

Use the following information as a reference for documenting your Loan Product Advisor loans. For complete documentation information and specific program eligibility requirements, refer to the [Freddie Mac Single-Family Seller/Service Guide \(Guide\)](https://guide.freddie.mac.com/app/guide/). We recommend bookmarking the Guide link (<https://guide.freddie.mac.com/app/guide/>) for easy access.*

What Has Changed in this Reference?

This reference is updated to coincide with new and significant changes to documentation requirements announced in Guide Bulletins. Recent changes include:

Topic	Change	Effective Date	Bulletin Announcement
Rental Housing Payments	For second home, investment property and/or loans with a non-occupying co-borrower, include any rental housing payment for any borrower who does not own, but rents their principal domicile.	As of November 5, 2020, but may implement immediately	Bulletin 2020-31
Monthly Obligations	Various updates: Documentation of liabilities; documentation of proceeds from a loan secured by the borrower's assets; and age of documentation requirements for contingent liabilities excluded from the DTI ratio.	As of November 5, 2020, but may implement immediately	Bulletin 2020-31
Tax Exempt Income	For Social Security income (i.e. retirement income, disability benefits, survivor benefits and Supplemental Security Income): 15% of the tax-exempt portion of the income may be used without obtaining additional documentation.	As of September 2, 2020	Bulletin 2020-36 Guide Bulletin 2020-36 Highlights Quick Tutorial
Wedding Gift Funds	Extending the time frame for wedding gift funds to be on deposit from 60 days to 90 days.	As of September 2, 2020	Bulletin 2020-36 Guide Bulletin 2020-36 Highlights Quick Tutorial
Home equity line of credit payments	If the HELOC monthly payment amount is not captured in the mortgage file documentation or in the credit report, use 1.5% of the outstanding HELOC balance.	As of November 5, 2020, but may implement immediately	Bulletin 2020-38
Loan Product Advisor resubmission tolerance update	Additional flexibility to the loan amount resubmission tolerances for refinance transactions.	Settlement dates on and after February 4, 2021	Bulletin 2020-43

Note: Vertical revision bars * | * are also used in the margin of this reference to highlight these new requirements and significant changes.

*[The Guide on AllRegs](#) is the official electronic version of the *Single-Family Seller/Service Guide*.

Freddie Mac Servicing Guide

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Problems in Mortgage Servicing from Modification to Foreclosure United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs, 2011 The Need for National Mortgage Servicing Standards United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs. Subcommittee on Housing, Transportation, and Community Development, 2011 Federal Housing Finance Agency Office of Inspector General , **Audit and Accounting Guide Depository and Lending Institutions** AICPA, 2019-11-20 The financial services industry is undergoing significant change This has added challenges for institutions assessing their operations and internal controls for regulatory considerations Updated for 2019 this industry standard resource offers comprehensive reliable accounting implementation guidance for preparers It offers clear and practical guidance of audit and accounting issues and in depth coverage of audit considerations including controls fraud risk assessment and planning and execution of the audit Topics covered include Transfers and servicing Troubled debt restructurings Financing receivables and the allowance for loan losses and Fair value accounting This guide also provides direction for institutions assessing their operations and internal controls for regulatory considerations as well as discussions on existing regulatory reporting matters The financial services industry is undergoing significant change This has added challenges for institutions assessing their operations and internal controls for regulatory considerations Updated for 2019 this industry standard resource offers comprehensive reliable accounting implementation guidance for preparers It offers clear and practical guidance of audit and accounting issues and in depth coverage of audit considerations including controls fraud risk assessment and planning and execution of the audit Topics covered include Transfers and servicing Troubled debt restructurings Financing receivables and the allowance for loan losses and Fair value accounting This guide also provides direction for institutions assessing their operations and internal controls for regulatory considerations as well as discussions on existing regulatory reporting matters *FCC Record* United States. Federal Communications Commission, 2016 Federal Register , 2013-02 Easy Loan Processing - Career Training Becky Gruber, 2013-11-11 A wise proverb Give a man a fish and you feed him for a day show him how to catch fish and you feed him for a lifetime You can earn an excellent income You don t have to be among the unemployed Easy Loan Processing Career Training is exactly what you been searching for Our training is an excellent and inexpensive way to enter the mortgage profession Loan Processors are in powerful demand these days and can earn a great income Becoming a loan processor is a wise career choice Your life s success depends on your personal efforts and limitations but your door of opportunity is knocking Our training is designed to be short and successful uncomplicated We included sample forms and the National Component Prep Test A B C with answers additional section for employment interviewing help tips suggestions and much more Soon you will be on your way to being a successful loan processor We offered you all we can now you must take the first step then keep walking You can only grow from here **The Nonprofit Manager's Resource Directory** Ronald A.

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