January 2021



In "The New Year" Issue

News and Insights	Tools and Technology
Thought Leadership	Learning and Events
Products and Services	Industry and Policy Updates



News and Insights



Delivering Loans in COVID-19 Forbearance

February 28, 2021 is the cutoff to deliver and complete settlements for eligible mortgages in COVID-19 forbearance. Learn more.



Advancing Native American Homeownership

How can we remove limitations to homeownership for Native American borrowers? Read the article and listen to the podcast here.



When Employers Twist the Truth

Two borrowers. One employer. Different paystubs. And that was just one example of income misrepresentation. Read the article.



Top Tools for Sustainable Homeownership

How can borrowers sustain homeownership when a forbearance plan ends or after a COVID-19-related delinquency? Read on.

Housing Affordability and the Path Forward

What are the economic trends, inventory, debt burden and other affordability issues facing the housing market today? Find out.

Creating Opportunities Through Shared Equity

How can we make affordable housing available to low- to moderateincome borrowers who have been affected by the pandemic? Listen.

Women "Opting Out" Can Hurt Your Business

The housing industry must prioritize attracting, retaining and promoting women before they opt out of the workforce. Read more.

Products and Services



Standard Payment Deferral

This affordable option is between a repayment plan and a modification and is effective January 1, 2021. Learn more.



Spotlight on Quality Control

How do our QC requirements enhance mortgage quality and minimize repurchase risk – saving you time and cost? Find out.



Trusted Partners in the Housing Ecosystem

Help your borrowers navigate the complexities of today's environment by directing them to our new Housing Professionals Resource Center.



Employment Opportunities for Eligible Homeowners

NextJob[®] lowers foreclosure rates, lifts homeretention rates and can strengthen borrower relationshiphs. Learn more.

O Tools and Technology

Loan Selling Advisor[®]: What's New and Upcoming

LIBOR-index ARMs are now retired. Coming soon: Enhanced Purchase Eligibility messaging display; pricing identifier and pricing day information in the Guarantor Rate Sheet; plus other updates.

Desktop and Exterior-Only Appraisals

Reminder: A loan is only eligible for sale to us if the appraiser has sufficient information and references. Learn more.

The Agile Way to Innovation

How is Freddie Mac getting ahead of innovation cycles to deliver value to you? It's a game of adapt or decline. Read more.

URLA: Open Production Period

Effective January 1, 2021, you can submit your loans through LPASM using the redesigned URLA. See the joint GSE announcement.

😇 Learning and Events

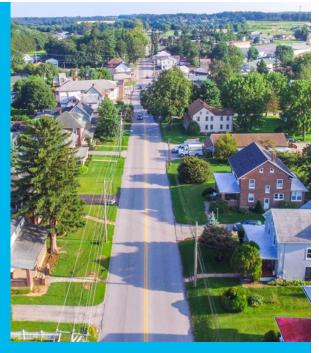
Delinquency Resolution through COVID-19 Payment Deferral and Flex Modification[®]: Learn how borrowers can transition out of a forbearance plan and find a permanent solution to a COVID-19-related delinquency in this webinar.

Loan Product Advisor[®] and the Redesigned URLA: Mandatory for new applications starting March 1, 2021. Are you ready? Join the webinar. Get a range of other related training resources here.

Freddie Mac Learning: Check out the training calendar here.



- Appraisals Q&A with Single-Family chief appraiser. <u>Get his insights</u>.
- Don't miss out! Join over 3,000 of your peers who've registered for the <u>Client Resource Center</u>.
- How is servicing transforming?
 Freddie Mac sponsored a recent
 <u>webinar</u> hosted by National Mortgage
 News.
- Read the January <u>Market and Industry</u> <u>Insights report</u>.
- Get the latest *Single-Family* Seller/Servicer Guide Bulletins <u>here</u>.



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