

Leading the Future of Home

ALL FOR HOME

Freddie Mac
Single-Family

Speaker Introduction



Email: Marlana_Scott@Freddiemac.com

Marlana Scott

Affordable Lending Business Development Manager

Marlana engages with real estate professionals across the country to provide education on affordable housing solutions for low to moderate, very low income and first time homebuyers as well as the tools and resources available to help grow their business.

State of the Housing Market



Making Home Possible for 50 Years

- Freddie Mac was [chartered by Congress in 1970](#) and operates in the Secondary Mortgage Market
- [Mission](#) to promote liquidity, stability, and affordability in housing – nationwide, in all economic conditions
- [Community mission](#)
 - Stabilize communities
 - Prevent foreclosures
 - Expand credit responsibly
 - Educate future homebuyers and counsel homeowners
 - Support affordable rental housing
- [Three main business lines](#)
 - Single-Family (1- to 4-unit for-sale properties)
 - Multifamily (5+-unit for-rent properties)
 - Capital Markets



Economy Overview

Macroeconomy

- As large swathes of the U.S. economy shut down to battle the COVID-19 pandemic, it faces its greatest challenge in over a decade.
- Since March 2020, unemployment has reached historic levels and overall spending has precipitously declined.
- Still, there is optimism for an economic rebound as states begin to open businesses.
- Reduced economic growth will keep inflation in check.

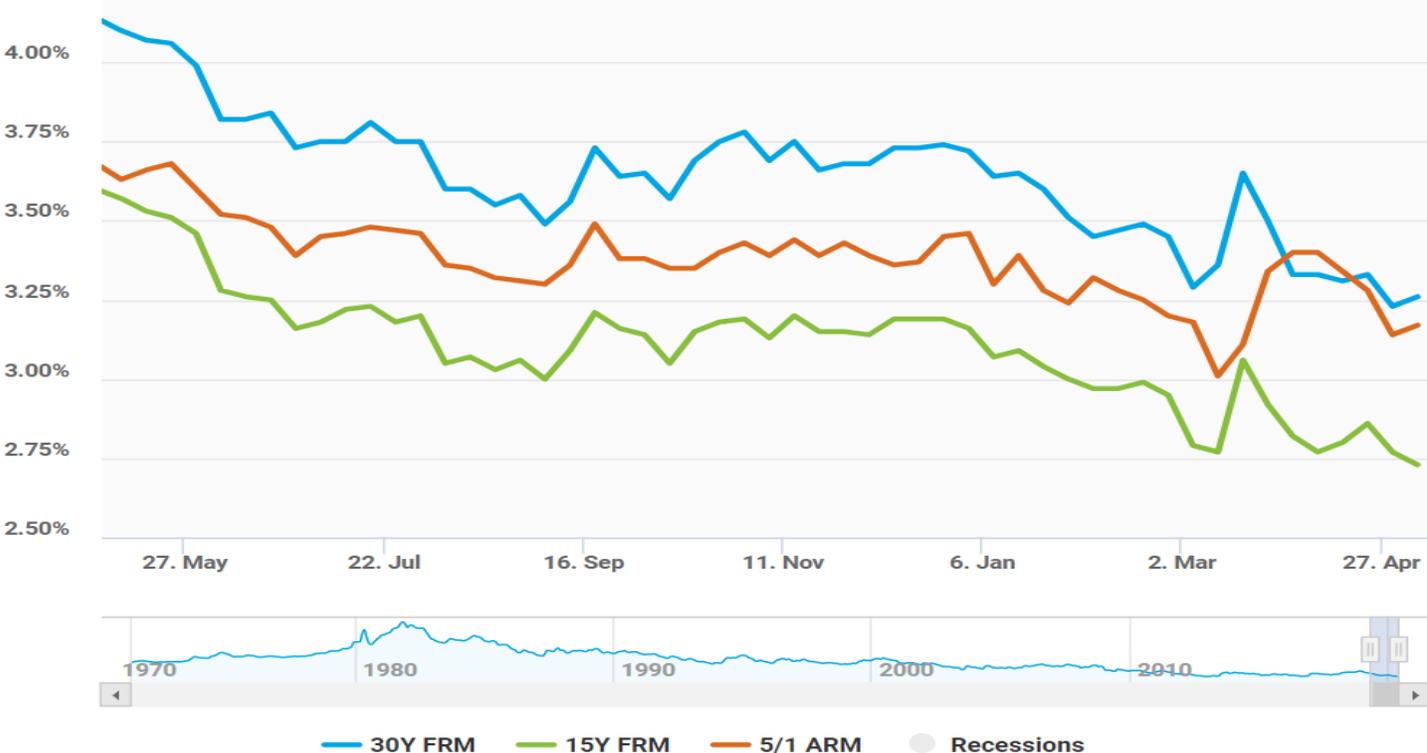
Housing

- Housing inventory continues to be scarce, home sales and new home starts have declined.
- Government and Freddie Mac response to COVID-19 will help to offer forbearance to homeowners and pause evictions of some homeowners and renters.
- The fiscal stimulus provided by the CARES Act will mute the impact that the economic shock has on house prices.

Mortgage Rates Have Been Declining

Freddie Mac Primary Mortgage Market Survey®

30-year FRM (%), U.S. Weekly Average through 5/7/2020



Housing Landscape

Response to COVID-19 Pandemic

- With much of the country under stay-at-home orders, we expect to see housing markets deviate from their typical spring surge.
- At a seasonally adjusted annual rate, home sales fall 45% in the second quarter of 2020.
- Home sales may be slower to bounce back if potential buyers do not come to market.
- House price declines could also be larger than what we expect, particularly if forbearance and foreclosure mitigation programs do not successfully limit contagion effects on house prices.
- The Federal Reserve has stepped in to buy mortgage-backed securities which has helped to stabilize mortgage markets and bring mortgage interest rates lower.

Home Sales Expected to Regain Momentum with Optimistic Forecast for the Economy

Forecast Snapshot (April 2020)

Summary (annualized)	2018	2019	2020	2021
30-year PMMS (%)	4.6	4.0	3.3	3.1
Total home sales (M)	5.9	6.0	5.1	6.1
House price growth (%)	5.2	4.1	0.4	0.7
Total originations (\$B)	\$1,700	\$2,375	\$2,351	\$2,369

A black and white photograph of a diverse group of five people in a meeting. A man with glasses and a beard is seated at a table, looking at a document. A woman with glasses is seated next to him, also looking at the document. A woman is standing behind them, smiling. Another woman is seated to the right, looking towards the group. A fifth person is partially visible on the left. The background shows large windows with trees outside.

