

Leading the Future of Home

NCSHA HFA Institute: In Depth with Fannie, Freddie, and the FHLBs
January 16, 2020

ALL FOR HOME

Freddie Mac
Single-Family

Foundational Pillars

ALL FOR HOME

Leadership built on strategic pillars that support affordable homeownership:

Insights



Education



Mortgage
Products



Business
Solutions



Insights



Actionable Insights: Recent Thought Leadership

- Surveys, white papers, and quick reads
 - *Behaviors of Manufactured Homeowners*
 - *Energy Efficiency: Value Added to Properties and Loan Performance*
 - *Modern Manufactured Homes: 5 Trends for Lenders to Know*
- On-demand webinars
 - *Building the Future with Mortgage-Ready Borrowers* (HousingWire + Freddie Mac)
 - *The State of Affordability* (National Mortgage News + Freddie Mac)
- Rural Research Symposium: sf.freddiemac.com/working-with-us/rural-symposium/overview
- *Home Starts Here* podcast: sf.freddiemac.com/news-insights/home-starts-here-podcast/overview

Visit: sf.freddiemac.com/working-with-us/affordable-lending/news-insights

Receive the Latest News and Updates

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Get the latest targeted informational emails on Single-Family news, updates, alerts, and new training and education opportunities. Choose only the ones that are most important and relevant for your job, organization and business.

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Education



Providing Education and Resources for Housing Professionals

Freddie Mac Learning

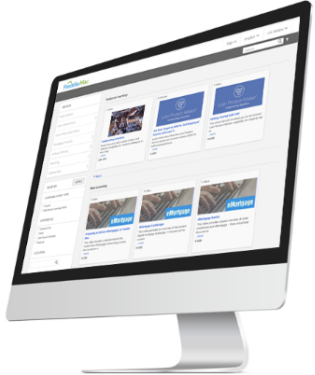
Tips, training and education.

Training resources designed to provide the guidance you need to succeed.

The mortgage industry's top educational resource

Whether you're brand new to the mortgage business or have been in it all your life, there is valuable training and educational material here for you. Freddie Mac Learning offers industry recognized curriculum; watch videos, sit in on webinars, download guides, how-to's and other materials – even earn certifications for successfully completing certain courses. Become a lifetime learner, ten to fifteen minutes at a time.

[GO TO FREDDIE MAC LEARNING](#)




Reference Tools
Check out these informative tools that include everything from check lists and job aids to user manuals.


Webinars
Register for our webinars that can help you through the mortgage originating and underwriting process.

Tutorials
At Freddie Mac, we know you'll be able to...


Affordable Lending Solutions



Introduction to Home Possible
Learn about the popular Home Possible® mortgage, including eligibility requirements, features and benefits, and sources of funds.



Duty to Serve
See how we support high needs markets by financing rural and manufactured housing and preserving affordable housing nationwide.



Borrower Eligibility
Keep up-to-date on down payment and closing cost assistance programs available for the first-time homebuyers you serve.

Upcoming Events

Date	Location	Event
May 19 - 22	New York, NY	MBA National Secondary Conference
June 3 - 4	Washington, DC	MHI Summer Legislative Fly-in
June 4 - 7	Monticello, NY	Rural LISC Annual Seminars
June 10 - 11	Temecula, CA	Native American Housing Conference
June 12 - 14	Washington, DC	Credit Builders Alliance Conference

Featured Resources

Home Possible Income & Property Eligibility
Home Possible® mortgage income limits assist in helping low- to moderate-income borrowers reach their dreams of...

Loan Product Advisor*
Access to Freddie Mac credit requirements and view of credit risk so you can easily assess your loan's overall underwriting risk.

CreditSmart*
CreditSmart® is a multilingual financial education curriculum and consumer outreach initiative designed to help consumers build and maintain better credit.

My Home by Freddie Mac®
Whether your borrowers rent, own, or plan to buy, we offer the resources to help make informed decisions and support their...

