

Loan Product Advisor® AIM*

Training Resources

This document lists all Loan Product Advisor® (LPASM) AIM training resources available to you from Freddie Mac Learning.

Access the following resources by clicking their titles.

*AIM: Asset and Income Modeler

AIM for Assets

Reference Tools

[AIM for Assets with Loan Product Advisor](#)

Assists you with using our automated asset assessment offering, which automates the assessment of sufficient funds to close and identifying large deposits using account data obtained from an asset verification report.

Webinars

[Exploring AIM](#)

Simplify the lending process by learning how to decrease the documentation burden and close loans faster by leveraging automated capabilities. Learn more about efficiently assessing borrower assets and income and get the borrower qualified faster.

Tutorials

[AIM for Assets](#)

Get a quick overview of the benefits of AIM and how it works for automated asset assessment.

[Power of One: One Report, Many Possibilities \(The Asset Verification Report\)](#)

Learn how combining the power of an asset verification report with many of our LPA capabilities can help you make home possible for more borrowers.

AIM for Income Using Employment Data (Formerly AIM for Income)

Reference Tools

[AIM for Income Using Employment Data](#)

Assists you with using our automated income assessment (employer data) offering, which automates the income assessment using payroll data provided by the employer using a verification of income/employment verification report.

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[10-Day Pre-Closing Verification \(PCV\)](#)

Use this job aid to guide you through the automation of the 10-day PCV requirement and how to interpret the Feedback Messages.

[10-Day Pre-Closing Verification \(PCV\) Reference Tool](#)

Use this self-guided online reference tool to learn more about the automation of the 10-day PCV requirement and how to interpret the Feedback Messages.

Webinars

[Exploring AIM](#)

Simplify the lending process by learning how to decrease the documentation burden and close loans faster by leveraging automated capabilities. Learn more about efficiently assessing borrower assets and income and get the borrower qualified faster.

Tutorials

[AIM for Income Using Employment Data](#)

Get a quick overview of the benefits of AIM and how it works with respect to automated income (employer data) assessment.

[Power of One: Automate Employment Verification](#)

Learn how leveraging automation simplifies your employment verification and 10-day pre-closing verification process by using AIM.

AIM for Income Using Direct Deposits

Reference Tools

[AIM for Income Using Direct Deposits Reference](#)

Assists you with using our automated assessment offering using direct deposit account data.

[10-Day Pre-Closing Verification \(PCV\)](#)

Use this job aid to guide you through the automation of the 10-day PCV requirement and how to interpret the Feedback Messages.

[10-Day Pre-Closing Verification \(PCV\) Reference Tool](#)

Use this self-guided online reference tool to learn more about the automation of the 10-day PCV requirement and how to interpret the Feedback Messages.

Webinars

[AIM for Income Using Direct Deposits](#)

Learn more about how you can use direct deposit account data to help you underwrite your borrowers income, rep and warranty relief eligibility and how to interpret the Loan Product Advisor results.

Tutorials

[AIM for Income Using Direct Deposits Intro Clip](#)

Get a quick overview of the benefits of AIM and how it works for automated income assessment using direct deposit account data.

AIM for Income Using Tax Data (Formerly: AIM for Self-Employed)

Reference Tools

[AIM for Income Using Tax Data](#)

Assists you with using our automated assessment offering using tax return data for the self-employed.

Webinars

[AIM for Income Using Tax Data](#)

Learn more about how you can use AIM for income using tax data to help you underwrite self-employed borrowers, rep and warranty relief eligibility and how to interpret the Loan Product Advisor results.

Tutorials

[AIM for Income Using Tax Transcript Data](#)

Learn how AIM for income using tax data has been expanded to now include tax transcripts in the income assessment for borrowers who report income on IRS Form Schedule C.

[AIM for Income Using Tax Return Data](#)

Get a quick overview of the benefits of AIM and how it works for automated tax return data assessment.

General

Reference Tools

[Rent Payment History Assessment Included in Loan Product Advisor](#)

Assists you with how you can obtain an asset verification report that includes the depository account from which the borrower makes their rent payments in order to have the borrower's rent payment history be considered in LPA's credit assessment.

[Borrower Cash Flow Included in Loan Product Advisor Assessment](#)

Assists you with how you can obtain an asset verification report and submit to LPA with the unique report identifier and LPA will assess the account data. When positive cash flow is identified, it may positively impact the risk assessment.

Tutorials

[Getting Started with AIM](#)

Introduction to a Loan Product Advisor capability for capacity rep and warranty relief, AIM, and how to get started.

[Ask the Expert](#)

Learn how we are innovating and improving to better meet your needs with Loan Product Advisor, AIM and automated collateral evaluation (ACE).

[AIM: Navigating the Loan Product Advisor Results](#)

This interactive reference tool reviews eligibility requirements and how to interpret the Loan Product Advisor Feedback Certificate for Asset and Income Modeler (AIM).

[Power of One: One Report, Many Possibilities \(The Asset Verification Report\)](#)

Learn how combining the power of an asset verification report with many of our LPA capabilities can help you make home possible for more borrowers.

[Rent Payment History Assessment Included in Loan Product Advisor](#)

This clip introduces you to how you can obtain an asset verification report that includes the depository account from which the borrower makes their rent payments in order to have the borrower's rent payment history be considered in LPA's credit assessment.

[LPA Enhancement: Borrower Cash Flow Assessment](#)

This clip introduces you to how you can obtain an asset verification report and submit to LPA with the unique report identifier and LPA will assess the account data. When positive cash flow is identified, it may positively impact the risk assessment.

Webinars

[Expanding Credit Responsibly with Loan Product Advisor®](#)

Hear how Freddie Mac enhanced LPA includes the borrower's cash flow assessment and rent payment history from asset account data which may positively impact the LPA risk assessment.

For a catalog of all Freddie Mac Learning resources, visit:

https://sf.freddiemac.com/content/_assets/resources/pdf/fact-sheet/freddie-mac-learning-catalog.pdf