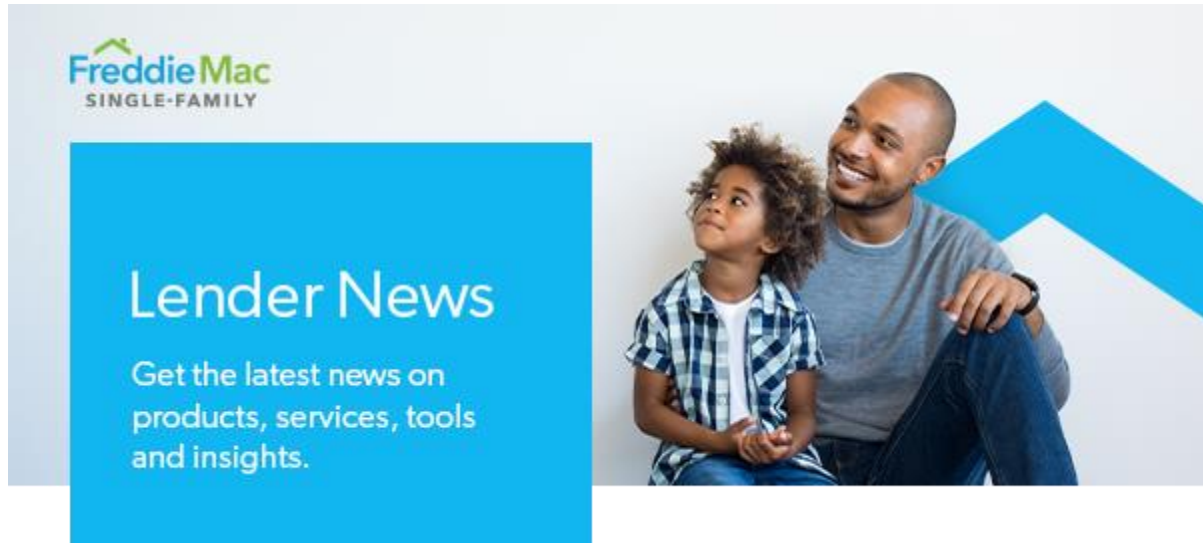


June 2023



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News and Insights



HeritageOneSM for Native American Tribes

This new conventional financing solution helps you meet the borrowing needs of American Indian and Alaska Native (AIAN) tribes. [Learn more.](#)



New AMI Limits

With the FHFA's recent update to AMI limits, you may be able to offer Home Possible[®], Refi Possible[®] and HFA Advantage[®] mortgages to even more borrowers. [Learn more.](#)



Faster and More Precise Income Calculation

You can now include both direct deposit data and borrower paystub data in the income assessment in LPASM asset and income modeler (AIM). [Learn more.](#)



Thought Leadership

When It Comes to the Economy, the Glass is More Than Half Full

Get insight into the current state of rates, inflation, home sales and prices, and mortgage originations in this [market outlook](#) from Freddie Mac's Economic & Housing Research group. Get even greater detail in the [Q1 2023 Research & Insights report](#).

AIM to Take 5 and Save Days to Close

Automated assessment of a borrower's income, assets and employment can give you more time in your day. [Here are 5 ways.](#)



Products and Services



A Seat at the Closing Table

This training series supports loan officers, mortgage brokers and housing professionals who want to close the homeownership gap for minority borrowers. [Learn more.](#)



Loan Level Reporting Updates

Reports in Loan Level Reporting are now easier to view and include new data points for added searching and filtering capabilities. [Learn more.](#)



Finding a Home and Closing on a Loan

During the home search, certain roles in the homebuying process become more prominent. Help your borrowers understand those roles when you [share the CreditSmart® Homebuyer U curriculum.](#)



Tools and Technology

Loan Selling Advisor® Updates

[The newest enhancements](#) make your loan delivery process easier with cash-specified payups, new loan delivery rules and more. [Last month's](#)

[updates](#) bring greater pricing accuracy, including credit fee caps, the new Area Median Income and Property Eligibility Tool and the Exhibit 19 Fee Calculator.

Loan Product Advisor[®] (LPASM) Updates

We've made updates to feedback messages, biannual updates to credit reporting companies and technical affiliates and more. [Get the latest.](#)

Condo Project Advisor[®] Updates

Coming June 30, we'll improve the PAR Pipeline screen's look and feel, with no functionality changes.



Learning and Events

Ask the Expert: Dr. Lynn Richardson on Closing More Loans for Traditionally Underserved Homebuyers

In this June 22 LinkedIn Live event, financial coach and former loan originator Dr. Lynn Richardson will provide practical ways to engage with diverse homebuyers and deliver tips on working with strategic partners in underserved communities. [Learn more and register.](#)

National Mortgage News "Advances in Tech Demo"

In this July 19 webinar, we'll showcase our LPA Risk Check API and Developer Portal. [Learn more and register.](#)

Power of One: Automate Employment Verification

Learn how to avoid manual verification by using AIM to automate employment verification and the 10-day pre-closing verification (PVC).

[Check out the tutorial.](#)

Freddie Mac Learning

- [Monthly can't-miss webinars](#)
 - [Catalog for all our learning opportunities](#)
-



Industry, Policy and Research

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

- 7/1 [Community Land Trust Private Transfer Fee](#)
- 7/1 [LIBOR Transition](#)
- 7/3 [Information Security and Privacy](#)
- 7/3 [Credit Underwriting – Non-occupying Borrower\(s\)](#)
- 7/3 [Credit Underwriting – Assumed Mortgages](#)
- 7/31 [Payment Deferrals and Flex Modifications via Resolve](#)
- 8/1 [Unplanned Buydowns](#)
- 8/1 [Past Due Federal Taxes](#)
- 8/1 [Language Requirement](#)
- 9/1 [ULDD Phase 4a Update](#)

[Q2 Policy Highlights Video](#): See from Bulletins 2023-13 and 2023-11.

[Guide Bulletin 2023-14 \(Servicing\)](#) – Updates to Resolve[®], our new HeritageOne mortgage offering and more.

[Guide Bulletin 2023-13 \(Selling\)](#) – HeritageOne mortgage, paystub data included in AIM income assessment and more.

[Guide Bulletin 2023-12 \(Selling\)](#) – Rescission of the DTI ratio > 40% credit fee.

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