

# Affordable Homeownership Solutions





# Welcome to the Future of Home

Freddie Mac is leading the future of home. We're opening more doors, paving new paths and creating more affordable and sustainable opportunities to make home possible for borrowers.

We're challenging ourselves, our Sellers and industry partners within the affordable ecosystem to collaborate, discuss and innovate. We offer innovative mortgage solutions and technologies that expand on the affordable lending landscape.







With our continuous support in all market conditions, we're helping to bridge the homeownership gap by providing attainable and sustainable homeownership resources to borrowers.

#### MORTGAGE OFFERINGS



Enable lending opportunities for first-time homebuyers and very low- to moderate-income borrowers.

#### BUSINESS SOLUTIONS



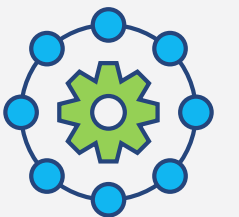
Provide services, resources, tools and technologies that enable borrowers to choose the best possible loan option and make the process simpler and faster for mortgage professionals.

#### HOMEOWNERSHIP EDUCATION



Empower housing professionals with solutions for their stakeholders through outreach, training and educational resources to prepare for homeownership.

#### RESOURCES



Explore the wealth of information that Freddie Mac has to offer, which includes featured tools, industry research, trainings and other valuable learning opportunities.





# Mortgage Offerings

Freddie Mac's mortgage offerings provide financing options and alternatives to very low-, low- and moderate-income borrowers. Our offerings help overcome down payment barriers by realizing opportunities through manufactured housing, refinancing, renovation financing and energy-efficient properties.



## Home Possible® Mortgage

**What Type of Home Loan?** Purchase, “no cash-out” refinance

**Who Is It For?** Very low- to low-income borrowers, first-time homebuyers, move-up borrowers, retirees and borrowers desiring a low down payment solution with flexible sources of funds.

**How Does It Make Home Possible?** Offers more options and credit flexibilities to help very low- to low-income borrowers.

### Product Highlights:

- Provides a low 3% down payment option.
- Total qualifying income limit is 80% of area median income (AMI).
- \$2,500 credit for borrowers whose qualifying income is 50% or lower than AMI.
- Allows borrowers to have additional financed properties.
- Non-occupant co-borrowers may help borrowers qualify for a 1-unit property.
- Accepts many types of down payment sources, including family, employer-assistance programs, secondary financing and sweat equity.
- Requires homeownership education when all borrowers are first-time homebuyers (one borrower must complete course).
- Eligible for credit fee cap. Review [Exhibit 19A](#) for more information.

**Learn More:** [sf.freddiemac.com/homepossible](https://sf.freddiemac.com/homepossible)







## Home Possible® Sweat Equity

Home Possible sweat equity requires as little as 3% for a down payment on 1-unit properties. Sweat equity is a credit for labor performed and/or materials provided by the borrower before closing on the property and is considered equivalent to a borrower's personal funds. With a loan-to-value (LTV) ratio up to 97%, it allows borrowers to use sweat equity to cover some or all of their down payment and closing costs or complete a major renovation that would provide a significant down payment on the home purchase.

### Solution Highlights:

- Supports and promotes the renovation needs of aging homes.
- Provides an alternative to a cash down payment.
- Allows homebuyers who work with their hands to make some or all of their down payment with their construction skills instead of cash.

**Learn More:** [sf.freddiemac.com/sweat-equity-overview](https://sf.freddiemac.com/sweat-equity-overview)



## HomeOne® Mortgage

**What Type of Home Loan?** Purchase, “no cash-out” refinance

**Who Is It For?** First-time homebuyers

**How Does It Make Home Possible?** Helps first-time homebuyers who exceed Home Possible income limits to overcome down payment concerns and offers important flexibilities to accommodate borrower needs.

### Product Highlights:

- Provides a low 3% down payment option.
- Has no geographic or income limits for eligible borrowers.
- Requires homeownership education when all borrowers are first-time homebuyers (one borrower must complete course).
- Requires all borrowers to occupy the property as their primary residence.

