

November 2022



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News and Insights



Hurricane Sandy: Three Lessons Learned

A decade ago, Hurricane Sandy tore through 24 states. Here are three lessons learned to better assist homeowners affected by a natural disaster. [Read the article.](#)



Is This the Next Generation of Servicing?

Learn how Servicers that transcend their traditional role and incorporate enhanced solutions can reach homeowners in new ways. [Read the MReport article.](#)



What's Most Important to Your Business?

How can we best provide you with resources, tools and insights? [Help us understand your needs.](#)



Thought Leadership

Qualifying More Borrowers through Data

Kevin Kauffman, VP, Single-Family Client Engagement, explains how you can shorten cycle times by as many as 15 days, or a 30% reduction in loan origination costs. [Read his perspective.](#)

Helping Renters Build Credit

How are we helping renters use their on-time rent payments to achieve homeownership? [Read the Business Insider article.](#)

Meeting Market Challenges through Risk Management

Terri Merlino, Single-Family SVP and chief credit officer, shares her insights on how risk management excellence helps your borrowers.

[Listen to the podcast.](#)

Making an Impact on Affordable Lending

Your partnership this year has helped us increase homeownership opportunities for underserved borrowers. [How will collaboration with you impact affordable lending now and into 2023?](#)



Products and Services



Benefits of eClosings

The new eMortgage Benefits Calculator enables you to input your operational details, costs, pair-off and transaction details. [Learn more.](#)



Shared Equity Homeownership

Grow your business and reach borrowers in high-cost areas at below-market prices. [Watch the video.](#)



GreenCHOICE Mortgages[®] for Cold Weather

With winter around the corner, here's a reminder that GreenCHOICE Mortgages[®] can finance energy-efficient homes and home improvements. [Learn more.](#)



Tools and Technology

Condo Project Advisor[®] Updates

In three easy steps, request a project assessment that will save you time. [Learn more.](#)

Loan Product Advisor[®] (LPASM) Updates

Get expanded options with AIM, the Supplemental Consumer Information Form (SCIF) and other enhancements. [Learn more.](#)

Now in LPA: Borrower Cash Flow Assessment

We now accept positive cash flow in a borrower's account transaction data as part of the purchase eligibility assessment. [Learn more.](#)

Loan Closing Advisor[®] Updates

Get earlier access to testing prior to the release of Uniform Closing Dataset (UCD) Phase 3 critical edits. [Learn more.](#)

Correspondent Assignment Center Retiring

Effective December 3, 2022. [Learn how this may affect you.](#)



Learning and Events

Next Week is FreddieMacCONNECT

Join FHFA Director Sandra Thompson and your peers at CONNECT and get updates and news on policy, programs, products and initiatives. [It's not too late to register!](#)

Community Land Trust (CLT) Appraisal Training

We teamed up with the Appraisal Institute to provide residential appraisers with tools to accept and complete more CLT appraisals. [Register today.](#)

Power of Partnership Podcasts

- Join Freddie Mac and Innovient for [“Best Practices for Managing Loan Pricing Economics,”](#) where we discuss the pricing components you should consider in loan pricing margin management.
 - Join Freddie Mac and MCT for [“Ensuring Efficiency and Accuracy through Integrations,”](#) where we discuss the benefits of technology integration for pricing, committing and accounting activities.
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Freddie Mac Learning Catalog: Get an [all-inclusive list of training.](#)



Industry, Policy and Research

- **Check out** “Rapidly Rising Rates & Declining Demand Driving a Housing Market Slowdown,” our [quarterly economic forecast](#).
- **Guide Bulletin 2022-22** includes LPA borrower cash flow assessment, adding credit card reward points as a source of funds, expansion of CLT mortgages and more.
- Visit [Freddie Mac’s National Mortgage News Content Hub](#) for insights and resources to grow your business.



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