

ASSET AND INCOME MODELER (AIM) CONVERSATION GUIDE

This conversation guide is designed to help you speak with your clients about our new asset and income modeler (AIM) capability.



What is AIM?

It's a Loan Product Advisor® capability that uses third-party service provider data to automate a lender's manual process of assessing a borrower's assets and income.

These are our AIM offerings:

AIM for Assets

Automates assessment of borrower assets

Now available

AIM for Income

Automates assessment of borrower income as reported to Equifax® (The Work Number)

Now available (opt-in for all loans or with Reference ID)

AIM for Self-Employed

Automates assessment of self-employed borrower income using tax returns

Now available

AIM for Account Data

Automates assessment of borrower income using direct deposit information

Pilot offering (no timeline for broad release)

Refer to the [AIM web page](#) for a full list of third-party providers.

Why AIM?

AIM helps make your clients' jobs easier. Take the opportunity to discuss why it matters and how it can help - in a way that resonates with them:

Here's what our solution is...

AIM is our newest automated solution, designed to simplify loan origination and give our clients an edge – **The Freddie EdgeSM**. AIM should not be discussed as an answer to Fannie Mae® Day 1Certainty® (D1C). Instead, capitalize on the opportunity to share how Freddie Mac is partnering with leading third-party service providers to offer solutions that help our clients grow their business.

Here's what it can do for you...

AIM helps lenders:

- Reduce their documentation burden.
- Close loans faster.
- Simplify underwriting.
- Create a better borrower experience.
- Get relief for certain reps and warranties related to the borrower's income and/or assets.

Here's how it compares with Desktop Underwriter's validation service...

While we don't specifically address D1C with clients, it's helpful for you to understand the differences between the GSE's asset and income assessment solutions if your clients ask the question.

Client evaluation

Assess your client's readiness. Here are several elements to consider/anticipate:

- Do they work with an LOS vendor? [Have they integrated our solutions?](#)
- Have they switched their LOS integration method to system-to-system?
- Confirm their Loan Product Advisor version (minimum 4.8.0).
- Contact your STI manager to help walk the client through set up.
- Notify clients that the customer test environment (CTE) is available.

Get started

01.

Encourage your client to sign up for live webinars through [Freddie Mac Learning](#).

02.

Recommend that your client bookmark the [AIM web page](#) to see when new third-party providers are added.

03.

Offer best practices for your client to incorporate into their processes.