

# Leading the Future of Home

**ALL FOR HOME**

Freddie Mac  
Single-Family

# Speaker Introduction



**Sam Noel**

**Affordable Lending Manager**

**Single-Family Client and Community Engagement**

Sam Noel is an Affordable Lending Manager for the Lender Engagement Team. Sam has been in financial services for over 25 years with experience and expertise in mortgage sales, affordable housing, business development and sales leadership.

# Our Foundational Beliefs

## Freddie Mac is:

- All for opportunity.
- All for diversity.
- All for sales and the right solutions.
- All for success.
- All for doors opening....and dreams coming true.
- All for insights and education.
- All for connections....and goodwill.
- All for reducing barriers.....and increasing hope.
- All for community.
- All for roots.
- All for building the future of home.

All in. All of us.  
All for Home<sup>SM</sup>.  
Freddie Mac Single-Family.

**ALL FOR HOME**

# The Affordable Ecosystem

**It takes many hands to make home possible.**

Partnership and collaboration across the affordable ecosystem are critical to drive both business opportunities and making the dream of home a reality for families.



# HFA Value Proposition

Housing Finance Agencies are easier to work with than ever before!

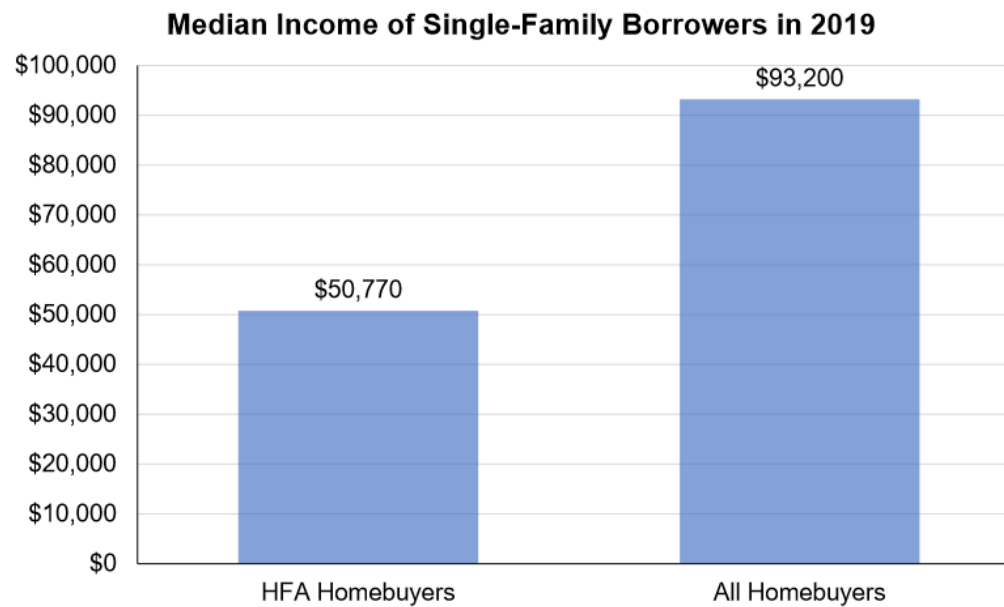
**Competitive  
Market Rates**



**Down Payment  
Assistance**

**Production/Processing  
in average market  
timing**  
*(in most cases)*

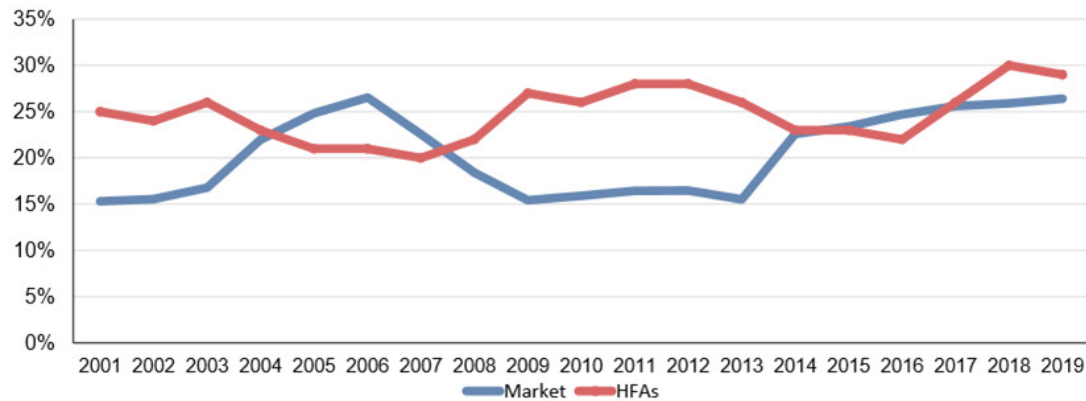
# HFAs Reach Undeserved Borrowers and Markets



Sources: NCSHA, HUD, National Association of Realtors, Center on Budget and Policy Priorities

# HFAs Often Lead in Serving Borrowers of Color

Percentage of Mortgage Loans to Borrowers of Color



State HFAs are drivers of homeownership for borrowers of color, as reflected in the minority borrowers' shares of HFA homeownership financing in states such as:

- CA – 65 percent;
- DC – 79 percent;
- GA – 61 percent;
- LA – 56 percent; and
- TX – 77 percent.