**Learn More:** [sf.freddiemac.com/homeone](https://sf.freddiemac.com/homeone)







## HFA Advantage® Mortgage

**What Type of Home Loan?** Purchase, “no cash-out” refinance

**Who Is It For?** First-time homebuyers, repeat homebuyers

**How Does It Make Home Possible?** Available exclusively through housing finance agencies (HFAs). Offers enhanced flexibility for maximum financing and added features to provide a robust solution for HFAs.

### Product Highlights:

- HFAs establish their own income and down payment limits.
- Homebuyer education per HFA program or CreditSmart® Homebuyer U.
- Permits the delivery of HFA Advantage mortgages secured by 1- to 4-unit primary residences.
- Permits the delivery of HFA Advantage mortgages secured by manufactured homes.
- Non-occupant borrower(s) allowed.

**Learn More:** [sf.freddiemac.com/hfaadvantage](https://sf.freddiemac.com/hfaadvantage)



## CHOICEHome® Mortgage

**What Type of Home Loan?** Financing for manufactured housing, refinance, purchase, cash-out refinance

**Who Is It For?** First-time homebuyers, borrowers with low- to moderate-income, homeowners looking to age in place

**How Does It Make Home Possible?** Offers conventional site-built financing for real-property factory-built homes. Energy-efficient, environmentally friendly and cost-effective, manufactured homes help a wide range of homebuyers become homeowners.

### Product Highlights:

- Collateral has the features of site-built homes, allowing lenders to apply the same underwriting parameters they use for site-built homes.
- Appraisals use comparable site-built sales when no CHOICEHome sales are available.
- Financed with as little as 3% down payment with Home Possible, HFA Advantage and HomeOne mortgages. Also financed using our construction conversion mortgages.
- Built to the HUD Code for home construction, installation and setup. Lenders must still follow local and state laws for titling manufactured homes as real estate.
- Eligible for credit fee cap. Review [Exhibit 19A](#) for more information.

**Learn More:** [sf.freddiemac.com/choicehome](https://sf.freddiemac.com/choicehome)







## CHOICERenovation® Mortgage

**What Type of Home Loan?** Renovation financing, purchase, “no cash-out” refinance

**Who Is It For?** First-time homebuyers, low- and moderate-income borrowers, homeowners looking to age in place or multigenerational families in need of living space customization

**How Does It Make Home Possible?** Allows lenders to deliver loans to Freddie Mac where the borrower uses the loan proceeds to pay for the renovations. Supports renovation financing and provides a cost-effective conventional mortgage solution for borrowers. Offers more flexibility to borrowers by combining CHOICERenovation financing with any of our eligible fixed-rate and adjustable-rate mortgages, in addition to Home Possible, HomeOne, HFA Advantage and super conforming mortgages.

### Product Highlights:

- Enables borrowers to purchase a home and finance the cost of renovations with a single-close mortgage, saving them time and money.
- Addresses the increasing demand for cost-effective, aging in place housing solutions, especially for those borrowers who rely on savings to pay for improvements.
- Allows loans to be delivered prior to the completion of renovation projects through our CHOICERenovation term of business.
- Requires renovations be completed within 450 days of the note date.
- Allows homeowners and homebuyers the opportunity to finance their renovations and increase the value of an older home.
- Eligible for credit fee cap. Review [Exhibit 19A](#) for more information.

**Learn More:** [sf.freddiemac.com/choicerenovation](https://sf.freddiemac.com/choicerenovation)



## CHOICEReno eXPress® Mortgage

**What Type of Home Loan?** Financing for small-scale home renovations, Purchase, “no cash-out” refinance

**Who Is It For?** Low- and moderate-income borrowers, first-time homebuyers, move-up borrowers

**How Does It Make Home Possible?** Enables an additional financing option for borrowers who are looking to finance smaller-scale home renovations. Can be sold to Freddie Mac prior to completion of the renovations without recourse, provided certain requirements are met.

