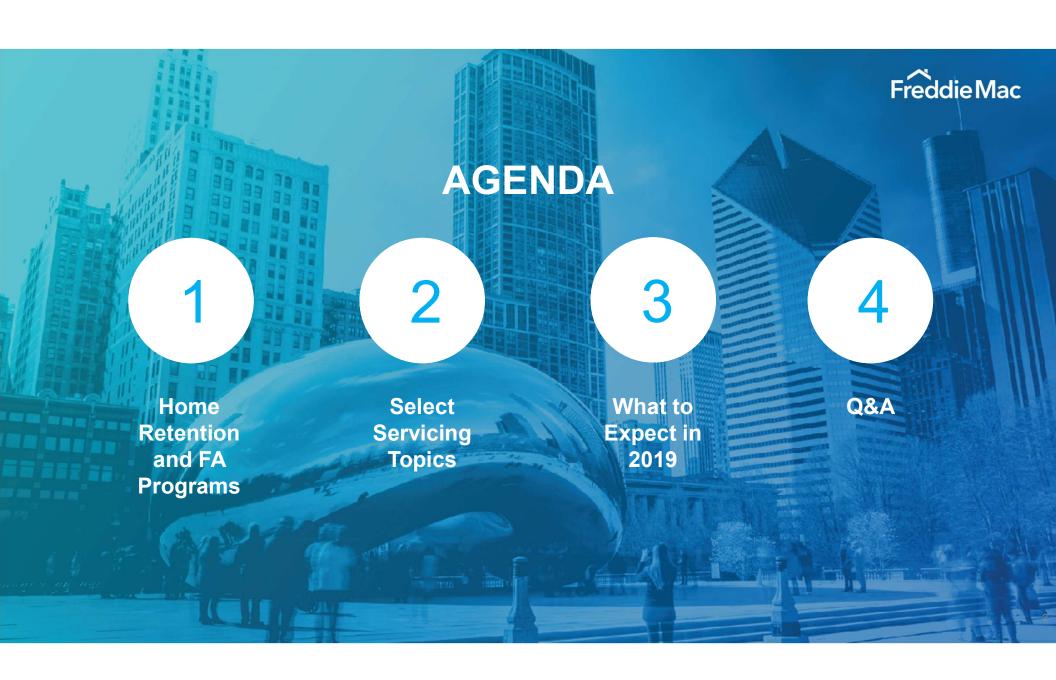


# Freddie Mac

### Servicing Policy Now and the Road Ahead

Ryan McGuinness, Director, Mortgage Servicing Policy

January 17, 2019





### Home Retention and Foreclosure Alternative Programs

#### **Future of Loss Mitigation**

- Forbearance alternatives
- Short sales
- Deeds-in-lieu of foreclosure
- Model letters

## Modification Programs and Imminent Default

Flex Modification

#### Miscellaneous Topics







## **Select Servicing Topics**





## What Else to Expect in 2019?

FHFA Activities

Servicing Enhancements

Guide Bulletins





