

# 2019 FREDDIE MAC CONNECT

## CONNECT to the Reimagined Mortgage Market

### Session Overview

Thursday, September 19

9:00 – 10:00 AM

#### Opening General Session

Hear from Freddie Mac leaders, including CEO David Brickman, on the future of the mortgage industry, our vision, and how we're CONNECTing you to the Reimagined Mortgage Market.

Reimagined  
Mortgage Market

#### 10:00 – 10:45 AM Keynote Speakers – sponsored by Digital Risk

##### Keynote Speaker: Peter Doolan, EVP of Digital Transformation and Innovation with Salesforce

Join Peter Doolan, innovation and digital transformation expert at Salesforce, for a discussion on bringing innovation to clients and the marketplace. Peter will share his approach to transformative visions that deliver strategic value and business success.

Reimagined  
Mortgage Market

##### Keynote Speaker: Pat Bajari, Chief Economist and Vice President at Amazon Core AI

Hear from the innovation giant, Amazon. Pat will share his experiences delivering AI-enabled technologies throughout Amazon's businesses, from Alexa to Amazon Go.

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#### 11:15 AM – Noon

##### Advancing Investor Reporting Activities

Learn the best practices for investor reporting under the new reporting process. Our subject matter experts will walk you through the new way of doing business step by step.

Reimagine  
Servicing

##### Servicing Technology Innovation Stations (Open)

Visit the Innovation Stations for a demo and the chance to interact with new technology coming to market such as the Servicing Gateway, data corrections tool, Expense Reimbursement, and Scorecard enhancements. We'll also show how your insights are shaping Reimagine Servicing<sup>SM</sup>.

Reimagine  
Servicing

##### Servicing-Released Relief: Executions to Fit Your Needs

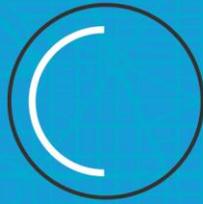
Looking for best price? Looking to avoid servicing asset risk? Looking to benefit from tri-party relationships? Look to Servicing-Released XChange<sup>SM</sup>, our suite of executions that helps you manage your assets, increase liquidity, maintain price stability and ensure easy transfer of servicing rights. Choose from three executions to fit your needs.

Partnerships  
Reimagined

##### Meeting Borrower Demand in the Emerging Digital Market of E-Mortgages

The future of the mortgage industry is digital. Gain insight from our experts and other industry leaders on how eMortgages help better meet the needs of borrowers and hear how they approached eMortgage implementation.

Technology  
Reimagined



# 2019 FREDDIE MAC CONNECT

## Putting The Freddie EDGE to Work for You

Discover Freddie Mac's automated solutions that save our clients time and money such as the asset and income modeler (AIM).

Technology  
Reimagined

## Designing Servicing Policies for the Future

Explore the ins and outs of today's servicing policies and impacts to your business. Imagine new policies designed to save you time, money and minimize credit losses.

Reimagine  
Servicing

## Attainable and Sustainable: Solutions for the Nation's Most Persistent Housing Challenges

Find out how Freddie Mac's promoting and enabling the industry to do more affordable housing and learn how this can help your business grow. You'll learn about GreenCHOICE Mortgages<sup>SM</sup>, manufactured housing, rural properties, and renovation mortgages.

Home  
Reimagined

## Thursday, September 19

### Noon – 1:15 (Lunch) – sponsored by Computershare Loan Services

#### Lunch and Learn: Investing in the Future: Reimagine Servicing

Join Kevin Palmer, Single-Family Portfolio Management and Andy Higginbotham, Single-Family Chief Operating Officer as they discuss how Freddie Mac is reimagining servicing and how it impacts the mortgage industry.

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### 1:15 – 2:00 PM

#### Lessons in Leadership: Take Control of Your Personal Brand, sponsored by KPMG

Clients prefer to do business with people they know, like and trust. Building your brand allows you to stand out and create meaningful, lasting connections. Learn more about how to build your personal brand at work and how to leverage mentors, sponsors and coaches to build stronger relationships and overcome common hidden barriers to advancement. (KPMG has graciously sponsored a notebook gift for all session attendees.)

Workplace  
Reimagined:  
#LeadingTheWay

#### Servicing Technology Innovation Stations (Open)

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Reimagine  
Servicing

#### Underwriting the Borrower of the Future<sup>®</sup>

Explore ways to help ensure tomorrow's borrowers have the capacity to repay their loan. We'll dive into the underwriting fundamentals of employment and income calculations with a focus on short-term rental income and student loan debt calculations.