### Product Highlights:

- Can be combined with Home Possible, HomeOne, HFA Advantage and super conforming mortgages with down payments as low as 3%.
- Eligible properties include 1- to 4-unit primary residences, manufactured homes (including those that are certified CHOICEHome), 1-unit second homes, 1-unit investment properties, units located in planned unit developments (PUDs), condominiums and cooperatives.
- Requires renovations be completed within 180 days of the note date.
- Eligible for credit fee cap. Review [Exhibit 19A](#) for more information.

**Learn More:** [sf.freddiemac.com/choicereno-express](https://sf.freddiemac.com/choicereno-express)







## GreenCHOICE Mortgages®

**What Type of Home Loan?** Financing for energy-efficient home renovations, refinance, purchase, renovation

**Who Is It For?** Borrowers who want to finance the cost of energy-efficient improvements and enjoy the benefits of an energy efficient home, which may include lower utility costs

**How Does It Make Home Possible?** Enables borrowers to finance energy and water efficiency improvements or finance future improvements and repairs on a new home purchase, helping more families attain and maintain home affordability.

### Product Highlights:

- Enables energy-efficient improvements to be financed with multiple products, property types and financing terms up to 30 years to provide greater affordability for borrowers.
- Can finance the cost of energy and/or water efficiency improvements up to 15% of the “as completed” value of the property.
- Can be combined with the flexibilities of a Home Possible mortgage to offer borrowers additional affordable financing opportunities.
- Eligible for credit fee cap. Review [Exhibit 19A](#) for more information.
- Loans are pooled in Freddie Mac’s Single-Family Green Bonds.

**Learn More:** [sf.freddiemac.com/greenchoice](https://sf.freddiemac.com/greenchoice)



## Community Land Trust (CLT) Mortgage

**What Type of Home Loan?** Financing for shared equity homeownership options, purchase, “no cash-out” refinance, cash-out refinance

**Who Is It For?** Borrowers looking for additional options to finance homes for sustainable homeownership

**How Does It Make Home Possible?** Allows CLTs and lenders to provide access to credit to more families with low and moderate incomes. Preserves affordability over time, keep affordable homes and diversify the mortgage products that homebuyers and homeowners can access for purchase and refinance.

### Product Highlights:

- Simplifies requirements for evaluating CLTs.
- Clarifies requirements for appraising leasehold interests.
- Eligible for credit fee cap. Review [Exhibit 19A](#) for more information.

**Learn More:** [sf.freddiemac.com/community-land-trust-clt-mortgages](https://sf.freddiemac.com/community-land-trust-clt-mortgages)







## HeritageOne® Mortgage

**What Type of Home Loan?** Home financing designed to meet the borrowing needs of Native American tribes, “no cash-out” refinance

**Who Is It For?** Borrowers who are members of federally recognized American Indian and Alaska Native (AIAN) tribes living in tribal areas

**How Does It Make Home Possible?** Eligible borrowers have access to conventional financing for various types of land ownership interests (e.g., tribal trust land, allotted trust land, unrestricted or restricted fee simple land, etc.) and for homes located within eligible Native American tribes’ tribal areas.

### Product Highlights:

- Enables access to standardized mortgage guidelines and guidance from Freddie Mac to navigate the challenges of lending in tribal areas.
- Offers financing for multiple residential property types, including condominiums and manufactured homes.
- Meet market demand for more financing solutions for this historically underserved market and contributes to making housing more affordable and accessible.
- Offers a credit to offset any appraisal costs.
- Offers a down payment as low as 3%.

**Learn More:** [sf.freddiemac.com/HeritageOne](https://sf.freddiemac.com/HeritageOne)

## Refi Possible®

**What Type of Home Loan?** Refinance; fixed-rate mortgages only

**Who Is It For?** Very low-, low- and moderate-income homeowners with Freddie Mac-owned mortgages

**How Does It Make Home Possible?** Offers greater flexibility and expanded eligibilities to support borrowers looking to increase their savings and lower their monthly mortgage payments and principal interest rates to sustain homeownership and continue building generational wealth.

