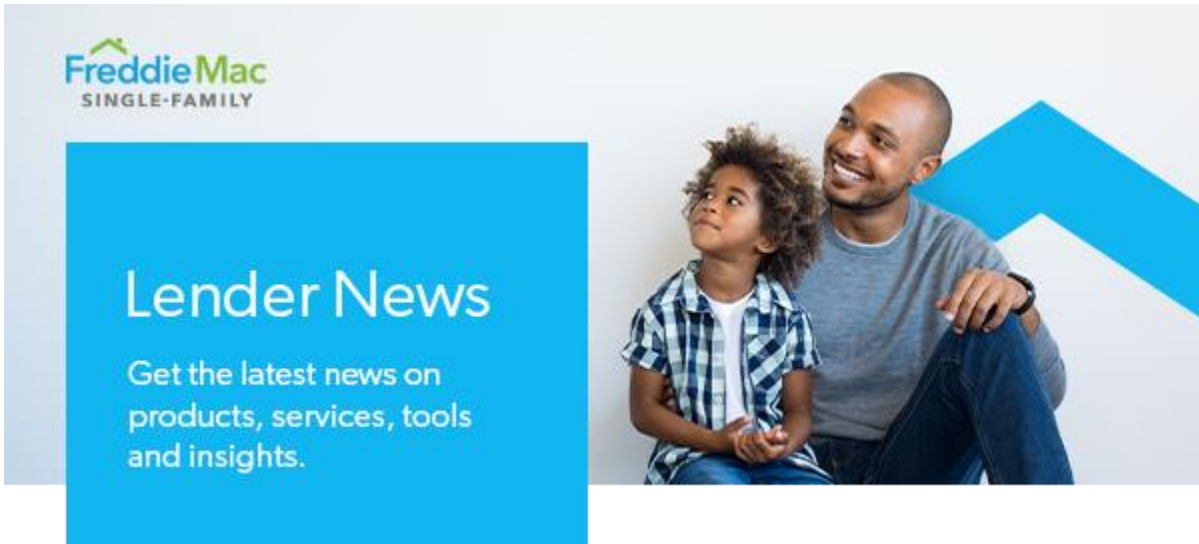


February 2024



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News and Insights



Going to New Depths with eMortgages

As lenders push to get loans across the finish line faster, eMortgage adoption is gaining traction. [Learn more about Freddie Mac's role in expanding eMortgage adoption for remote or hybrid closings.](#)

Announcing the 2023 SHARP Award Winners



These nine winners excel by focusing on outstanding customer service and positive efforts to reduce loan delinquencies.



Freddie Mac a Tech100 Mortgage Winner

Recognized for recent enhancements to Loan Product Advisor[®] and DPA One[®], Freddie Mac is proud to be a 2024 Tech100 Mortgage winner.



Thought Leadership

Mike Reynolds, New Head of Servicing

Mike Reynolds, Single-Family's new Head of Servicing, talks about promoting sustainable homeownership, managing risk and his other servicing goals.

The Way HomeSM Podcast

Sonu Mittal, SVP and Head of Single-Family Acquisitions and Ravi Shankar, SVP and Head of Single-Family Portfolio and Servicing, discuss how to overcome high costs and rates and other market challenges.

The Possibilities for Collateral Valuation

Scott Reuter, Single-Family Chief Appraiser, recently sat down with Phil Treadwell, host of the Mortgage Marketing Expert podcast.

Listen on Apple Play about the latest trends in collateral valuation and what's ahead.



Products and Services



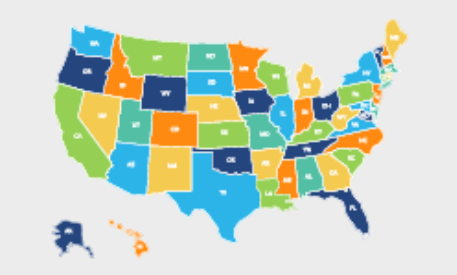
New DPA One[®] Enhancements

DPA One helps lenders find and match borrowers to DPA programs nationwide. [We're excited to announce new enhancements to the loan officer/DPA provider experience.](#)



Don't Let Mortgage Myths Get in Your Way

Even if Home Possible[®] eligibility wasn't on your radar during submission, Loan Product Advisor[®] (LPASM) will automatically let you know if a loan may be Home Possible-eligible based on submitted income limits. [Learn more.](#)



Reminder: Discriminatory Restrictive Covenants

Be sure to bookmark [our interactive map](#) for state-by-state information on discriminatory restrictive covenants that may be attached to properties. Check out related [FAQs](#).



Tools and Technology

Upcoming Tool Maintenance

To further strengthen their resiliency, we've scheduled maintenance for Freddie Mac technology tools March 1-2. [Keep up to date with our System Status webpage.](#)

Loan Product Advisor[®] (LPASM) Updates

Trended credit data will soon be a requirement in LPA submissions. [March releases include updates for AIM, specification retirement and more.](#)

Preview: LPA Specification Version 5.4.00

[Get a first look at the new Loan Product Advisor[®] specification version 5.4.00.](#)

Loan Quality Advisor[®] Updates

January releases include updates to condo projects and Loan Selling Advisor[®] warning and critical edits, plus Party Role Type message reminders. [Learn more.](#)

Additional Documentation for UAD Redesign

To help prepare for the new UAD and Uniform Residential Appraisal Report (URAR), we've [updated the timeline](#). For additional resources, visit the [UAD webpage](#).

Software Partners Webpage: New Functionality

We've added new functionality, including search and filtering capabilities, to our [recently updated Software Partners webpage](#).



Learning and Events

Replay: Native American Housing Panel

Industry leaders and experts discussed the journey to sustainable homeownership for Native Americans. [See the panel replay](#). Note: The password to access the recording is: **Freddie01!**

Addressing Unacceptable Appraisal Practices

Want to understand the ways to avoid subjective and potentially biased language in appraisals? [See the webinar replay](#).

FreddieMacCONNECT 2023 Sessions

If you missed one of our educational CONNECT 2023 sessions or need a refresher, [see the session replays](#).

Freddie Mac Learning:

- [Spotlight video: What is Online Help?](#)
 - [Monthly can't-miss webinars](#)
 - [Catalog for all our learning opportunities](#)
-



Industry, Policy and Research

Guide Bulletin 2024-2: Updates pertaining to new functionality in Resolve[®], specificity, adequacy and availability of insurance and updated monthly financial reporting requirements.

Guide Bulletin 2024-1: Adequacy and availability of insurance, age of tax return requirements, trust income requirements, direct account verifications requirements and many other selling topics.

Guide Bulletin 2024-A: Mortgages with homebuyers earning 50% of AMI or less, subject to certain requirements, are eligible to receive a \$2,500 credit.

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

- **2/26 Condo Projects - Not Eligible**
- **3/6 Cash-out Refinance Mortgages**
- **3/25 Deed-in Lieu via Resolve**
- **3/31 Seller/Servicer Financial Eligibility – Capital**
- **4/1 Rental Income**
- **4/30 Monthly Financial Reporting**
- **5/1 Employed Income History, Types & Calc**
- **5/7 Updated Trust Requirements**

*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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