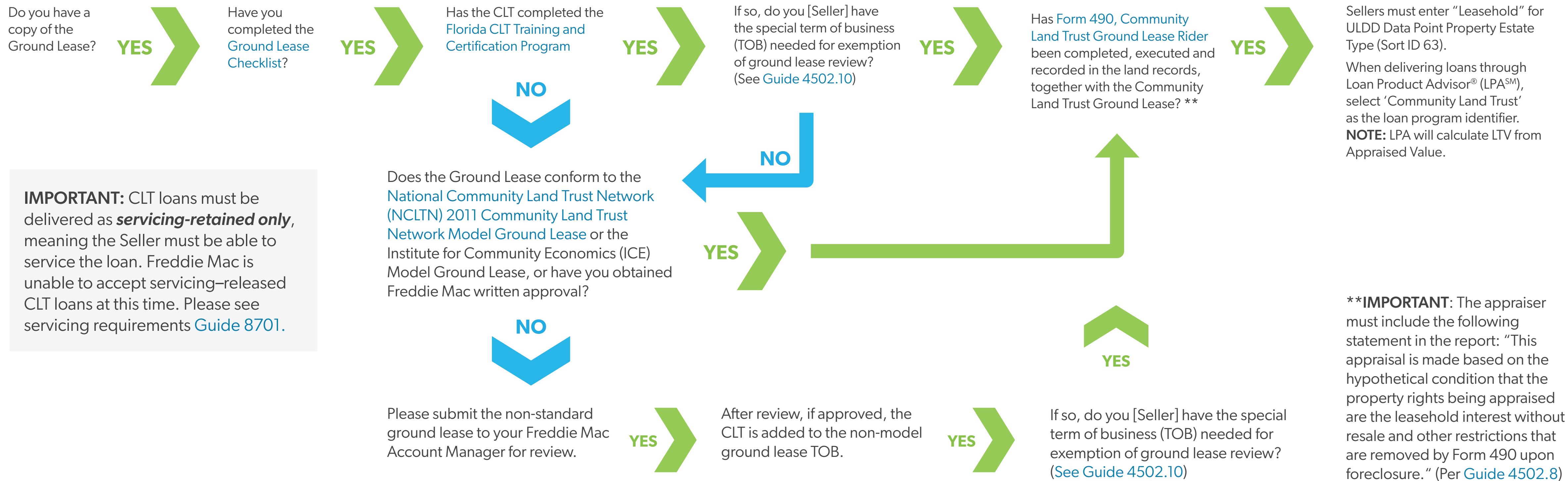


Roadmap: Originating Community Land Trust Mortgages

We've simplified the mortgage process for community land trusts (CLTs)

Use this roadmap to guide you through the journey of CLT mortgage originations for sale to Freddie Mac.



IMPORTANT: CLT loans must be delivered as *servicing-retained only*, meaning the Seller must be able to service the loan. Freddie Mac is unable to accept servicing-released CLT loans at this time. Please see servicing requirements [Guide 8701](#).

****IMPORTANT:** The appraiser must include the following statement in the report: "This appraisal is made based on the hypothetical condition that the property rights being appraised are the leasehold interest without resale and other restrictions that are removed by Form 490 upon foreclosure." (Per [Guide 4502.8](#))

RESOURCES

- [Guide Section 4502 – Selling](#)
- [Guide Section 8701 – Servicing](#)
- [Lender Factsheet](#)
- [FAQ](#)
- [Checklist](#)
- [Homepage](#)
- [YouTube Clip](#)
- [CLT Directory](#)
- [Conversion Guide](#)
- [General Marketing](#)