

February 2022



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News and Insights



Together, We're Making an Impact through Affordable Lending

Our commitment to affordable housing is a key focus for the year. And you're our partner in the our mission. [Learn more.](#)



What's the State of Affordability?

A panel of experts from across the affordable housing ecosystem discuss the state of affordability, accessibility and equality in housing. [Watch the webinar.](#)



What is Shared Equity?

Shared equity programs can help expand homeownership opportunities to first-time and minority homebuyers. [See it in practice in Milwaukee, Minneapolis and Omaha.](#)



Reducing Origination Costs

Kevin Kauffman, Single-Family Client and Partner Delivery, discusses how lenders can save by leveraging partner technology solutions. [Find out how.](#)



Focus on Manufactured Housing

The Features of Manufactured Homes

Achieve affordable sales to more low- and moderate-income borrowers with manufactured homes. [Learn about the features and requirements.](#)

Bolstering Affordable Housing Options

Roughly 60% of all U.S. households can't afford a median-priced home. But prospective homebuyers may find relief with manufactured housing. [Listen to the chat.](#)

Lessons Learned from Japan

In Japan, manufactured homes are seen as affordable, energy-efficient, sustainable – and aesthetically pleasing. [Learn more.](#)



Products and Services



Saving on Taxes by Saving Energy

Financing green renovations with [GreenCHOICE Mortgage](#)[®] can mean utility cost savings and tax credit incentives up to 26% for your borrowers.



Total MI Reconciliations

This May, mortgage insurers and Servicers will have a new tool to verify and validate MI details for newly-funded loans. [Learn more.](#)



SHARP Awards: Raising the Bar

Who won a 2021 Servicer Honors and Rewards Program (SHARP)SM award? See what it takes to [achieve superior servicing performance.](#)



Reimagining Traditional Loss Mitigation
How does our default management platform Resolve returns workout decisions in 3 to 5 seconds? [Read the *HousingWire* article.](#)



Tools and Technology

LPASM Legacy Versions to Sunset

On and after March 1, 2022, Freddie Mac will no longer accept resubmissions in a legacy LPA version v4.8 or older. [Read the reminder.](#)

Loan Selling Advisor[®] Updates

Home Possible[®] loans that don't meet the AMI requirement, FAST[®], XChange Center, U.S. Bank as a new document custodian, Phase 4a specification and training. [Learn more.](#)

Loan Closing Advisor[®] Updates

Critical message updates and new warning message for Regulation Z datapoints. [Learn more.](#)

Loan Product Advisor[®] Updates

Updates related to Freddie Mac Refi PossibleSM, Collateral Rep and Warranty Relief shield and LPA Feedback Certificates. [Learn more.](#)

Desktop Appraisals

Starting March 6, 2022, we're offering the [desktop appraisal](#) option for purchase transaction loans meeting certain requirements.



Learning and Events

Check out our Let's QC [recorded webinars](#) designed to provide insights on producing more quality mortgages.

Don't Miss These eMortgage Tutorials: Navigate the eMortgage [landscape](#). Get the [basics](#). Uncover the [myths and facts](#). Then, get ready to [deliver your eMortgage](#).

Manufactured Home Training: Increase your understanding of property, appraisal, and title requirements in this [webinar](#).

CHOICEHome[®] Mortgages: Learn how CHOICEHome provides site-built financing for manufactured homes in this [webinar](#).

CHOICERenovation[®] Mortgages: Find out how borrowers can pay for renovations directly using proceeds, with no other financing or other loan to pay off, in this [webinar](#).

Total MI Reconciliations for Servicers: Learn how to verify mortgage insurance details for newly funded loans in this [webinar](#).

Monthly Reporting and Drafting: Stay on track with [this calendar](#) of monthly reporting and drafting due dates for investor reporting activities.



Industry, Policy and Research

- **COVID-19 temporary requirements** for self-employment income have expired. Learn more in *Single-Family Seller/Servicer [Guide Bulletin 2022-3](#)*.
- More Guide Bulletins – Find them [here](#).
- Signed Up for the Client Resource Center? If not, [create your profile](#).



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