Sources: Home Mortgage Disclosure Act Data from Consumer Financial Protection Bureau, NCSHA

# HFAs: An Opportunity for 1<sup>st</sup> Time Homebuyers

- Ideal for borrowers with limited funds for down payment and closing costs and those needing extra flexibilities on credit and income sources
- Reach more potential homeowners through HFA programs that:
  - Provide low down payment options
  - Offer preferential pricing
- HFAs offers affordable downpayment and closing cost loans
- An alternative to FHA financing



# Challenges to Homeownership



13%

of All Buyers



26%

of Millennials  
28 and younger



24%

of Millennials  
29 to 38

**Saving for down payment most difficult step in home buying process<sup>2</sup>**



40%

Don't know down payment requirements and...



42%

Don't know of low down payment programs

**Borrowers lack general down payment knowledge<sup>1</sup>**

*Access to a down payment for a mortgage remains one of the most common hurdles for today's borrower.*

*With housing prices rising, incomes remaining stagnant and limited housing stock, it creates a highly competitive market for very-low and low-income borrowers who increasingly struggle to save for their initial down payment.*

## Top Expenses that Delayed Saving for Down Payment<sup>2</sup>



Student Loans



Credit Card



Car Loan



Child Care



Health Care



Other

Source: <sup>1</sup> 2017 Urban Institute Report Barriers to Accessing Homeownership: Down Payment, Credit and Affordability  
<sup>2</sup> 2019 National Association of Realtors Home Buyer and Seller Generational Trends Report

# All In for First-Time Homebuyers

33%

of borrowers are first-time

First-time homebuyer percentage has remained the same from previous year. Fifty-two percent of buyers 30 to 39 years and 88 percent of buyers 29 years and younger were first-time home buyers.

As housing demand moves from rent to own, first-time homebuyers will continue to maintain an outsized role in the housing market



The largest share of home buyers is MILLENNIALS at

38%

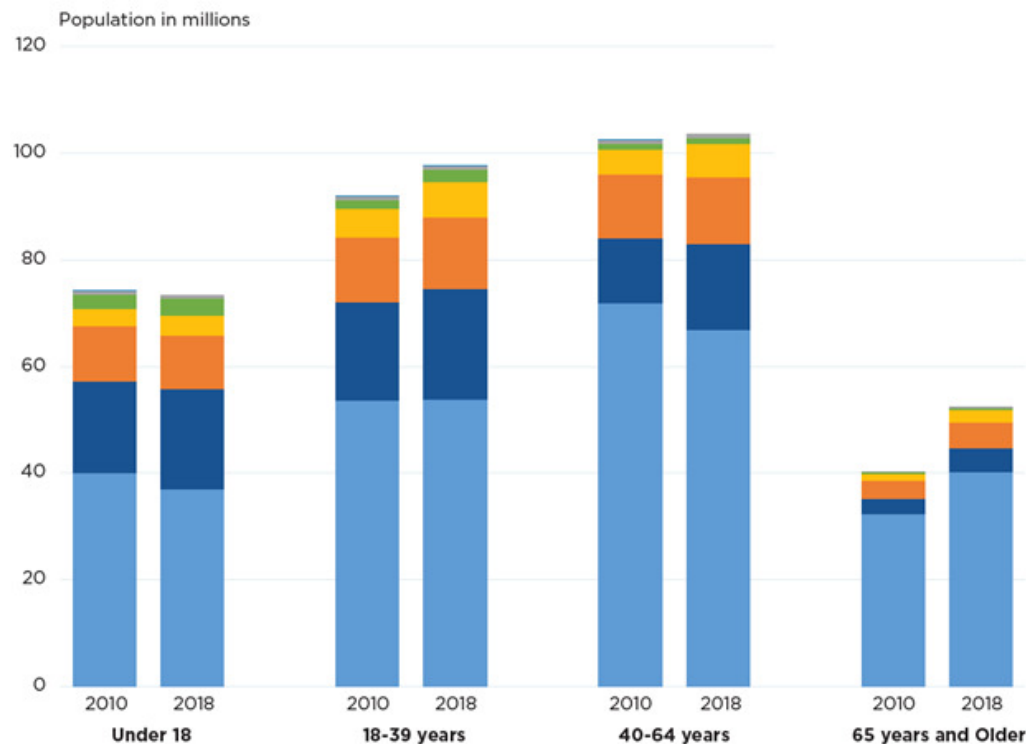
WHY GEN Y?

