

December 2020

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## In This Edition

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**News and Insights**



In our latest *Sightline*, we look at technologies reshaping the mortgage industry, how the industry is using automation in the current environment, insights from new research and a glimpse of tech to watch in 2021. [Read the issue.](#)



### **The Past Shapes the Future**

Freddie Mac leaders reflect on our 50th anniversary, looking at how [disruption and crises foster innovation and change](#) and the way [technology and innovation continue to pave the way forward.](#)



### **Guiding Current and Future Homeowners**

How can you help your borrowers understand the mortgage process amid the pandemic? Get valuable insights from our newest [eBook.](#)



## **2021 Loan Limits Increase**

On January 1, 2021, maximum base conforming and high-cost area loan limits go up. Refer to the loan limits chart [here](#).



## **Thought Leadership**

### **Driving Business During the Pandemic**

Is there an upside to these trying times? Recent research shows challenges bring opportunity for digitization. [Read the article](#).

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### **Transforming Loss Mitigation with APIs**

Our first servicing tool to leverage application programming interfaces (APIs), Resolve<sup>SM</sup> speeds up workouts. [Learn more](#).

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### **Speeding Home Appraisals**

Valuation methods and supporting digital tools are advancing in a major way. [Read the article](#).

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### **Removing Limits to English Proficiency**

Leaders from Freddie Mac, Fannie Mae, FHFA and AREAA discuss the mortgage translations clearinghouse. [Listen to the podcast](#).



## Products and Services



### **The Three Cs of Post-Forbearance**

What happens when a borrowers' forbearance plan ends? Communicate, consider and confirm. [Read the \*HousingWire\* article.](#)



### **Unified Counterparty Experience System<sup>®</sup> is Here**

UCount<sup>SM</sup> has replaced forms 16SF and 1107SF and the Annual Eligibility Website. [Learn more.](#)



### **Client Resource Center Tip**

Learn how to register your [Client Resource Center](#) account, update your settings and more in [this short tutorial](#).



## Tools and Technology

### **Get Started with Access Manager**

Now your admins can better manage your company's access to Freddie Mac tools and other technologies. [Get started.](#)

## **Loan Selling Advisor<sup>®</sup>: Key Changes**

We've increased the number of allowable cash extensions, made SOFR-Indexed WAC ARM PCs eligible for settlement, and more. [See what's new.](#)

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## **ULDD: LIBOR to SOFR ARM**

After December 31, 2020, LIBOR indexed ARMs will be ineligible for purchase by the GSEs. Read the [joint GSE announcement](#).

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## **URLA: Open Production Period**

Effective January 1, 2021, you can submit your loans through LPA<sup>SM</sup> using the redesigned URLA. See the [joint GSE announcement](#).



## **Learning and Events**

***HousingWire State of Affordability Webinar:*** Hear expert perspectives on tackling the affordable housing crisis. [Register.](#)

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***National Mortgage News Webinar:*** Learn what we're doing to transform key processes in the servicing lifecycle. [Watch.](#)

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***Rural Research Symposium:*** Missed it? Get on-demand session recordings and speaker presentations [here.](#)

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**Cash-Released XChange<sup>®</sup>**: Check out this overview [tutorial](#).

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**Disaster Relief**: How can you assist borrowers whose home or place of employment is in an eligible disaster area? Get the [reference guide](#).

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**Loan Product Advisor<sup>®</sup>**: For the redesigned URLA and more, visit the [training resources page](#).

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## Industry/Policy Updates

- *Harvard Business Review's* "Female Leaders on Reaching Financial Services' Upper Ranks" [white paper](#).
- *Forbes* "Mortgage Innovation and Digitization Trends and Research" [report](#).
- Freddie Mac's *Mortgage Closing Cycle Trends* [benchmark study](#).
- Our latest Market and Industry Insights [report](#).
- *Single-Family Seller/Servicer Guide (Guide) Bulletins* [here](#).



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