



Home Possible RISE Awards®

# Achieving Success: Making Home Possible in a Changing Market

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2022 Home Possible RISE Award® Winners

The Freddie Mac logo, consisting of a white house icon above the text "Freddie Mac" in a bold, white, sans-serif font, with "SINGLE-FAMILY" in a smaller, white, sans-serif font below it.

Freddie Mac  
SINGLE-FAMILY



Now in its fifth year, the Home Possible RISE (**R**ecognizing **I**ndividuals for **S**ustained **E**xcellence) Awards® is an annual program that recognizes excellence in originating Freddie Mac Home Possible® mortgage loans. The RISE Awards recognizes winners in eight categories based on 2021 performance.

These winners truly raised the bar and deserve the highest of praise for their resilient efforts as the pandemic continued to weigh heavily on the housing industry. They have excelled to drive affordable homeownership and stand out for their efforts to educate, train and elevate awareness of the Home Possible mortgage. Thanks to their contributions, Freddie Mac was able to purchase over 130,000 Home Possible mortgage loans in 2021.

Congratulations to these deserving organizations; we're delighted to celebrate their impressive achievements.

Sincerely,

A handwritten signature in black ink that reads "Danny Gardner". The signature is fluid and cursive, written over a white background.

**Danny Gardner**

Senior Vice President

Mission and Community Engagement

Freddie Mac Single-Family



# ALL FOR HOME

## Welcome to the future of home.

When it comes to homeownership, we're opening more doors, paving new paths, and creating affordable, equitable and sustainable opportunities for current and future borrowers. We're reshaping affordable lending and inspiring others to do the same. It's called All For Home<sup>SM</sup>, and it's about the housing industry working together to help more people achieve the dream of homeownership, especially in underserved markets and communities of color.

All For Home is building the future of home through a focus on four key pillars: insights, education, mortgage products, and business solutions.

**The Home Possible RISE Awards<sup>®</sup> program exemplifies this focus and embraces our mission of making home possible for all.**

All in. All of us. All For Home.



# Meet A Few of This Year's Winners to Learn What This Recognition Means to Them



## Celebrity Home Loans, LLC

**Jerry Kaplan**  
Chief of Capital Markets

### TOP NEW ORIGINATOR

*"We are proud partners with Freddie Mac and receiving this award is an honor. Our core values include serving local communities through education to promote homeownership. This award belongs to all of the dedicated staff at Celebrity Home Loans that work hard every day helping promote homeownership."*



## Bell Bank Mortgage

**Kasey Kier**  
National Community Development Manager

### GREATEST VOLUME, REGIONAL

*"This award means a tremendous amount to our hardworking mortgage team, especially after the past year and more that has been so challenging for many borrowers. We know at Bell that our reason to exist as a company is really to help other people. Getting this recognition motivates us to continue working to make a difference."*



## Reliance First Capital, LLC

**Obiora Egbuna**  
Executive Vice President, Sales

### REFINANCE VOLUME, COMMUNITY

*"We are honored to receive this prestigious award from Freddie Mac who has supported affordable housing with their Home Possible product. This award reinforces our commitment to help homeowners of all income and credit levels achieve their financial goals through customized mortgage solutions, as well as helping customers access the American dream of homeownership."*



## Croghan Colonial Bank

**Teresa Joseph**  
Vice President, Residential Lending Manager

### GREATEST VOLUME, CORPORATE

*"Receiving the Home Possible RISE award means that we are making an impact in helping our homebuyers make responsible financial decisions through the home buying process. It helps show how Croghan is doing its part to help the communities we serve become stronger through homeownership."*



## The Federal Savings Bank

**John Calk**  
Chairman and Chief Executive Officer

### REFINANCE VOLUME, REGIONAL

*"The Federal Savings Bank is honored to receive the Home Possible RISE Award for refinance volume. The recognition from Freddie Mac underscores the tenacity of our entire team who combine exceptional customer service with the best home lending solutions to empower families to create a place called home. We look forward to continuing offering Home Possible products to inspire our customers to achieve their homeownership dreams."*



