

November 2019



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Industry Insights to Navigate a Changing Market



Get a fresh perspective on leading-edge mortgage topics from *Sightline*. Our new magazine's inaugural issue covers tech innovation, the impact of cyber risk and mortgage market trends. Expect sharp insights from experts at Freddie Mac and throughout the industry.

See the Fall 2019 issue.



News and Insights

FORBES INSIGHTS SURVEY RECAP

Why are Lenders Prioritizing Mortgage Digitization?



Freddie Mac partnered with Forbes Insights to survey U.S. financial executives and get their views on the mortgage revolution. Zoom in on the data and learn what credit union and small- to mid-size bank lenders think about digital disruption in the mortgage industry, why they're prioritizing technology and what they hope to achieve.

[Download the eBook.](#)



Chinese Comes to Mortgage Translations

Mortgage Translations now includes homebuying documents and a glossary of mortgage-related terms translated into traditional Chinese. Learn more about this online repository [here](#).



Turn Market Data Into Knowledge with ECOSM

ECO is our business intelligence tool that helps you evaluate performance,

compare to competitors and optimize lending strategies. [Get started.](#)



Comparing Energy Efficiency Rated and Unrated Homes

Energy efficiency rated homes sell for 2.7% more than comparable unrated ones. But less than 1% of mortgages have energy efficiency features — and that means untapped opportunity.

[Read our new research paper.](#)



Products and Services

Cash-Released
XCHANGESM

Mortgage Servicing Not Your Core Capability?

Try Cash-Released XChangeSM. Sell any number of fixed-rate loans for cash and transfer the servicing to one of seven servicing buyers in the same transaction. [Learn more.](#)



Want Flexible Mortgage Options? Have Your CHOICE

Whether it's energy efficiency financing, home renovations or manufactured home, CHOICE Mortgage Solutions provide flexible options. Get a quick snapshot of each offering [here.](#)



MBA Annual Speakers on Home Starts Here Podcast

Hear exclusive interviews on the *Freddie Mac Single-Family Home Starts Here* podcast. Subscribe wherever you listen and connect with mortgage market trends and insights.

Never miss a show.



Coming Soon: CreditSmart Homebuyer U

On December 31, 2019, our CreditSmart[®] Steps to Homeownership tutorial will be renamed CreditSmart[®] Homebuyer U. Details coming soon on this enriched homeownership education course. **Share CreditSmart with your borrowers.**



Tools and Technology

Redesigned URLA, Updated AUS Specifications and Supporting Documents

The GSEs have published updated data specifications for their automated underwriting systems (AUS) along with corresponding supporting documents. The documents were revised based on the updated redesigned Uniform Residential Loan Application (URLA).

Learn more.

PointServ is Our Newest AIM Service Provider

We've added PointServ to Loan Product Advisor[®] asset and income modeler (AIM), broadly available for automated asset assessment and in

limited release for automated income assessment using direct deposit data. [Learn more.](#)

A New Experience for Post-Fund Data Corrections

On December 9, when you use the Post-Fund Data Corrections tool, you'll be routed through Servicing Gateway. [Learn more.](#)

New in Access Manager: Quality Control Advisor[®]

Our tool for managing the post-funding QC and remedy process is now available through **Freddie Mac Access Manager**, making it easier to provision your users' access. [Learn about Quality Control Advisor.](#)



Learning and Events

November 19-23: [DreamForce](#)

November 20: [Webinar: Introduction to Investor Accounting Responsibilities](#)

November 21: [Webinar: Rural Area Appraisals](#)

December 4: [Webinar: Underwriting Self-Employed Income](#)

December 4: Webinar: Reviewing Rural Properties

December 4-5: HIVE Conference

Check out the Freddie Mac Learning Calendar



Industry and Policy Updates

Learn about Servicing updates on the Servicing Gateway, resale restrictions, reimbursement of legal fees and more in [**Guide Bulletin 2019-23**](#) — and hear about the updates from Ryan McGuinness, director, mortgage servicing policy, in a short video. For a synopsis, read this [**article**](#).

Learn about Selling updates that support affordable lending and our Duty to Serve plan in [**Guide Bulletin 2019-22**](#) — and hear about the updates from Debbie McGriff, director, policy communications, in a short video. For a synopsis, read this [**article**](#).





Raising Down Payment Cash: What Your Borrowers Should Know

Confusion about down payments is leaving a lot of people overly pessimistic about being able to afford a home. That means you've got an opportunity to better educate potential borrowers about ways to raise down payment cash aside from savings, so they can reach their dream of homeownership. [Read more.](#)

Titling Manufactured Housing as Real Property

To be eligible for Freddie Mac financing, a manufactured home must be legally classified as real property. For guidance on converting a manufactured home's title from personal property to real property, plus agency titling contracts, [see this fact sheet.](#)

Why You Need Digital Closings in 2020

Are digital closings a nice-to-have or a must-have? A recent webinar hosted by *National Mortgage News* uncovered the value digital closings bring. Get data and insights when you listen to the recorded discussion [here.](#)

Economic Slowdown Looms Over a Strong Housing Market

September was the most volatile month for mortgage rates since the beginning of 2018. The trade dispute between the U.S. and China,

downside risks to a historically low unemployment rate and weakness in manufacturing contributed to this recent market volatility. [Learn more.](#)

Third Quarter 2019 Financial Results

In CEO David Brickman's third quarter call, he discussed market factors including declining interest rates that resulted in market-related losses of \$0.3 billion. Despite volatility, Freddie Mac's business model still produced strong returns. Read the transcript or listen to the audio [here.](#)

The Latest on Mortgage Rates

Each week, we survey lenders on the rates and points for their most popular mortgage products. Get each week's survey synopsis on the [Mortgage Rates web page.](#)

Share the Freddie Mac Blog

Recent posts include keeping an eye on mortgage rates, determining which loan term aligns with homeownership and financial goals, cutting spending to afford a home and more. [Share the blog.](#)

Questions?

Contact your Freddie Mac representative, Customer Relationship Manager (CRM) or the Customer Support Contact Center (800-FREDDIE).

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