40%

of these buyers were first-time homebuyers



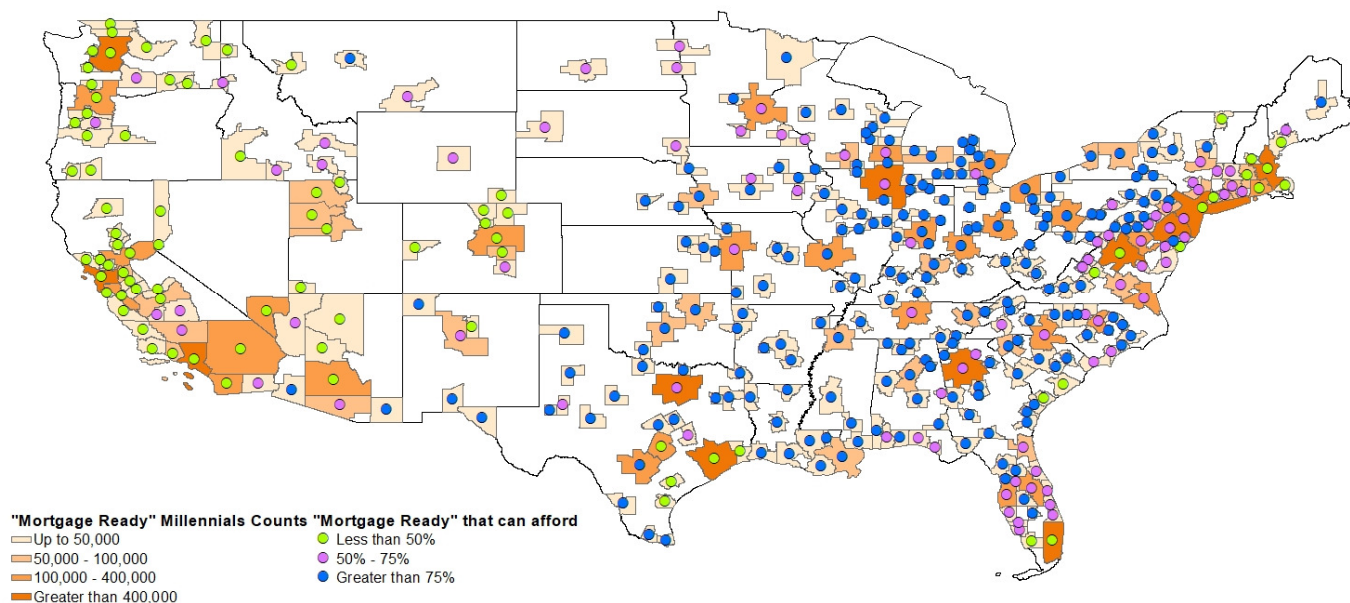
# The U.S. is Becoming More Diverse



## Distribution of Race and Hispanic Ethnicity by Age Groups

- Native Hawaiian and Other Pacific Islander alone, non-Hispanic
- American Indian and Alaska Native alone, non-Hispanic
- Two or More Races, non-Hispanic
- Asian alone, non-Hispanic
- Black alone, non-Hispanic
- Hispanic (any race)
- White alone, non-Hispanic