VISIT: sf.freddiemac.com/working-with-us/affordable-lending/resources-learning

My Home

The screenshot shows the homepage of the My Home website. At the top left is the logo "My Home by Freddie Mac". A search bar is located to the right of the logo. Below the logo is a navigation menu with links for "Rent", "Buy", "Own", "Refinance", "Foreclosure & Alternatives", and "Resources". The main content area features a large blue banner with the heading "Renting, Buying & Owning: Let's Get Started" and a sub-heading "Home is a place to call your own...". Below this is a row of white house icons. To the right of the banner is a section titled "DON'T KNOW WHERE TO START? Let Us Help You." with a list of buttons: "I'm interested in renting a home", "I'm considering purchasing a home", "I'm a homeowner with questions", "I'm thinking about refinancing", "I want to know more about HAR...", and "I need help with my mortgage". Below the banner is a section titled "THE LATEST" with three columns: "Blog" (showing a tablet with "NEWS"), "Article" (showing a calculator with "HOW MUCH?"), and "From @FreddieMac" (showing tweets).

My Home Website

Website for consumers on renting, buying and owning a home

VISIT: sf.FreddieMac.com/MyHome

The screenshot shows a page from the Freddie Mac website, specifically the "Homeownership" section. The page has a navigation menu with "PERSPECTIVES", "RESEARCH", "BLOG", "MEDIA ROOM", "ABOUT", and "OUR BUSINESSES". Below the navigation is a sub-menu with "Homeownership", "Rental Housing", "Research & Analysis", "Notable", and "Archive". The main content area is titled "Homeownership" and features three article cards: "Finding Your Perfect Match" (dated JUN 27, 2019), "Together, We Make Home Possible" (dated JUN 26, 2019), and "6.8 Million Are In The Pool. Are You?" (dated JUN 21, 2019). To the right of the article cards is a "Connect With Us" section with a "CONNECT" button and a "Browse By Keyword" section with "CreditSmart", "Economy", and "Education & Tools".

Homeownership Education Curriculum

Borrower Education requirements can be met with Freddie Mac CreditSmart® Homebuyer U tutorial.

- Free, interactive learning content to teach the importance of good credit, selecting a lender, as well as special emphasis on protecting your investment once you own a home
- Six-module tutorial offers a convenient solution for borrowers and fulfills Home Possible® mortgage product requirements for first-time homebuyers
- Online, self-paced and accessible from multiple devices
- Easy access to course completion certificate and user support

On 12/31/2019, “Steps to Homeownership” was relaunched as “CreditSmart Homebuyer U”. Updated content and enhancements to the user experience are part of this new tutorial.



Mortgage Products and Innovations



Innovating Mortgage Products and Flexibilities



CHOICERenovationSM



CHOICEHomeSM



GreenCHOICE
MortgagesSM



Community Land
Trust Mortgage

Turning Sweat Equity into Down Payment and Closing Costs



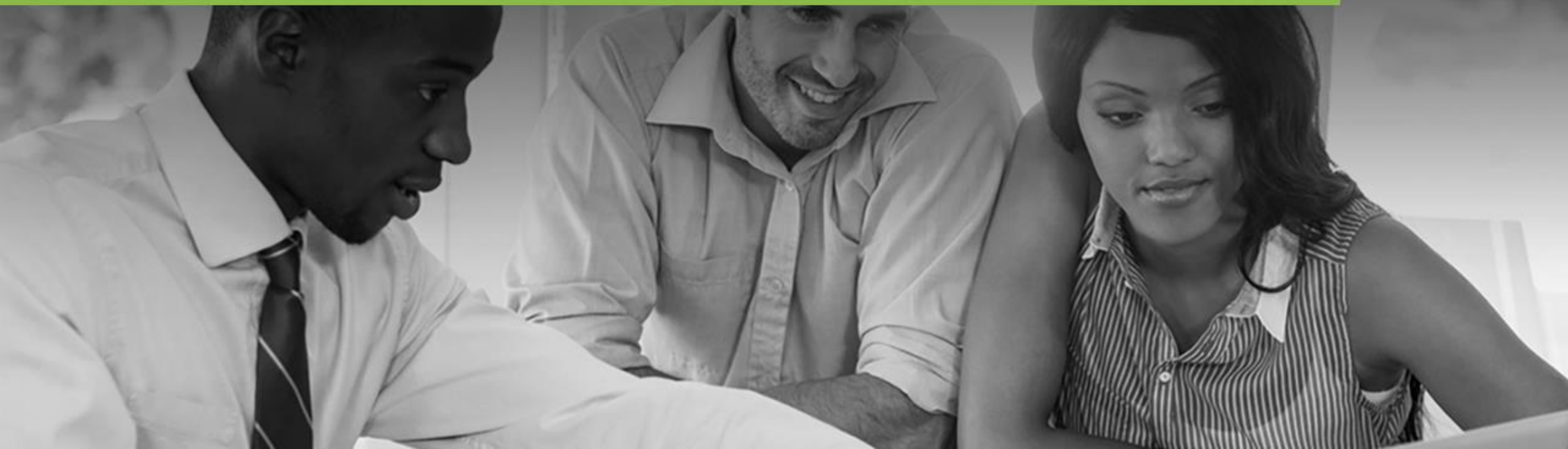
- Lowers barriers to homeownership
- Lets homebuyers apply construction skills instead of cash
- Keeps aging homes viable

