Access the following resources by clicking their titles below. The following icons identify the type of help provided:

**Tools**

**Asset and Income Modeler (AIM)**

- **Getting Started with AIM.** Introduction to a Loan Product Advisor capability for capacity rep and warranty relief, Asset and Income Modeler, and how to get started.
- **AIM for Assets reference.** Assists you with using our automated asset assessment offering.
- **AIM for Assets webinar.** Learn more about how you can automate a manual process to more efficiently assess borrower assets and get the borrower qualified faster.
- **AIM for Income reference.** Assists you with using our automated income assessment (employer data) offering.
- **AIM for Income webinar.** Learn more about how you can automate a manual process to more efficiently assess borrower income and get them qualified faster.
- **AIM for Self-Employed reference.** Assists you with using our automated assessment offering using Tax Return data for the self-employed.
- **AIM for Self-Employed webinar.** Learn more about how you can automate a manual process to more efficiently assess borrower’s income from self-employment.

**Collateral**

- **Automated Collateral Evaluation clip.** An overview of Loan Product Advisor’s automated collateral evaluation (ACE).
- **Appraisals and Appraisal Waivers: Optimizing Your Process with Collateral Representation & Warranty Relief.** Freddie Mac’s Collateral Representation and Warranty Relief can help you reduce time and increase confidence in your evaluation of the collateral.

**Overview**

- **Loan Product Advisor – How it Works.** Basic information to begin using Loan Product Advisor.
- **Loan Product Advisor Documentation Matrix.** Specifies the documentation requirements for borrowers, including helpful underwriting reminders.
- **Entering and Submitting Data to Loan Product Advisor.** A look at Loan Product Advisor’s services, what is needed to submit loans, and common data entry questions.
- **Understanding the Loan Product Advisor Feedback Certificate.** Information about some of the features of Loan Product Advisor’s redesigned Feedback Certificate.
The 3 Cs of Underwriting Factors Used in Freddie Mac’s Automated Underwriting Assessment. Quick Information about credit, capacity, and collateral, and how they factor in the overall Loan Product Advisor assessment.

Loan Product Advisor Feedback Messages (Cause and Resolution). Information to help resolve issues that result in Loan Product Advisor processing errors.

Introduction to the Redesigned URLA and New ULAD. Discussion on the redesigned URLA – provides the who, what, where and when of this upcoming initiative.

URLA Redesign Introductory Clip. A snapshot introduction to the redesigned URLA.

Affordable Seconds® Defined and Tips for Data Submission into Loan Product Advisor. Learn what an Affordable Second is and how to correctly input into Loan Product Advisor.

Gifts, Grants and Affordable Seconds® Defined and Tips for Data Submission into Loan Product Advisor. This resource describes the differences in these types of down payment and closing cost assistance sources along with tips on entering the information into Loan Product Advisor.

Loan Advisor Overview. A quick introduction to the Loan Advisor tools.

Credit

Mortgages for Borrowers Without Credit Scores. An overview of the Loan Product Advisor no credit score capability, including eligibility requirements.

Selection and Use of Credit Scores. Guidance on selecting and using credit scores for manually underwritten mortgages.

Ordering Merged Credit (Loan Product Advisor System-to-System Access). Instructions on ordering merged credit when accessing Loan Product Advisor through the system-to-system access method.

Top 5 Tips for Using Merged Credit. Helpful tips on using merged credit.

Using Merged Credit Report Options in Loan Product Advisor through Loan Advisor. Information about enhanced merged credit options and how to use them in Loan Product Advisor.

Underwriting Reminders for Loan Product Advisor Caution Risk Class Mortgages. Helpful reminders for underwriting credit and capacity for mortgages receiving a Caution risk class from Loan Product Advisor.

Functionality

Loan Product Advisor Functionality Guide. Step-by-step instructions for utilizing and obtaining an assessment from Loan Product Advisor, with example screens and data-entry tips.

Loan Product Advisor Online Help Tool. Information on the Loan Product Advisor data entry fields (including fields used for manual entry and those used for importing data).

Assigning and Releasing Loans in Loan Product Advisor. Information to help you assign and release loans in Loan Product Advisor through Loan AdvisorSM.
Understanding Loan Product Advisor’s Determination of Reserve Requirements. An overview on reserves and how to enter asset and reserve information in Loan Product Advisor.

Understanding Loan Product Advisor’s Determination of Total Funds to Be Verified. Information about the Asset Information section on the Loan Product Advisor Feedback Certificate and the associated feedback messages.

Understanding Loan Product Advisor’s Determination of Total Monthly Debt for Conventional Loans. Information about how the liability data entered in Loan Product Advisor is processed and the debt-to-income ratio is determined for conventional loans.

Loan Product Advisor – How to Enter Data for Construction Conversion and Renovation Mortgages. Step-by-step instructions for entering loans for Construction Conversion and Renovation Mortgages, if applicable, into Loan Product Advisor.

Reminders for Loan Product Advisor Resubmissions after the Note Date. Reminders for resubmitting a mortgage to Loan Product Advisor after the Note Date.

FHA/VA Mortgages

Loan Product Advisor FHA TOTAL Mortgage Scorecard Documentation Matrix. Information to assist in determining the minimum documentation requirements for FHA (Federal Housing Administration) loans.

Loan Product Advisor VA Documentation Matrix. Information to assist in determining the minimum documentation requirements for VA (Veterans Administration) loans.

Processing FHA TOTAL Mortgages. Information on assessing FHA loans through Loan Product Advisor.

Processing VA Mortgages. Information on assessing VA loans through Loan Product Advisor.

Understanding Loan Product Advisor’s Determination of Total Monthly Debt for FHA/VA Loans. Information about how the liability data entered in Loan Product Advisor is processed and the debt-to-income ratio is determined for FHA/VA loans.

For an easy monthly view of Freddie Mac Learning webinars, visit our calendar found at https://sf.freddiemac.com/content/_assets/resources/pdf/other/fml-webinar-cldr.pdf.

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