# Where Are The “Mortgage Ready” Young Millennials - Are Those Locations Affordable?



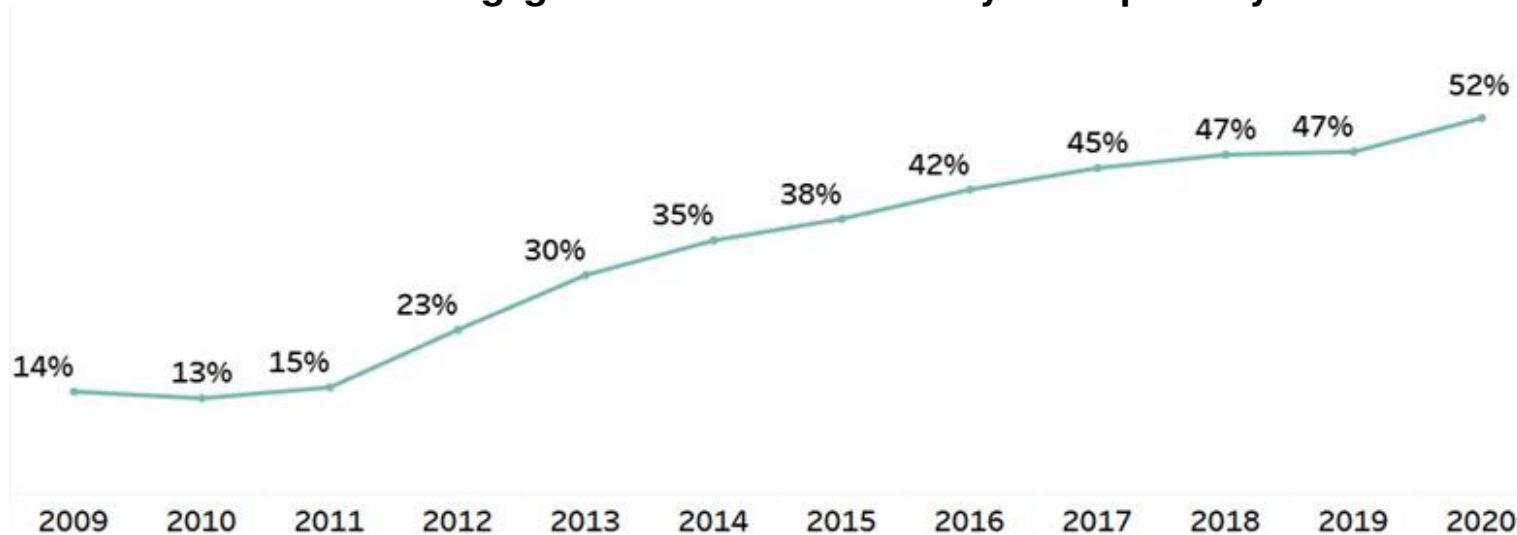
» Most “Mortgage Ready” Young millennials are concentrated in coastal areas and affordability is threatened in those areas.

Source: Freddie Mac calculations at the CBSA-level using anonymized credit bureau data and Freddie Mac Home Value Explorer data for Sep 2018. Note: According to NAR’s methodology, if a consumer’s quarterly household income is greater than or equal to the annual mortgage payment on a median priced house (under the assumption of 3% down payment, 3% mortgage rate, 30 year contract), then that house is affordable for him.

# Millennials Purchased more than Half of All Mortgage Loans in 2020

Millennials' share of primary home purchase loans has been gradually increasing over the past decade. In 2020, they accounted for more than half of purchase mortgages (52%) bought by Freddie Mac.

**Percent of Purchase Mortgages Issues to Millennial Buyers Acquired by Freddie Mac**



# Overview of HFA Advantage<sup>®</sup> Mortgage



# HFA Advantage<sup>®</sup> Mortgage

- One-unit primary residence
- Purchase
- Maximum 97% LTV and 105% total loan-to-value (TLTV ratios)
- Loan Product Advisor<sup>®</sup>
- No reserves required

High loan- to-value (LTV) conventional offering that's an excellent alternative to FHA lending requirements and mortgage premiums.

Adopts the requirements of Home Possible<sup>®</sup> but with added flexibilities for HFAs.

- Income limits established by the HFA
- Available to first-time homebuyers, repeat buyers
- Flexible funding options for down payment and closing costs
- Flexible MI options available

# HFA Advantage<sup>®</sup> Mortgage – Mortgage Insurance

LTV Ratio	HFA Advantage Mortgage Insurance Coverage (Fixed rate only)	Standard Mortgage Insurance Coverage (Fixed rate, term >20 years)
Greater than 80% up to 85%	6%	12%
Greater than 85% up to 90%	12%	25%
Greater than 90% up to 95%	16%	30%
Greater than 95% up to 97%	<b>18%</b>	35%



# Why Choose HFA Advantage<sup>®</sup> Mortgage over FHA?

## HFA Advantage<sup>®</sup>

- ✓ MI ends when LTV < 80%
- ✓ Conventional MI: monthly premium
- ✓ MI only required if the LTV is 80% or higher
- ✓ No upfront MIP

## FHA

- ✗ MI stays for the life of the loan
- ✗ FHA: Upfront AND monthly premiums
- ✗ MI required regardless of the LTV
- ✗ Upfront MIP added to principal AND amortized

### WHAT THIS MEANS:

With more funds applied toward the principal up front, an HFA Advantage mortgage with PMI lets the borrower build equity faster

Mortgage Insurance (MI)

# Freddie Mac Loan Product Advisor<sup>SM</sup>



# Loan Product Advisor

Select **HFA Advantage** in the “Offering Identifier” field within the “Mortgage Type and Loan Terms” section of Loan Product Advisor.

