

Access the following resources when you visit The Learning Center, or click the links below.



Live Webinar



Tutorial



Reference Tool



User Guide

## Credit

### [Factors Used in Loan Product Advisor®](#)

Improve your understanding about credit, capacity, and collateral, and how they factor in the overall Loan Product Advisor assessment.



### [How to Read a Credit Report](#)

This online reference is a sample of a credit report. Click any blue text entries to obtain a description of that field, and improve your understanding about the primary elements of a credit report.



### [Loan Product Advisor Documentation Matrix](#)

Helps you streamline the document-gathering process for your borrowers, and includes helpful underwriting reminders.



### [Loan Product Advisor Documentation Matrix](#)

Learn about the documentation requirements needed to support your lending decision on mortgages assessed by Loan Product Advisor.



### [Mortgages for Borrowers without Credit Scores](#)

Provides an overview of the Loan Product Advisor no credit score capability, including eligibility requirements.



### [Selection and Use of Credit Scores](#)

Helps you select and use credit scores for manually underwritten mortgages.



### [Underwriting Reminders for Loan Product Advisor Caution Risk Class Mortgages](#)

Provides helpful reminders for underwriting credit and capacity for mortgages receiving a Caution risk class from Loan Product Advisor.



## Income and Assets

### [Form 90: Verbal Verification of Employment](#)

This interactive form is available for you to use when completing a verbal verification of employment (VOE) for your borrowers.



### [Form 91: Income Analysis Form](#)

This interactive form is a helpful tool that contains all verbal verification information required by the Guide.



### [Freddie Mac Rental Income Matrix](#)

A summary of Freddie Mac's requirements for including rental income as qualifying income.



### [Assets and Acceptable Sources of Funds](#)

Review of our requirements, guidelines and policy changes for asset calculation and documentation to help ensure that borrowers have acceptable and sufficient funds.



### [Underwriting Income and Employment](#)

We will review our requirements, guidelines and policy changes for employment and income calculations and documentation to help ensure that borrowers have the ability to repay obligations, and examine the factors related to the borrowers' capacity to repay.



## Income and Assets *(continued)*

### [Introduction to the Self-employed Borrower, Including a Sole Proprietorship](#)

Provides you with the information you need to complete your analysis and to enhance your processes for underwriting self-employed borrowers, with a focus on the sole proprietor.



## Collateral

### [Appraisal Review Reminders](#)

Reminders to help you determine if appraisal and inspection reports are accurate and acceptable for loans you plan to sell to Freddie Mac.



### [Collateral Assessment](#)

We'll discuss our requirements and guidelines in determining the acceptability of an appraisal report, and will include a review of the field-specific standardization requirements of the UAD.



### [Collateral Representation and Warranty Relief](#)

Improve your understanding about collateral rep and warranty relief on the property value, condition and marketability on eligible Loan Product Advisor loans you deliver to Freddie Mac through the Selling System®.



### [Collateral Representation and Warranty Relief Overview](#)

This reference provides information to help you understand how the offering works, eligibility requirements, steps to use collateral rep and warranty relief, key messages, and more.



### [Components of an Effective Appraisal Management Process](#)

Highlights our general expectations for an effective appraisal management process, including best practices on choosing qualified appraisers and AMCs, and managing appraisal quality and reviews.



### [Condominium Projects Eligibility Requirements](#)

A high-level overview of Freddie Mac's requirements for reviewing condominium projects for originators, processors, underwriters, and quality control. In this session we'll also take a look at the conversion of certain warranties into eligibility requirements from the restructuring of Guide Chapter 42 that is now titled, "Special Requirements for Condominiums."



### [Construction Conversion and Renovation Mortgages](#)

Learn how we've enhanced and expanded our requirements for this offering to provide more opportunities for borrowers seeking home financing for construction conversions or renovations.



### [Construction Conversion and Renovation Mortgages Matrix](#)

Helps to process, underwrite, and deliver Construction Conversion and Renovation Mortgages to Freddie Mac.



### [Freddie Mac Condominium Unit Mortgages](#)

Provides information about condominium unit mortgages to help you understand streamlined reviews, general requirements, ineligible properties, review requirements by condo project type, and more.



### [Learn How to Use the New Market Conditions Addendum Form](#)

A section-by-section look at the Market Conditions Addendum (Fannie Mae Form 1004MC, Freddie Mac Form 71) to help understand and recognize the sources of information necessary to analyze market conditions.