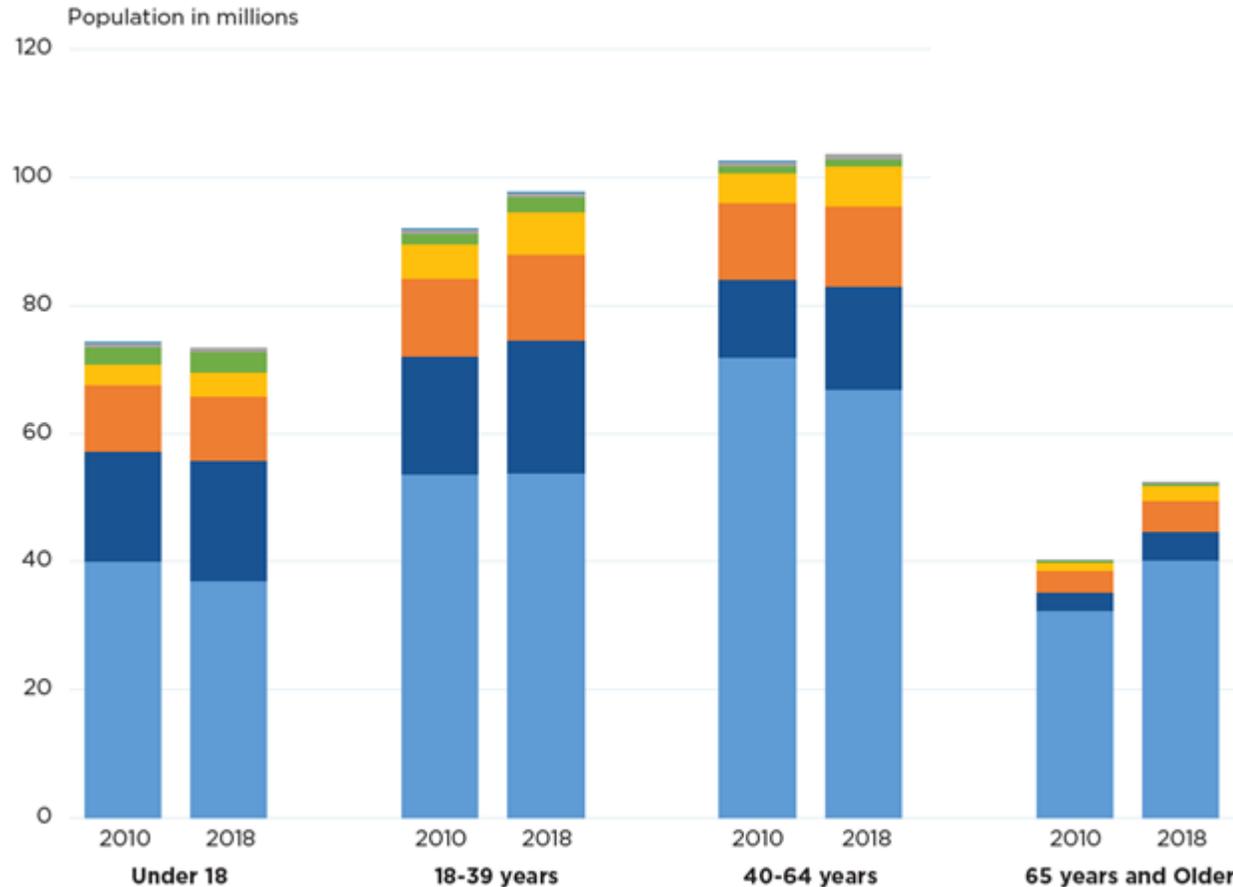
Changing Face of the Home Buyer

Demographics of Individuals in the U.S.

	Age (years old)		Income (1000s)		FICO		All Debt	
	2016	2018	2016	2018	2016	2018	2016	2018
Overall	48	49	\$64	\$64	719	722	\$4,818	\$5,572
Non-Hispanic Whites	51	52	\$71	\$72	738	742	\$8,659	\$9,629
African Americans	45	46	\$45	\$46	624	627	\$669	\$1,175
Hispanic	43	43	\$49	\$51	678	684	\$1,113	\$1,913
Asians	40	43	\$69	\$70	743	759	\$3,172	\$2,285
Young Millennials (21-27*)	23	24	\$34	\$39	670	678	\$1,752	\$3,249
Old Millennials (28-37*)	30	32	\$49	\$55	674	688	\$8,882	\$11,737
Gen X (38-56*)	45	47	\$66	\$68	697	707	\$18,489	\$19,576
Senior (57+*)	66	68	\$82	\$81	779	779	\$6,300	\$4,495

- African-Americans and Hispanics tend to be younger than overall population.
- African-Americans, Millennials and Hispanics tend to have lower income and lower credit scores compared to the overall population.
- Gen X has highest debt level, followed by older millennials.

The U.S. is Becoming More Diverse



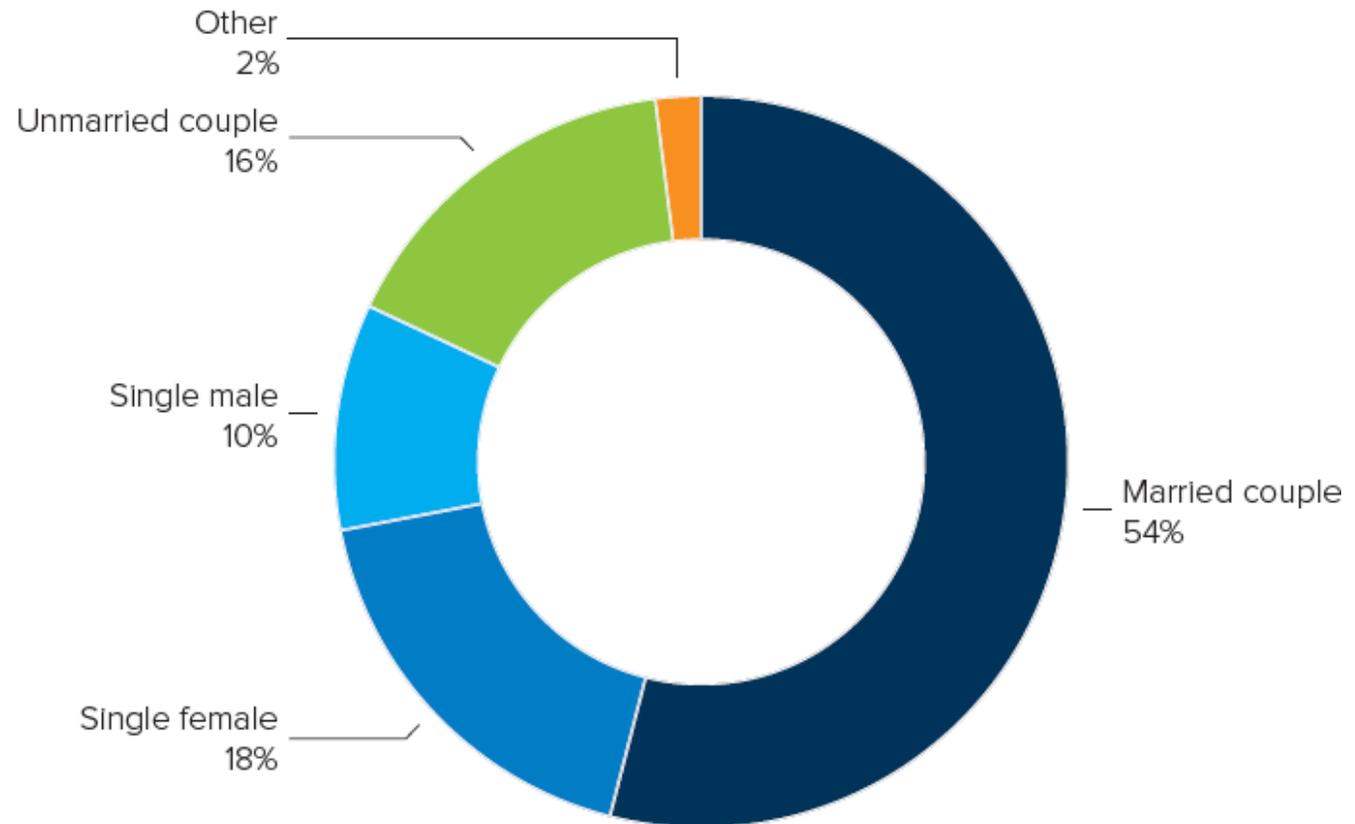
Distribution of Race and Hispanic Ethnicity by Age Groups