If using a Loan Origination Software (LOS) system, please contact them to verify what field and value to enter. Some LOS systems may have you enter “251”.

## How to Identify an HFA Advantage Mortgage

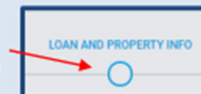
Depending on your LOS, an HFA Advantage mortgage may be identified with one of three options:

- HFA Advantage (LPA v5.0.06 and higher)
- Home Possible Advantage for HFAs (LPA Legacy), or
- Using the code 251.

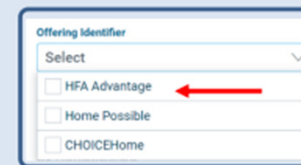
### Direct Access Users

When entering data into LPA (v5.0.06 and higher) using the **Freddie Mac Loan Advisor® single sign-on portal**:

1. Access the **Loan and Property Info** metro stop from the navigation menu.



2. Select **HFA Advantage** from the **Offering Identifier** drop down selection.



# Loan Product Advisor Feedback Certificate

## Mortgage Details

PRODUCT TYPE 30 Year Fixed Rate	AMORTIZATION TYPE Fixed	AMORTIZATION MONTHS 360	LOAN AMOUNT \$194,000.00	INTEREST RATE 4.0000%
LOAN PURPOSE Purchase	PURCHASE PRICE \$200,000.00	ESTIMATED PROPERTY VALUE N/A	APPRAISED PROPERTY VALUE \$200,000.00	NUMBER OF UNITS 1
PROPERTY TYPE Site Built	OCCUPANCY Primary Residence	REFINANCE TYPE N/A	CASHOUT AMOUNT N/A	NEW CONSTRUCTION N/A
OFFERING IDENTIFIER HFAAdvantage	INTEREST RATE BUYDOWN No	SALES CONCESSIONS N/A	ARM QUALIFYING RATE N/A	ARM QUALIFYING PITI N/A
AFFORDABLE SECOND \$16,000.00	SECONDARY FINANCING \$16,000.00	HELOC BALANCE N/A	HELOC LIMIT AMOUNT N/A	LENDER SUBMITTED RESERVES \$16,753.00

Verify the loan was submitted correctly by ensuring the value entered in the “Offering Identifier” field is showing **HFA Advantage**. This is found in the “Mortgage Information” section of the Loan Product Advisor feedback.

# Down Payment Assistance: Non-Amortizing Subordinate Financing

When entering the data into LPA (v5.0.06 and higher) using the Loan Advisor single sign-on portal:

1. Access the **Loan and Property Info** metro stop
2. **Other New Mortgage Loans on the Property You are Buying or Refinancing** section, enter the information as shown.

Other New Mortgage Loans on the Property You are Buying or Refinancing

Creditor Name: Example

Creditor Type:  Business  Individual

Lien Type: Second Lien

Monthly Payment: \$ 0.00

Loan Amount / Amount Drawn: \$ 15000.00

HELOC:  Yes  No

Is the Other New Mortgage an Affordable Second?:  Yes  No

Is the Affordable Second Payment Deferred?:  Yes  No

**\*Tip!** If the Affordable Second **does not** require a payment before the due date of the 61<sup>st</sup> monthly payment under the first lien mortgage, the Monthly Payment/Initial Principal and Interest Payment Amount **must be equal to zero** ("0.00").

# Down Payment Assistance: Amortizing Subordinate Financing

When entering the data into LPA (v5.0.06 and higher) using the Loan Advisor single sign-on portal:

1. Access the **Loan and Property Info** metro stop
2. **Other New Mortgage Loans on the Property You are Buying or Refinancing** section, enter the information as shown.

Other New Mortgage Loans on the Property You are Buying or Refinancing

Creditor Name

Example 2

Creditor Type \*

- Business  
 Individual

Lien Type \*

Second Lien

Monthly Payment

\$ 300.00

Loan Amount / Amount Drawn \*

\$ 10000.00

Is the Other New Mortgage an Affordable Second?

- Yes  No

Is the Affordable Second Payment Deferred?

- Yes  No

HELOC \*

- Yes  No

# Mortgage Details

## Mortgage Details

PRODUCT TYPE 30 Year Fixed Rate	AMORTIZATION TYPE Fixed	AMORTIZATION MONTHS 360	LOAN AMOUNT \$194,000.00	INTEREST RATE 4.0000%
LOAN PURPOSE Purchase	PURCHASE PRICE \$200,000.00	ESTIMATED PROPERTY VALUE N/A	APPRAISED PROPERTY VALUE \$200,000.00	NUMBER OF UNITS 1
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AFFORDABLE SECOND \$16,000.00	SECONDARY FINANCING \$16,000.00	HELOC BALANCE N/A	HELOC LIMIT AMOUNT N/A	LENDER SUBMITTED RESERVES \$16,753.00

# Purchase eligibility and AUS Risk Class

## Loan Product Advisor Feedback Certificate Results

Upon successful submission of an HFA Advantage mortgage, the following results are returned.

