

December 2021



In This Edition

News and Insights

Products and Services

Thought Leadership

Tools and Technology

Learning and Events

Industry, Policy and Research



News and Insights



Adjusting to New Expectations

It's been a challenging year. Extreme weather, the effects of an ongoing pandemic, housing supply challenges and new technologies – we cover it all in [our latest issue of *Sightline*](#).

The Digital Impact on Loan Production



How can you control expenses when originating a loan? Smart strategies can drive efficiencies and lower costs. [Read the *Cost to Originate Study*](#).



Cut Servicing Expenses

Learn how to get reimbursed efficiently for servicing loans through [PAID](#). Listen to the latest episode of [DS5: Inside the Industry](#).



Thought Leadership

Meeting the Need for Entry-Level Housing

A lack of entry-level inventory is making it hard for first-time buyers to purchase a home. [What are some creative solutions?](#)

Demographics, Diversity and Other Trends

Understanding changing homebuyer demographics will help you deliver the personalized solutions and enhanced customer experiences that will drive business. [Watch this webinar](#).

How to Leverage Vulnerability

Opening ourselves to vulnerability allows us to share new ideas and engage authentically. [What's the secret for reliant leadership?](#)



Products and Services



Going Green: Home Energy Assessments

Making energy-efficient upgrades can help the typical U.S. family reduce their energy bill up to 30%. How? [Read the article.](#)



GreenCHOICE: Your Energy-Efficient Financing Choice

You can help borrowers finance energy- and water-efficient renovations – making their homes more affordable and sustainable.

[Check out GreenCHOICE Mortgages®.](#)



Freddie Mac Refi PossibleSM Update

We're removing the 10-year loan seasoning eligibility requirement and set the effective date for 100% AMI expanded eligibility requirements. [See Guide Bulletin 2021-36.](#)



Tools and Technology

Loan Product Advisor[®] (LPASM) Updates

Check out December releases, updated feedback messages and more.

[See what's new.](#)

ULDD Phase 4a Specification Updates

ULDD is evolving to facilitate delivery of affordable lending, Duty to Serve, and Housing Finance Agency data, among other updates. [Read more.](#)

Loan Selling Advisor[®] Updates

Check out the 10-bps credit fee in yield extension, 2022 loan limits and more. [What's new and what's coming in 2022?](#)

Retired Loan Selling Advisor Resources

We've moved these standalone resources to online help: [Certifying Mortgages for Freddie Mac](#); [Correspondent XChange[®] Functionality Menu](#); and the [Warehouse Lender Release and Transfer User Guide](#).

Developer Portal Gets a Makeover

We're giving the portal a new look and enabling you to better manage your application programming interface (API) builds. [Learn more](#).



Learning and Events

Making the Leap to Securitization: We teamed with Black Knight to examine the steps and best practices to make the successful leap to securitization. [Listen to the webinar](#).

Prioritize Faster Mortgage Assistance: How can Servicers receive real-time workout decisions with minimal data input? [Watch the HousingWire Demo Day demo](#).

LPASM Updates: Stay informed with the latest LPA updates, including the November 15 LPA 5.1.00 release. [Register for the webinar](#).

How to Enter Data for Subordinate Financing for LPA S2S

Users: Includes the November 15 LPA v5.1.00 release. See the [job aid](#).

How to Enter Data to Resubordinate Existing Subordinate Financing:

Includes the November 15 LPA v5.1 release. See the [details](#).

Rental Income Assessment: Learn how AIM performs an automatic assessment of rental income from tax return data, based on submitted property data. [Watch the clip](#).



Industry, Policy and Research

2022 Investor Reporting Resources: Get a complete view of investor reporting cycle activity with the Loan Level Reporting (LLR) [Processing Schedule](#); and check out the [Due Date Calendar](#).

Signed Up for the Client Resource Center? If you're not signed up now, [create your profile](#).

Latest Guide Bulletins: Get them [here](#).



Since you've made it this far, please bookmark sf.freddiemac.com

RESOURCE CENTER

**Freddie Mac**
Single-Family



This email was sent by Freddie Mac
8200 Jones Branch Dr. McLean, VA 22101 United States

[Manage Subscriptions](#) | [Privacy Policy](#) | [Open in Browser](#)

© Freddie Mac