- Native Hawaiian and Other Pacific Islander alone, non-Hispanic
- American Indian and Alaska Native alone, non-Hispanic
- Two or More Races, non-Hispanic
- Asian alone, non-Hispanic
- Black alone, non-Hispanic
- Hispanic (any race)
- White alone, non-Hispanic

First-Time Homebuyers

2019 First-Time Homebuyer Demographics

- Share at 33% in 2018 – A decrease from 34% in 2017 and 35% in 2016
- Median age – 33; Median income - \$75,000
- Down payment sources – 78% savings; 24% gifts from friends or relatives
- 26% used FHA loans, 12% used VA
- Typical FTHB home: 1,600 sq. ft., cost - \$203,700
- FTHBs plan to stay in homes for 10 years



Homeownership Opportunities

37 Million “Mortgage Ready” Opportunities



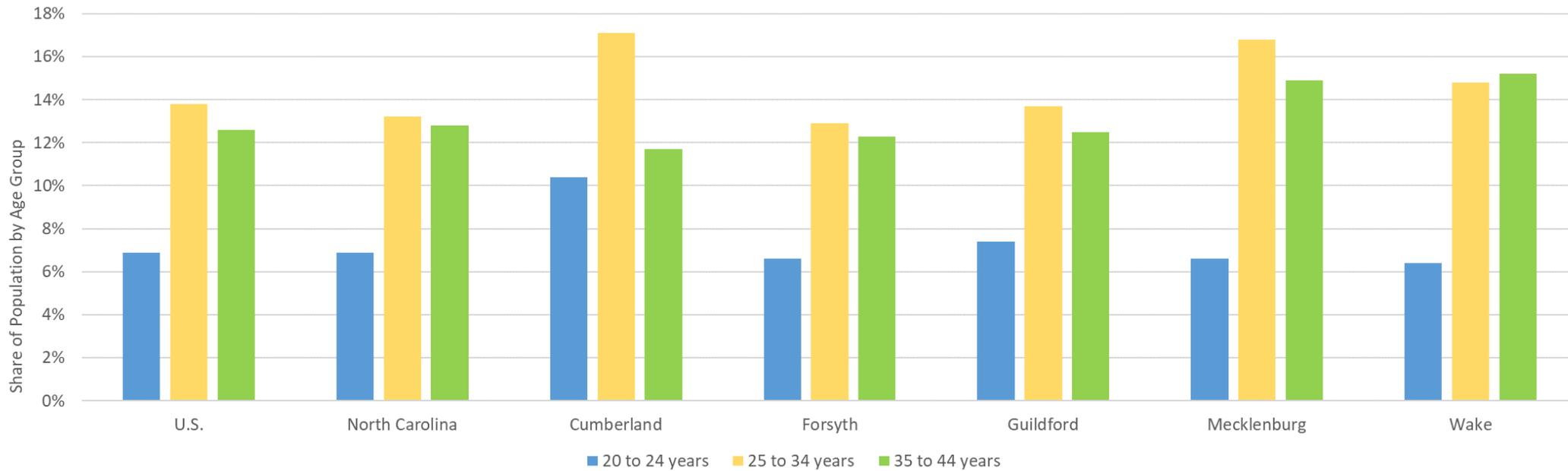
DEFINITION

- FICO score >620 and...
- Total DTI ≤ 25%
- **No** foreclosures in past 84 months
- **No** bankruptcies in past 84 months
- **No** severe delinquencies (120-180 DPD) in the past 12 months

	Total Population	Younger Millennials (21-27)	Older Millennials (28-37)
Mortgage Weak	49%	46%	44%
Mortgage Ready	32%	47%	33%
Mortgage Owner	18%	7%	24%

Mortgage readiness: based on Freddie Mac research criteria and not actual underwriting.

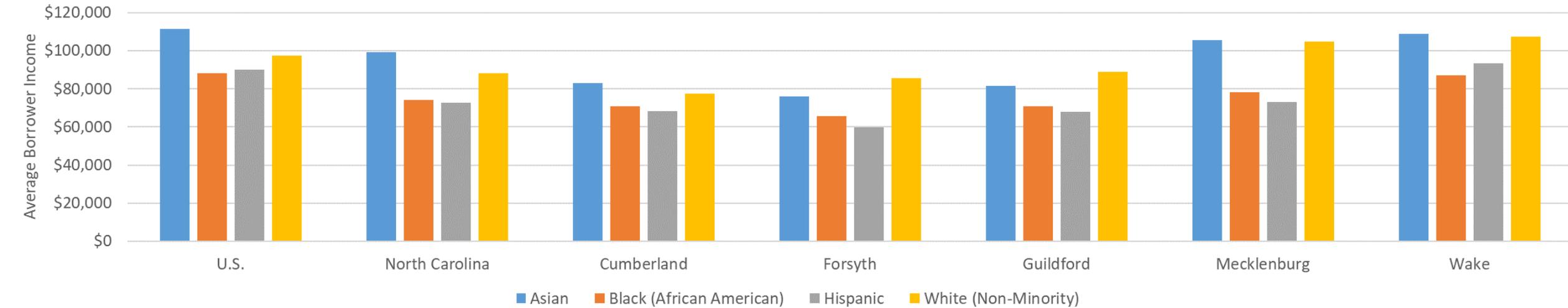
Population and Age Comparison Table and Chart



