

# Mortgage Products

## Training Resources

This document lists all Mortgage Products training resources available to you from Freddie Mac Learning. Access the following resources by clicking their titles below.

## Affordable Lending

### Reference Tools

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

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

### 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.

#### [Refi PossibleSM 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.

### 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.

# Collateral

## Reference Tools

### [Condominium Unit Mortgages](#)

A summary of general condominium project eligibility requirements, ineligible properties and review requirements by condominium project type.

### [Construction Conversion and Renovation Mortgages](#)

An eligibility chart to help process, underwrite, and deliver Construction Conversion and Renovation Mortgages to Freddie Mac.

### [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.

## Webinars

### [Condominium Project Eligibility Requirements](#)

Learn more about Freddie Mac's condominium eligibility requirements and understanding the appraisal and underwriting requirements.

### [Construction Conversion and Renovation Mortgages](#)

Information on how to structure the transaction, how to calculate the value ratios and the requirements involved when delivering the permanent mortgage that replaces the interim construction financing.

### [Reviewing the Uniform Residential Appraisal Report](#)

Learn more about how to review and underwrite the Uniform Residential Appraisal Report (Form 70) to determine if the report is acceptable and the property is eligible for sale to Freddie Mac.

### [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.

### [Advanced Appraisal Review](#)

In this webinar, we will expand beyond just reviewing the Uniform Residential Appraisal Report for one-unit properties and take a closer look at reviewing the appraisal forms for condominiums and 2- to 4-unit properties.

### [Appraisals and Appraisal Waivers: Optimizing Your Process with Collateral Representation & Warranty Relief](#)

Freddie Mac's Collateral Representation and Warranty Relief can help you reduce time and increase confidence in your evaluation of the collateral. And if offered an appraisal waiver, your borrowers will save money as well. Come learn how these free tools give you an edge.

### [Manufactured Home Training](#)

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

## Tutorials

### [Construction Conversion Mortgages: Converting Interim Construction Financing to Permanent Financing Clip](#)

This provides you with information about converting the Interim Construction Financing (e.g., construction loan) over to the Permanent Financing (e.g., permanent loan) by using one of three eligible structures.

### [Construction Conversion Mortgages: Determining the Loan-to-Value \(LTV\) for Construction Conversion Mortgages Clip](#)

Provides information on how to calculate the value used to determine the loan-to-value, total loan-to-value, and Home Equity Line of Credit total loan-to-value (e.g., LTV ratios) for Construction Conversion Mortgages.

### [Construction Conversion Mortgages: Eligible Properties Clip](#)

Learn more about the eligible property types.

### [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.

### [Condominium Project Budget Replacement Reserves](#)

Condominium project budget have you confused? This learning clip will show you scenarios on how to calculate the condominium project budget replacement reserves, along with examples of the allowable exclusions. Gain certainty that your replacement reserves calculations are accurate.

## Duty to Serve

## Reference Tools

### [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.

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

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

## Webinars

### [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

### [CHOICE Home Mortgage](#)

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

### [CHOICE Renovation Mortgage: Eligible Renovations](#)

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

### [CHOICE Renovation Mortgage: Three Options](#)

This learning clip explores three options that Freddie Mac provides with CHOICE Renovation 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.

### [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.

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

<https://sf.freddie-mac.com/content/assets/resources/pdf/fact-sheet/freddie-mac-learning-catalog.pdf>