Mortgage Market  
Foundations



# 2019 FREDDIE MAC CONNECT

## Understanding the Redesigned Loan Product Advisor® Feedback Certificate

Be more efficient and make better, faster decisions with the redesigned Loan Product Advisor® Feedback Certificate. We're enhancing the Feedback Certificate to more prominently position information you told us was most important to you. Find out what's changing and how it can help you improve your loan origination process.

Technology  
Reimagined

## Believe It or Not: Delinquency Resolution

Participate in a gameshow-like activity focused on finding creative solutions to resolve real life scenarios about non-performing loans.

Reimagine  
Servicing

## All for Home

Learn how Freddie Mac is building the future of affordable lending through insights, education, mortgage products and business solutions. Discover trends, resources and innovations that will drive new opportunities to grow your market now, and with the borrowers of the future. All for reducing barriers and raising hope. All in. All of us. All For Home.

Home  
Reimagined

## Smart Approaches to Keeping Homeowners as Homeowners

Learn about the vision and roadmap for how we're reconstructing loss mitigation from the ground up – using your insights as the building blocks. Together, we'll implement smart ways to keep homeowners in their homes as much as possible.

Reimagine  
Servicing

## Waivers to Appraisals: The Future of Intelligent Valuation

Freddie Mac is leveraging big data to streamline the property valuation process. We'll give you a view into how we are thinking about ACE, property data reports, hybrid appraisals and more.

Technology  
Reimagined

## Thursday, September 19

2:30 – 3:15 PM

## AIM for Self-Employed Borrowers to Increase Your Competitive Edge

Are you finding it difficult to assess income for your self-employed borrowers? Learn how Loan Product Advisor® asset and income modeler (AIM) for self-employed automates the process of assessing borrower income using tax return data to help you close loans faster. We've teamed up with LoanBeam® and integrated their technology with ours to simplify the income calculation process and help you grow your business.

Technology  
Reimagined

## Transforming the Servicing Landscape

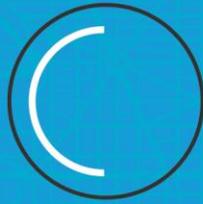
Join servicing leadership and industry partners as they expand on the vision of our Reimagine Servicing<sup>SM</sup> program and how we're strategically partnering to transform the client experience and shape the next decade of servicing.

Reimagine  
Servicing

## Meeting Borrower Demand in the Emerging Digital Market of E-Mortgages (Repeat)

The future of the mortgage industry is digital. Gain insight from our experts and other industry leaders on how eMortgages help better meet the needs of borrowers and hear how they approached eMortgage implementation.

Technology  
Reimagined



# 2019 FREDDIE MAC CONNECT

## Putting The Freddie EDGE to Work for You (Repeat)

Discover Freddie Mac's automated solutions that save our clients time and money such as the asset and income modeler (AIM).

Technology  
Reimagined

## Building on Success with Data Standards

Learn how to improve efficiencies with the adoption of industry data standards. Together we're working towards better quality of loan data throughout the mortgage life cycle.

Mortgage Market  
Foundations

## Insights into Action – Learn Borrower Needs to Build Your Pipeline

Grow your business by learning how Freddie Mac's Home Possible® mortgage offers more options and credit flexibility to help your very low- to moderate-income borrowers realize the dream of home ownership.

Home  
Reimagined

**Thursday, September 19**

**3:45 – 4:30 PM**

## Advancing Investor Reporting Activities (Repeat)

Learn the best practices for investor reporting under the new reporting process. Our subject matter experts will walk you through the new way of doing business step by step.

Reimagine  
Servicing

## Servicing Technology Innovation Stations (Open)

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Reimagine  
Servicing

## Underwriting the Borrower of the Future® (Repeat)

Explore ways to help ensure tomorrow's borrowers have the capacity to repay their loan. We'll dive into the underwriting fundamentals of employment and income calculations with a focus on short-term rental income and student loan debt calculations.

Mortgage Market  
Foundations

## Discover the Possibilities with Home Possible Mortgages

Learn more about how we have combined our Home Possible mortgages into one low down payment offering and how we are providing new flexibilities that will expand homeownership opportunities for borrowers with low to moderate income.

Home  
Reimagined

## Evolution of AIM: Our Newest Capacity Solution

Join us for a sneak peek at our newest asset and income modeler (AIM) solution. We'll demo the offering, in partnership with Finicity, and deliver insights on how this solution can further simplify and automate the burdensome, manual task of assessing borrower capacity.

