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News and Insights

#HelpStartsHere

SUSTAINING HOMEOWNERSHIP IN A CRISIS:

An Interactive Guide for Homeowners



It's especially important that your borrowers understand what options are available so they can make proactive, informed decisions during this

challenging time. The new *#HelpStartsHere Interactive Guide* for Homeowners is a helpful resource that's available in both [English](#) or [Spanish](#).



Helping Impacted Borrowers with Forbearance

Get a comprehensive guide with information on outreach and collection methods, QRPC, forbearance and loan modification options and more.

[Download the eBook.](#)



COVID-19 Forbearance and Loan Removal Policy

FHFA has instructed Freddie Mac to align our loan removal policy for loans subject to temporary payment forbearance plans with Fannie Mae's.

[Read the announcement.](#)



Thought Leadership

Electronic Closings and Social Distancing

Electronic closings can help you continue to serve your clients while adhering to social distancing guidelines. [Learn more.](#)

Credit Fee in Price for Mortgages in Forbearance

Get details on how we assess the applicable mortgage in forbearance credit fee in price for mortgages delivered in eligible cash, guarantor and MultiLender contracts. [Learn more.](#)

Disaster Planning Amid Widespread Disruptions

It's often not a matter of if a crisis occurs, but when. How to prepare before, during and after a crisis? Here are our [recommendations](#).

Freddie Mac Q1 Earnings

CEO David Brickman discusses some of the things Freddie Mac has done to support homeowners, renters, lenders and other market participants in this unprecedented environment. [Read the call transcript](#).



Products and Services



Freddie Mac Blog: Understanding Forbearance

Let homeowners who can't pay their Freddie Mac-owned mortgage due to COVID-19 know that mortgage relief is available. [Share with your borrowers](#).



My Home by Freddie Mac[®]: Resources for Homeowners

Homeowners experiencing financial hardship due to the pandemic can benefit from information on the redesigned My Home site. [Share with your borrowers](#).



RISE is Moving Ahead

While our timeline for this year's Home Possible RISE AwardsSM has changed, we're moving ahead with the 2020 program. [Learn about the awards.](#)



Tools and Technology

Identify Freddie Mac Ownership for Refi Loans

Take advantage of appraisal flexibilities for no cash-out refinance loans with updated Loan Product Advisor[®] feedback messages and a new API. [Learn more.](#)

ULDD: SOFR ARM Index Transition

The GSEs have jointly added new ULDD and loan delivery implementation details and updated the ULDD specification. [Learn more.](#)

Loan Collateral Advisor[®]: New Feedback Message

The message notes when exterior-only appraisals are submitted to UCDP using an incorrect appraisal form. [Learn more.](#)

URLA: Extended Implementation

We've extended the implementation timeline for the redesigned Uniform Residential Loan Application (URLA) and automated underwriting systems. [Learn more.](#)



Learning and Events

HousingWire Webinar: Navigating a Changing Housing Market with Smart Servicing

Investor Reporting: Investor Reporting Loan-Level Transactions

Investor Accounting: Investor Accounting and Default Reporting Requirements for the Flex Modification

Seller/Servicer Guide: Navigating the Guide with AllRegs

Forbearance: Temporary Loan Delivery Requirements for Mortgages in COVID-19 Forbearance

COVID-19 Resources: Get this resources PDF for servicing and origination training and references



Industry and Policy Updates

COVID-19 Resources - Find a wide array of selling and servicing resources on a [single web page](#).

Recent Guide Bulletins

Guide Bulletin 2020-16: [Temporary servicing guidance related to COVID-19](#)

Guide Bulletin 2020-15: [Freddie Mac COVID-19 payment deferral](#)

Guide Bulletin 2020-14: [Selling requirements and guidance related to COVID-19](#)

Guide Bulletin 2020-13: [Income requirements, SOFR-indexed ARMs, eMortgages and more](#)

Guide Bulletin 2020-12: [Temporary selling requirements for mortgages in COVID-19-related forbearance](#)

Guide Bulletin 2020-11: [Selling guidance related to COVID-19](#)

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