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Owning Your Logic: An Operating Model for the Intelligent Enterprise

sapiens ignite 2026

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Customer Spotlight

Freddie Mac



Ignite Summit 2026

Featuring Kristen Popp

Speakers Intro

Freddie Mac



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Agenda

1. About Our Organization & Challenge
2. Our Outcomes & Opportunities
3. Our Sapiens Partnership
4. Thank You



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About Freddie Mac

Freddie Mac
We make home possible®

"Provide liquidity, stability and affordability to the U.S. housing market—in all economic environments."

HOW LIQUIDITY MOVES

01 **Lenders**
Originate loans

02 **Freddie Mac**
Purchases loans

03 **Freddie Mac**
Creates Mortgage Backed Securities

04 **Capital markets**
Buy securities

05 **Housing market**
Gains stability

The Challenge:

Initial Rules Engagement:

Freddie Mac adopts MISMO Uniform Loan Delivery Dataset (ULDD)

70 required
200–250 conditional
50 optional

Re write all the Purchase Eligibility Edits

A new industry data model raised the stakes

2,000+
pages in the Seller Guide

High external visibility turns rules into an enterprise capability — not a back-office procedure.

The current reality

- **More changes**
- **Faster pace**
- **Greater complexity**

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Outcome & Opportunities

Loan Application | Processing & Underwriting | Pre-Closing | Closing | Loan Delivery | Servicing | Securitization

One rules ecosystem spans origination, delivery, servicing, and securitization.

30+ rule services support 15+ internal applications across the loan lifecycle

01 Origination

- Loan Product Advisor (LPA)
- Loan Collateral Advisor
- Loan Quality Advisor (LQA)
- Origination APIs

02 Closing & Delivery

- Loan Closing Advisor (LCLA)
- Loan Selling Advisor (LSA)
- Represent & Warrant

03 Post Delivery & Portfolio

- Post Fund Data Correction
- Loan Coverage Advisor (LCVA)
- Credit Risk Transfer (CRT)
- Affordable Housing
- Asset Classification

04 Servicing

- Resolve
- Paid

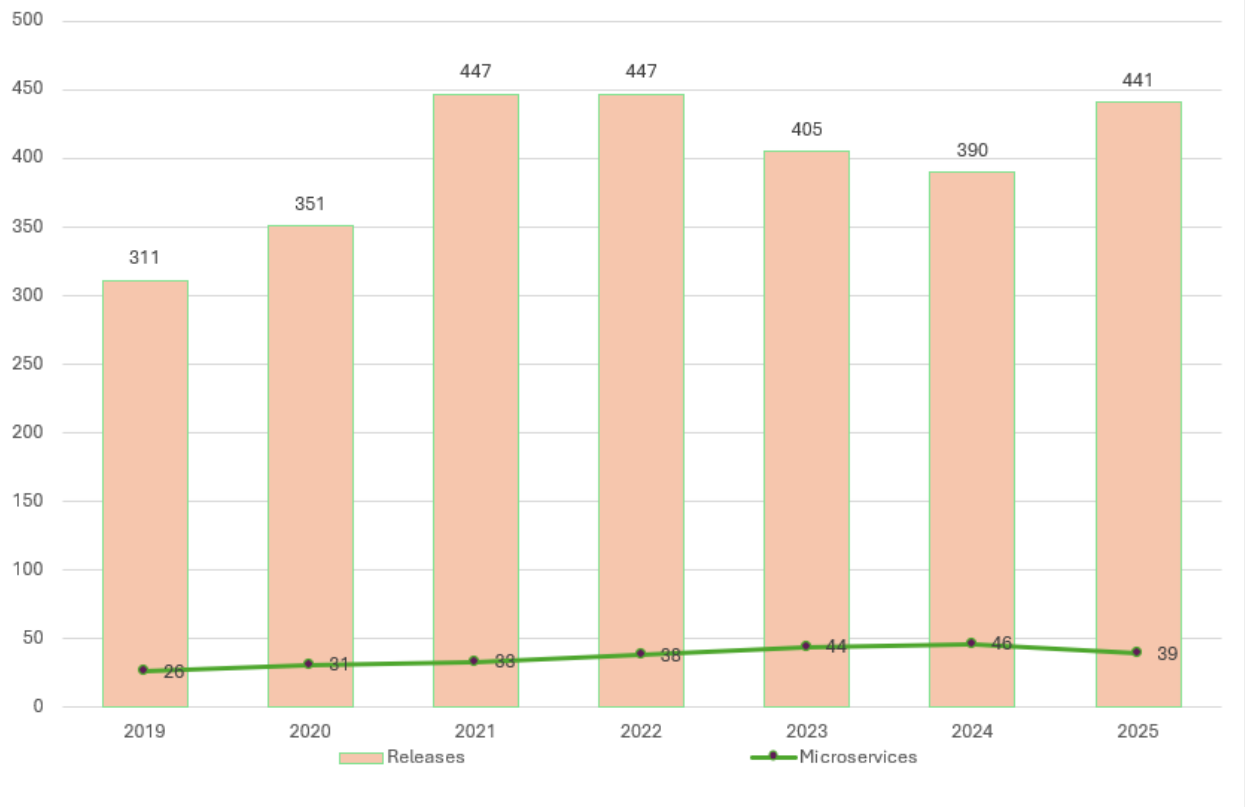
Rule services are the brain behind the decision making for many critical processes

New business opportunities: Customers & Process

New Decisions approaches : Parameters, Workflow, Data Transformation, Models

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Rules are operating at enterprise scale



Number of Microservices
- **Between 25 - 39**
- **⇧ 25%**

Number of Deployments (Production)
⇧ 25%

- Services
  - Similar Services then Branched Out
  - Willing and Hostage projects
  - Build & Maintain
- Developed a center of excellence
  - Rules Analyst
  - Testers
  - IT Separate or Integrated (Always tight collaboration)
  - System Administrators (Tools)

  Business Partners*
- Train
  - Formalized Sessions & Use Cases
  - Modelers, Tester, Dev & SMEs
  - Yearly Modeling Challenge
  - Cross Team Collaboration
  - Have Fun

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What it took to turn rules into an enterprise capability

01 **Align on mission & scope**

Articulate why the group exists and define business capabilities provided.

02 **Secure executive sponsorship**

Create the authority to resolve trade-offs, protect focus, and clear enterprise barriers.

03 **Manage with metrics**

Make throughput, quality, adoption, and change impact visible.

04 **Build core competencies**

Plan staffing, hire deliberately, create career paths, and reuse knowledge.

05 **Define process & governance**

Establish change management, roles, responsibilities, and clear ownership boundaries.

Live the Mission

Solve business problems
Alternatives & Saying No

Advocate & Evangelize

Engage senior leaders early
Celebrate Wins

Define Success

Measure Outcomes, Not just Activity
Balance Adapting & Consistency

Problem Solvers

Analytical, Communication, Can Do Attitude
What the enterprise retains

Change management

How policy becomes production
Who decides—and when
Keep process stable, let procedures evolve

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Partnership built capability—and kept ownership inside

The strongest outcome was not only a rules platform. It was an operating muscle.

14+

years of continued partnership

Shared problem-solving evolved the solution—and the team behind it.



A CAPABILITY ARC

01	02	03	04
FOUNDATION	**ENABLEMENT**	**EVOLUTION**	**ENDURANCE**
Sapiens taught and certified the project team and stakeholders.	Worked together on the initial version of Decision.	Solved problems collaboratively; lists and views evolved with use.	Continued partnership sustained learning for 10+ years.

CAPABILITY

Knowledge stayed shared. Ownership stayed clear.

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