### [Manufactured Home Underwriting Reminders](#)

Helps to determine if a mortgage secured by a manufactured home is eligible for sale to Freddie Mac.



### [Mortgages Secured by Manufactured Homes Tutorial](#)

Become familiar with the requirements for selling manufactured home mortgages to Freddie Mac. In addition, we'll look at eligible transactions and mortgages available for manufactured homes.



## Collateral *(continued)*

### [Reminders for Uploading Appraisal Data Files to the Uniform Collateral Data Portal® \(UCDP®\)](#)

Reminders, scenarios and UCDP screen information to assist you in determining how appraisal data files should be uploaded to the UCDP based on your specific loan scenarios.



### [Reviewing Rural Properties: An Overview with Case Studies](#)

A focus on better identifying residential properties versus non-residential properties in rural locations. We'll also review case studies and tips to assist Sellers/Serviceers in determining that the property is eligible for sale to Freddie Mac.



### [Tutorial 1: Using the Uniform Collateral Data Portal](#)

The first of three tutorials that provides information related to the use of the UCDP. It provides you with an overview of the features available in the UCDP and general user registration process.



### [Tutorial 2: Submitting Appraisal Data Files to the UCDP](#)

The second of three tutorials that provides information related to the use of the Uniform Collateral Data Portal (UCDP). It provides you with what you need to know for submitting appraisal data files to the UCDP.



### [Tutorial 3: UCDP Appraisal Sharing Functionality](#)

The third of three tutorials that is focused on the UCDP Appraisal Sharing solution which was designed to allow aggregator lenders direct access to information about correspondent lender appraisal submissions.



### [Uniform Appraisal Dataset \(UAD\) Interactive Reference Manual](#)

Become familiar with the UAD by selecting each section of the URAR and reviewing names descriptions of each field on the form and what is expected to be entered.



### [Uniform Collateral Data Portal \(UCDP\) General User Guide](#)

Instructions for general users on the basic functionality of the UCDP, including accessing the portal, submitting appraisals, searching for appraisals, and generating reports.



### [Uniform Collateral Data Portal \(UCDP\) Lender Agent Admin User Guide](#)

Lender agents are third-party entities that can upload appraisals to UCDP on behalf of a lender. This user guide provides detailed information for each lender agent's designated UCDP administrator.



### [Uniform Collateral Data Portal \(UCDP\) Proprietary Feedback Messages](#)

Assists you in understanding and determining how to use the Freddie Mac proprietary appraisal quality feedback messages available within the UCDP.



### [Uniform Collateral Data Portal \(UCDP\) Appraisal Sharing Job Aid for Aggregators](#)

Provides aggregators with information on using the new appraisal-sharing solution within the Uniform Collateral Data Portal.



### [Uniform Collateral Data Portal \(UCDP\) Appraisal Sharing Job Aid for Correspondents](#)

Provides correspondents with information on using the appraisal-sharing solution within the Uniform Collateral Data Portal.



### [Uniform Collateral Data Portal \(UCDP\) Appraisal Sharing User Guide](#)

Provides step-by-step information for correspondent lenders, their authorized lender agents and aggregator lenders who plan to use the appraisal sharing capabilities through the UCDP web portal.



## Collateral (continued)

Uniform Collateral Data Portal (UCDP) Reference Series for the Lender Admin:

[1\) Lender Admin Registration](#) [2\) Managing Business Units](#) [3\) Managing Users](#) [4\) Managing Lender Agents](#)  
[5\) Managing Aggregator Profile](#)



This five-part reference series guides the lender admin through completing administrative tasks in the UCDP. The lender admin sets up and manages the business structure within the portal, including access privileges of other users.

### [Using the Uniform Appraisal Dataset](#)

An overview of the UAD focusing on standardizing appraisal terms, ratings and descriptions for using the Uniform Collateral Data Portal.



### [Understanding UCDP Proprietary Risk Score Messages](#)

Assists you in understanding and determining how to use the proprietary risk scores and findings returned in the UCDP.



## Mortgage Insurance

### [Mortgage Insurance Coverage Options Matrix](#)

Covers eligibility requirements and distinctions for Standard, Reduced and Custom Mortgage Insurance (MI).



### [Mortgage Insurance Financing Matrix](#)

Provides eligibility requirements for Financed MI and Lender-Paid MI.



This document is not a replacement or substitute for the information found in the Single-Family Seller/Servicer Guide and/or terms of your Master Agreement and/or other Pricing Identifier Terms.

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