### Assessment Summary Section

The **Assessment Summary** section of the LPA Feedback Certificate displays the **Purchase Eligibility** and **Risk Class** results for the transaction.



Loan Product Advisor® Feedback Certificate

## Assessment Summary

BORROWER NAME  
JOHN FREDDIE

NUMBER OF SUBMISSIONS  
1

LP KEY NUMBER  
37

### Assessment Summary

PURCHASE ELIGIBILITY

RISK CLASS

✓ ELIGIBLE

✓ ACCEPT

### Representation & Warranty Relief

COLLATERAL R&W\* RELIEF

INCOME R&W\* RELIEF

ASSET R&W\* RELIEF

✓ ELIGIBLE

AppraisalWaiver

✓ ELIGIBLE

✓ ELIGIBLE



# Purchase Restriction Messaging

## Purchase Restriction Messages



### Message Summary 51

PURCHASE RESTRICTION MESSAGES	DATA QUALITY AND SYSTEM MESSAGES	AFFORDABLE LENDING AND ACCESS TO CREDIT MESSAGES	EMPLOYMENT AND INCOME MESSAGES	ASSETS AND RESERVES MESSAGES
3	1	6	5	11
RESULTS	RESULTS	RESULTS	RESULTS	RESULTS

### Assessment Summary

BORROWER NAME  
PATRICIA E  
MMHXRPW

[Assessment Summary](#)

PURCHASE ELIGIBILITY	RISK CLASS
INELIGIBLE	CAUTION

### Purchase Restriction Messages

CODE	MESSAGE
PUR0247	TLTV ratio of 98.00% excluding the Affordable Second amount must be less than or equal to 97%.
PUR0108	LTV ratio of 98.00% must be less than or equal to 97% for an HFA Advantage Mortgage.
PUR0020	The loan was submitted with a debt-to-income ratio of (52), which exceeds the maximum allowable limit.

- Purchase eligibility must be “Eligible”.
- Ineligible reason messages will be clearly displayed on the feedback certificate

# Caution Related Feedback Messaging

BORROWER NAME

## Assessment Summary

PURCHASE ELIGIBILITY

 **ELIGIBLE**

 **RESULTS**

AUS RISK CLASS

 **CAUTION**

 **RESULTS**

## Credit And Liabilities Messages

CODE	MESSAGE
FCL0175	Analysis of credit history is recommended.
FCL0370	Analysis of debt ratio is recommended.
FCL0268	Analysis of total debt ratio is recommended.
FCL0374	Lower LTV/TLTV may strengthen loan quality.
FCL0181	Number of inquiries-high risk combined w/other factors.
FCL0128	Lack of recently reported balances on revolving/open accts
FCL0117	Number of accounts opened within last 12 months
FCL0112	Number of accounts with balances

# Qualifying Ratios

## Loan-to-Value Ratios

LTV  
97.00%

TLTV  
105.00%

HMLTV  
105.00%

## Qualifying Ratios

PROPOSED HOUSING (PITI)  
\$1,182.00

PRESENT HOUSING EXPENSE  
\$1,000.00

TOTAL MONTHLY INCOME  
\$4,300.00

TOTAL MONTHLY DEBT  
\$1,932.00

MAX MORTGAGE LIMIT  
N/A

HOUSING RATIO  
27%

DEBT RATIO  
45%

OCCUPANT HOUSING RATIO  
27%

OCCUPANT DEBT RATIO  
45%

# Loan Product Advisor- Mortgage Details

The **Mortgage Details** section of the LPA Feedback Certificate displays HFA Advantage in the **Offering Identifier** field, the Affordable Second loan amount in the **Affordable Second** field and the total subordinate financing amount in the **Secondary Financing** field. Confirm the information is displayed accurately.

