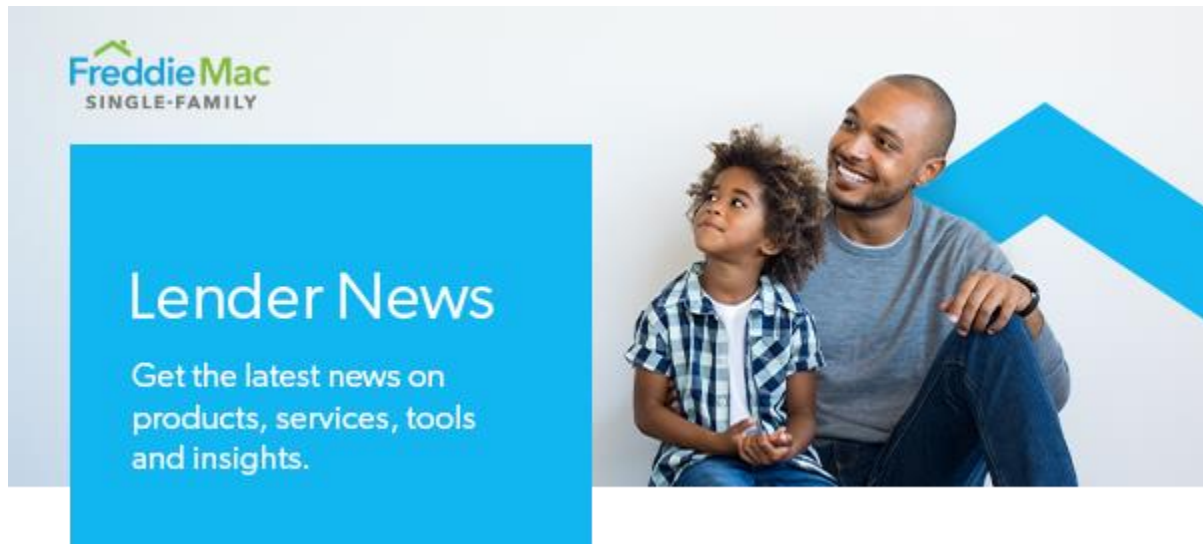


May 2023



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News and Insights



Black Wealth Toolkit

As part of our efforts to [address disparities in homeownership](#), we're helping you connect with Black homeowners and potential buyers with the new [Black Wealth Toolkit](#).



More Than Just a %

Cut through the headline noise and find the benefits of [refinancing](#) in our updated [Refinance Toolkit](#).



Credit Score Model and Credit Reports Initiative

We're seeking [your feedback](#) by May 31 to inform implementation planning. Want to learn more? [Register for our webinar](#).



Thought Leadership

Creating More Housing Opportunities

Pamela Perry, Single-Family Vice President of Equitable Housing, and Corey Aber, Vice President of Multifamily Mission, Policy and Strategy, share their view on our [Equitable Housing Finance Plan](#) in this [Executive Perspective](#).

A Seat at the Closing Table

This new training series supports loan officers, mortgage brokers and housing professionals who want to close the homeownership gap for minority borrowers. [Learn more](#).

What's the State of Asia America?

It's Asian American and Pacific Island Heritage Month! Check out insights and opportunities from [the AREAA annual report](#).



Products and Services



What Does it Mean to be Mortgage-Ready?

Help your borrowers gain a better understanding of the key factors lenders look at when making loan decisions. [Share the CreditSmart® Homebuyer U curriculum](#).



What Does it Mean to RISE?

We're celebrating the 2023 winners of the [Home Possible RISE Awards®](#) for their dedication to helping homeowners overcome the challenges to becoming a homeowner. [Learn about the winners](#).



Appraisal and Collateral Valuation Methods

Get valuable content on collateral valuation and appraisals, product information, best practices and trends. [Subscribe](#).



Tools and Technology

Loan Selling Advisor[®] Updates

A new \$275,000 Low Loan Balance (LLB) cash-specified payup effective April 24, plus additional enhancements. [Learn more.](#)

Loan Product Advisor[®] Updates

Feedback message updates include retirement of remaining COVID-19 requirements, plus notification of properties in high needs rural areas.

[Learn more.](#)

Loan Collateral Advisor[®] Updates

New Warning messages are coming June 29 that flag prohibited, subjective or potentially biased words or phrases in appraisals. [Learn more.](#)

Two Subsets for UCD Phase 3 Critical Edits

The split of Phase 3 critical edits into subsets will give you more time to resolve high-firing edits. [Learn more.](#)



Learning and Events

Connect With Us at MBA Secondary

Don't miss sessions with Freddie Mac leaders: "Partnering with the GSEs," "Solving the Affordability Puzzle" and "ESGs: Here to Stay." [Join us!](#)

Conventional Loans: HFA Advantage[®] Made Simple

[Share this webinar](#) with the realtors in your network to help very low-, low- and moderate-income first-time homebuyers, repeat buyers and buyers looking to refinance.

Freddie Mac Learning

- [Monthly can't-miss webinars](#)
 - [Catalog for all our learning opportunities](#)
-



Industry, Policy and Research

Q1 Policy Highlights video: Affordable options for purchasing and renovating homes, climate-friendly incentives and more.

May 8 Industry Letter: Important reminder about property insurance and coverage for condo projects.

Guide Bulletin 2023-11: Updates on IRS Installment agreements, real estate tax abatements, unplanned buydowns and more.



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