Helping to Gain and Sustain Homeownership with NextJob[®] Re-employment Services



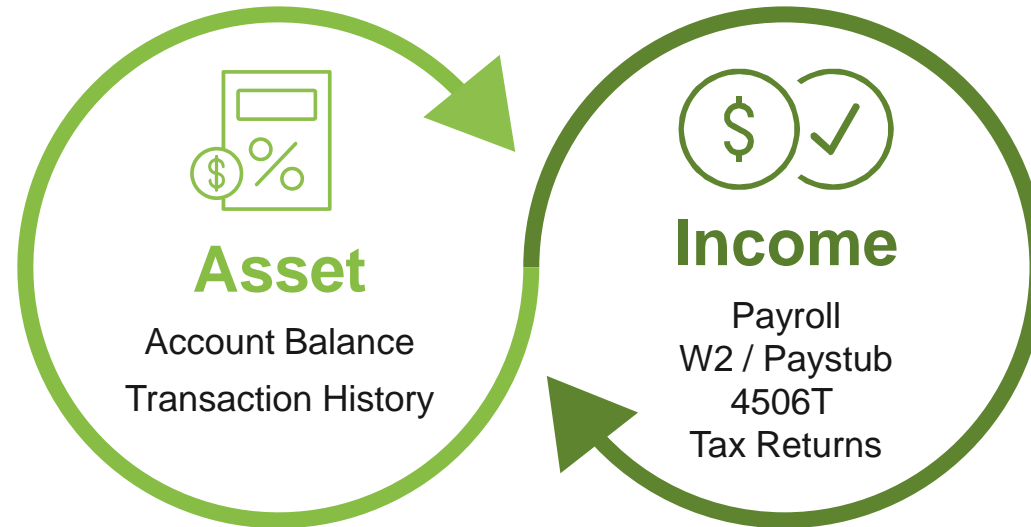
- One-on-one job coaching sessions
- Job counseling webinars
- Proprietary online job search training tools

