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The image shows the cover of Sightline Magazine, Issue 03. The cover features a photograph of a white house with a blue sky. The hashtag #HELPSTARTSHERE is at the top. The Sightline logo is at the bottom left, and "ISSUE 03 | 2020" is at the bottom right.

ISSUE 03

**Sightline Magazine:
A #HelpStartsHere Edition**

Mortgage industry insights to navigate a changing market

In our latest *Sightline* magazine, we look at the effect of social distancing on facets of the mortgage process, including appraisals, as well as our new payment deferral solution, planning during disasters, financial education and more. [Read the issue.](#)



Forbearance Resources



Expanding the Loss Mitigation Tool Kit

How will the Freddie Mac COVID-19 Payment Deferral help get homeowners' mortgage payments back on track?

[Read the article.](#)



Answering Forbearance Questions

We set the record straight on forbearance and look at relief options that can help impacted homeowners.

[Read the *HousingWire* article.](#)



Transitioning After Forbearance

Find out how to navigate the post-forbearance process, including reporting, cashflow and workout options. [Get the job aid.](#)



Thought Leadership

Freddie Mac Leaders Talk #HelpStartsHere

Are we better equipped today than in the past to deal with crises? In this episode of the Home Starts Here podcast series, you'll [find out](#).

Four Appraisal Questions to Consider

Transactions during the pandemic have presented new challenges. How can appraisals be effectively and safely performed? [Find out here.](#)

Women’s Positive View of Homeownership

According to a recent Freddie Mac survey, women are more satisfied homeowners, even in the face of financial obstacles. [See the results.](#)

Three Ways to Help Borrowers Understand Homebuying

When borrowers understand the mortgage process – and their options – they’ll view ownership as within their grasp. [Read this perspective.](#)



Products and Services



Transition from LIBOR to SOFR

Find the LIBOR transition playbook and related FAQs jointly developed with Fannie Mae on our new transition web page [here](#). And learn about SOFR-indexed ARMs [here](#).



Make the Right CHOICE

Get the CHOICEHome[®] [tutorial](#); the GreenCHOICE Mortgages[®] [tutorial](#); the CHOICERenovation[®] [webinar](#); and clips on [eligible renovations](#) and [renovation options](#).



Your Training in a Single Place

What's new, trending and featured for selling and servicing? Visit our new Freddie Mac Learning web pages – and rate your experience. [Bookmark the page.](#)



Tools and Technology

URLA Limited Production Period

Are you eligible to use the redesigned URLA and the updated versions of Loan Product Advisor[®] in a controlled implementation? [Find out here.](#)

Loan Advisor Feedback Messages

We've made updates to feedback messages in Loan Collateral Advisor[®] and UCDP[®], Loan Product Advisor[®], and Loan Quality Advisor[®]. [Learn more.](#)



Learning and Events

Forbearance Tutorial: [Temporary Loan Delivery Requirements for Mortgages in COVID-19 Forbearance](#)

Forbearance Job Aid: [Evaluating Mortgages Based on the Timing of Borrower's Change in Circumstance or Request for Forbearance](#)

HousingWire Webinar: Navigating a Changing Housing Market with Smart Servicing

URLA/ULAD Webinar: Introduction to the Redesigned URLA and New ULAD

URLA Reference Tool: Introduction to the Uniform Residential Loan Application

COMING SOON: Virtual CONNECT 2020, October 6-7



Industry and Policy Updates

- Get our newest [Market and Industry Insight report](#).
- See the NAGLREP (National Association of Gay and Lesbian Real Estate Professionals) [2020 LGBT Real Estate Report](#).
- Check out the latest COVID-19 selling-related FAQs and the continuously updated COVID-19 Resources [web page](#).
- Get the newest selling and/or servicing guidance related to COVID-19 and other topics from recent *Single-Family Seller/Service Guide (Guide) Bulletins* [here](#).

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