

January, 2020



## In This Edition

News and Insights

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## Featured Story of the Month

INTERACTIVE CONTENT

### **Innovation Predictions in the Mortgage Industry**



Digitization is transforming key processes in the mortgage industry. Experience for yourself how you compare with your peers and learn what other mortgage professionals – from CEOs to sales to underwriters – are predicting and prioritizing when it comes to innovation.

Explore the interactive experience



## News and Insights

**NBKC REDUCED  
CYCLE TIMES BY  
11 DAYS WITH AIM  
FOR SELF-EMPLOYED.**

**THE  
FREDDIE  
EDGE**

### **A Lender Pushes Process to the Edge**

By leveraging technology and re-evaluating their process, nbkc bank gained more business and improved efficiency while avoiding new risk. How did they turn their challenges into competitive advantage?

Read their outstanding outcomes



### **Why Are We Optimistic About 2020?**

The housing market is primed for modest growth in 2020, with home sales increasing from 6 million in 2019 to 6.2 million in 2020. [Read our end-of-2019 forecast for 2020.](#)



## A Look Ahead for the Housing Market

The Freddie Mac blog talks about favorable economic conditions that include a healthy economy, strong labor market, low mortgage rates and high demand for homes. [Read the post.](#)



### Thought Leadership

#### Finding the Right Financing Pros for First-Time Buyers

41% of homebuyers in 2019 worked with real estate agents or brokers referred to them, and 75% of them worked with the first agent they met. [Learn more.](#)

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#### Increasing Home Value with Energy Efficiency

How can you determine the impact of energy-efficient features, increase loan originations, expand your green product offerings, and help families build equity faster while improving their homes? [Find out.](#)

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#### Family Budget Burdens Squeezing Housing

There's something else keeping Susan and Peter up at night besides their newborn and 2-year-old: wondering how to pay the bills. [Read the Insight.](#)

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## Key Opportunities for Building the Future of Home

Home prices outpacing wages, growing debt, rising rents and a lack of entry-level housing on the market are inhibiting the growth of homeownership and driving prospective homebuyers to make different decisions. **Be part of the solution.**

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### Products and Services



#### One-Stop Shop for eNote Custodial Needs

Our new automated eNote certification solution for third-party eNote custodians features system-to-system integration to Loan Selling Advisor<sup>®</sup>. **Learn more.**



#### New Homeownership Education Resources

The latest addition to the CreditSmart suite of financial and homeownership education resources is **here**, with six new modules. Check out the **courses** and watch this introductory **video**.



## What Manufactured Housing Research Tells Us

We collaborated with the Center for Community Capital at the University of North Carolina at Chapel Hill to survey Texas homeowners who recently financed the purchase of a manufactured home

[Here's what we learned.](#)



### Tools and Technology

#### The Best Credit Risk Management Strategy: Verified Data

Less than one percent of the loans we've financed over the last decade are seriously delinquent — a direct result of Loan Product Advisor's ability to help you [assess the risk of borrower mortgage default.](#)

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#### Loans with Affordable Seconds<sup>®</sup>

As of January 21, loans with Affordable Seconds (when Investor Feature Identifier G18 is entered) must be delivered in Loan Selling Advisor<sup>®</sup> with secondary financing data, or Sellers will get a critical edit.

[See the job aid.](#)

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#### Turn Market Data Into Knowledge with ECO<sup>SM</sup>

ECO is a business intelligence tool that helps you evaluate performance, compare to competitors and optimize lending strategies. [Get started.](#)

### Learning and Events



**February 23-26: 2020 MBA Servicing Solutions Conference & Expo**

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**March 1-4: Lenders One 2020 March Summit**

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**Freddie Mac Learning: [Sign up](#) for training, tutorials and more**

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**[Check out the Freddie Mac Learning Calendar](#)**

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## **Industry/Policy Updates**

### **Revised URLA and Updated AUS Specifications**

We published the implementation timeline and supporting documents on December 18, 2019. The new mandate date for the use of the redesigned specifications is November 1, 2020. Get the timeline, testing guidelines and more [here](#).

And: How will the transition from LIBOR to SOFR impact ARM products? [Find out](#).



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