### Product Highlights:

- Requires borrower income to be  $\leq 100\%$  of area median income (AMI).
- Requires maximum debt-to-income (DTI) ratio of 65%.
- Requires no minimum Indicator Score.
- Provides a \$500 credit when an appraisal is obtained.
- Results in a first lien mortgage interest rate reduction of at least 50 base points and a reduction in the borrowers first lien monthly principal, interest and mortgage insurance (if applicable) payment amount.

**Learn More:** [sf.freddiemac.com/refi-possible](https://sf.freddiemac.com/refi-possible)



## Affordable Seconds®

**What Type of Home Loan?** Secondary financing provided by the Seller or by an agency, credit union or community development financial institution (CDFI) that did not originate the loan but has an established secondary financing or financial assistance program

**Who Is It for?** First-time homebuyers, low- to moderate-income borrowers, borrowers eligible for public or non-profit funds, borrowers who need flexibility on sources of down payments and associated costs

**How Does It Make Home Possible?** Freddie Mac will purchase loans with Affordable Seconds, which provides more flexibility for lenders and borrowers. Collaboration with public agencies and nonprofit organizations increases funding sources so more borrowers can be assisted in their homeownership journey.

### Product Highlights:

- Enables proceeds from the Affordable Seconds to be used toward the down payment or closing costs.
- Can be combined with Home Possible, manufactured homes and CHOICEHome mortgages for added flexibility.
- Can help lenders meet Community Reinvestment Act (CRA) goals and reduce processing costs.

**Learn More:** [sf.freddiemac.com/working-with-us/origination-underwriting/mortgage-products/affordable-seconds](https://sf.freddiemac.com/working-with-us/origination-underwriting/mortgage-products/affordable-seconds)

**FOR MORE INFORMATION VISIT:**  
[sf.freddiemac.com/affordable-lending-solutions](https://sf.freddiemac.com/affordable-lending-solutions)





# Business Solutions

Freddie Mac provides innovative technology, services and partnership solutions to enable a faster, simpler and more affordable way to make home possible.



## DPA One®

**Solution Type:** Down payment assistance (DPA) platform

**Who Is It For?** Lenders, loan officers and other housing professionals

**How Does It Make Home Possible?** Helps lenders match available DPA programs to borrowers who need financial assistance to purchase a home.

### Solution Highlights:

- Strengthens trust with clients by finding appropriate DPA matches in real time.
- Enables program matches to be downloaded and shared with clients.
- Standardizes the format of programs for easier search and side-by-side comparison of up to three programs.
- Streamlines submissions to reduce errors and drive efficiency.
- Brings clients to the closing table faster.

To date, more than 6,000 loan officers from across the country have accessed the platform to find and match down payment assistance programs for their borrowers.

**Learn More:** [dpaone.freddiemac.com](https://dpaone.freddiemac.com)





## Loan Product Advisor® (LPA<sup>SM</sup>)

**Solution Type:** Risk assessment tool

**Who Is It For?** Lenders

**How Does It Make Home Possible?** LPA is Freddie Mac's automated underwriting system (AUS), a risk assessment tool designed to assist in lending decisions. Its innovative capabilities improve the borrower experience while lowering costs and reducing cycle times.

**Solution Highlights:**

- Lenders who maximize use of LPA digital solutions save \$1,500 per loan and reduce cycle time by 5 days. View details from our [2024 Cost to Originate Study](#).
- Helps identify quality loans and provides a consistent and objective assessment every time.
- Provides superior risk assessment capabilities that help predict a borrower's ability to repay a loan.
- Determines eligibility for relief from certain collateral, income and/or asset representations and warranties on certain mortgages.
- Identifies opportunities when a borrower may be eligible for a Home Possible loan, even if the loan was not submitted to LPA as a Home Possible loan.

**Learn More:** [sf.freddiemac.com/lpa](https://sf.freddiemac.com/lpa)



## Loan Product Advisor — Rent Payment History

**Solution Type:** A capability that considers on-time rent payments in the LPA credit risk assessment and helps expand access to credit for first-time homebuyers.