Mortgage Details					
PRODUCT TYPE	AMORTIZATION TYPE	AMORTIZATION MONTHS	LOAN AMOUNT	INTEREST RATE	
30 Year Fixed Rate	Fixed	360			
LOAN PURPOSE	PURCHASE PRICE	ESTIMATED PROPERTY VALUE			
Purchase	\$200,000.00	N/A			
PROPERTY TYPE	OCCUPANCY	REFINANCE TYPE			
Site Built	Primary Residence	N/A			
OFFERING IDENTIFIER	INTEREST RATE BUYDOWN	SALES CONCESSIONS			
HFAAdvantage	No	N/A	N/A		N/A
AFFORDABLE SECOND	SECONDARY FINANCING	HELOC BALANCE	HELOC LIMIT AMOUNT	LENDER SUBMITTED RESERVES	
\$16,000.00	\$16,000.00	N/A	N/A		\$16,753.00

### Tip! Lender Submitted Reserves

HFA Advantage mortgages do not require borrower reserves unless LPA determines borrower reserves are necessary to offset other underwriting factors, however, because borrower reserves are a compensating factor, it is advisable to verify and include borrower reserves in the assessment.

# Loan Product Advisor Feedback Certificate

The messages specific to Affordable Lending display in the **Message Summary** section in the **Affordable Lending And Access To Credit Messages** section. This is a dynamic section that will only appear if it applies. Review the messages returned.

## Affordable Lending And Access To Credit Messages

CODE	MESSAGE
FAL0002	Based on the annual qualifying income (\$51,600.00) and the Area Median Income (AMI) (\$65,600.00) where the property is located, the loan meets the housing goal qualifications for a Low-Income Purchase (LIP) since the income is at or below 80% AMI (\$52,480.00).
FAL0011	The Area Median Income (AMI) is (\$65,600.00) for the address submitted.
FAL0025	Affordable Seconds: Document the mortgage file with a Note or other evidence of terms, settlement/closing disclosure statement or alternative required by law that evidences the fees and costs paid by the borrower at closing in connection with a new Affordable Second, and evidence of subordination of an existing Affordable Second for a refinance.
FAL0006	At least one borrower must participate in a homeownership education program that meets the National Industry Standards for Homeownership Education and Counseling, or is provided by the HFA, a HUD-approved counseling agency or a Mortgage Insurer, or complete Freddie Mac's CreditSmart(R) Homebuyer U prior to the Note Date. Retain the Homeownership Education Certificate or comparable document in the Mortgage file.
FAL0008	Only Freddie Mac seller/servicers with a negotiated commitment may deliver HFA Advantage mortgages. Ensure the annual qualifying income (\$51,600.00) falls within the maximum HFA-established income limits.
FAL0026	The Affordable Second must be provided by an Agency under an established, ongoing, documented secondary financing or financial assistance program. The Affordable Second may not be funded by the property seller or any other interested party to the transaction except as provided in 4204.2(a)(i) B. and C.

# Message Summary

Credit And Liabilities Messages	
CODE	MESSAGE
FCL0342	Credit report for PATRICIA E MMXRDPW reflects at least 1 creditor inquiry within the previous 120 days. If additional credit was granted, obtain verification of debt and include the payment in the monthly debt ratio.
FCL0003	The Credit Scores for PATRICIA E MMXRDPW are TRW (Experian) 802, Equifax 802, Trans Union 798. The Underwriting Score is TRW (Experian) 802.
FCL0259	802 is the Loan Product Advisor Indicator Score from TRW (Experian) for PATRICIA E MMXRDPW.
Property And Appraisal Messages	
CODE	MESSAGE
FPA0014	Loan is not eligible for collateral representation and warranty relief based on the overall assessment of loan and collateral risk, including appraisal quality, collateral quality and loan characteristics.
FPA0037	The Appraisal Identifier must be provided in order to be eligible for collateral representation and warranty relief.
FPA0072	510,400.00 is the maximum loan limit allowed for a 1-unit property located in BRAZOS County, TX.
FPA0057	Address entered matched to: [REDACTED], COLLEGE STATION TX 77845 , Brazos County. Please confirm accuracy.
FPA0035	Uniform Residential Appraisal Report (Form 70) is required.
General Messages	
CODE	MESSAGE
FGM0048	Assessment Expiration Date for this loan is 09/29/2020.
FGM0020	Loan Product Advisor Assessment Expiration Date for PATRICIA E MMXRDPW is 09/29/2020.

# MI Specific Messaging

## Mortgage Insurance Messages

CODE	MESSAGE
FMI0040	This HFA Advantage mortgage requires 18% MI coverage when the borrower's income is less than or equal to 80% of Area Median Income and 35% MI coverage when the borrower's income is greater than 80% of AMI. Refer to the HFA's website and/or program guidelines for other MI options that may be available when the borrower's income is greater than 80% of AMI.

