

July 2019

Freddie Mac
Single Family

Lender News

Continuing Our Commitment to Your Success

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Mid-Year Market Trends



What are a few trends driving the mortgage market today? [Optimism among first-time buyers](#); the rise of the [self-employed](#); [Hispanics outpacing the rest of the market](#); and efforts to attract a younger, tech-centric borrower as [cybersecurity](#) becomes increasingly important.



News & Insights



Last Chance for Early Bird Discount at FreddieMacCONNECT 2019

Hear about the state of the industry, get the market forecast and feel the pulse of the borrower of the future when you attend the fourth annual CONNECT between September 18-20 at the Washington, DC Marriott Marquis. Get more information and register before the early bird discount ends July 19.

[Register Here](#)

True Lies: Beware Phantom Employers

How did a broker facilitate the origination of loan packages with false employment before they were discovered?

[Find out.](#)

TRUE
LIES



UCD Resubmission Requirements and Best Practice Guidelines

To help you adopt the Uniform Closing Dataset (UCD), we've issued more guidance for resubmitting UCD data.

[Learn more.](#)



Tools & Technology



Improved Search and Greater Insight in Correspondent Assignment Center

New Loan and Assignment search criteria help you quickly find the loans and specific Freddie Mac Loan AdvisorSM tool results you need.

[Learn more.](#)



More Freddie Mac Loan AdvisorSM Updates

Learn about Loan Closing Advisor[®] and Loan Product Advisor[®] updates you've been waiting for.

[Learn more.](#)



New Service Provider: Blend

[Blend](#) is now a third-party service provider option for [asset and income modeler](#) (AIM) for assets. Read the updated [job aid](#).



Products & Services

CHOICERenovationSM for Financing Home Improvements

CHOICERenovation helps address the aging housing supply, increasing demand for cost-effective financing and aging-in-place housing solutions.

Finance home improvements using one loan and one closing – and save time and money.

[Learn more.](#)

All For Reducing Barriers and Raising Hope

[All For Home](#)SM is our new approach to affordable lending that delivers insights, education, mortgage products and business solutions that address the needs of today's borrower and of [The Borrower of the Future](#)SM. All in. All of us. All For Home.

ULDD Phase 3 is Here

As of May 30, the Uniform Loan Delivery Dataset (ULDD) Phase 3 is required for all loans delivered with an application-received date on or after January 1, 2019. Find out what's new in the recent [FAQs](#) update.



Learning & Events

July 23 &
August 1:

CHOICERenovation Webinar



July 28 -
August 2:

NAREB Annual Convention



August 11-
13:

**Mortgage Innovators
Conference**



August 16-
18:

Originator Connect



September
18-20:

FreddieMacCONNECT



Industry & Policy Updates

GSEs to Use ARRC Framework

Learn about the framework the GSEs intend to use to transition ARMs using the SOFR index.

Guide Bulletin [2019-16](#) and [video](#)

Guide Bulletin [2019-15](#)

Guide Bulletin [2019-14](#)



Thought Leadership

Our Next Chapter

Freddie Mac's new CEO David Brickman's top priority is to capitalize on our transformation and bring us into the next chapter — focusing on three key areas to meet new challenges in a rapidly changing environment.

[Read more about the three key areas.](#)

Affordability Challenges for Homeowners

A recent survey unveils that one major obstacle to owning is that many renters (40%) think that a mortgage payment would be higher than their rent payment.

[Learn more about the survey results.](#)

Mortgage Rates Drop

Through late June, home purchase applications improved by five percentage points compared to the previous month. In the near-term, we expect the housing market to continue to improve from both a sales and price perspective.

[Learn more about falling mortgage rates.](#)

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