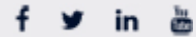




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January 10, 2018



Come see how we're bringing simplicity and certainty to servicing

During the [MBA National Mortgage Servicing Conference & Expo](#), stop by our booth in THE HUB. We'll share with you our innovative solutions for near real-time access to master servicing data, a one and done approach to claims processing, and more. Drop by on Tuesday, Feb. 6 from 6 to 7 p.m., Wednesday, Feb. 7 from 10 a.m. to 6 p.m., and Thursday, Feb. 8 from 10:30 a.m. to 4 p.m. See you in Texas!



Updated criteria for servicer expense reimbursement submissions

New reimbursement criteria have been established for servicer expenses related to foreclosure attorney fees and sale publication costs, property inspections, legal sales tax, and non-recoverable advances. Additionally, line items have been updated in LoanSphere Invoicing™.

For criteria details, review the updated [Servicer Expense Reimbursement Job Aid](#). Refer to the [Reimbursement Updates Notification](#) for detailed line item updates and the [LoanSphere Line Items Job Aid](#) for a list of all servicer expense categories and subcategories for conventional loans that are available in LoanSphere Invoicing.

You can find servicer expense reimbursement training on the [Servicer Expense Reimbursement page](#).

Make your voice heard on credit score models

We've been working with the Federal Housing Finance Agency (FHFA) and Freddie Mac since 2015 to evaluate whether to change the current industry standard credit score model. FHFA has published a Request for Input (RFI) to gather feedback from interested parties potentially impacted by a possible change in our credit score requirements. The Credit Score RFI discusses the credit score models under consideration by FHFA; industry use of credit scores; credit score competition; and operational, timing, and other considerations. It asks for input on credit score usage, operational impacts of the options under consideration, issues related to competition in the credit score market, and possible changes to the tri-merge credit report requirement.

We encourage industry participants to review the RFI and consider providing input. Any change to our

credit score requirements will have a significant impact on the industry and will impact all aspects of the loan lifecycle. Please make your opinions known. The deadline to [respond to the RFI](#) is Feb. 20, 2018.

Final Duty to Serve Plan now available

We have published our final Duty to Serve Underserved Markets Plan outlining a three-year effort to improve access to affordable housing in three markets facing persistent challenges -- manufactured housing, affordable housing preservation, and rural housing. The final Plan reflects extensive input by housing stakeholders, the public, and FHFA. Learn more on our [Duty to Serve page](#).

Join us at these [upcoming events](#):

Jan. 22-25 | **MBA Independent Mortgage Bankers Conference** | Amelia Island, FL

Feb. 6-7 | **Texas MBA Southern Secondary Market Conference** | Houston

Feb. 6-9 | **MBA National Mortgage Servicing Conference & Expo** | Grapevine, TX



View [more events](#).

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Our 5 favorite stories from 2017

2017 had a lot of good news for our industry. Here are our favorite posts. [Read more](#)

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