Population and Age		United States	North Carolina	Select North Carolina Counties				
				Cumberland	Forsyth	Guildford	Mecklenburg	Wake
Population Estimate		322,903K	10,156K	332K	372K	524K	1,054K	1,047K
Share of Population by Age Group	20 to 24 years	6.9%	6.9%	10.4%	6.6%	7.4%	6.6%	6.4%
	25 to 34 years	13.8%	13.2%	17.1%	12.9%	13.7%	16.8%	14.8%
	35 to 44 years	12.6%	12.8%	11.7%	12.3%	12.5%	14.9%	15.2%
	45 to 54 years	13.2%	13.6%	11.2%	13.6%	13.6%	13.6%	14.4%
	55 to 59 years	6.7%	6.7%	5.7%	7.0%	6.6%	5.9%	6.1%
	60 to 64 years	6.1%	6.1%	4.8%	5.9%	5.8%	4.9%	5.0%
	65 to 74 years	8.8%	9.3%	6.7%	8.9%	8.5%	6.5%	6.8%
	75 to 84 years	4.5%	4.5%	3.4%	4.5%	4.2%	3.0%	3.0%
	85 years and over	1.9%	1.7%	1.1%	1.8%	1.8%	1.2%	1.1%

- Cumberland county and Mecklenburg county has higher percentage of people who are 25-34 years old.

Average Borrower Income Comparison Chart and Table by Minority

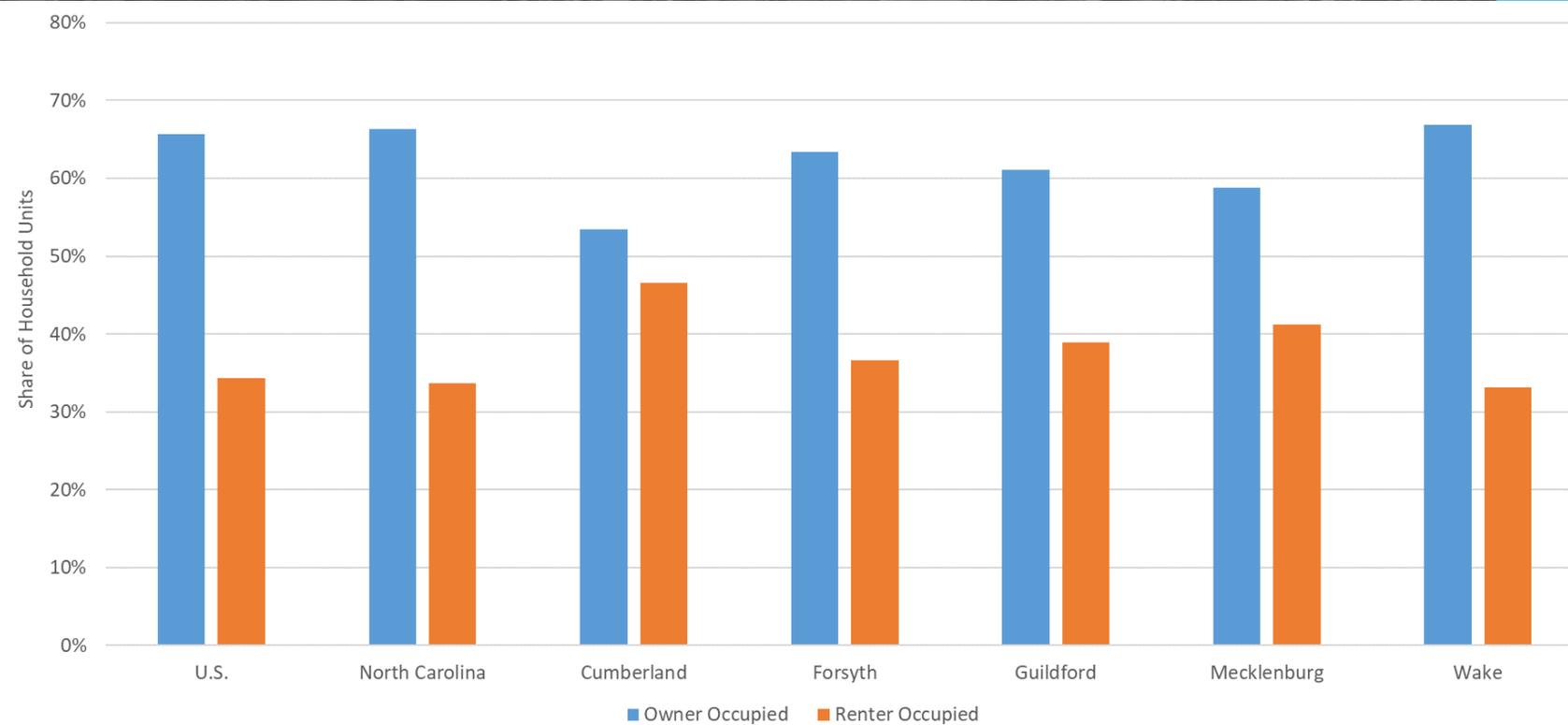


- Asian and Non-Hispanic White in Connecticut has higher average borrower income than African American and Hispanics.

Average borrower income by minority group	U.S.	North Carolina	Select North Carolina Counties				
			Cumberland	Forsyth	Guilford	Mecklenburg	Wake
Asian	\$111K	\$99K	\$83K	\$76K	\$81K	\$106K	\$109K
Black (African American)	\$88K	\$74K	\$71K	\$66K	\$71K	\$78K	\$87K
Hispanic	\$90K	\$73K	\$68K	\$60K	\$68K	\$73K	\$93K
White (Non-Minority)	\$98K	\$88K	\$78K	\$86K	\$89K	\$105K	\$107K

Source: Data comes from latest HMDA originations and purchases for single family and manufactured housing properties, excluding redundant loans purchased by commercial banks, savings banks, savings associations, and affiliated institutions. Figures also exclude jumbo loans, home improvement loans, loans with a reported rate spread, HOEPA loans, second liens, and unsecured loans. Minority share is calculated using the five race variables and one ethnicity variable per applicant following the HMDA minority definition that excludes from eligibility all loans where the borrower is white but ethnicity is missing, non-Hispanics with missing race and where both race and ethnicity are missing.