## Rushmore Correspondent Lending Services

**Patrick Reese**  
President

### FASTEST GROWTH, REGIONAL

*"Receiving a Home Possible RISE Award for fastest growth validates that we are on the right track. We know homeownership can be a vital step toward financial stability and success. And, as a correspondent lender, we know that we play an important role in the mortgage industry. When we succeed, more people are able to buy more homes and improve their long-term financial picture."*



# Freddie Mac Home Possible® Mortgage — Your 3% Down Payment Solution

The Home Possible mortgage offers outstanding flexibility to fit a variety of borrower situations. With Home Possible, we're all for helping you capitalize on opportunities to meet the financing needs of very low- to low-income borrowers looking for low down payment options and flexible sources of funds.



## GREATEST VOLUME, REGIONAL

*"The Home Possible mortgage product gives our borrowers the flexibility they need to achieve their homeownership dreams that they might not have felt they had the ability to do. Over the past few years the world has experienced unprecedented times, and it's encouraging to be able to continue to help others fulfill their homeownership needs."*

**Bill Cosgrove**, President and Chief Executive Officer  
**Union Home Mortgage**



## REFINANCE VOLUME, COMMUNITY

*"Our favorite feature of Home Possible is the 3% down payment provision. With rents escalating and creating a financial burden for individuals and families, the ability to have a low down payment, and in a lot of instances, a mortgage payment that is similar to a rental payment, can be the motivation one needs to create their pathway to building equity in a new home."*

**Brandi Jaber**, President, Residential Mortgage Division  
**BayFirst National Bank**



## REFINANCE VOLUME, REGIONAL

*"The flexibility of this product is amazing, and we know we are helping people when they sign off on their loan. This past year has been challenging for borrowers, but with this loan option, buying a home remained a reality for many with limited options."*

**Joseph Panebianco**, Chief Executive Officer  
**AnnieMac Home Mortgage**



## GREATEST VOLUME, REGIONAL AND RECOGNITION FOR EDUCATION

*"The pricing power of Home Possible when compared to standard conventional loan products is a feature we love."*

**Mark Music**, Owner, President and Chief Executive Officer  
**Ruoff Mortgage**



# Home Possible Benefits



1

Borrowers can have additional financed properties.

2

Non-occupant co-borrowers may help borrowers qualify for a 1-unit property.

3

Many types of down payment sources are acceptable, including family, employer assistance programs, secondary financing and sweat equity.

4

At 20% equity, borrowers may cancel mortgage insurance — reducing monthly mortgage payments and potentially saving money over the life of the loan.

5

The homeownership education requirement can be fulfilled by taking the free, online CreditSmart® Homebuyer U online education course which is available in English and Spanish.

6

Offers a tool for income-qualifying borrowers to refinance, potentially saving money through lower monthly mortgage payments.

For more details review the [Home Possible fact sheet](#).

# Freddie Mac HFA Advantage® Mortgage

## An affordable solution exclusive to housing finance agencies (HFAs)

HFA Advantage is a conventional mortgage product for HFAs seeking strategic solutions for very low-, low- and moderate-income borrowers. Whether your HFA is a Freddie Mac Seller/Servicer or sells through one or more Freddie Mac Seller/Servicer partners, HFA Advantage offers enhanced flexibility for maximum financing.



### HFA ADVANTAGE VOLUME

*"From coast to coast, Guild prioritizes strong partnerships with state housing finance agencies to assist customers that never thought they would be ready to purchase a home. Guild loan officers leverage the state program's expanded credit and loan-to-value criteria to assist thousands of families of lower incomes to reach their dreams of homeownership."*

**David Blazek**, Director, Product Development  
Guild Mortgage



### REFINANCE VOLUME, REGIONAL AND HFA ADVANTAGE VOLUME

*"Freddie Mac's HFA Advantage program is such an important loan program in our toolbelt. Through this loan program, we are able to significantly expand the number of borrowers, especially first-time homebuyers, that we can help achieve the dream of homeownership."*

**Austin Larr**, Senior Vice President, Area Manager  
Fairway Independent Mortgage Corporation



# HFA Advantage Benefits



For more details review the [HFA Advantage fact sheet](#).

