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News and Insights



Supporting Overlooked and Underserved Communities

Our new Duty to Serve plan sets an ambitious agenda for serving the manufactured and rural housing markets

and initiatives to preserve/maintain affordable housing. [See the plan.](#)



Helping Rural Residents Make Home Improvements

How can renovation funding help younger rural residents live more comfortably now and age in place?

[Learn more.](#)



Thought Leadership

Together, We Can Make a Strong Impact on Affordable Lending

Your partnership helps us increase homeownership opportunities for underserved homebuyers. [Learn how we can work together.](#)

Meeting LGBTQ+ Elder Needs

The number of LGBTQ+ Americans 50 and older will more than double by 2030. How can you help meet their needs? [Learn more.](#)



Products and Services



Refinancing with Refi PossibleSM

Despite rising interest rates, some homeowners are still eligible for refi with Freddie Mac Refi Possible. [Learn more.](#)



2022 Home Possible RISE Award[®] Winners

The RISE Awards recognize those lenders that have sold Home Possible[®] mortgages to help homeowners achieve sustainable homeownership. [See the 2022 winners.](#)



New Program Loan Identifiers Coming

We're streamlining the loan delivery process with new program IDs for our CHOICE products and income-based mortgages coming August 1. **Look for details soon.**



Tools and Technology

Total MI Reconciliations

This new tool digitizes and simplifies the reconciliation process to verify mortgage insurance (MI) details. [Learn more.](#)

Loan Product Advisor[®] Releases

Recent releases include asset and income modeler (AIM) for self-employed enhancements and several improved feedback messages. [Learn more.](#)

SCIF (Form 1103) Now Required

The Supplemental Consumer Information Form (SCIF), Freddie Mac Form 1103, is now required in the loan file for new conventional loans with application dates on or after March 1, 2023. [Learn more.](#)

ULDD Phase 4a is Coming

Uniform Loan Delivery Dataset (ULDD) Phase 4a initial testing and optional delivery is coming soon. To help you prepare, check out [these updates.](#)



Learning and Events

Optimize Decisions for Optimized Executions: In our first Power of Partnership podcast, we pair up with MIAC – one of our secondary market advisor partners – to discuss optimized pooling. [Listen now.](#)

Freddie Mac Learning Catalog: Get an [all-inclusive list of training](#) from Freddie Mac Learning.



Industry, Policy and Research

- **Q1 Selling Policy Changes:** Fee changes, AIM Innovations, collateral policy updates and more. [Watch the video.](#)
- **Q1 Servicing Policy Changes:** Total MI Reconciliations, Resolve for evaluating short sales and more. [Watch the video.](#)



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