Owner Occupancy Share Comparison Chart and Table

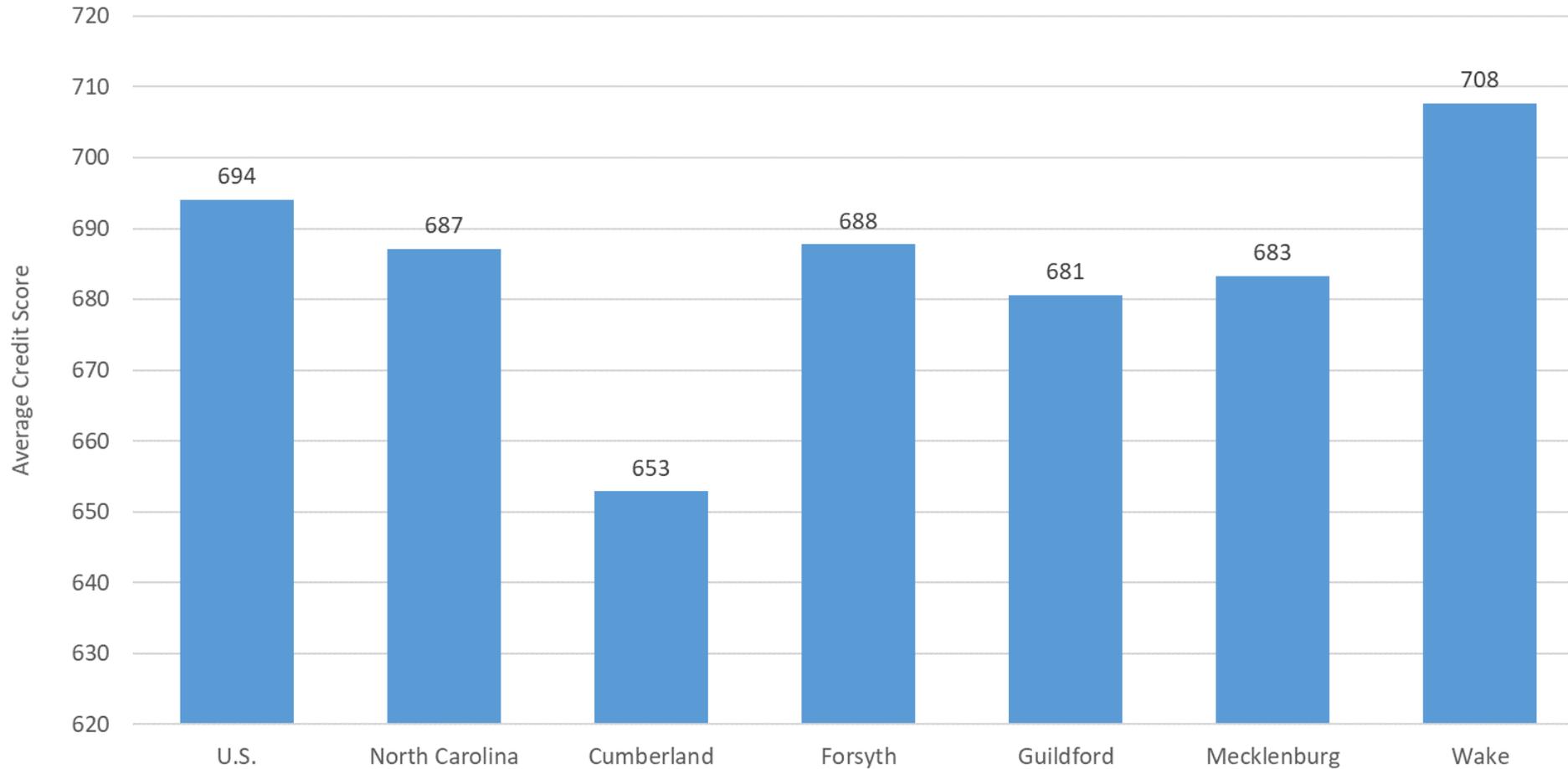


Share of Owner Occupied Households	United States	North Carolina
Owner Occupied	65.7%	66.4%
Renter Occupied	34.3%	33.6%

Select North Carolina Counties				
Cumberland	Forsyth	Guildford	Mecklenburg	Wake
53.5%	63.4%	61.1%	58.8%	66.9%
46.5%	36.6%	38.9%	41.2%	33.1%

■ Homeownership rate in Cumberland county is the lowest.

Average Credit Score Comparison Chart



- Cumberland county has lowest average credit score.

Creating Affordability for Many Types of Borrowers

First-time homebuyers and very low- to moderate-income borrowers

Refinance and repeat borrowers with limited home equity

Changing demographics and greater opportunities: first-time homebuyers, millennials, multi-generational households, seniors, Hispanics, Asians, Black Americans

Relevant for the ever-growing condominium market

Product that supports financing for manufactured housing, energy-efficient properties and property renovations



Identifying Buyer Solutions HFA



James Hall
Affordable Lending Manager
HFA Engagement



Working with HFAs

- Freddie Mac provides HFAs with a source of liquidity and supports their service to low- and moderate-income borrowers
- Launched HFA Advantage[®] mortgage, our enhanced product for housing finance agencies, which includes:
 - 97% LTV, 105% TLTV (1-unit)
 - HFA income limits in lieu of Home Possible[®] Area Median Income limits
 - HFA determines homebuyer education requirements
 - Credit enhancement options including Charter-level mortgage insurance coverage
- Engage with master servicers who have relationships with smaller state and local HFAs
- Contact your state or local HFA for program details

HFAs: An Opportunity for You

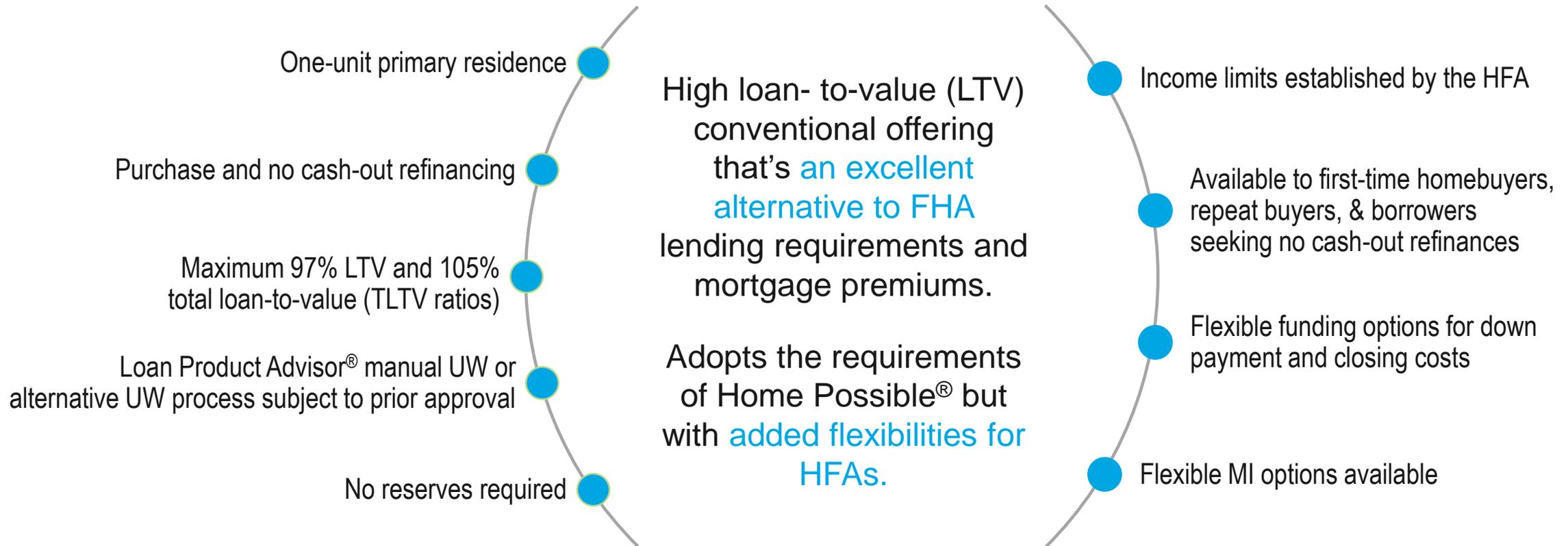
- Ideal for borrowers with limited funds for down payment and closing costs and those needing extra flexibilities on credit and income sources
- Reach more potential homeowners through HFA programs that:
 - Provide low down payment options
 - Offer preferential pricing
- Majority of HFAs provide “true grant” funds or affordable secondary financing as part of their down payment assistance programs
- An alternative to FHA financing

