&A.](#)

Harnessing the Power of Partnership

Hear recent podcasts with two of our Secondary Market Advisor (SMA) partners: [“Best Practices for Managing Loan Pricing Economics”](#) with Innovient; and [“Ensuring Efficiency and Accuracy through Integrations”](#) with MCT.

Making an Impact on Affordable Lending

Your partnership in 2022 has helped us increase homeownership opportunities for underserved borrowers. [See how our ongoing collaboration impacts affordable lending, now and into 2023.](#)



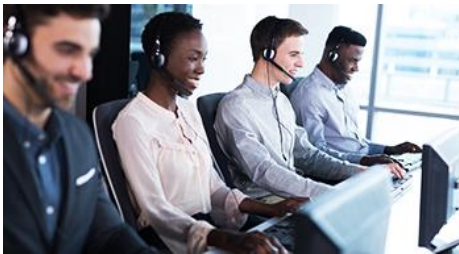
Products and Services



CreditSmart® Playbook Now Available

We've created a new resource for housing professionals to support your efforts in understanding and endorsing CreditSmart.

[Get the Playbook.](#)



800-FREDDIE Live Chat Discontinued

The Customer Support Contact Center (800-FREDDIE) is no longer providing live chat, but if you have a question, you can always call us.



How Lenders RISE to Make Home Possible

What drove three of our 2022 RISE Award winners to move the homeownership needle forward? [Listen to the podcast.](#)



Tools and Technology

Loan Product Advisor[®] (LPASM) Updates

Positive cash flow for purchase eligibility, feedback messages and more in [November](#); Updates to credit reporting companies and technical affiliates, new conforming loan limits, feedback messages and more in [December](#).

Loan Selling Advisor[®] Updates

Learn about early pool disclosure and 2-day settlement cycle for guarantor, cash-specified pricing for best efforts rate sheets and commitments and more [here](#).

Resolve[®] Revamps Loan Modification

As of December 5, Servicers can use the Resolve user interface to submit Flex Modification requests in just a few steps. [Learn more](#).



Learning and Events

FreddieMacCONNECT

This year's event may be over, but you can still [access the sessions on demand](#). To help us deepen your knowledge for next year's CONNECT, please take this quick [survey](#).

Rural Research Symposium

Missed it? [Listen to the recorded sessions.](#)

Total MI Claims Video Series

Do you manage mortgage insurance claims? [Watch these quick videos.](#)

Neighborhood Real Estate Specialist CE Course

The real estate professionals (REPs) in your network can satisfy their real estate broker and agent licensing requirements. [Share the course.](#)

Freddie Mac Learning Catalog

[Get an all-inclusive list of Freddie Mac Learning opportunities.](#)



Industry, Policy and Research

- **[Guide Bulletin 2022-25](#)**: 2023 conforming loan limit values, estates and trusts as eligible donors, new exclusions from the DTI ratio and more.
- **[Q4 Policy Highlights Video](#)**: LPA enhancement to assess borrower cash flow, capitalizing on the new credit fee caps and more.
- **[Freddie Mac Single-Family Showcase on LinkedIn](#)**: Stay abreast of what we're up to and how we can help you.



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