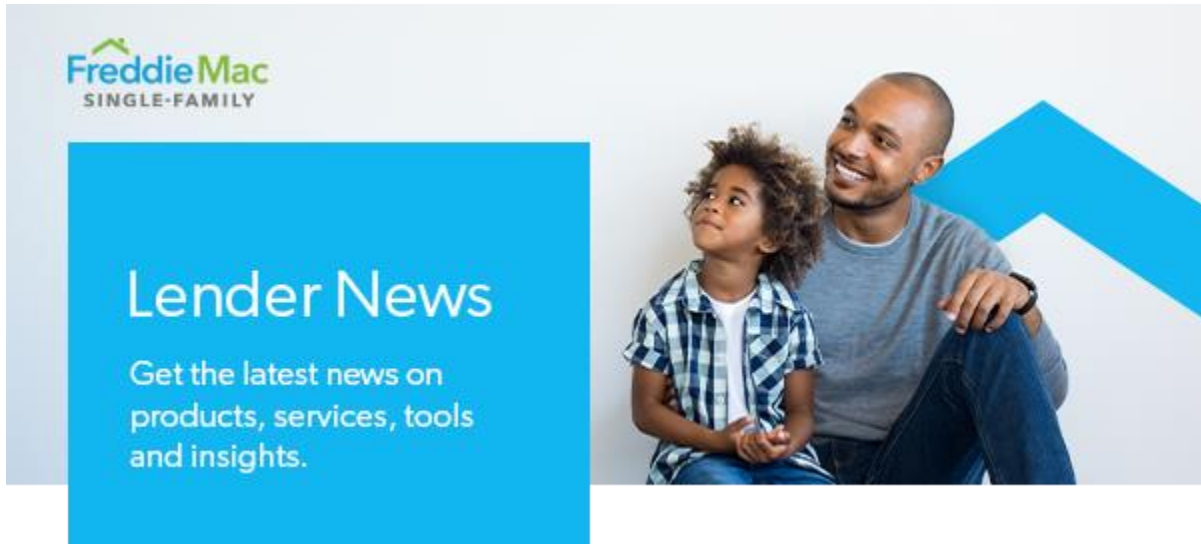


March 2024



## In This Edition

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Thought Leadership

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Tools and Technology

Learning and Events

Industry, Policy and Research



## News and Insights



### **Expanding Assistance for VLIP Borrowers**

Very low-income purchase (VLIP) borrowers earning 50% of area median income or less are eligible for a **\$2,500 credit** that may help with down payment and other costs at closing.



## Replacing the Current Credit Score Model

To help you prepare for and adopt the multiyear initiative to update the current credit report requirements for mortgage eligibility and replace the current credit score model, [check out the partner playbook](#).



### Thought Leadership

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#### The Way Home<sup>SM</sup> Podcast

Freddie Mac's Katie Givens, Director of Sales, and Jennifer Whip, Principal at Cambridge One, look at the benefits of becoming a Freddie Mac Seller/Service. [Listen now](#).

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#### Empower Your Outreach<sup>SM</sup> Podcast

In our inaugural episode, Freddie Mac's Monica La Crue, Affordable Lending Manager, and Tamela Thurman, Equitable Housing Director, discuss our equitable and sustainable housing initiatives. [Listen now](#).



### Products and Services



#### DPA One<sup>®</sup>: New DPA Programs Now Available

We recently launched in Tennessee, Arizona and Ohio. [See how over 3,000 loan officers are using DPA One to match down payment assistance \(DPA\) programs to borrowers.](#)



## CreditSmart<sup>®</sup> Financial Education Tip

Did you know? CreditSmart<sup>®</sup> Homebuyer U fulfills first-time homebuyer education requirements for our Home Possible<sup>®</sup> mortgage offering. [Learn more.](#)



## Tools and Technology

### Loan Product Advisor<sup>®</sup> (LPA<sup>SM</sup>) Updates

April's release supports the publication of the new LPA system-to-system specification version 5.4.00. [Get more details.](#)

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### LPA: Top Ways to Clear Cautions

Getting a Caution risk class in LPA isn't a rejection; it's a redirection to uncover missed opportunities more tailored to your borrowers. [Get LPA tips and resources.](#)

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### Blue Loans Integrates with Cash Pricing API

With our Cash Pricing API, Blue Loans is simplifying the secondary process and producing more consistent results. Want to learn more? [Watch the video.](#)

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## Condo Project Advisor<sup>®</sup> Updates

Get familiar with the Project Assessment Request (PAR) capability and how new statuses bring greater transparency to condominium lending. [Choose from these helpful training options.](#)

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## Reminder: UPD Implementation Date

UPD and bACE API will be mandatory for ACE+ PDR loans with application received dates on or after April 1, 2024. [Learn more.](#)

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## ULDD Revisions in One Place

Want to find all the latest Uniform Loan Delivery Dataset (ULDD)-related updates in one place? Now you can, with the [ULDD Revisions section on the ULDD webpage.](#)



## Learning and Events

### Replay: CONNECT 2023

Continue your knowledge on Single-Family offerings and announcements through [replays of FreddieMacCONNECT 2023 sessions.](#)

### Freddie Mac Learning:

- [Spotlight video: What is Online Help?](#)
  - [Monthly can't-miss webinars](#)
  - [Catalog for all our learning opportunities](#)
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## Industry, Policy and Research

**Q1 2024 Policy Highlights video** – Watch the video for information on the \$2,500 Home Possible VLIP credit, cybersecurity reminders, adequacy of insurance for all property types, ULDD business requirements and much more.

**Guide Bulletin 2024-3** – This Bulletin includes ULDD updates, manufactured homes closing protection letters and more.

### 90-Day Outlook: *Single-Family Seller/Servicer Guide* Effective Dates\*

- **3/25 Deed-in-Lieu via Resolve®**
- **3/31 Seller/Servicer Financial Eligibility – Capital**
- **4/1 Rental Income**
- **4/30 Monthly Financial Reporting – Selling**
- **4/30 Monthly Financial Reporting – Servicing**
- **5/1 Employed Income History, Types & Calc**
- **5/7 Updated Trust Income Requirements**
- **6/1 Adequacy and Availability of Insurance**
- **6/3 ULDD Phase 5 Transition**
- **6/6 Procedures Required for Estimated Values**
- **6/6 Detailed Appraisal Photos Required**

\*The information on this page is not part of, and is not a replacement or substitute for, the requirements found in the ***Freddie Mac Single-Family Seller/Servicer Guide (Guide)*** and your other Purchase Documents.

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