Technology  
Reimagined

## Inside Track for Reimagine Servicing Initiatives

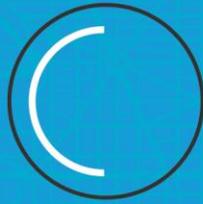
Get the scoop on all of the Reimagine Servicing initiatives, big and small, that will impact your business in positive ways. We'll show you the roadmap of different policy, programs and technology planned over the next few years and how it will directly benefit your operations.

Reimagine  
Servicing

## Waivers to Appraisals: The Future of Intelligent Valuation (Repeat)

Freddie Mac is leveraging big data to streamline the property valuation process. We'll give you a view into how we are thinking about ACE, property data reports, hybrid appraisals and more.

Technology  
Reimagined



# 2019 FREDDIE MAC CONNECT

## Friday, September 20

### 8:00 – 8:45 AM

#### #LeadingTheWay: Narrowing the Gap –

##### Strategies to Promote Women Leaders sponsored by Blend

Against a backdrop of unprecedented change, how are today's leading mortgage industry professionals transforming the industry by advancing growth opportunities for women inside and outside of their organizations? Led by Single-Family executives Dave Lowman and Chris Boyle, along with a special guest from mortgage technology solutions leader Blend, we'll explore how organizations can best address issues of diversity, gender bias, and making sure women have every opportunity to rise to leadership positions.

Workplace  
Reimagined:  
#LeadingTheWay

### 9:00 – 10:00 AM

#### #LeadingTheWay with Soledad O'Brien sponsored by Auction.com

Join special guest Soledad O'Brien, award-winning journalist, entrepreneur and host of the weekly syndicated political show Matter of Fact, and Single-Family Chief Client Officer Chris Boyle for a lively conversation on journalism, leadership and helping women rise in all aspects of life.

Workplace  
Reimagined:  
#LeadingTheWay

### 10:30 – 11:15 AM

#### Harnessing the Power of Data in Servicing

Join the conversation on how we're reimagining our approach to data. We'll discuss the new ways data will play a role throughout all our Reimagine Servicing initiatives, and how it will deliver value directly to you and your business.

Reimagine  
Servicing

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Reimagine  
Servicing

#### Understanding the Redesigned Loan Product Advisor<sup>®</sup> Feedback Certificate (Repeat)

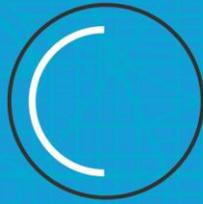
Be more efficient and make better, faster decisions with the redesigned Loan Product Advisor<sup>®</sup> Feedback Certificate. We're enhancing the Feedback Certificate to more prominently position information you told us was most important to you. Find out what's changing and how it can help you improve your loan origination process.

Technology  
Reimagined

#### Maximize Borrower Outcomes to Help Grow Your Business

Submitting loans to Loan Product Advisor as part of a dual AUS approach to loan origination gives you more information. Information that can help you save borrowers time and money and ultimately, get them into the right loan. Hear how one lender enhanced their loan origination process to improve borrower outcomes and benefited from reduced cycle times, lower costs and improved secondary market execution.

Technology  
Reimagined



# 2019 FREDDIE MAC CONNECT

## Smart Approaches to Keeping Homeowners as Homeowners (Repeat)

Learn about the vision and roadmap for how we're reconstructing loss mitigation from the ground up – using your insights as the building blocks. Together, we'll implement smart ways to keep homeowners in their homes as much as possible.

Reimagine  
Servicing

## Ready, Set, SOFR!

Hear an industry update on the status of replacing LIBOR. We'll talk about our strategy for the transition to SOFR by the end of 2021. Preparation is critical to keep your operations running smoothly.

Mortgage  
Market  
Foundations

## Designing Servicing Policies for the Future (Repeat)

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Reimagine  
Servicing

## Insights into Action – Learn Borrower Needs to Build Your Pipeline (Repeat)

Grow your business by learning how Freddie Mac's Home Possible® mortgage offers more options and credit flexibility to help your very low- to moderate-income borrowers realize the dream of home ownership.

Home  
Reimagined

## Friday, September 20

### 11:15 – Noon

#### Closing General Session: Affordable Perspectives on the Mortgage Market, sponsored by Service Link

Your success relies on your ability to see what's ahead, to analyze the factors and trends that will define the industry going forward.

The closing panel explores insights on our current housing market and the economic outlook, with a specific focus on affordable lending and housing shortage issues.

Reimagined  
Mortgage  
Market