- 1 Two- to four-unit primary residences, manufactured homes, and non-occupying borrowers. **NEW!**
- 2 One-unit primary residences.
- 3 Funding options for down payment and closing costs.
- 4 Mortgage insurance (MI) options available.
- 5 Available to first-time homebuyers, repeat buyers and borrowers seeking no cash-out refinances.
- 6 HFAs establish their own income limits and homebuyer education requirements.





# Helping Borrowers Gain Certainty in Uncertain Times

Throughout the pandemic, uncertainty has been the watchword. With the economy beginning to slow in 2021 due to growing inflationary pressures, rising mortgage rates and housing price appreciation, a new set of factors have led to increased affordability challenges.

We relied on your collaboration to support our mission to make homeownership more equitable, attainable and sustainable. And thanks to your efforts you rose to the occasion.



## FASTEST GROWTH, NATIONAL

*"While the pandemic was an extraordinary public health challenge, it was also an extraordinary period of opportunity for homeownership. Keeping our employees healthy and safe was our primary focus and that enabled us to continue supporting our clients and customers during the pandemic."*

**Andy Peach**, Senior Vice President  
PHH Mortgage Corporation



## GREATEST VOLUME, CORPORATE AND RECOGNITION FOR EDUCATION

*"2021 was certainly a tough year for everyone professionally and personally. Our foundation is made upon having the best people, process and technology. This allows us to create the best team and process for everyone in the community while educating internally and prospective borrowers."*

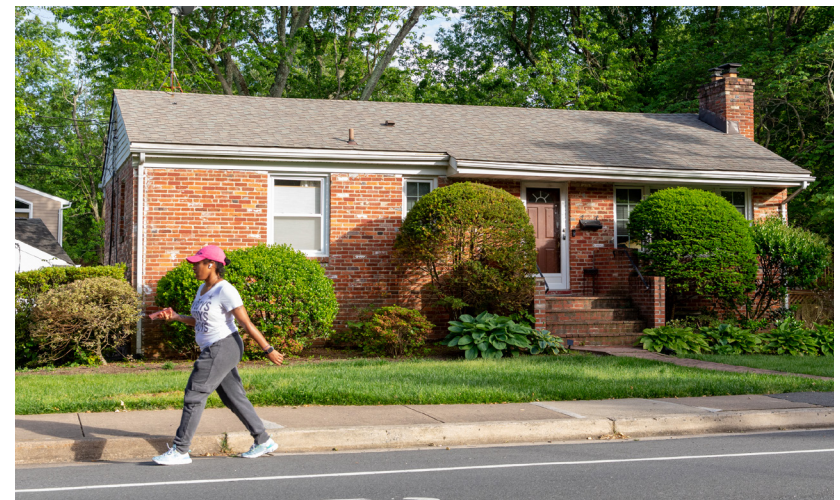
**Chris Smith**, Director  
Mortgage Solutions, LLC



## FASTEST GROWTH, CORPORATE

*"We discovered early in the pandemic the critical importance of finding new ways to do business with our clients to ensure their needs were being met. For first-time homebuyers especially, education is essential to learn about the homebuying process and the products available, including Home Possible mortgages."*

**Gabrielle Loeffler**, President, Residential Lending Manager  
Bank of Sun Prairie



# CreditSmart®: Driving Informed and Empowered Borrowers Through Education



Freddie Mac values the importance of education in supporting financial capability skills among consumers to help them prepare for homeownership. The CreditSmart® suite of free educational resources is designed to empower consumers with the skills and knowledge to assist them through every stage of their financial capability and homeownership journey.



## REFINANCE VOLUME, NATIONAL

*"Homeownership education is a crucial component of what makes the Home Possible mortgage such a good option. Equipping borrowers with the tools to not only achieve their homeownership goals but also empowering them to make sound financial decisions is what will create long-term successful homeowners."*

**Shawn Stone**, Executive Vice President and Chief Revenue Officer

**Mr. Cooper**



## GREATEST VOLUME AND REFINANCE VOLUME, NATIONAL

*"A more educated customer facilitates a better homeownership journey."*

**Chuck Bishop**, Senior Vice President, Head of Diverse Segments, Wells Fargo Home Lending

**Wells Fargo Bank**



## FASTEST GROWTH, COMMUNITY

*"CreditSmart Homebuyer U is a great resource for preparing first-time homebuyers to become responsible homeowners."*

**Cindy Bradley**, Director of Community Outreach and Engagement

**Stockton Mortgage Corporation**



## The CreditSmart Suite

CreditSmart delivers education through five unique learning paths:

### CreditSmart® Essentials

With a focus on financial education, users may curate a customized learning path based on individual goals.

