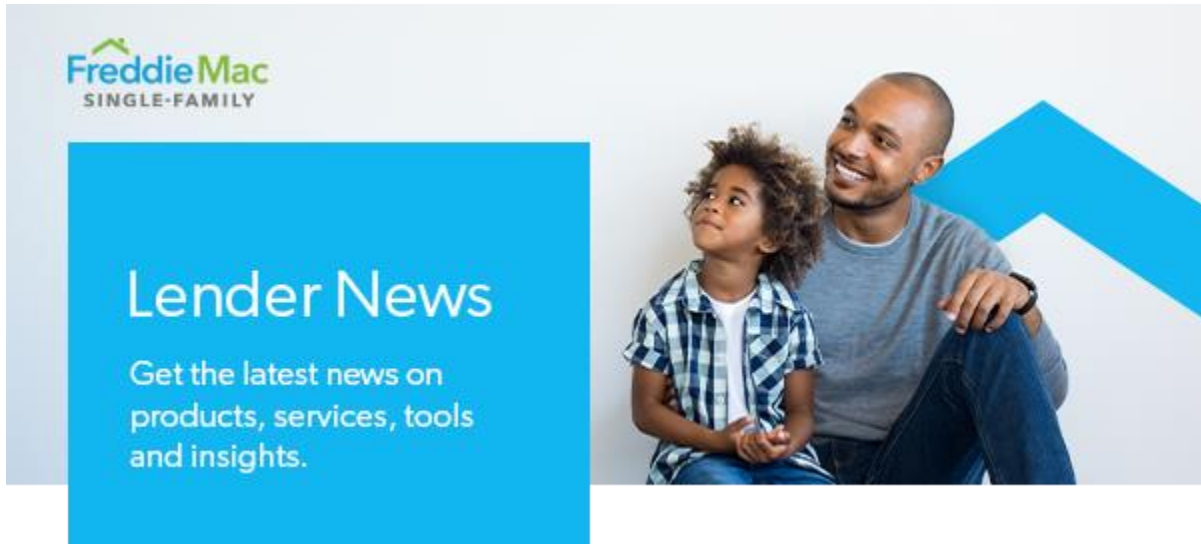


September 2023



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News and Insights



FreddieMacCONNECT: Registration Now Open

Join us November 14–15 for Single-Family’s premier annual conference. Get insights and solutions to help drive your business forward.

[Register now for this free, virtual event.](#)



Tip of the Month

Help first-time homebuyers and low- to moderate-income borrowers realize the dream of homeownership. [See how you can combine Affordable Seconds[®] with a Home Possible[®] mortgage or other affordable loans.](#)



Thought Leadership

Modernizing the Appraisal Process

Appraisal modernization is a hot topic right now, but structural constraints are limiting updates to the appraisal process. [See how ACE+ PDR fits with our approach to collateral valuation and appraisal modernization.](#)

eSign for Loss Mitigation

Electronic signatures are a viable option for loan workouts. [Find out how they can save time and money and improve quality.](#)

Resolve[®] Strengthens the Mortgage Ecosystem

Our integrated default management solution allows the processing of payment deferrals and modifications. [See the latest capabilities.](#)



Products and Services



HeritageOne: Finance Homes on Native Tribal Lands

Start delivering HeritageOneSM loans on October 2 and meet the borrowing needs of members of Native American tribes. [See the benefits and product requirements.](#)



Check out the Community Land Trust (CLT) Database

The Freddie Mac community land trust (CLT) database can help you find homes for sale in CLTs in your area. [Identify available CLT housing units.](#)



Tools and Technology

Loan Product Advisor[®] Updates

From LPA asset and income modeler (AIM) enhancements to LPA updates supporting multiple *Single-Family Seller/Service Guide* (Guide) policy changes, [here's a round-up of everything to come in October.](#)

Loan Selling Advisor[®] Updates

Updates to ULDD Phase 4a and Phase 5 Specification, mandatory cash contract enhancement, new features and Critical edits and more. [Here's what's new and coming soon.](#)

New Date for Unacceptable Appraisal Practices Fatal Messages

In June, we added new feedback messages to Loan Collateral Advisor[®] to alert users when an appraisal report contains potentially biased words or phrases. **On January 26, 2024, the related messages will transition from Warning to Fatal.**

Uniform Loan Delivery Dataset (ULDD) Phase 4a Updates and Phase 5 Specification

Freddie Mac and Fannie Mae (the GSEs) are updating the ULDD to align with current requirements. Read the [joint announcement](#), refer to the [Summary of ULDD Phase 4a Updates and Phase 5 Specification](#) and visit the [ULDD webpage](#).

Joint UCD Announcement

The GSEs have released a joint announcement regarding postponement of certain Uniform Closing Dataset (UCD) Phase 3B critical edits. **Get details on the fee changes and read the announcement.**

New Reports in PAID

Three new reports in PAID (Payments Automated Intelligent and Dynamic) offer **a complete view into Requests for Prior Approval (RPAs)**.



Learning and Events

Meet Our New Leaders at MBA Annual

We're headed to MBA Annual on October 15-18. Contact your Freddie Mac representative if you want to schedule a meeting. [Learn more and register](#).

HeritageOneSM for Native American Tribes

Gain approval to sell HeritageOne mortgages to Freddie Mac when you [complete this short self-paced tutorial](#).

Freddie Mac Learning:

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



Industry, Policy and Research

Watch Q3 Bulletin Highlights: Selling updates include expanded access to affordable housing financing, time saving enhancements to Loan Advisor tools, updates to refinance mortgages and more.

Guide Bulletin 2023-18: Includes calculating debt payment-to-income (DTI) with student loan payments and updates to refinance mortgages.

90-Day Outlook: *Single-Family Seller/Service Guide Effective Dates*

- **10/01 Automated Asset Management**
- **10/01 Payment Deferral Flexibility**
- **10/02 HeritageOne Mortgages (Selling)**
- **10/02 HeritageOne Mortgages (Servicing)**
- **11/01 Grant of Security Interest**
- **11/01 COVID-19 Temporary Servicing Guidance**
- **11/02 ANSI Standard for 1-unit Properties**
- **11/02 Uniform Instruments**
- **11/02 ACE+ PDR Update**
- **11/30 IRS Installment Agreements**
- **11/30 Alimony, Child Support and Separate Maintenance**
- **12/31 Seller/Service Financial Eligibility**

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