**Who Is It For?** Lenders

**How Does It Make Home Possible?** Lenders can submit an asset verification report that includes the account from which the borrower pays rent for their current housing expense. LPA will assess the report and when it can identify a positive history for rent, it will include the payment history in the assessment.

**Solution Highlights:**

- Increases access to credit for underserved but qualified borrowers who have a verified history of managing rent payments responsibly.
- Only positively affects the LPA assessment.

**Learn More:** [sf.freddiemac.com/docs/pdf/fact-sheet/rent-payment-history-lpa.pdf](https://sf.freddiemac.com/docs/pdf/fact-sheet/rent-payment-history-lpa.pdf)

## Loan Product Advisor — Borrower Cash Flow Assessment

**Solution Type:** A capability that considers a borrower's positive cash flow in the LPA assessment.

**Who Is It For?** Lenders

**How Does It Make Home Possible?** Lenders can submit an asset verification report that includes as many bank accounts as the borrower would like to link. LPA will assess the report to identify certain patterns in the transaction history and when positive cash flow is identified, it may positively impact the assessment.

**Solution Highlights:**

- Increases access to credit for underserved but qualified borrowers.
- Only positively affects the LPA assessment.
- A credit score is no longer required for LPA to consider the borrower's cash flow in the assessment.

**Learn More:** [sf.freddiemac.com/docs/pdf/fact-sheet/borr-cash-flow-lpa-assess.pdf](https://sf.freddiemac.com/docs/pdf/fact-sheet/borr-cash-flow-lpa-assess.pdf)





## Loan Product Advisor — Automated Collateral Evaluation (ACE) Appraisal Waivers

**Solution Type:** Collateral evaluation option

**Who Is It For?** Lenders

**How Does It Make Home Possible?** Leverages proprietary models, historical data and public records to allow lenders to underwrite certain loans without a traditional appraisal, which accelerates the loan closing process and saves borrowers money.

### Solution Highlights:

- Saves up to 8 days in cycle time without a traditional appraisal for faster closing<sup>1</sup>.
- Saves an average of \$600 in borrower closing costs<sup>1</sup>.
- Provides immediate certainty; loans are automatically eligible for collateral representation and warranty relief.

<sup>1</sup> From our 2024 Cost to Originate Study

**Learn More:** [sf.freddiemac.com/ace](https://sf.freddiemac.com/ace)

## Loan Product Advisor — ACE+ Property Data Report (PDR)

**Solution Type:** Collateral valuation offering that allows lenders to originate eligible loans without an appraisal.

**Who Is It For?** Lenders, appraisal management companies

**How Does It Make Home Possible?** Another option for lenders to receive value representation and warranty relief, decrease borrower costs and turn times while alleviating appraiser capacity concerns.

### Solution Highlights:

- Transaction types include purchases, “no cash-out” and cash-out refinances.
- Additional property information is physically collected on-site by trained data collectors using the proprietary Freddie Mac PDR dataset, in lieu of an appraisal.
- Offers lenders the Beyond ACE (bACE) application programming interface (API) to improve efficiency and data quality.

**Learn More:** [sf.freddiemac.com/tools-learning/loan-advisor/our-solutions/ace-pdr](https://sf.freddiemac.com/tools-learning/loan-advisor/our-solutions/ace-pdr)



## Loan Product Advisor — Asset and Income Modeler (AIM)

**Solution Type:** A capability that provides the confidence of representation and warranty relief for accuracy of the income calculation and integrity of the data.

**Who Is It For?** Lenders

**How Does It Make Home Possible?** Automates the assessment of borrower assets, income and employment. By leveraging the expertise of designated third-party service providers, AIM helps deliver a simpler, more efficient loan origination process.

### Solution Highlights:

- Helps reduce costs, effectively assesses credit risk, improves efficiency and delivers a better borrower experience.
- Reduces the paper chase and offers income representation and warranty relief, saving you and your borrowers time.
- Helps minimize manual processes and improve loan quality. With AIM you can realize a 40% reduction in loan defects<sup>2</sup>.

