



## In This Edition

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### **News and Insights**



#### **The Myth of “All or Nothing”**

When it comes to eClosings, there’s room for flexibility. Scale your eMortgage production by combining paper and digital documents. [Learn more.](#)



## The Myth of 20% Down

Home Possible<sup>®</sup> requires just a 3% down payment for first-time homebuyers and others. [Learn about this excellent affordable option.](#)



## CreditSmart<sup>®</sup>: Empowering Financial Capability

In time for Financial Literacy Month, an expert panel discusses how borrowers in several communities can achieve their financial goals. [Share the recording.](#)



## Thought Leadership

### Together, We're Making an Impact through Affordable Lending

Your partnership will help us increase homeownership opportunities for underserved homebuyers. [Learn how we can work together.](#)

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### What's the Fastest-Growing Homebuyer Segment Today?

Single women are outpacing single men in buying a home. What's driving this trend, and how can the housing industry help break down barriers to homeownership? [Read the article.](#)

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## Products and Services



### **Opportunities to Expand Manufactured Housing**

Zoning regulations and persistent misperceptions can inhibit manufactured housing's use. How can we close the affordable housing gap? [Check out this comprehensive, quantitative analysis.](#)



### **An Energy-Efficient Home Translates to Savings**

Your borrowers can save money over time by bundling energy-efficient upgrades like high-efficiency appliances or programmable thermostats. [Watch the GreenCHOICE Mortgages video.](#)



### **Freddie Mac Refi Possible<sup>SM</sup> Expands Eligibility**

We've removed the minimum 620 indicator score requirement to expand eligibilities for even more low- and moderate-income borrowers. [Learn more.](#)



## Tools and Technology

## **Loan Product Advisor<sup>®</sup> : Release Notes**

See the latest [release notes](#).

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

Enhancements bring additional insight into income representation and warranty relief. [Learn more](#).

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## **ECO<sup>®</sup> : Loan Advisor Dashboard Updates**

Get greater insight into asset and income rep and warranty relief and automated collateral evaluation (ACE) analytics. [Learn more](#).

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

See updates to Form 996E process for loans allocated to Guarantor and MultiLender contracts and a new loan program identifier for community land trust (CLT) mortgages. [Learn more](#).

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## **Condo Project Advisor<sup>®</sup> Updates**

This release identifies required documents for two additional waiver categories to streamline project waiver requests. [Learn more](#).

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## **Microsoft is Ending Support for IE 11**

Microsoft will end all support for Internet Explorer (IE) browser version 11 on June 15, 2022. What does this mean for you? [Find out](#).

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## Learning and Events

**MBA's Secondary & Capital Markets Conference & Expo 2022:** Join us for the General Session "Partnering with the GSEs." [Learn more.](#)

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**GreenCHOICE Mortgages<sup>®</sup>:** Learn how borrowers can finance energy and/or water efficiency improvements. Don't miss the first session on April 27 of this new [webinar](#).

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**ACE+ PDR:** Learn about our new collateral offering that permits a lender to use a property data report (PDR) in lieu of an appraisal. Watch the [tutorial](#) and get the [job aid](#).

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**AIM for Self-Employed - Helping to Underwrite Self-Employed Income:** We'll explain how it works, walk through scenarios and address your questions. Join the [webinar](#).

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**Total MI Reconciliations for Servicers:** Learn how to verify mortgage insurance (MI) details. Join the [webinar](#).

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**Resolve - Submit and Manage Workout Requests:** Get familiar with the new workflow to submit short sales for decisioning in the user interface. Join the [webinar](#).

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**ALM First Financial Institute Conference:** Freddie Mac's Mia Jones joined a panel discussion on affordable lending. Get the [deck](#).

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## Industry, Policy and Research

- Get the latest Guide Bulletins [here](#).
- Signed Up for the Client Resource Center? If not, [create your profile](#).



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