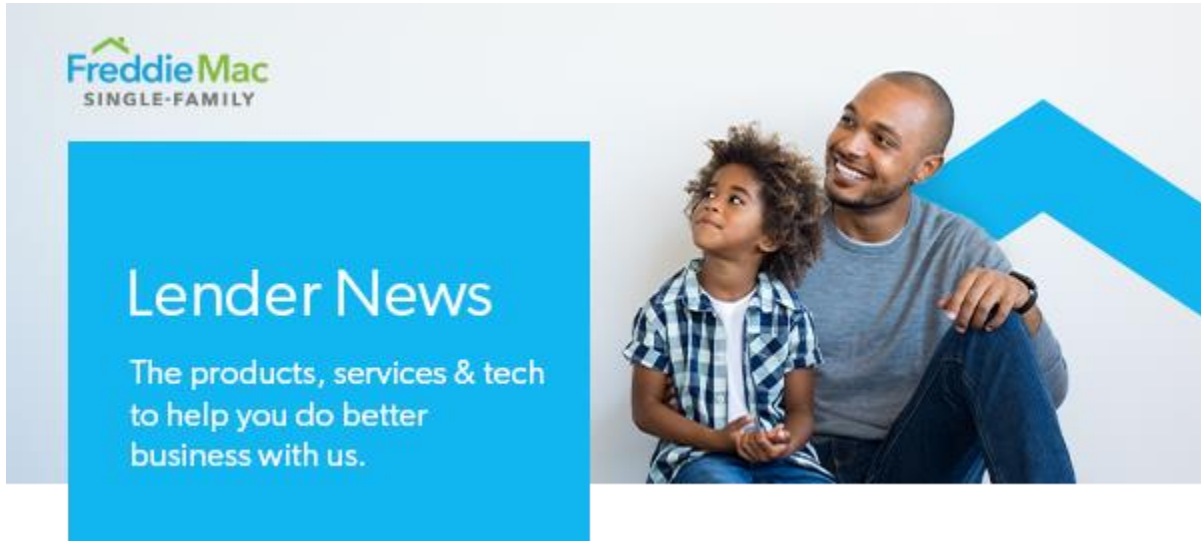


February 2023



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News and Insights



Driving the Future of Valuation

We're developing valuation methods that mitigate risk. The result? A simpler loan manufacturing process – and lower costs. [Learn more.](#)



Getting Near Real-Time Purchase Data

Union Home Mortgage automated its reconciliation process through Vice Capital Markets' integration of our Cash Settlement Purchase Statement API.

[Find out how.](#)



2023 Servicing Compass

We're transforming the servicing experience through solutions that leverage data, innovation and speed to market. [Learn more.](#)



Thought Leadership

ADUs Increase Affordable Housing Stock

Are you financing purchases and renovations for properties with [accessory dwelling units \(ADUs\)](#)? If so, you're helping increase affordable housing stock. [Learn more.](#)

Making an Impact for Homeowners and the Environment

Through our Green MBS, we're financing energy-efficient homes and home improvements to help more families achieve and maintain affordable homeownership. [Learn how.](#)



Products and Services



A New Way to Check the Status of Our Tools

We're integrating our Freddie Mac tools System Status page into the Technology section of our Single-Family website to centralize information. [Take me there.](#)



Home Possible[®]: Discover the Possibilities

Empower borrowers to make informed decisions for responsible homeownership with a down payment as low as 3%. [Learn more.](#)



Resolve[®]: Get Reintroduced

Resolve processes Flex Modifications, short sales and more. Gain time, confidence, transparency and efficiency. [Read the article.](#)



Tools and Technology

Loan Product Advisor[®] Updates

We've made updates to AIM, changes to how we support ADUs and enhancements to our AIM Check for Payroll Income API. [Learn more.](#)

SCIF Requirement Reminder

For new conventional loans with application dates on or after March 1, 2023, we'll require the Supplemental Consumer Information Form (SCIF).

[Learn more.](#)

Quality Control Advisor[®] Updates

We've improved document categorization, added clarity around documents with issues, automatically validate that Guide cover letters are included on all appeals and other updates. [Learn more.](#)

Loan Quality Advisor[®] Updates

Identify affordable product eligibility, clarify feedback messages around TLTV/HTLTV and more. [Learn more.](#)

Loan Selling Advisor[®] Updates

Updates include cash-specified payups, preparing for the ULDD 4a mandate and testing reminders. [Learn more.](#)

Loan Closing Advisor[®] Updates

More easily determine if the loans you're selling to us meet 2023 Regulation Z Total points and fees requirements. [Learn more.](#)



Learning and Events

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



Industry, Policy and Research

Recent Single-Family Seller/Service
Guide Updates:

- [Bulletin 2023-5: COVID-19 Updates](#)
- [Bulletin 2023-4: Resolve reminder and servicing updates](#)
- [Bulletin 2023-3: Affordable lending, desktop appraisals and more](#)
- [Bulletin 2023-2: LIBOR transition](#)
- [Bulletin 2023-1: Credit fees and Exhibit 19 redesign](#)



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