

February 2021



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News and Insights



Celebrating Black History Month

We recognize the contributions of Black Americans in the housing industry and pride of homeownership in the Black community. [Join the conversation.](#)



Closing the White-Black Ownership Gap

What are the barriers to minority mortgage ownership? Why is housing recovery unequal across minority groups? [Find out.](#)



Three Steps to Resolving Loss Mitigation

Answer a few questions about your borrower's hardship and get instant results from this three-step [guided experience.](#)



Thought Leadership

Down Payment Reality Check

How do misconceptions derail down payment saving for otherwise qualified borrowers who may be slipping through the cracks?

[Read on.](#)

Aging Homes Beg for Innovation

A recent study reveals ways to rejuvenate aging housing stock in lower-income communities. [Learn more.](#)

Instant Workout through B2B Integration

How is Cenlar, FSB speeding up their response to homeowners through ResolveSM, our new end-to-end default management platform? [Listen to the podcast.](#)



Products and Services



Looking for Condo Resources?

For information on solutions and options for mortgages secured by condos, review our Condominium Unit Mortgage [here.](#)



LIBOR- and CMT-Indexed ARMs Retirement

We're no longer purchasing LIBOR-indexed ARMs (as of January 1, 2021) or CMT-indexed ARMs (as of October 1, 2021). [Learn more.](#)



Employment Opportunities for Eligible Homeowners

NextJob[®] lowers foreclosure rates, lifts home-retention rates and can strengthen borrower relationships. [Learn more.](#)



Tools and Technology

Now Playing: UAD Redesign – The Movie

The GSEs have collaborated with appraisers, lenders and others on the UAD and Forms Redesign. [Watch now.](#)

URLA Mandate Approaching Fast

Check out the latest GSE URLA [announcement.](#)

UCD Critical Edits Phase 1 Coming Soon

The Uniform Closing Dataset (UCD) critical edits transition begins May 31, 2021. [Prepare for the transition.](#)

Loan Selling Advisor[®] Enhancements

Check our new system edits, updates, upcoming deadlines and reminders and more. [Learn more.](#)

A Major Milestone for ResolveSM

On March 1, Resolve launches Decision Insights, a new workflow for Servicers to track and manage non-delegated short sales through timely resolution. [Learn more.](#)



Learning and Events

Introduction to Decision Insights in ResolveSM: Learn how to track and manage non-delegated short sale workout decisions in [this webinar](#).

Enhanced Loan Product Advisor[®] Functionality Resources: Get job aids, tips and best practices as you transition to Loan Product Advisor 5.0.06 [here](#).

Moving Forward: Loan Product Advisor and the Redesigned URLA: Prepare for the March 1, 201 URLA mandate with this [tutorial](#).

Missed the 2020 Rural Research Symposium? Get presentations, insights and more [here](#).

GreenCHOICE Mortgages[®]: An Energy-Efficient Offering: Find out how borrowers can finance energy-efficient home improvements from [this tutorial](#).

CHOICERenovation[®] Mortgages: Learn how your borrowers can use loan proceeds to pay for renovations from [this webinar](#).

Freddie Mac Learning: Check out the training calendar [here](#).



**Industry, Policy and
Research**

- **PSPA Amendments:** [We're looking closely.](#)
- **Reducing Mortgage Cycle Times:** Best Practices from the Top 25%. [Read the study.](#)
- **Real Estate Professionals Research:** COVID-19 challenges and affordability, product options and more. [Share the research.](#)
- **Market and Industry Insights:** Read the February [report.](#)



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