### CreditSmart® Homebuyer U

A homeownership education course that fulfills first-time homebuyer education requirements for low down payment mortgage loans such as Freddie Mac Home Possible®, Freddie Mac HomeOne® and Freddie Mac HFA Advantage®\*. Available in English and Spanish.

### CreditSmart® Coach

Prepares housing professionals to become certified facilitators of CreditSmart.

### CreditSmart® Multilingual

Financial education made available in Spanish, Chinese, Vietnamese and Korean.

### CreditSmart® Military

Addresses specific needs of military service members and Veterans.

*\*Please consult with individual HFAs regarding their homebuyer education requirements that may not include Homebuyer U.*

# Delivering Success With Education

Freddie Mac believes in the power of homeowner education and is proud to partner with clients who share this value. We recognize those who go above and beyond to promote education within their communities.



## RECOGNITION FOR EDUCATION

*"Home Possible allows our prospective homebuyers in various low-to-moderate income areas achieve homeownership with a much lower down payment with competitive pricing that doesn't drain their entire savings account at closing."*

**Julie Burzynski**, President  
UIF Corporation



## REFINANCE VOLUME, REGIONAL AND RECOGNITION FOR EDUCATION

*"We encourage the use of the homeownership education courses even when all borrowers are not first-time homebuyers. More often, we find that when showing the borrower a minimum of three loan options, the Home Possible product can lead the way on being the most affordable solution."*

**Jeremy Sopko**, Chief Executive Officer  
Nations Lending



## GREATEST VOLUME, NATIONAL AND RECOGNITION FOR EDUCATION

*"Homeownership is a key way to build generational wealth while providing families with a place to live and grow."*

**Cerita Battles**, Community and Affordable Lending Strategy Executive  
JPMorgan Chase



# 2022 Home Possible RISE Award Winners\*



## Greatest Volume

### National

Wells Fargo Bank  
 United Wholesale Mortgage  
 JPMorgan Chase

### Regional

Union Home Mortgage  
 Bell Bank Mortgage  
 Ruoff Mortgage

### Community

Neighborhood Loans, Inc.  
 Northwest Bank  
 Homespire Mortgage Corporation

### Corporate

Mortgage Solutions, LLC  
 Croghan Colonial Bank  
 Eastern Connecticut Savings Bank

## Fastest Growth

### National

PHH Mortgage Corporation

### Regional

Rushmore Correspondent  
 Lending Services

### Community

Stockton Mortgage Corporation

### Corporate

Bank of Sun Prairie

## Correspondent Volume

Homespire Mortgage Corporation

## HFA Advantage® Volume

Fairway Independent Mortgage  
 Corporation  
 Academy Mortgage Corporation  
 Guild Mortgage

## Top New Originator

Celebrity Home Loans, LLC

## Broker Volume

NEXA Mortgage, LLC

## Refinance Volume\*\*

New Category

### National

Mr. Cooper  
 Fairway Independent  
 Mortgage Corporation  
 Wells Fargo Bank

### Regional

AnnieMac Home Mortgage  
 The Federal Savings Bank  
 Nations Lending

### Community

NorCom  
 BayFirst National Bank  
 Reliance First Capital, LLC

## Recognition For Education

UIF Corporation  
 Ruoff Mortgage  
 Homeowners Financial Group  
 Mortgage Solutions, LLC  
 Nations Lending  
 JPMorgan Chase

Visit the  
[RISE Awards  
 webpage](#)  
 to learn more.

\*Based on 2021 Loan Volume.

\*\*Performance measured on Y/Y %  
 growth and loan volume.