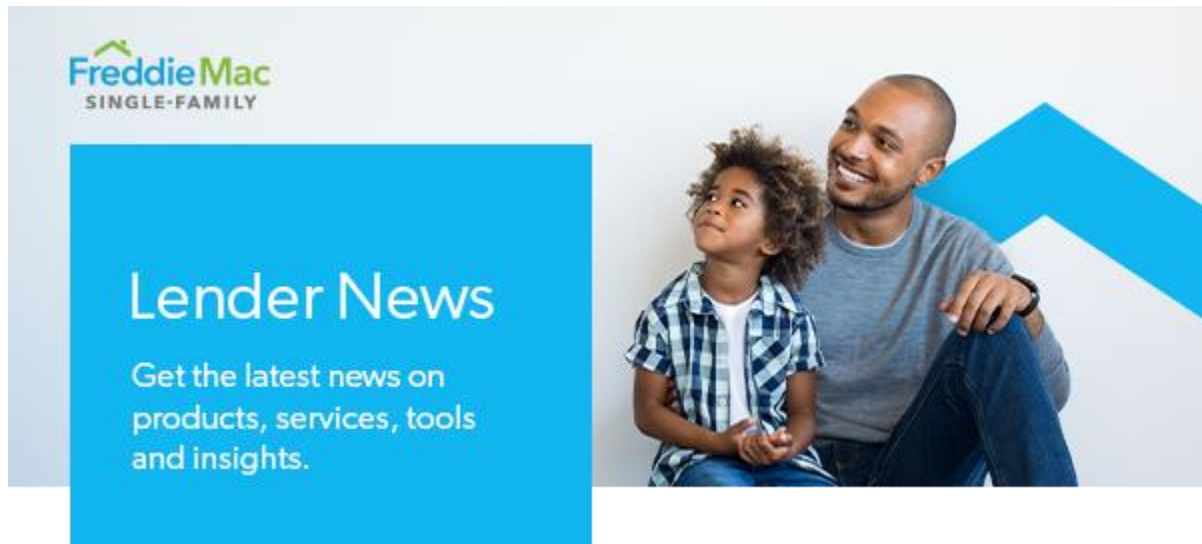


August 2023



In This Edition

News and Insights

Focus on Shared Equity

Focus on CreditSmart®

Tools and Technology

Learning and Events

Industry, Policy and Research



News and Insights



Better Decisions with APIs

LPA Risk Check, one of our origination application programming interfaces (APIs), provides early indication of the likely risk assessment result in Loan Product Advisor[®] (LPASM). [Watch a brief demo.](#)



Better Valuations and Appraisals

Freddie Mac purchases loans supported by the most reliable and appropriate collateral valuation methods to reduce default risk.

[See the spectrum of options and get insight into trends and best practices.](#)



Focus on Shared Equity

Access the National Shared Equity Program Directory

Supported by Freddie Mac, Lincoln Institute of Land Policy and the University of Toronto, Grounded Solutions Network (GSN) developed a new national directory with shared equity homeownership programs, including community land trusts (CLTs).

[Access the directory.](#)

Prevalence, Practice and Impact

Lincoln Institute and GSN based a new shared equity and community land trust study on Census data. The most exhaustive in over a decade, the study captures the diversity and evolution in these entities. [Access the study.](#)



Focus on CreditSmart[®]



NEW! CreditSmart[®] Essentials, Now in Spanish

Now in Spanish, Essentials offers unique learning modules focused on credit and money management, disaster resilience and more.

Share the Essentials curriculum.



CreditSmart[®] Homebuyer U: Preserving Homeownership

Homebuyer U helps your clients avoid pitfalls along the way to becoming successful, long-term homeowners. **Help your clients build**

and maintain generational wealth when you share the Homebuyer U curriculum.



Tools and Technology

ACE+ PDR: Originate Without an Appraisal

We've expanded this collateral valuation option to include eligible purchase transactions with an LTV up to 80%. **Find out how to skip the appraisal for eligible loans.**

Condo Project Advisor[®] Project Certified

"Project Certified," a new status for Project Assessment Requests (PARs), gives you greater insight into project eligibility. **Find out how you can minimize project underwriting.**

Verified Tax Data Boosts Underwriting for Self-Employed Borrowers

AIM for income is expanding to include tax transcripts in the income assessment for borrowers who report income on IRS Form Schedule C.

[How can you reach these typically difficult-to-underwrite borrowers?](#)

Loan Selling Advisor[®] Updates

Updates to the ULDD Phase 4a Export Technical Specification are now live. A reminder that the Loan Selling Advisor Client Testing Environment (CTE01) retired on August 1. [Learn more about these and other new or pending updates.](#)

Loan Product Advisor[®] (LPASM) Updates

New feedback messages for single-wide manufactured homes are effective September 11. Plus, start testing HeritageOneSM in the CTE on September 14 and in production on October 2. [See what else is new in LPA.](#)

Loan Closing Advisor[®] Updates

New edits and feedback messages related to Uniform Closing Dataset (UCD) Critical Edits are in production now. [See what's new, modified, added or removed in the UCD Critical Edits phases.](#)

What Is Online Help?

Find out what's included in the online help for Freddie Mac tools.

[Check out the video.](#)



Learning and Events

Will We See You at Western Secondary?

Join us August 21-23 for the Western Secondary Market Conference at the Waldorf Astoria Monarch Beach in the Caspian Meeting Room, 3rd floor.

Explore the possibilities when you register today.

HeritageOneSM: Meet the Needs of Native American Tribes

Be able to sell HeritageOne mortgages to Freddie Mac when you

complete this short self-paced tutorial.

Coming this Fall: FreddieMacCONNECT

Our annual industry event is coming November 14-15 and will be held virtually and at no cost to you. We'll share more information when registration opens in September.

Freddie Mac Learning Recourses:

- **Monthly can't-miss webinars**
 - **Catalog for all our learning opportunities**
-



Industry, Policy and Research

Guide Bulletin 2023-17 (Servicing) – Phased retirement of temporary COVID-19-related servicing requirements, reimbursements, a new grace period for contract noncompliance and contract change compensatory fees – and more.

Guide Bulletin 2023-16 (Selling) – Updates to AIM with new eligible sources of funds and asset types, updates to appraisal and ACE+ PDR requirements, new underwriting requirements – and more.

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

- 8/31 Updates to Resolve
- 9/1 ULDD Phase 4a Update
- 9/4 CPA Project Assessment Request
- 9/11 Manufactured Homes
- 9/18 Projects in Need of Critical Repairs
- 10/1 Automated Asset Management
- 10/1 Payment Deferral Flexibility
- 10/2 HeritageOne Mortgages (Selling)
- 10/2 HeritageOne Mortgages (Servicing)
- 11/1 Grant of Security Interest
- 11/1 COVID-19 Temporary Servicing Guidance
- 11/2 ANSI Standard for 1-unit Properties
- 11/2 Uniform Instruments
- 11/2 ACE+ PDR Updates
- 11/30 IRS Installment Agreements
- 11/30 Alimony, Child Support, and Separate Maintenance

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