



## In This Edition

---

[News and Insights](#)

[Learning and Events](#)

[Products and Services](#)

[Industry and Policy Updates](#)

[Tools and Technology](#)

[Thought Leadership](#)



### News and Insights

# RURAL RESEARCH SYMPOSIUM

11.5.2019 | AN **ALL FOR HOME** EVENT

Our inaugural **Rural Research Symposium**, an All for Home<sup>SM</sup> event, will highlight research into the challenges to rural housing and stimulate discussion to impact this important market segment.



### Podcast: Home Starts Here

Connect with the latest mortgage market trends and insights in the Single-Family Freddie Mac Home Starts Here podcast.



[Listen and subscribe.](#)

## Low Mortgage Rates Fueling Housing Market

Despite the negative impacts of trade and the current state of the global economy, the domestic U.S. economy continues to grow and the three-year low in mortgage rates has poised housing to reaccelerate.

[Learn more from our forecast.](#)



## True Lies: Suspiciously Similar Paystubs

When income information – including paystubs for multiple borrowers – had suspicious similarities, it raised a red flag for our Single-Family Fraud Risk team.

[Learn what our investigator discovered.](#)



## Products and Services



## GreenCHOICE for Energy-Efficiency

Are your borrowers environmentally conscious or just trying to upgrade the energy efficiency of an older home? Help them finance home improvements that are good for the environment – and save on utility bills – with **GreenCHOICE Mortgages<sup>SM</sup>**.



Affordable programs are in our DNA at Guild Mortgage. There will always be a need for assisting families that don't believe homeownership is even possible for them.

David Blazek - Guild Mortgage



## Recognizing Those Who Make Home Possible

Our annual Home Possible RISE Awards<sup>SM</sup> program recognizes clients, correspondent lenders and brokers, as well as the top originators within each organization who produce [Home Possible](#)<sup>®</sup> loans across seven categories. Read about our 26 winners – like Guild Mortgage – [here](#).



## Discover the Possibilities With Home Possible<sup>®</sup>

In addition to requiring a down payment of as little as 3%, Home Possible now offers more homeownership options. Who is Home Possible ideal for?

[Find out.](#)



### Tools and Technology

#### More Options for Accessing Credit

MeridianLink<sup>®</sup> and its associated technical affiliates, have been added to Loan Product Advisor<sup>®</sup> and Loan Quality Advisor<sup>®</sup>.

[Learn more.](#)

#### New Loan Product Advisor<sup>®</sup> Feedback Messages

Effective October 2019, we're combining and updating several feedback messages that will lead you to section-specific information in the *Freddie Mac Single-Family Seller/Service Guide*.

[Learn more.](#)

#### Merger of Factual Data and CBCInnovis

CBCInnovis has changed its name to Factual Data by CBC. We'll update Loan Product Advisor<sup>®</sup> and Loan Quality Advisor<sup>®</sup> accordingly in a future release.

[Learn more.](#)

## Do More in Quality Control Advisor<sup>®</sup>

A new section, Report Adverse Loan, offers a self-service option to report loans that don't meet our requirements.

[Learn more about Quality Control Advisor.](#)



### Learning and Events

**September 22-24: ABS East**

**September 23-24: Digital Mortgage**

**September 26: Self-employed: Beyond the Basics webinar**

**September 26-29: NAHREP L'Attitude Conference**

**October 27-30: MBA Annual**



### Industry and Policy Updates

## It's Hurricane Season...

Here's a reminder about our disaster relief policies.

*Recent Guide Updates:*

**New: Guide Bulletin 2019-19**

**Guide Bulletin 2019-18 -  
Watch the video**

**Guide Bulletin 2019-17 -  
Watch the video**

**Guide Bulletin 2019-16 -  
Watch the video**



## Thought Leadership

### Talking Millennial Homeowner Trends

Take a walk around the neighborhood with Sam Khater, chief economist at Freddie Mac, as he looks at homebuying trends among millennials in **this short video**.

### Tapping the Self-Employed Market

Recent innovations in self-employed borrower income assessment have created significant opportunities for you to improve the borrower experience, become more efficient and grow your base of business.

[Learn more.](#)

### Home Prices Growing Faster than Wages

Potential homebuyers may choose to rent because of high home prices. But while home prices have been rising quicker than income,

rental prices are not that far behind. **Here are some ways lenders can help future borrowers.**

## 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).

Since you've made it this far, please bookmark  
[sf.freddiemac.com](http://sf.freddiemac.com)

[RESOURCE CENTER](#)



This email was sent by Freddie Mac  
8200 Jones Branch Dr. McLean, VA 22101 United States

[Unsubscribe](#) | [Privacy Policy](#) | [Open in Browser](#)

© Freddie Mac