HFA Advantage[®] Program

Offers HFAs a comprehensive program that enables you to diversify your portfolio while expanding homeownership responsibly.

HFA Advantage Mortgage [®]	HFA Pricing	HFA Credit Enhancement Options	HFA Direct Seller Onboarding	HFA Support and Training
<p>Enhanced 97% LTV and 105% TLTV Mortgage</p> <ul style="list-style-type: none"> • HFA sets income limits • HFA determines homeownership education curriculum • Use of Loan Product Advisor[®] recommended for broader flexibility • AUS alternatives in lieu of Loan Product Advisor accepted 	<p>HFA Pricing</p> <ul style="list-style-type: none"> • No credit fees in price • Market competitive pricing, including a standard HFA credit fee in yield and variable sales executions • Cash & Guarantor executions available • Long-term contracts that may be amended subject to 90 days advance notice 	<p>Eligible Credit Enhancements</p> <ul style="list-style-type: none"> • Minimum private mortgage insurance (MI) required • No mortgage insurance required (12 months recourse) 	<p>"White Glove" Process</p> <ul style="list-style-type: none"> • No application fees • Streamlined application process and less required documentation • Dedicated Freddie Mac representative to assist you through application, onboarding and setup processes 	<p>Helpful Resources</p> <ul style="list-style-type: none"> • HFA-focused webinars • Lender training materials and tutorials • Consumer-focused homebuyer education available (CreditSmart[®]) • Loan Advisor Suite[®] provides valuable business tools, including: <ul style="list-style-type: none"> – Loan Product Advisor[®] – Loan Quality Advisor[®] – Loan Collateral Advisor[®] – Selling System[®]

HFA Advantage[®] Mortgage



HFA Advantage[®] Mortgage – Mortgage Insurance

LTV Ratio	HFA Advantage Mortgage Insurance Coverage (Fixed rate only)	Standard Mortgage Insurance Coverage (Fixed rate, term >20 years)
Greater than 80% up to 85%	6%	12%
Greater than 85% up to 90%	12%	25%
Greater than 90% up to 95%	16%	30%
Greater than 95% up to 97%	18%	35%

Why Choose HFA Advantage[®] Mortgage over FHA?

HFA Advantage[®]

- ✓ MI ends when LTV < 80%
- ✓ Conventional MI: monthly premium
- ✓ MI only required if the LTV is 80% or higher
- ✓ No upfront MIP

FHA

- ✗ MI stays for the life of the loan
- ✗ FHA: Upfront AND monthly premiums
- ✗ MI required regardless of the LTV
- ✗ Upfront MIP added to principal AND amortized

WHAT THIS MEANS:

With more funds applied toward the principal up front, an HFA Advantage mortgage with PMI lets the borrower build equity faster

Mortgage Insurance (MI)

Offering Low Down Payment Options

- **Home Possible®**

- First-time buyers and other buyers who qualify based on area median income in the home's location
- Down payment as low as 3%
- Flexible down payment and closing cost funding options
- Co-borrower who is not part of the household allowed
- Private mortgage insurance stops at 80% LTV

- **HomeOneSM**

- First-time buyers – no income restriction
- All borrowers must occupy
- Fixed-rate terms only

- **HFA Advantage®**

- Based on Home Possible underwriting requirements
- 1-unit primary residence; all borrowers must occupy
- State/Local HFA's down payment assistance and guidelines
- Minimum MI coverage required



*Let's Make Home
Happen!*

NORTH CAROLINA

HOUSING
FINANCE
AGENCY

***Affordable
Housing Seminar***

August 5, 2020

Our Mission

**To create affordable housing
opportunities for North Carolinians
whose needs are not met
by the market.**



More than 100,000 home buyers



N.C. Home Advantage Mortgage™

- **Helps first-time and MOVE-UP buyers**
- **Competitive interest rates**
- **Downpayment assistance available**
- **Available on GOVT (FHA, VA and Freddie Mac or Fannie Mae Conv. HFA loans)**
- **Can be combined with Mortgage Credit Certificates (for first-time buyers)**

Down Payment Assistance

- 3% or 5% of loan amount GOVT, 3% CONV
- Deferred, 0% interest for 15 years

AND EVEN BETTER!!!---→

- Completely forgiven at year 15
- Reduced by 20% per year in years 11-15

Eligible Buyers

- Principal residence in NC
- Annual qualifying income \$92,000 or less
- 43% DTI
- Minimum credit scores 640 (660) for new never occupied MFG homes
- Conv. Borrowers \leq 80% AMI get **CHARTER LEVEL PMI – lower PITIM**



Eligible Properties



- GOVT LOANS:
- New/previously owned single-family homes (stick built or modular)
- Townhouses, condos and duplexes
- New manufactured homes with 660 credit score
- CONV LOANS:
- New/previously owned single-family homes (stick built or modular)
- Townhouses, investor approved condos
- NO Duplexes

FLASH QUIZ

Borrower MUST be a First Time Homebuyer to use the NC Home Advantage Mortgage.

FALSE!

Qualifying Income includes income from ALL occupants.

FALSE!

CPLP – Community Partners Loan Pool

- CPLP – provides up to 20% DPA for construction 10 years old or newer (max \$30,000)
- Borrowers must use family income and be at 80% AMI
- Can only be referred through a Partner
- <https://www.nchfa.com/homeownership-partners/community-partners/current-community-partners>
- 8 hours HBE required
- DPA check cut by NCHFA – allow 6 days from approval to close.