Business Solutions



Automated Income & Asset Validation

blend
finicity

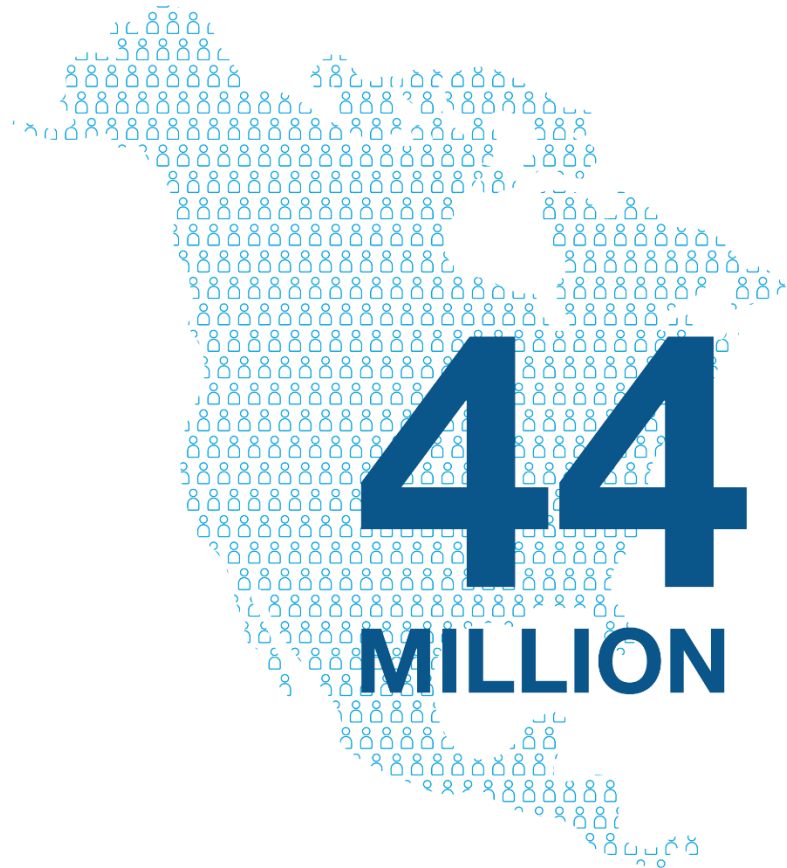


PointServ

THE
WORK
NUMBER

LoanBeam

Self-Employment Trend



working Americans are either self-employed or working for the self-employed.