<sup>2</sup> From our Digital Innovation Drives Loan Quality study.

**Learn More:** [sf.freddiemac.com/aim](https://sf.freddiemac.com/aim)







## Condo Project Advisor®

**Solution Type:** This tool helps lenders review a condo project’s compliance with most of our eligibility requirements early in the loan origination process.

**Who Is It For?** Lenders

**How Does It Make Home Possible?** Condos provide a key path to homeownership, particularly for first-time homebuyers. Condo Project Advisor can streamline the origination process of condo loans. It provides lenders with opportunities for time and cost savings and the ability to close more condo loans with confidence.

**Solution Highlights:**

- Project Assessment Requests (PAR) – The tool shares several project statuses with information lenders can act on. The PAR information helps lenders focus their project reviews and drive workflow — saving them time, effort and cost.
- Project Certified Status – This is the best PAR status a project can receive with lenders only needing to do minimal project underwriting. Certain PARs will allow lenders to submit a request for projects to be assigned a Project Certified status at no cost.
- Project Waiver Requests – Lenders can request waiver exceptions for delinquent assessments, excessive commercial space, pending litigation and more. The tool will quickly return a notification of unit-level exceptions for otherwise ineligible condominium projects that require special review or examination.

**Learn More:** <https://sf.freddiemac.com/tools-learning/loan-advisor/our-solutions/condo-project-advisor>

## Home Possible® Income and Property Eligibility Tool

**Solution Type:** Product eligibility tool

**Who Is It For?** Lenders, loan officers

**How Does It Make Home Possible?** Quickly verifies if a borrower may qualify for a Home Possible mortgage based on the property location and the borrower’s qualifying income.

**Solution Highlights:**

- Delivers an easy and quick means of identifying a borrower’s income eligibility.
- Provides additional information for a desired property, including the census tract.

**Learn More:** [sf.freddiemac.com/working-with-us/affordable-lending/home-possible-eligibility-map](https://sf.freddiemac.com/working-with-us/affordable-lending/home-possible-eligibility-map)



## Area Median Income and Property Eligibility Tool

**Solution Type:** Product eligibility tool

**Who Is It For?** Underwriters, loan officers and borrowers

**How Does It Make Home Possible?** Assists stakeholders with determining certain property-based data points including the area median income limits, high-cost area designations, and more.

**Solution Highlights:**

- Delivers an easy and quick means of identifying a borrower’s income eligibility.
- Provides additional information for a desired property, including the census tract.

**Learn More:** [sf.freddiemac.com/working-with-us/affordable-lending/area-median-income-and-property-eligibility-tool](https://sf.freddiemac.com/working-with-us/affordable-lending/area-median-income-and-property-eligibility-tool)

## Refi Possible® Income and Property Eligibility Tool

**Solution Type:** Product eligibility tool

**Who Is It For?** Underwriters, loan officers and borrowers

**How Does It Make Home Possible?** Verifies if a borrower qualifies for a Freddie Mac Refi Possible mortgage based on the property location and the borrower’s qualifying income.

**Solution Highlights:**

- Delivers an easy and quick means of identifying a borrower’s income eligibility.
- Provides additional information for a desired property, including the census tract.

**Learn More:** [sf.freddiemac.com/working-with-us/affordable-lending/refi-possible-eligibility-tool](https://sf.freddiemac.com/working-with-us/affordable-lending/refi-possible-eligibility-tool)





## Affordable Solutions Application Programming Interfaces (APIs)

**Solution Type:** Product eligibility tool

**Who Is It For?** Lenders, loan officers

**How Does It Make Home Possible?** Our APIs (Income Limits and Affordable Check) offer an early view (pre-underwriting) of eligibility for Freddie Mac affordable loan products with just preliminary loan data. With this information, guidance can be given to very low-, low- and moderate-income borrowers early in the process to help them choose their optimal mortgage.