CPLP – Community Partners Loan Pool

- For more information contact:

jdburton@nchfa.com – Josh Burton

rylee@nchfa.com – Rich Lee

For Community Partners go to:

<https://www.nchfa.com/homeownership-partners/community-partners/current-community-partners>

NC 1st Home \$8,000



**Family*
Income
Compliant -
VARIES
By County &
Family size**

***Applies only to the NC 1st Home Advantage Mortgage**



NC 1st Home Advantage Down Payment \$8,000

- Follows ALL NC Home Advantage rules AND all MRB/MCC rules & is subject to recapture
- Total Family Income limited – varies by County
- First Time Homebuyer required (or meets exceptions)
- Sales Price limited: \$ 290,000 statewide
- Only new, never occupied MFG homes allowed
- Available in ALL 100 NC Counties

Mortgage Credit Certificates

- UNBELIEVABLE help for FTHBs!!!
- Allows homeowner to claim 30% of mortgage interest – up to \$2,000 – per year as CREDIT on federal taxes (up to 50% for new homes!)
- Can still claim remaining 70% (or 50%) as deduction
- Can be used for qualifying
- Do NOT have to itemize to get credit

FLASH QUIZ

- ONLY FTHB are eligible for the NC 1st Home Advantage \$8,000 and the NC Home Advantage Tax Credit (MCC).

TRUE

- You Can combine the MCC and the NC 1st Home \$8,000.

FALSE

Our programs are easier than ever!



- **Statewide lender network**
- **Quick approvals, quick closings**

Learn more...

Go to www.nchfa.com - click on Lenders

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Supporting Your Business with Freddie Mac Resources



My Home

The screenshot shows the top navigation bar with the 'My Home by Freddie Mac' logo and a search bar. Below the navigation are 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...'. To the right, there's 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 'THE LATEST' section with three items: a 'Blog' post about news, an 'Article' about 'HOW MUCH?' with a calculator, and a tweet from @FreddieMac.

My Home Website

Website for consumers on renting, buying and owning a home

[VISIT: SF.FreddieMac.com/MyHome](https://SF.FreddieMac.com/MyHome)

The screenshot shows the 'Homeownership' blog page on the Freddie Mac website. The page has a navigation bar with 'PERSPECTIVES', 'RESEARCH', 'BLOG', 'MEDIA ROOM', 'ABOUT', and 'OUR BUSINESSES'. Below the navigation is a sub-navigation bar with 'Homeownership', 'Rental Housing', 'Research & Analysis', 'Notable', and 'Archive'. The main content area 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 articles is a 'Connect With Us' section with a 'CONNECT' button and a 'Browse By Keyword' section with 'CreditSmart', 'Economy', and 'Education & Tools'.

CreditSmart® Financial Education

The CreditSmart® curriculum offers financial education modules to meet the diverse homeownership needs of consumers. It features topics such as credit, money management, homeownership, foreclosure avoidance and more.

- Free, online program on a flexible, interactive platform designed to be accessible from multiple access points
- Multi-lingual options available
- Also offered through webinars and in-person workshops (where available)



Prepare future borrowers for sustainable homeownership

Use CreditSmart workshops to gain entry to community partners and future homebuyers

VISIT: SF.FreddieMac.com/working-with-us/creditsmart/overview/

CreditSmart® Homebuyer U

Homebuyer U is a part of the CreditSmart suite that focuses on homebuyer education

- Available as a self-paced, online program that fulfills first-time homebuyer education requirements for obtaining a Home Possible® or HomeOneSM mortgage
- Six modules, each focused on a learning principle including credit, money management, and how to sustain and preserve your home purchase investment
- Interactive presentation of material including knowledge checks, ability to start/stop, videos, and voiceovers to provide a user-friendly experience
- Offered in English only



VISIT: SF.FreddieMac.com/working-with-us/creditsmart/courses

Freddie Mac Borrower Help Centers and National Network

- Support Freddie Mac's ongoing commitment to:
 - [Preparing prospective buyers](#) for responsible homeownership
 - [Helping struggling borrowers](#) with Freddie Mac-owned mortgages avoid foreclosure
 - [Understand the homebuying process](#) and gain valuable tools and skills
 - [Build credit and develop savings disciplines](#)
 - [Learn of down payment assistance programs](#) and options to overcome common homeownership barriers
- [HUD-Approved Housing Counseling Agencies](#)
- [14 locations across the country](#)
- Work with lenders in [minority and underserved communities](#)

Down Payment Assistance

Down Payment
RESOURCE

[FIND A PROGRAM](#) [HOW IT WORKS](#) [SUCCESS STORIES](#) [EDUCATION](#) [BLOG](#)

Down payment money is out there.
We'll help you find it.

Let's see if you're eligible

“ I never knew these programs existed, but I found the down payment help we needed and we bought a home near family. ”
— Anna Rendell

Down Payment Resource Website*

Helps realtors connect their buyers with homeownership programs that can help with down payment

VISIT: DownPaymentResource.com/are-you-eligible/

Translated Mortgage and Homebuyer Education Documents

Get Started Here: Homeowners & Homebuyers Media Industry Government FHFA Blog Search

FEDERAL HOUSING FINANCE AGENCY About Us Supervision & Regulation Conservatorship Data & Tools Policy, Programs & Research Mortgage Translations

MORTGAGE TRANSLATIONS

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Glossaries
Borrower Education Materials
Language Translation Disclosure
Learn More
Contact Us

Home / Mortgage Translations

MORTGAGE TRANSLATIONS HOME

Welcome to the Mortgage Translations clearinghouse, an easy-to-use collection of translated documents and tools to assist lenders, servicers, housing counselors, and others in helping mortgage borrowers who have limited English proficiency (LEP). Created by FHFA, Fannie Mae, and Freddie Mac in collaboration with industry, consumer, and government partners, the Mortgage Translations clearinghouse contains resources such as translated documents, borrower education materials, a standardized glossary of mortgage terms, and more.



The site currently contains Spanish-language and traditional Chinese-language documents and resources. Materials in other languages will be added through 2019 and 2020. See the [Language Access Multi-Year Plan](#) (published May 2018) for more details.

* **UPDATE:** In October 2019, the clearinghouse was updated to include additional documents from Fannie Mae, Freddie Mac, and government agencies and a traditional Chinese language glossary.

FREQUENTLY USED MORTGAGE DOCUMENTS

Uniform Residential Loan Application (Fannie Mae 1003/Freddie Mac 065)	Mortgage Assistance Application (Fannie Mae/Freddie Mac Form 710)	Your Step-by-Step Mortgage Guide (Freddie Mac Publication 053)
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FHFA, Freddie Mac and Fannie Mae created an online, industry-standard clearinghouse of translated mortgage and homebuyer education documents for housing professionals and their clients.

