

# Affordable Lending

# Training Resources

This document lists all Affordable Lending training resources available to you from Freddie Mac Learning.

Access the following resources by clicking their titles below.

## Reference Tools

### [Refi Possible Reference Tool](#)

An in-depth look at the benefits, eligibility, and underwriting requirements for Refi Possible.

### [Manufactured Homes Underwriting Reminders](#)

A quick reference to help you determine if a mortgage secured by a manufactured home is eligible for sale to Freddie Mac.

### [CHOICERenovation® Mortgages Offering](#)

This resource provides an overview of the eligibility requirements for this offering.

### [Community Land Trust Mortgage Quick Reference](#)

This document provides quick tips to assist you in origination and servicing these mortgages.

### [Gifts, Grants, & Affordable Seconds Job Aid](#)

This document focuses on the different types of down payment and closing cost assistance from a Loan Product Advisor® (LPA<sup>SM</sup>) data submission perspective.

### [GreenCHOICE Mortgages® Program Reminders](#)

Find out how Freddie Mac's GreenCHOICE Mortgages® help make financing home energy and water efficiency improvements easier.

## Webinars

### [Low Down Payment Solutions: Home Possible® and HomeOne®](#)

One of the challenges homebuyers face in today's market is saving for the down payment. Don't miss out on this deep dive into Home Possible® and HomeOne®. These low down payment offerings will help your clients realize their dream of homeownership. We will explore the benefits and differences between these programs.

### [Down Payment Assistance: Solutions for Helping Borrowers with Funds for Closing](#)

Did you know that homebuyers say that the biggest obstacle of homeownership is saving for a down payment? Don't miss out on this free webinar where we will teach you how to help borrowers qualify with Down Payment Assistance (DPA) and dispel many industry myths around DPA. We will also discuss how to utilize these funds and layer them with other sources of funds helping your borrower realize their dream of homeownership.

### [Refi Possible<sup>SM</sup> Webinar](#)

Learn to create more opportunities for lower-income borrowers to refinance with features that help overcome many common borrower challenges with our new refinance option.

### [Reviewing Rural Properties](#)

Learn more about how our general property eligibility requirements apply to properties in rural areas using case studies, tips, and best practices, and address common misconceptions around rural properties.

### [Manufactured Home Training](#)

Learn about what is a manufactured home and the requirements for mortgages secured by a manufactured home.

### [CHOICEHome® Mortgages](#)

Learn about the next generation of manufactured housing and the requirements for this pilot program.

### [CHOICERenovation Mortgages](#)

Learn about our renovation offering in which the proceeds are used to pay for renovations directly.

### [CHOICERenovation Mortgages Recorded](#)

CHOICERenovation supports the Duty to Serve and other affordable-related lending and is a home improvement offering that allows renovation costs to be included in the mortgage loan amount.

## Tutorials

### [Grow Your Business with Home Possible Tutorial](#)

This tutorial shows how Home Possible can help your very low-, low- to moderate-income borrowers with credit flexibilities and low-down payment options.

### [Home Possible Income Eligibility](#)

Information on income and eligibility requirements to establish that Home Possible income limits are not exceeded.

### [Realize the Possibilities of HomeOne® Mortgage Overview](#)

Access this clip to for an overview of the HomeOne flexibilities and eligibility requirements.

### [Refi Possible Introductory Clip](#)

An introduction to a new no cash-out refinance option that provides expanded flexibilities to assist lower-income borrowers earning 80% or less of AMI on an existing Freddie Mac-owned mortgage.

### [Mortgages Secured by Manufactured Homes](#)

A look at the requirements for selling manufactured home mortgages to Freddie Mac, including eligible transactions and mortgages available for manufactured homes.

### [CHOICEHome Mortgage](#)

This tutorial provides you with information about the next generation of manufactured homes and how it can serve your customers.

### [CHOICERenovation Mortgage: Eligible Renovations](#)

This learning clip will teach you about some of the renovations that can be completed to a property secured by a CHOICERenovation mortgage.

### [CHOICERenovation Mortgage: Three Options](#)

This learning clip explores three options that Freddie Mac provides with CHOICERenovation mortgage.

### [Community Land Trust Overview](#)

This tutorial will teach you how Freddie Mac's Community Land Trust Mortgage offering can expand your product offerings in the marketplace and explain its benefit for both the borrower and the community.

### [Sweat Equity](#)

Find out how you can utilize sweat equity as a source of funds to help qualify your borrowers with lower to moderate income. Learn what qualifies as sweat equity, how to determine the value and how to document the loan file.

### [GreenChoice® Energy Efficient Mortgages Tutorial](#)

Learn about the benefits of our Freddie Mac GreenChoice Mortgage which is our solution for energy-efficient home improvements and how you make it easier to finance these renovations.

### [Affordable Seconds® and Enhanced Loan Product Advisor Clip](#)

Learn more about the functionality for entering Affordable Seconds with the enhanced version of Loan Product Advisor.

### [Affordable Lending Refinance Options Learning Clip](#)

Loan officers can learn about two affordable lending refinance options (Home Possible and Refi Possible) and the benefits they can provide their customers.

### [Income Based Resale Restricted Properties](#)

This tutorial will explore how income-based resale restrictions work and how they can benefit your customers. Learn the requirements for originating income-based resale restrictions mortgages, delivering mortgages secured by income-based resale restricted properties to Freddie Mac, and the special servicing requirements.

For a catalog of all Freddie Mac Learning resources, visit:

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