**Solution Highlights:**

- Makes more informed loan product decisions.
- Simplifies the process of determining eligibility for affordable loan products.

**Learn More:** [sf.freddiemac.com/tools-learning/apis/origination-apis](https://sf.freddiemac.com/tools-learning/apis/origination-apis)

**FOR MORE INFORMATION VISIT:**

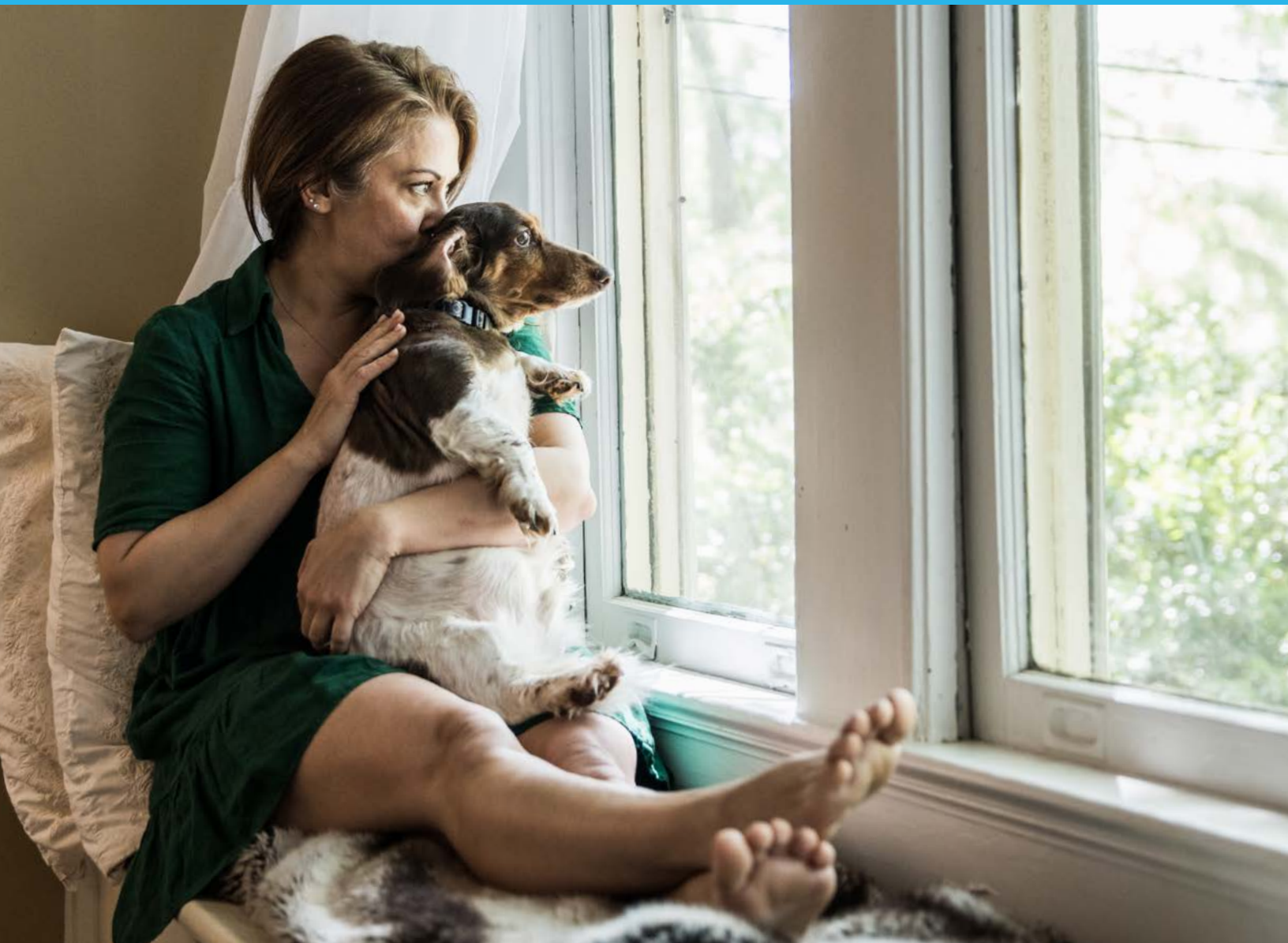
[sf.freddiemac.com/tools-learning/loan-advisor/overview](https://sf.freddiemac.com/tools-learning/loan-advisor/overview)





# Homeowner Education

Through outreach, educational resources and events, we're demystifying the mortgage process. We offer solutions to common homeownership barriers and encourage financial and ownership preparation to make the dream of home possible.



