

March 2022



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News and Insights



Renewable Energy Tax Benefits

Renewable energy home improvements, or an eligible ENERGY STAR[®] manufactured home, can potentially bring tax benefits.

Check out our [GreenCHOICE Mortgages[®]](#) and [manufactured home mortgage](#).



Renovation Tax Benefits

Using a mortgage to finance renovations could allow for a qualified deduction on borrowers' taxes. Check out our [CHOICERenovation[®]](#) and [CHOICEReno eXPressSM](#).



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.](#)



Thought Leadership

Together, We're Making an Impact through Affordable Lending

Freddie Mac has ambitious goals to increase homeownership opportunities for underserved homebuyers. But we can't do it without you. [Learn how we can work together.](#)

Home Possible[®]: An Affordable Solution

Offer homebuyers, including first-time and others, more credit flexibilities than ever, including a 3% down payment. [Learn more.](#)

eMortgage: Learn from Lenders Like You

How did Atlantic Bay Mortgage Group improve efficiency and their customers' experiences while still driving down costs through eMortgages? [Read their story.](#)



Products and Services



New Data at Your Fingertips in PAID

Read the [release summary](#) to learn about the display of allowable amounts for expenses and additional payment history context.



PAID Gets in the Tech100

We're honored to receive the *HousingWire* Tech100 award for PAID, the fully digitized expense reimbursement solution that improves cashflow for Servicers. [Learn more.](#)



Get Ready for Total MI Reconciliations

Access the [onboarding checklist](#) to make sure your organization is set up and ready for the new reconciliation process in May.



Tools and Technology

Loan Closing Advisor[®]: UCD Phase 2

We've updated three critical feedback messages for Uniform Closing Dataset (UCD) data points. [Learn more.](#)

UCD Specification v1.5 Impacts

See the changes to the UCD Specification v1.5 in a joint Freddie Mac-Fannie Mae Impact Memo. [Learn more.](#)

Loan Product Advisor[®]: New Asset and Income Modeler (AIM) Offerings

AIM for income using direct deposits will expand your automated borrower capacity assessment. [Learn more.](#)



Learning and Events

ALM First Financial Institute Conference: Freddie Mac's Mia Jones joins a panel talking affordable lending on Monday, March 21. [Learn more.](#)

Affordable Lending Training Resources. Go straight to affordable with Freddie Mac Learning's [single source of affordable-related training.](#)

GreenCHOICE Mortgages: Watch the [tutorial](#) and see related [program reminders.](#)

CHOICEReno eXPressSM Mortgages: Offer financing for borrowers who are looking to finance smaller-scale home renovations. Join the [webinar.](#)

Community Land Trust Mortgage Overview: We cover origination requirements, how to determine the property value, understanding borrower responsibilities and more. Watch the [tutorial](#).

AIM for Income Using Direct Deposits: Use your borrower's direct deposits to help expand your automated borrower capacity assessment. Join the [webinar](#).

Appraisals and Appraisal Waivers: Find out how to deliver certain cash-out refinance and no cash-out refinance mortgages with a property data report in lieu of an appraisal. Join the [webinar](#).



Industry, Policy and Research

- **Q1 Policy Updates:** See fee changes, AIM innovations, collateral and more in [this video](#).
- **MyHome Resources:** Did your borrower get a notification letter from Freddie Mac? Share the [Borrower Notification FAQs](#) and the [Why Was My Mortgage Sold?](#) blog.
- **Get the latest Guide Bulletins** [here](#).



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