Freddie Mac BorrowSmart℠ Program
Marketing and Branding Requirements

Please refer to the following marketing and branding requirements when promoting the Freddie Mac BorrowSmart℠ program.

Program Name Requirements

Freddie Mac is requiring lenders to use the branded name, Freddie Mac BorrowSmart℠, for any marketing or promotional purposes. No exceptions to this naming convention are being considered for customization.

- The program name must be referred to in copy as: Freddie Mac BorrowSmart℠.

- The entire name must be consistent in font, weight, style and size.

- “Freddie Mac” must be spelled out as “Freddie Mac” (e.g. not FRE or Freddie) and cannot be altered with punctuation.

- BorrowSmart must be utilized as one word, with two capital letters – “B” and “S”.

- The “SM” (service mark) needs to be utilized within the first usage of the name only.
  - After the initial reference, it should be referred to as Freddie Mac BorrowSmart within the balance of the promotional material – not as “BorrowSmart”.
  - The “SM” is in the process of being registered with the US Patent and Trademark Office. During the application phase of this process, use the “SM” symbol in superscript font on the first reference with this term. Once the term is registered, a revised document will be distributed instructing the use of the registration mark.

- Participating lenders can use their name in copy or context – e.g. ABC Bank is proud to offer Freddie Mac BorrowSmart℠ or Freddie Mac BorrowSmart℠ is proudly offered by ABC Bank.
Customized naming is **not permissible** – e.g. participating lenders **can not** refer to the Freddie Mac BorrowSmart program as “*(Lender Name) BorrowSmart*” or “BorrowSmart by *(Lender Name)*”.

- The Freddie Mac BorrowSmart program cannot be renamed as something entirely different.

**Digital Marketing/Website Development Requirements**

- If URLs will be used to promote the program, the words “Freddie Mac” or the entire program name “Freddie Mac BorrowSmart” may not be used within the domain name.
  - It is recommended to create a page off the lending institution website such as: “borrowsmart/lendername.com”, “lendername.com/borrowsmart” or “borrowsmart.lendername.com”

- On all web pages and social media assets the lender logo must be in the primary position and the Freddie Mac logo in the secondary position, i.e. lender logo on the top/bottom left and the Freddie Mac logo on the top/bottom right of the page.

- All social media assets and digital materials must be formatted to portray that this is a lender program, with Freddie Mac serving as a secondary participant. If logos are used, the lender logo should occupy primary or prominent position (top left) or be in a larger proportion than the Single-Family Freddie Mac logo.

- On all external web pages and social media assets you may not link to the following URL: [https://sf.freddiemac.com/general/freddie-mac-borrowsmart](https://sf.freddiemac.com/general/freddie-mac-borrowsmart). This is a private, non-searchable webpage that is intended for participating lenders only. If the intent is to highlight participating states, please include the states within lender website copy or promotional collateral. You may however reference this URL for internal usage only.

**Program Requirements**

All promotional materials should contain critical copy, even if addressed within the program Terms and Conditions, to accurately reflect program requirements including:

- Program eligibility requirements cannot be altered, nor promoted in a manner that is different, misrepresentative or inaccurate.

- Must be denoted as either: “up to $2,500 in down payment/closing cost assistance based on area median income and other eligibility criteria” OR “down payment/closing cost
assistance in the amounts of $1,000, $1,500 or $2,500 based on area median income and other eligibility criteria.”
  
  o When referencing the $1,000 in assistance please state that the property must be a manufactured home or reside in a designated tract within a high needs area.

- The words “grant”, “incentive” or “subsidy” cannot be used within any promotional or educational materials. Freddie Mac is not able to provide grants, incentives, or subsidies and there are sensitivities around being associated with the terms.
  
  o In lieu of using the words “grant”, “incentive” or “subsidy” the recommended replacement is “assistance”.
  
  o In order to provide clarity around understood characteristics of a “grant”, “incentive” or “subsidy”, the following replacement language is suggested: “This is not a loan and no repayment is required.”

- If referencing the Home Possible® mortgage product within promotional copy the registered trademark designation must be used in the first reference.

- Pre-purchase counseling requirement
  
  o “Borrower is responsible for a $99 counseling fee” should be incorporated into copy. If a client chooses to cover the counseling fee on behalf of the borrower, you may reference this within the promotional collateral.
  
  o Counseling components should be referenced as “homebuyer counseling” not “homebuyer education”.

- All promotional assets must be formatted to portray that they are clearly from the lender, with Freddie Mac serving as a secondary participant. If logos are utilized, the lender logo should occupy primary or prominent position or be in a larger proportion than the Single-Family Freddie Mac logo.

**Freddie Mac Logo Usage Requirements**

Freddie Mac is requiring lenders to include the Freddie Mac Single-Family logo on all promotional materials. Please refer to the Freddie Mac logo and color requirements in the links below.

**Freddie Mac Single-Family Logo Requirements**

https://marketingplaybook.sf.freddiemac.com/create/brand-elements/visual-elements/logo

October 2019
**Freddie Mac Single-Family Logo Color Requirements**

https://marketingplaybook.sf.freddiemac.com/create/brand-elements/visual-elements/colors

**Visual Treatment**

Freddie Mac is in the process of creating a visual treatment for the program name. It will be shared for voluntary inclusion within future materials, if desired. No other visual treatments, logos or visual identifiers of the Freddie Mac BorrowSmartSM name are allowed.

**Review Process & Timelines**

- All external promotional materials, e.g. flyers, brochures, postcards, video/video scripts, podcast/podcast scripts, social media posts, etc. must be reviewed and approved by Freddie Mac prior to distribution. Please forward promotional collateral to your Freddie Mac Affordable Lending Transaction Executive and allow five (5) business days for review/approval.

- All URLs/webpages must be reviewed and approved by Freddie Mac prior to purchase or development. Please forward all requests to your Freddie Mac Affordable Lending Transaction Executive and allow five (5) business days for review/approval.

- All press releases, media inquiries and interviews must be vetted and approved by Freddie Mac. Please forward all requests to your Freddie Mac Affordable Lending Transaction Executive and allow ten (10) business days for review/approval.