

November 2020

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## In This Edition

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**News and Insights**



Join representatives from Freddie Mac, Guaranteed Rate and Ellie Mae as they discuss the key factors to effectively merge both digital alignment and partner integration to help increase process efficiency and scalability. [Watch the video.](#)



## Your Borrowers' Greatest Challenges

Through #HelpStartsHere, we've launched an [interactive guide](#) that helps borrowers understand their options for assistance.



## An Optimistic Borrower of the Future

Generation Z is optimistic about homeownership. How can you help inform a shorter path to homeownership? [Get the eBook.](#)



## Thought Leadership

### **Accelerating the Digital Mortgage**

Turning crisis into opportunity, the pandemic has only accelerated the mortgage industry's pursuit of digitization. Read the [Forbes report](#).

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### **Moving Faster Toward Automation**

Learn about two automation trends: Increase efficiency and reduce risk with [robotic process automation \(RPA\)](#). See how the industry is optimizing decision-making with [quantum computing](#).

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### **Delivering eMortgage Documents**

Understand our requirements. Get the *eMortgage Supporting Document Delivery Requirements* [quick reference](#).

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### **Sustainable Native American Homeownership**

How are we addressing the scarcity and limitations of homeownership for Native American borrowers? [Listen to the podcast](#).



## Products and Services



### **Getting Homeowners Back on Track**

For certain unemployed or underemployed borrowers, share NextJob fact sheets for [existing homeowners](#) and [HFA Advantage® homeowners](#).



### **Overcoming Barriers to Refinancing**

Help eligible low-income borrowers position themselves financially to take full advantage of refinancing opportunities. [Here's how.](#)



### **Providing Post-forbearance Options**

We've partnered with *HousingWire* on a Q&A on forbearance and post-forbearance options. [Share with your homeowners.](#)



## Tools and Technology

## **A Journey to Tech Innovation**

Servicing Gateway now includes [electronic Billing \(eBill\)](#) and [BPODirect®](#), with default management tools coming soon. [Learn more.](#)

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## **Loan Selling Advisor®: What's New**

\$225,000 low loan balance cash payups, new cash delivery data set, SOFR availability and other enhancements. [Learn more.](#)

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## **Loan Product Advisor® (LPA<sup>SM</sup>) – ULAD Mandate Fast Approaching**

LPA v5.0.06 Uniform Loan Application Dataset (ULAD) open production period begins January 1, 2021. Are you ready? [Learn more.](#)

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## **Loan Advisor Feedback Messages**

Check out November messages for several Loan Advisor tools based on your feedback and technology updates. [Learn more.](#)

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## **Learning and Events**

**Homebuyer U: Empowering Aspiring Homebuyers**

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**Tutorial:** [SOFR – How to Get Ready and What's Changing](#)

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**Job Aid:** [SOFR At-a-Glance](#)

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**Job Aid:** [Resolve Retention API](#)

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## Industry/Policy Updates

- Coming Next Month: UCount<sup>SM</sup> replaces Forms 16SF/1107SF. [Learn more.](#)
- SOFR ARMs: Take out cash and guarantor contracts in Loan Selling Advisor<sup>®</sup>. [Get the transition timeline.](#)
- Fraudcast: Listen to “Investigating Income Misrepresentation” [here.](#)
- Market and Industry Insights: [Get the latest report.](#)
- *Single-Family Seller/Service Guide* Bulletins: Get the latest [here.](#)



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