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## News and Insights



### **From Necessity to Longevity on the Road to “e”**

The COVID-19 pandemic led SouthState Bank to implement digital solutions out of necessity. [How did they overcome challenges for a successful implementation and become an eMortgage leader?](#)



## **Equitably Speaking: Creating a Sustainable Book of Business**

In our second podcast episode, Dr. Lynn Richardson provides practical tips for [creating a sustainable book of business with borrowers in underserved communities](#).



## **Helping Borrowers Identify Mortgage Fraud**

During times of hardship, owners of manufactured homes experience an increased risk of mortgage fraud. [Share these six red flags to help your borrowers recognize a scam](#).



## **Thought Leadership**

### **Mortgage Relief Education for Borrowers**

Helping borrowers understand their options in advance of a life event helps prepare them for when one happens. [Empower them to continue their mortgage payments by making sound financial decisions](#).

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### **Tech Summit Synergizes Data and Vendors**

Aravind Jagannathan, Vice President and Single-Family Chief Data Officer, explains how a data first, data forward mindset drives success and fuels future strategy. [Get his insights from the recent Data & Analytics summit](#).

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## Helping Borrowers Navigate Shared Equity Homeownership

It's easier than ever to review mortgages secured by income-based resale-restricted properties using the [Model Declaration of Affordability Covenants](#).



### Products and Services



#### Expanded Financing for Eligible Improvements

Finance improvements with a GreenCHOICE Mortgage<sup>®</sup>, including energy and/or water efficiency; electrification; health and safety and resiliency and prevention. [Learn more from Guide Bulletin 2023-24.](#)



#### Gain the Advantage with HFA Advantage<sup>®</sup>

[Learn more about this affordable mortgage solution for very low-, low- and moderate-income borrowers.](#)



#### Choose Data Over Docs and See What AIM Can Do

Boost underwriting by automating the assessment of borrower assets, income and employment. [Explore AIM capabilities and service providers.](#)



## Tools and Technology

### **Loan Product Advisor<sup>®</sup> (LPA<sup>SM</sup>) Updates**

Kick off the new year with updates that include 2024 loan limit values and new feedback messages to support HeritageOne<sup>SM</sup>. [Learn more](#) – and see what feedback message updates are coming in the new year.

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### **Caution Messages in LPA**

We've updated feedback messages to help you quickly identify reasons why LPA returned a Caution risk class for a loan submission. [Learn more about these feedback message updates.](#)

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### **Reminder: LPA Specification Retirement**

LPA S2S specifications 5.0.06 and 5.1.00 will retire on March 1, 2024. Remember to update your systems to support a newer specification version so you can successfully submit new loans to LPA.

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### **Condo Project Advisor<sup>®</sup> Updates**

The "Project Certified" status gives you greater insight into project eligibility. Now, a condo project may be eligible for a Project Certified review on certain Project Assessment Request (PAR) submissions. [Learn more.](#)

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### **ECO<sup>®</sup> Updates**

We've made it easier to use ECO by adding self-serve access to a new QC dashboard and enhanced other dashboards. [Learn more.](#)



## Learning and Events

### Smarter Together at CONNECT

Last month, more than 3,300 of your peers joined us for our annual conference. 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:

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

### Q4-2023 Bulletin Highlights

What was new in Q4? Loan Advisor improvements, expanded eligibility for loan offerings, adoption of standardized datasets for loan delivery and property valuations, and more. [Watch the video](#).

**Guide Bulletin 2023-25:** COVID-19 related delinquencies, LIBOR replacement index update – and more.

**Guide Bulletin 2023-24:** Updates are related to 2024 conforming loan limit values, cash-out refinance mortgages, condo projects – and more.

### **Guide Improvements Underway**

We're enhancing how the *Single-Family Seller/Servicer Guide* is organized. Initial updates will focus on eMortgages – but expect more to come.

### **Consolidated Stable Monthly Income FAQs**

**FAQs now include** the 10-day PCV update, trust income, borrowers with less than 25% ownership interest(s) in a business, unlisted income types and tax return date requirements.

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

- **12/31 Seller/Servicer Financial Eligibility**
- **1/30 Unacceptable Appraisal Practices**
- **1/4 Student Loan Income-driven Repayment Plans**
- **2/1 Firm Minimum Requirements**
- **1/29 ULDD Phases 4a and 5**
- **3/31 Seller/Servicer Financial Eligibility**

\*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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