## CreditSmart®

**Who Is It For?** First-time homebuyers, current homeowners, renters and those seeking ways to improve their financial health

**How Does It Make Home Possible?** Offers a suite of financial capability and homeownership education resources with a mix of learning modules, curricula and courses. These complimentary educational resources are designed to inform and empower users through different stages of their journey.

### Resource Highlights:

Delivers education through five unique learning paths:

- CreditSmart® Essentials: A customizable learning path for every stage of homeownership, covering topics such as credit, money management and home purchase preparation. Available in English and Spanish.
- CreditSmart® Homebuyer U: An interactive learning path for those who need a certificate to qualify for a Home Possible, HomeOne or HFA Advantage mortgage. Available in English and Spanish.
- CreditSmart® Coach: Bring the power of CreditSmart to your communities by becoming a certified facilitator. This interactive financial capability training program gives you the skills and resources to help your clients reach their financial goals.
- CreditSmart® Military: A learning curriculum with the unique needs of active-duty military members and Veterans in mind.
- CreditSmart® Multilingual: CreditSmart materials made available in Spanish, Chinese, Vietnamese and Korean.

**Learn More:** [creditsmart.freddiemac.com](https://creditsmart.freddiemac.com)



## My Home by Freddie Mac®

**Who Is it For?** Homebuyers, current homeowners and renters

**How Does It Make Home Possible?** My Home provides a centralized, one-stop resource to help those who rent, own or plan to buy in making informed decisions with a wealth of tools, resources, calculators, insights and connections to trusted resources.

### Resource Highlights:

- Provides step-by-step guidance through the homebuying process, starting with understanding finances and what a homebuyer can afford, calculating down payment needs and finding the right team to work through closing on a mortgage loan.
- Explains refinancing, how it works, associated costs and how to successfully work with a lender.
- Explains how to manage the responsibilities, maintenance and costs associated with successful homeownership.
- Provides supportive information and resources for homeowners at risk of missing mortgage payments due to financial hardship or natural disasters.

**Learn More:** [myhome.freddiemac.com](https://myhome.freddiemac.com)





# Resources

We provide powerful aids to help you find solutions and trusted information to make home possible.



## News and Insights

Read the latest news and insights to keep on top of recent trends, Freddie Mac expert perspectives and affordable lending updates.

**Learn More:** [sf.freddiemac.com/news-insights](https://sf.freddiemac.com/news-insights)

## Subscription Center

Get targeted informational emails on Single-Family news, updates, alerts, events and new training and education opportunities.

**Learn More:** [sf.freddiemac.com/about/single-family/subscription-center](https://sf.freddiemac.com/about/single-family/subscription-center)



# Visit our Resource Centers

Our one-stop resource centers offer you access to valuable industry insights, strategies, solutions and a collection of digital tools for you and your stakeholders to grow your business and make home possible nationwide.



## Housing Finance Agency Resource Center

[sf.freddiemac.com/  
working-with-us/housing-finance-  
agencies/hfa-resource-center](https://sf.freddiemac.com/working-with-us/housing-finance-agencies/hfa-resource-center)



## Housing Counselor Resource Center

[sf.freddiemac.com/  
housing-counselors/overview](https://sf.freddiemac.com/housing-counselors/overview)



## Lender Resource Center

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resource-center/overview](https://sf.freddiemac.com/working-with-us/lender-resource-center/overview)



## Real Estate Professional Resource Center

[sf.freddiemac.com/  
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