Source: The Pew Research Center

LoanBeam Solution

Freddie Mac



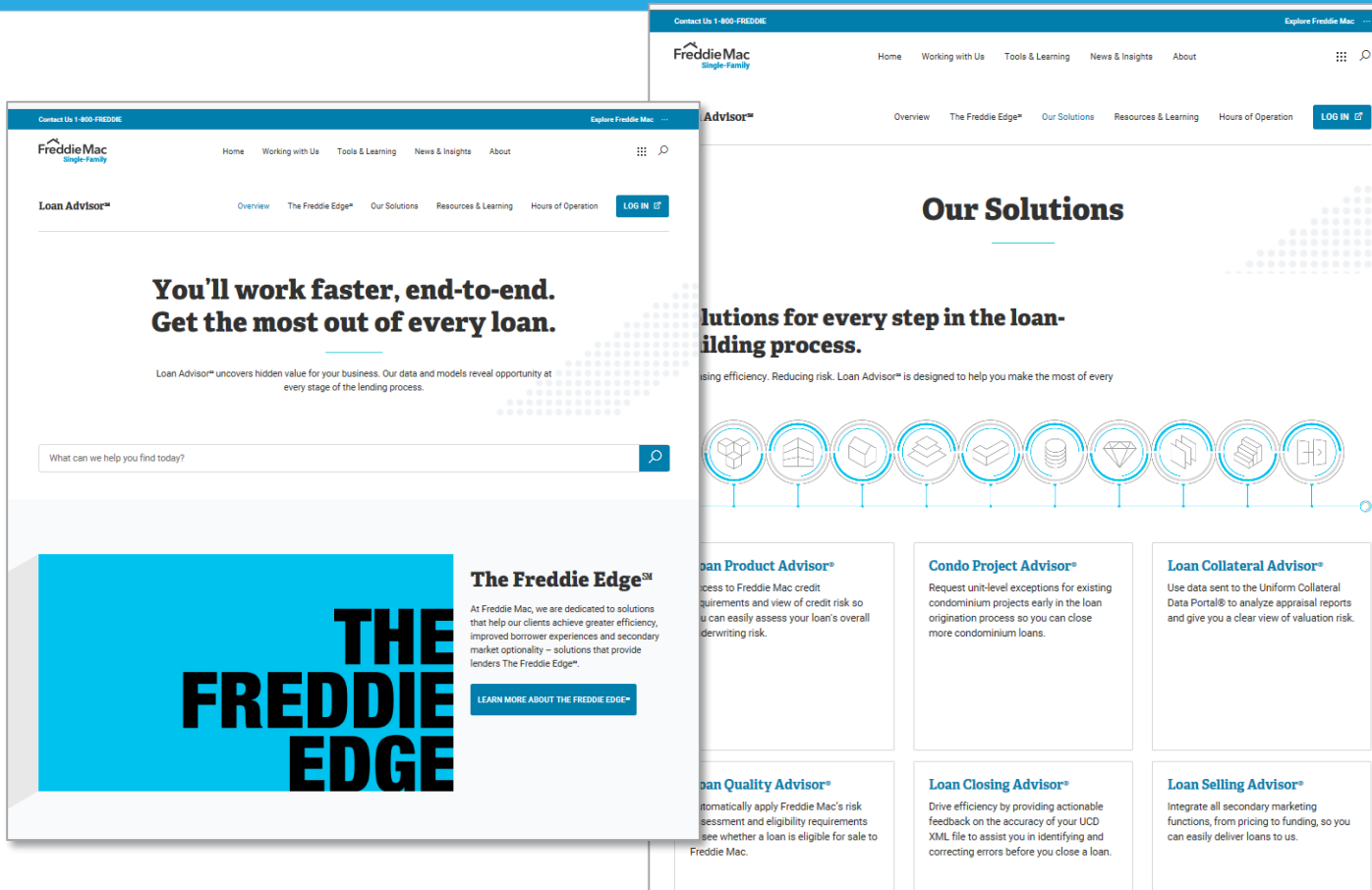
LoanBeam

Made Easy: Lending to the Self-Employed

Find out how you can turn more self-employed borrowers into homeowners.

We're automating this complex, manual process

More Information on Loan AdvisorSM and Technology Solutions



VISIT: sf.FreddieMac.com/tools-learning/loan-advisor/overview

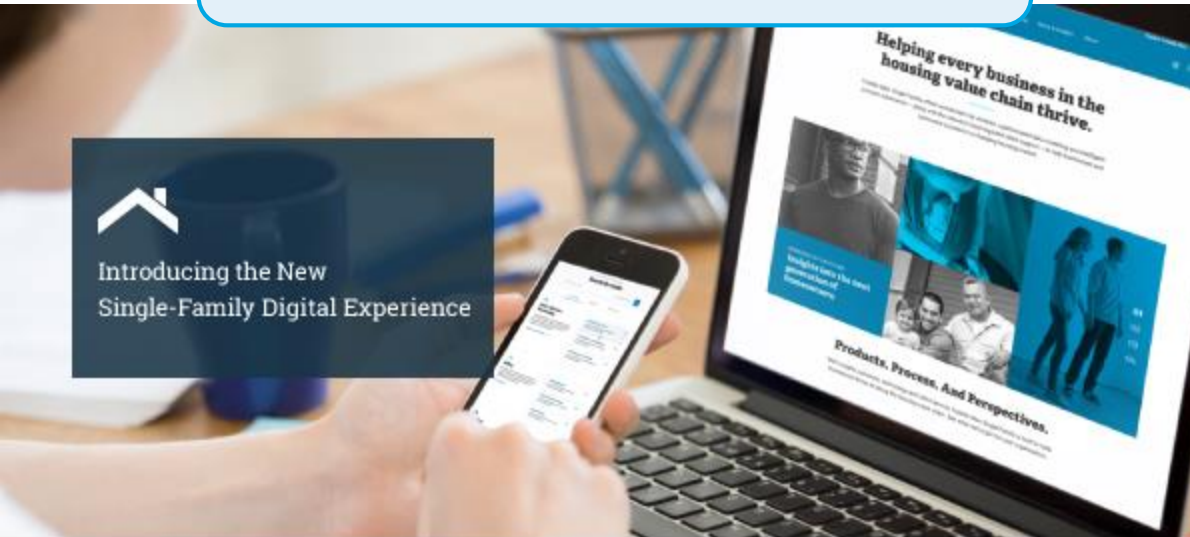
Sign up for Loan AdvisorSM updates

Talk to your Freddie Mac Account Executive

Making It Easier to Do Business with Us

Single-Family Seller/Service Guide
now at [Guide.FreddieMac.com](https://www.guide.freddie.com)


Introducing the New
Single-Family Digital Experience



Dedicated Team for HFAs



Seller/Service Guide Now on Our Website



Enhanced Industry Presence



Advisory Boards

RISE to the Top!

Home Possible RISE AwardsSM

Recognizing
Individuals
Sustaining
Excellence



Recognizing lenders and brokers – and top performers within those organizations – who have excelled with Home Possible[®] and HFA Advantage[®] mortgages

An opportunity for these lenders to expand their business and strengthen their communities

Annual winners are highlighted and encouraged to promote their success

An aerial, black and white photograph of a suburban neighborhood. The houses are densely packed, with many trees interspersed throughout. The perspective is from a high angle, looking down on the streets and rooftops. The sky is clear and light-colored.

Thank You