

September 2022



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News and Insights



Registration is Open for FreddieMacCONNECT

Better insights. Better outcomes. Better 2gether. Join your peers and learn about our latest programs, products and initiatives. Don't miss it – [**register today!**](#)



Identifying Affordability for First-Time Homebuyers

We recently launched the [Freddie Mac First-Time Homebuyer Affordability Map](#) for greater insight into affordability. [Read the Research Note.](#)



Co-Buying Options for First-Time Homebuyers

What are the logistical considerations and legal ramifications for unrelated buyers buddying up to purchase a home? [Take a look.](#)



Thought Leadership

Adjusting Appraisals for the Current Mortgage Market

Freddie Mac's Chief Appraiser and Director of Property Valuation, Scott Reuter, discusses adjusting appraisal models for greater sustainability. [Listen to the podcast.](#)

Teaming Up with Trade Groups

We've teamed up with diversity trade associations to lend insight into opportunities to expand your business by meeting unique borrower needs. [Explore our partner research.](#)

Making an Impact on Affordable Lending

Your collaboration is helping us increase homeownership opportunities for underserved homebuyers this year. [Learn how we can make a strong impact together.](#)



Products and Services



Freddie Mac HFA Advantage[®] Enhancements

Now you can deliver HFA Advantage mortgages secured by 2- to 4-unit primary residences and manufactured homes. [Learn more.](#)



Community Land Trust (CLT) Enhancements

No more limits on delivering CLT mortgages only through fixed-rate cash execution; now deliver through a Guarantor execution too. [Learn more.](#)



ADUs: New Delivery Requirements

We've expanded our accessory dwelling unit policies to meet the high demand for financing.

[Learn more about new delivery requirements.](#)



Tools and Technology

Loan Product Advisor[®] (LPASM) and Loan Quality Advisor[®] Updates

Feedback message updates provide more clarity on ADUs, identifying a property as a possible condominium hotel and more. [Learn more.](#)

Loan Selling Advisor[®] Updates

Cash Settlement Purchase Statement API, cash rate sheet changes, critical edits for desktop appraisals, ULDD Phase 4a and other reminders. [Learn more.](#)

UCDP[®] Updates

The Uniform Collateral Data Portal[®] Submission Summary Report is being updated to reflect new form type values for desktop and hybrid appraisals. [Learn more.](#)

ECO[®] Updates

We've added a new Affordable Scorecard dashboard that offers insight into your organization's performance. [Learn more.](#)

Cash Manager Delivers Efficiency Boost

Check out Cash Manager's new look and get a faster way to access all cash reports and data. [Learn more.](#)

A Clear View of the Claims Process

Total MI Claims is now available to provide visibility into the end-to-end mortgage insurance (MI) claims process. Get started now. [Learn more.](#)



Learning and Events

Save the Date! Join us November 15-16 for FreddieMacCONNECT. [Register today!](#)

Manage Your Mortgage Servicing Portfolio: We teamed with our secondary market advisor (SMA) partner MCT for a two-part recorded webinar. [Listen in.](#)

Rural Research Symposium: We'll highlight insights on mortgage products, services and financing – and more – November 3-4. [Join us.](#)

Down Payment Assistance (DPA): Help your borrowers qualify with DPA. [Register](#).

Low Down Payment Solutions: Get a deep dive into Home Possible[®] and HomeOne[®]. [Register](#).

Assets and Acceptable Sources of Funds: Become your company's expert on our expanded requirements for assets. [Register](#).

Freddie Mac Learning Catalog: Get an [all-inclusive list of training](#).



Industry, Policy and Research

- **Expanded Real Estate Professionals Resource Center:** Here's how your real estate partners can [strengthen their role as one of your trusted advisors.](#)
- **Guide Bulletin 2022-18:** Early pool disclosure and 2-day settlement cycle, gift funds and gift letters, income reported on IRS Form 1099 and more. [Read here.](#)



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