

July 2022



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## News and Insights



### Qualify Loans with Rent Payment History

First-time homebuyers can potentially qualify for a loan with their rent payment history with a new enhancement to Loan Product Advisor<sup>®</sup>. [Learn more.](#)



## **Reminder: Equitable Housing Finance Plan**

How are we promoting equity and sustainability for homeownership and rental opportunities for Black and Latino communities? [View the plan.](#)



### **Thought Leadership**

## **Desktop Appraisals: A Practical Guide**

Desktop appraisals are a great option when it comes to evaluating the collateral on a loan. But when and how should you take advantage of it? [Learn more.](#)

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## **When They're Not Who They Say They Are**

Our fraud investigator revealed a bold twist on a classic fabricated income and employment scheme: Impersonating borrowers. [Read the story.](#)

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## **Making an Impact on Affordable Lending**

Your partnership helps us increase homeownership opportunities for underserved homebuyers. [How can we work together?](#)



## Products and Services



### How APIs Work to Simplify Loss Mitigation

Watch a short video and see how Resolve APIs work together to deliver the data you need to provide fast and efficient mortgage relief to borrowers. [Watch now.](#)



### Servicing Portfolio Trends and Insights

Get the latest on housing impacts to delinquency trends, loss mitigation and more. Sacha Rosenthal, vice president of Servicing Portfolio Analytics, provides an overview. [Listen here.](#)



### New Program Loan Identifiers Coming

We're streamlining the loan delivery process with new program IDs for CHOICE products and income-based mortgages coming in August. Look for details soon.



## Tools and Technology

## **Loan Selling Advisor<sup>®</sup> Updates**

In August, we'll update the Settlement Cycle Days contract data point and will offer Early Pool Disclosure for Single Issue Guarantor Contracts.

[Learn more.](#)

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

We're offering greater insight into representation and warranty relief with the Life of Loan Reason Details and Search enhancements. [Learn more.](#)

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## **Loan Product Advisor<sup>®</sup> Updates**

Releases include rent payment history, ACE+ PDR, Freddie Mac HFA Advantage<sup>®</sup> and feedback message updates. [Learn more.](#)

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## **ULAD/URLA Update**

The Supplemental Consumer Information Form (SCIF) will be a required document in the loan file for new conventional loans with application dates on or after March 1, 2023. [Learn more.](#)

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## Learning and Events

**Save the Date! CONNECT 2022:** Join us November 15-16 for our annual event, virtual again. Get more information when you select “Freddie Mac CONNECT” under News & Events on our Subscription Center [here](#).

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**Freddie Mac Learning Catalog:** Get an [all-inclusive list of training](#) from Freddie Mac Learning.

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## Industry, Policy and Research

- [Guide Bulletin 2022-15](#)
- Your borrower wonders, “Why Was My Mortgage Sold?” For answers, direct them to the [Borrower Notification FAQs](#) and this [blog post](#).



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