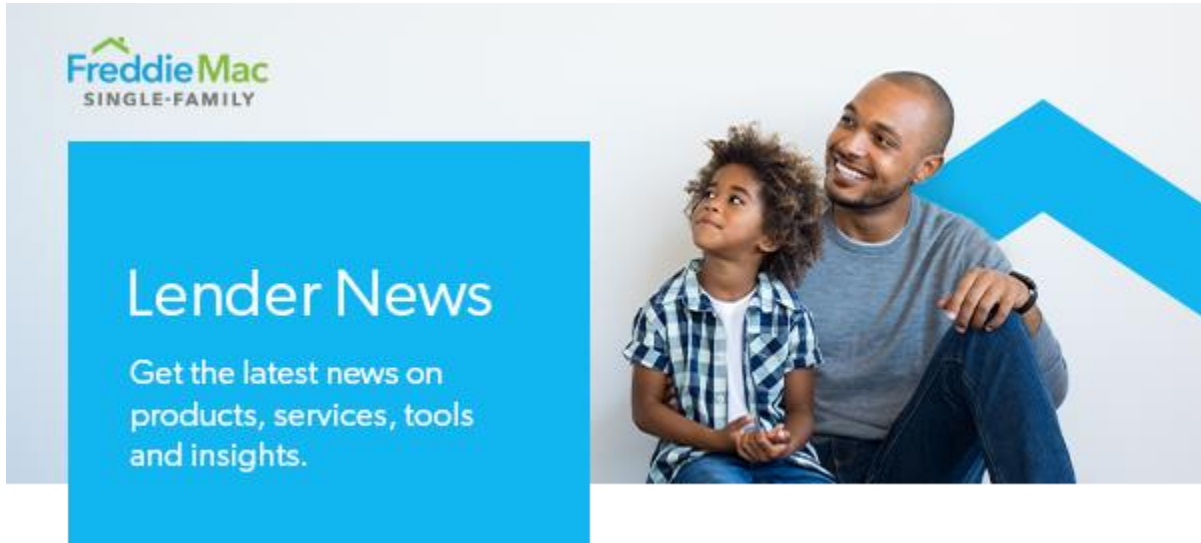


# November 2023

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## In This Edition

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News and Insights

Thought Leadership

Products and Services

Tools and Technology

Learning and Events

Industry, Policy and Research



## News and Insights



### **New Podcast! "Equitably Speaking"**

In our inaugural episode, Pam Perry, VP, Single-Family Equitable Housing, and author and coach Phil Treadwell discuss how loan officers can close the gap for underserved communities. [Listen now.](#)



## **A Practical Guide to More Objective Appraisals**

Say this, not that. Scott Reuter, Single-Family Chief Appraiser, identifies potentially biased words/phrases – and ways to avoid them. [Share this practical guide with appraisers in your network.](#)



### **Thought Leadership**

#### **Freddie Mac at Digital Mortgage**

Kevin Kauffman, VP, Single-Family Seller Engagement, discusses how we're helping to increase affordability and access to credit and how automation has transformed loan manufacturing. [Watch the exclusive interview with National Mortgage News from Digital Mortgage Conference 2023.](#)

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#### **Recognizing Native American Heritage**

As National Native American Heritage Month comes to a close, we're looking at HeritageOne<sup>SM</sup> as a housing solution suited to Native American tribe members on tribal lands. [Learn more.](#)

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## Products and Services



### DPA One<sup>®</sup> for Housing Professionals

Quickly find, understand and match down payment assistance (DPA) programs for borrowers who need financial assistance to purchase a home. [We've got a growing network of over 400 DPA programs.](#)



### Home Possible<sup>®</sup> for First-Time Homebuyers

First-time homebuyers are shopping for a lender that can provide them with low down payment offerings. [Home Possible offers a low 3% down payment option.](#)



### GreenCHOICE Mortgages<sup>®</sup>

Winter is almost here! Offer your borrowers an option to finance energy-efficient improvements with any mortgage product, property type and financing terms up to 30 years. [Learn more.](#)



## Tools and Technology

### Loan Product Advisor<sup>®</sup> Updates

Updates to Caution feedback messages, revisions to our credit reporting companies and technical affiliates list, a new asset and

income modeler (AIM) payroll service provider and more. [See everything that's coming in December.](#)

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## **Faster Income and Assets Verification with Direct Deposit Data**

On December 15, all Loan Product Advisor users can leverage direct deposit data as part of the [borrower asset and income assessment](#) – with no integration steps or activation process required. [Get started.](#)

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## **Loan Selling Advisor<sup>®</sup> Updates**

Updates include client testing for mandatory cash contracts and new features to cash rate sheets, ULDD Phase 4a and 5 warning messages and critical edits, new and enhanced Selling APIs and more. [See what's new.](#)

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## **Loan Closing Advisor<sup>®</sup> : UCD Phase 3B Critical Edits Transition**

As of November 6, the Uniform Closing Dataset (UCD) Phase 3B edits have transitioned from warning to critical. [See the joint GSE announcement and other important resources.](#)

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### **Learning and Events**

#### **Smarter Together at CONNECT**

More than 3,300 attendees joined us for our annual conference November 14-15. If you registered but missed it, or want to share insights on Single-Family's latest solutions, programs and initiatives, you can [access](#)

**recorded sessions on demand.** Log in with the email address you used to register for the conference. (If you didn't register for CONNECT, unfortunately you won't be able to access recordings.)

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#### Freddie Mac Learning Resources:

- **Monthly can't-miss webinars**
  - **Catalog for all our learning opportunities**
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## Industry, Policy and Research

**Guide Bulletin 2023-22:** Includes written income analysis content examples, employed income history, earnings types and income calculation specificity updates and more.

### 90-Day Outlook: *Single-Family Seller/Servicer Guide* Effective Dates\*

- **11/30 IRS Installment Agreements**
- **11/30 Alimony, Child Support, and Separate Maintenance**
- **12/1 Transition to Uniform Property Dataset (UPD)**
- **12/31 Seller/Servicer Financial Eligibility**
- **1/4 Student Loan Income-driven Repayment Plans**
- **1/29 ULDD Phases 4a and 5**
- **1/30 Unacceptable Appraisal Practices**
- **2/1 Firm Minimum Requirements**

\*The information on this page is not part of, and is not a replacement or substitute for, the requirements found in the **Freddie Mac Single-Family Seller/Servicer Guide (Guide)** and your other Purchase Documents.

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