- Single repository of in-language tools to empower growing limited English proficiency (LEP) borrower populations
- Addresses language barriers with clients to help navigate all aspects of the mortgage life cycle
- Offers 500+ documents – English and translated Spanish and traditional Chinese
- Features Spanish and traditional Chinese glossaries of mortgage-related terms
- Vietnamese, Korean and Tagalog languages planned for future enhancements

VISIT: <https://www.fhfa.gov/mortgagetranslations>

Borrower Segment eBooks - All For Home Insights

Don't miss the Freddie Mac eBook series on important borrower segments

eBooks feature Freddie Mac data and insights to showcase needs, opportunities and solutions for critical borrower populations

- **Hispanic Americans: A Driving Force in the Housing Market**
 - Read the eBook here:
https://sf.freddiemac.com/content/assets/resources/pdf/other/hispanic_borrower_ebook.pdf
- **Key Opportunities for Building the Future of Home – Unlocking Solutions to Affordable Homeownership**
 - Read the eBook here:
<https://sf.freddiemac.com/resources/affordability-thought-leadership>



AN
ALL FOR HOME
INSIGHT

VISIT: <https://sf.freddiemac.com/working-with-us/affordable-lending/news-insights>

Home Starts Here Podcast Series

Freddie Mac
Single-Family

HOME STARTS HERE



- Freddie Mac recently announced the Fall 2019 launch of the [Freddie Mac Single-Family Home Starts Here podcast](#) series.
- The podcast provides an opportunity to spotlight industry topics, opportunities for the growth and perspectives of Freddie Mac thought leaders and housing ecosystem experts and influencers.
- Each podcast is 10 - 15 minutes in length and provides a front row seat to the conversations that are shaping the future of home.
- Listen and subscribe on [Apple iTunes](#), [Google Play](#) or anywhere you prefer to listen to your podcasts.
- You may also visit <https://sf.freddiemac.com/news-insights/home-starts-here-podcast/overview> to find an overview of podcast episodes.
 - All podcast episodes are currently audio-only
 - Transcripts of sessions coming soon

Real Estate Professional Resource Center

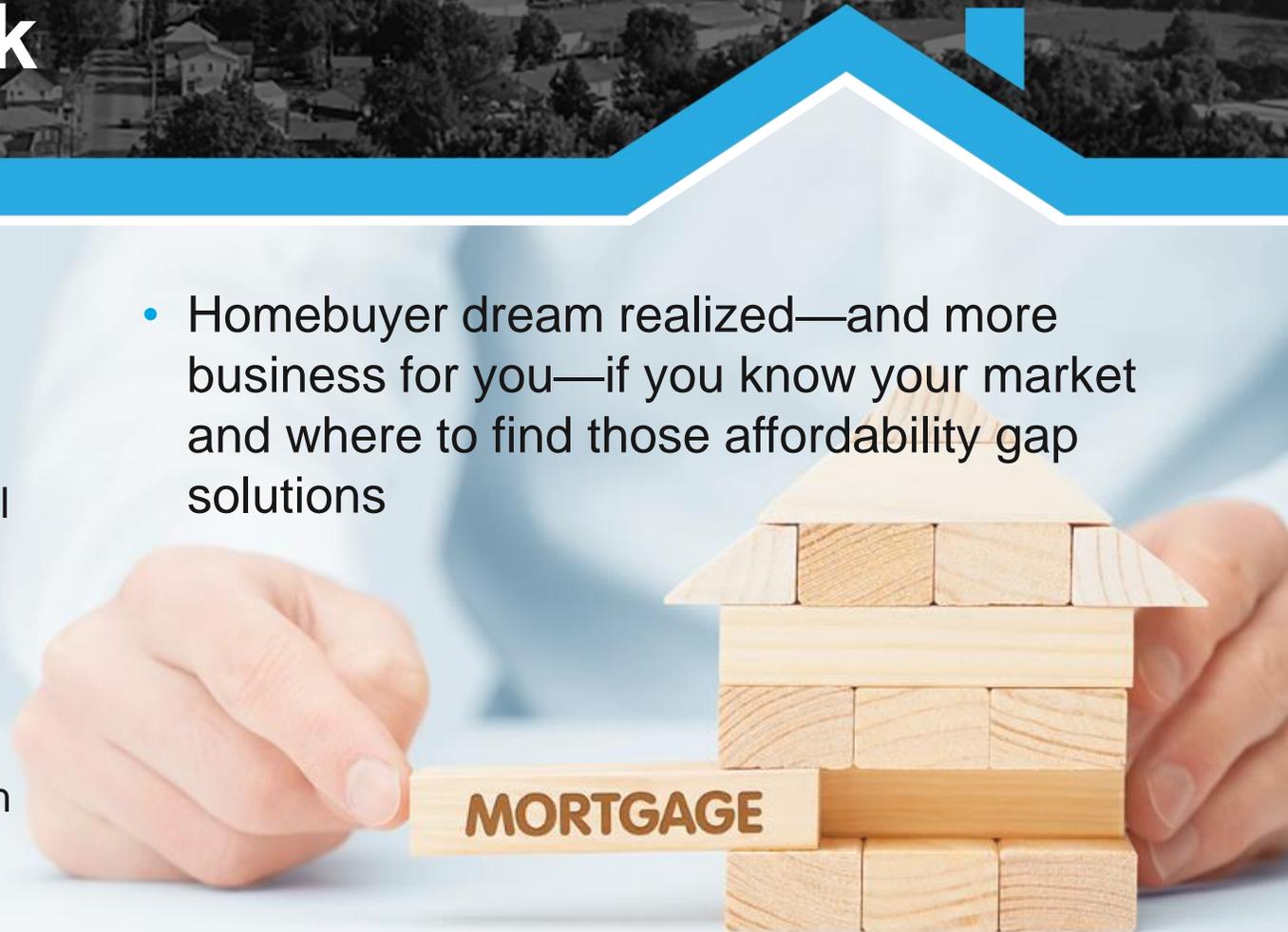
- Online resource center to help Real Estate Professionals grow their business with first-time homebuyers, low to moderate income buyers and within growing diverse communities
- Learn industry trends, inform on key topics that drive business and empower their clients
- Subscribe for news, events, thought leadership and resources



Visit: SF.FreddieMac.com/working-with-us/real-estate-professionals/overview

YOU Are the Critical Link

- **YOU** are the critical link to helping well qualified homebuyers achieve their homeownership objectives:
 - Provide access to credit; originate loans to the full extent of Freddie Mac’s credit box
 - Utilize your mortgage finance expertise
 - Explain the process and dispel the 20% down payment myth
 - Identify and match available financial resources in your area (government, nonprofit, private sources) with a sustainable mortgage solution
 - Take advantage of Freddie Mac training and resources for yourself and your borrower
- Homebuyer dream realized—and more business for you—if you know your market and where to find those affordability gap solutions



Freddie Mac is here to help!

An aerial, black and white photograph of a suburban neighborhood. The houses are densely packed, with many trees interspersed throughout. A road runs through the center of the neighborhood. The overall scene is peaceful and residential.

Thank You