> 95% to 97% LTV

## Mortgage Insurance Messages

CODE	MESSAGE
FMI0039	This HFA Advantage mortgage requires 16% MI coverage when the borrower's income is less than or equal to 80% of Area Median Income and 30% MI coverage when the borrower's income is greater than 80% of AMI. Refer to the HFA's website and/or program guidelines for other MI options that may be available when the borrower's income is greater than 80% of AMI.

> 90% to 95% LTV

## Mortgage Insurance Messages

CODE	MESSAGE
FMI0038	This HFA Advantage mortgage requires 12% MI coverage when the borrower's income is less than or equal to 80% of Area Median Income and 25% MI coverage when the borrower's income is greater than 80% of AMI. Refer to the HFA's website and/or program guidelines for other MI options that may be available when the borrower's income is greater than 80% of AMI.

> 85% to 90% LTV

## Mortgage Insurance Messages

CODE	MESSAGE
FMI0037	This HFA Advantage mortgage requires 6% MI coverage when the borrower's income is less than or equal to 80% of Area Median Income and 12% MI coverage when the borrower's income is greater than 80% of AMI. Refer to the HFA's website and/or program guidelines for other MI options that may be available when the borrower's income is greater than 80% of AMI.

> 80% to 85% LTV

# Data Quality Messaging

## Loan Data

BORROWER NAME KEN FREDDIE	LOAN APPLICATION NUMBER [REDACTED]1	LP AUS KEY [REDACTED]6
AUS TRANSACTION NUMBER [REDACTED]	LOAN PRODUCT ADVISOR ID [REDACTED]1	TRANSACTION ID [REDACTED]16

## Data Quality and System Messages

CODE	MESSAGE
PLP0150	MERGED CREDIT ERROR: Unable to produce merged credit report - TRU XPN not responding.

## Data Quality and System Messages

CODE	MESSAGE
DQR0047	'Owner Occupancy' field must = N for all borrs on inv. prop
DQR0023	Intent to Occupy field must be No for all borrowers when Property Usage Type is Investment Property.

## Data Quality and System Messages

CODE	MESSAGE
PLP0023	No useable credit reports were received for borrower(s).



# 800-FREDDIE

## Customer Service Menu Guide

1-800-FREDDIE [373-3343]

EFFECTIVE APRIL 1, 2021



### SUPPORT FOR:

1 If you are a Freddie Mac approved Seller/Service or business partner

2 If you are a homeowner or renter

3 To become a Freddie Mac approved Seller/Service or business partner

1 All login, password or other access related issues

2 Underwriting guidelines

3 Loan Advisor tools

4 Loan Servicing

- 1 Loan Advisor applications
- 2 Servicing Gateway
- 3 All other applications

- 1 Affordable lending, HFA Advantage, or Home Possible
- 2 All other questions

- 1 Loan Product Advisor
- 2 Loan Selling Advisor or Delivery
- 3 Loan Closing Advisor, Loan Quality Advisor or Correspondent Assignment Center
- 4 Condo Project Advisor
- 5 All other Loan Advisor tools

- 1 COVID-19 guidelines and updates
- 2 Investor reporting and edits
- 3 All other servicing-related questions

Specialists trained in HFA Advantage

Review individual loan scenarios

Assist with LPA Feedback

# YOU Are the Critical Link

- **YOU** are the critical link to helping well qualified homebuyers achieve their homeownership objectives:
  - Provide access to credit; originate loans to the full extent of Freddie Mac's credit box
  - Utilize your mortgage finance expertise
  - Explain the process and dispel the 20% down payment myth
  - Identify and match available financial resources in your area (government, nonprofit, private sources) with a sustainable mortgage solution
  - Take advantage of Freddie Mac training and resources for yourself and your borrower
- Homebuyer dream realized—and more business for you—if you know your market and where to find those affordability gap solutions



Freddie Mac is here to help!

# YOU Are the Critical Link

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Freddie Mac is here to help!

# Go ALL IN with Us

Freddie Mac mortgages and resources can provide  
YOUR borrowers more opportunities for homeownership!

Who does it  
serve?

What are its  
key  
features?

How does it  
benefit  
borrowers?

How can  
you expand  
future  
business  
opportunity?

Arm yourself with  
information to drive  
incremental  
business and today's  
and future borrowers

An aerial, black and white photograph of a suburban neighborhood. The view shows a street lined with houses and trees, extending into the distance. The houses are mostly two-story structures with gabled roofs. There are many trees, including some large evergreens in the foreground. The sky is clear and light-colored. The overall scene is a typical residential area.

# Thank You

The logo for Freddie Mac Single-Family. It features a small house icon above the text "Freddie Mac" in a bold, sans-serif font. Below "Freddie Mac" is the text "Single-Family" in a smaller, lighter font. The logo is set against a green background.

Freddie Mac  
Single-Family