

Freddie Mac Duty to Serve Community Land Trusts Mortgages

Making and Keeping Homes Affordable

FreddieMac
Single-Family

ALL FOR
HOME

We've reimagedined the mortgage process for Community Land Trusts (CLTs) and properties subject to resale restriction. We believe we've found the right balance among the interests of CLTs, borrowers and lenders. Our updates preserve affordable housing units over time, promote sustainable homeownership for borrowers and provide simpler underwriting requirements for lenders.

Helping You Support Affordable Housing Preservation

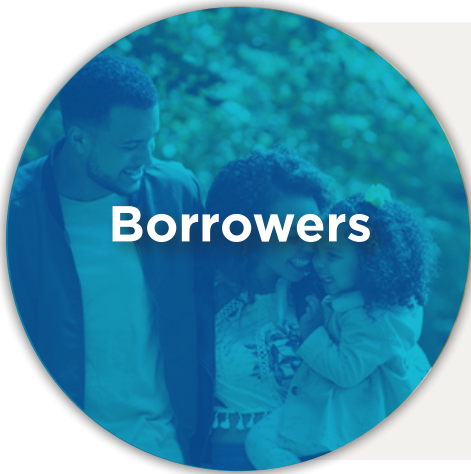
Our mortgage offerings allow CLTs and lenders to provide more families with low and moderate incomes with access to credit.

Here is what our offerings mean for you:



Our mortgage offerings will help you:

- Preserve affordability over time and keep affordable homes in your inventory
- Diversify the mortgage products your homebuyers and homeowners can access for purchase and refinance



With a CLT mortgage, you gain:

- Additional options for permanently affordable homeownership.
- Access to housing counseling and support before and after purchase
- Access to Freddie Mac's affordable lending product, Home Possible®, which allows higher loan-to-value ratios.



We're providing transparent requirements for purchase eligibility and servicing so you can be more comfortable increasing your participation in the shared equity homeownership field:

- Simpler requirements to evaluate eligibility
- Clearer and simpler requirements for appraisal of leasehold interests

Freddie Mac encourages Sellers to complete Freddie Mac's Seller/Servicer community land trust training, available on the Freddie Mac Learning Center (www.freddiemac.com/learn/).

For more information on selling and servicing CLT mortgages to Freddie Mac:

Read our *Single-Family Seller/Servicer Guide*

Contact your Freddie Mac account representative or the Customer Support Contact Center (800-FREDDIE)

Visit our CLT mortgage web page for more information.