



Freddie Mac BorrowSmartSM

Marketing and Branding Requirements

Please refer to the following marketing and branding guidelines when promoting the Freddie Mac BorrowSmartSM program.

Program Name Requirements

Freddie Mac is requiring lenders to use the branded name, Freddie Mac BorrowSmartSM, 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 BorrowSmartSM.
- 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 utilize their name in copy or context – e.g. ABC Bank is proud to offer Freddie Mac BorrowSmartSM or Freddie Mac BorrowSmartSM 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.
- Program eligibility requirements with respect to borrower income cannot be altered, nor promoted in a manner that is different, misrepresentative or inaccurate.

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 Single-Family 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 Freddie Mac Single-Family 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>. 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 material. 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.

ASSISTANCE LEVELS EFFECTIVE THROUGH MARCH 31, 2020

- 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 amounts of \$1,000, \$1,500 or \$2,500 based on Area Median Income and other eligibility criteria.”
 - 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.

ASSISTANCE LEVELS EFFECTIVE APRIL 1, 2020

- Must be denoted as either: “up to \$1,500 in down payment/closing cost assistance based on Area Median Income and other eligibility criteria” OR “down payment/closing cost assistance amounts of \$1,000 or \$1,500 based on Area Median Income and other eligibility criteria.”
 - 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.
- All existing marketing and training materials will need to be updated and submitted for re-approval by Freddie Mac if they reference the assistance level dollar amounts. To accommodate reviews, all materials must be submitted to your Freddie Mac Affordable Lending Transaction Executive no later than February 28, 2020. All materials will need to be approved by March 13, 2020.
- 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.
 - In lieu of using the words “incentive” or “subsidy” the recommended replacement is “assistance”.
 - In lieu of using the word “grant” the recommended replacement is “program”.

- 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
 - Borrower is responsible for a \$99 counseling fee. If a client chooses to cover the counseling fee on behalf of the consumer you may reference this within the promotional collateral.
 - 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 Freddie Mac Single-Family 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 Single-Family logo and color guidelines in the links below.

Freddie Mac Single-Family Logo Requirements

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

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 and Timeline Requirements

- 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 material to your Freddie Mac Affordable Lending sales 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 sales 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 sales transaction executive and allow ten (10) business days for review/approval.