

April 2020



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## News and Insights



The COVID-19 Resources page includes announcements and resources you can refer to whether you're assisting with a COVID-19 related hardship or helping a borrower buy or sell a home. [Visit the page.](#)



### **Get Answers to Your Questions**

COVID-19 Selling FAQs address property inspections, appraisal flexibilities, title insurance, remote online notarizations and power of attorney. [Get answers.](#)



### **Increased Flexibility to Buy and Sell**

We're providing flexibility in employment verification requirements and leveraging appraisal alternatives for eligible mortgages. [Get the details.](#)



## **Thought Leadership**

### **Freddie Mac's COVID-19 Preparedness**

We're continuing to meet Americans' housing needs with affordable and sustainable solutions. Read about our business continuity plans and borrower assistance [here.](#)

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**Podcast: Gardner Talks COVID-19**

SVP Danny Gardner discusses business impacts and steps we're taking to continue to provide liquidity and stability to the mortgage finance market. [Listen now.](#)

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### **Recognize Phone Spoofing**

In a scam known as “spoofing,” callers pretend to be from Freddie Mac to prey on homeowners. [Pass along these tips](#) to your borrowers.

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### **Empowering Homebuyers with Financial Literacy**

Read about the three elements essential to borrowers' greater financial understanding and preparedness [here](#).



## **Products and Services**



### **MyHome by Freddie Mac<sup>®</sup>: Help for Homeowners**

Share relief options with borrowers who may be facing job loss, reduced income, illness or other issues. [Visit this article.](#)



## Relief for Borrowers

We're suspending all foreclosure sales and evictions of borrowers living in homes owned by Freddie Mac. [Get the infographic.](#)

# Helpful COVID-19 Resources

- The Center for Disease Control's web page on [COVID-19](#)
- The Appraisal Foundation's [Appraiser Qualifications and Standards Q&As](#)
- The Appraisal Institute's [Coronavirus-related Direction for Appraisers](#)
- National Association of Realtors [Coronavirus Guide for Realtors](#)
- Freddie Mac Blog: [Avoiding Foreclosure Rescue Fraud](#)



## Tools and Technology

### **Loan Selling Advisor<sup>®</sup>: Warehouse Lender Enhancements**

We're enhancing Form 996E: Warehouse Provider Release and Transfer and adding a new critical edit message for automated collateral evaluation (ACE) mortgages. [Learn more.](#)

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### **Loan Product Advisor<sup>®</sup>: Start Testing**

We've updated the customer test environment (CTE) to support Loan Product Advisor enhancements and mandated Uniform Residential Loan Application (URLA) and Uniform Loan Application Dataset (ULAD) changes for you to [start testing](#).

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### **ULAD with Loan Product Advisor: Path to Readiness**

Working with a software partner? Get your checklist [here](#). Have a custom-built loan origination system? Get your timeline [here](#).

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### **Delayed: UCD Critical Edits Implementation**

The GSEs are delaying the transition of certain edits from “warning” to “critical” in their Uniform Closing Dataset (UCD) collection solutions. [Learn more](#).

### **Freddie Mac Loan Advisor<sup>SM</sup> Hours of Operation**

See our hours of operation for Freddie Mac tools in observance of Good Friday and Easter Sunday on April 12 [here](#).



## **Learning and Events**

**COVID-19 Training: [Guide Bulletin 2020-5: Temporary Appraisal Flexibilities](#)**

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## COVID-19 Training: [Guide Bulletin 2020-5: Temporary Employment and Income Flexibilities](#)

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## Reference Tool: [Temporary Employment and Income Appraisal Flexibilities](#)

## Desk Reference: [COVID-19 Forbearance Plan](#)

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**Cancellation:** Reminder: May 12-13 Underwriting Solutions and Investor Reporting workshops have been cancelled.

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## Industry and Policy Updates

**Reminder: Payment Deferral** - On July 1, Servicers can offer payment deferral as an option to eligible homeowners. [Learn more.](#)

**Guide Bulletin 2020-10:** [Revised Temporary Servicing Guidance Related to COVID-19](#)

**Guide Bulletin 2020-9:** [Updates to Help You Get Ready for SOFR ARMs](#)

**Guide Bulletin 2020-8:** [Selling Guidance Related to COVID-19](#)

-Listen to a recording of our April 1 client call [here](#).

**Guide Bulletin 2020-7:** [Servicing Requirements and Relief Related to COVID-19](#)

**Guide Bulletin 2020-6:** [Servicing](#)

**Guide Bulletin 2020-5:** [Selling Guidance Related to COVID-19](#)

**Guide Bulletin 2020-4:** [Temporary Servicing Requirements Related to COVID-19](#)

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