

## Spotlight On

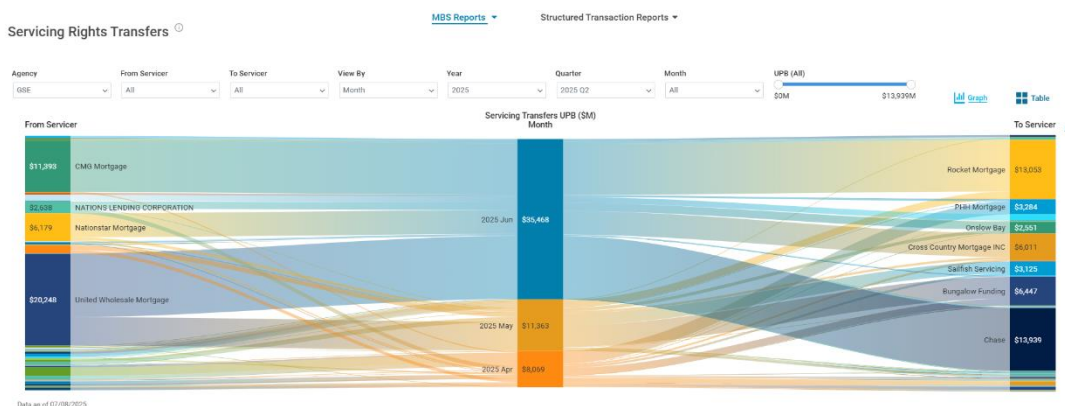
### Servicing Rights Transfers

Mortgage loan Servicers play an important role in the performance of Uniform Mortgage-Backed Securities<sup>SM</sup> (UMBS<sup>®</sup>). Their business strategies can have a direct influence on factors that impact investor cash flows such as prepayment speeds and default rates.

Over the course of the life of a mortgage, the Servicer on the loan can change. When servicing transfers occur, changes in loan performance could follow, making it important for investors and other UMBS market participants to track pool-level Servicer concentrations and servicing transfers between entities.

A new dashboard on [Clarity<sup>®</sup> Data Intelligence](#) allows you to identify servicing transfer activity that has occurred within Freddie Mac's and Fannie Mae's securitized portfolios through the latest month of performance data.

Clarity also contains reports on daily prepayments, loan characteristics of new MBS issuance and more. Log in or sign up today to view this enhancement.



# Securities Spotlight



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#### VantageScore 4.0 Information and Resources

On July 8, 2025, U.S. Federal Housing announced that lenders will be able to use the VantageScore® 4.0 credit model or Classic FICO® via the tri-merge credit report requirement. Freddie Mac and Fannie Mae (the GSEs) are working closely with U.S. Federal housing on our next steps and remain committed to a smooth transition for our industry partners.

Additional implementation and timing details will be provided as soon as they are available. Learn more from [U.S. Federal Housing's FAQs](#).

#### Freddie Mac Investor Outreach

Please reach out to Michael Murai at [michael\\_murai@freddiemac.com](mailto:michael_murai@freddiemac.com) if you would like to schedule a meeting with the Freddie Mac Securitization team.



## For You

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# Securities Spotlight

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