

Mortgage Products Training and Education Resources

Freddie Mac offers training and education resources to help you with every step of the homeownership process. You play a key role in making home possible, and we're here to help you realize more possibilities for your borrowers using Freddie Mac's mortgage products. Access these online resources when you visit The Learning Center, or click the links below.

Resources for all Mortgages	
Area Median Income	This self-study resource introduces an easy tool you may use to determine if a borrower's income meets the Freddie Mac Area Median Income criteria.
Mortgage Products: More Choices for More Borrowers	This classroom workshop offers a resource to help you select mortgage product options that fit the needs of your borrower base, and determine if you are offering a comprehensive set of loan options available today. Enhance your competitive position and respond more effectively to the unique needs of your borrowers with the knowledge you will gain about Freddie Mac mortgage products available to all Seller/Serviceirs.

Condominium Mortgages	
2008 Condo Project Eligibility & Seller Warranties	Freddie Mac recently announced important changes in Guide Chapter 42: Special Warranties for Condominiums. This live webinar will provide you with a high-level overview of the new policy, including changes to the condominium project classification types and the Streamlined Review process.
Condominium Project Reviews	View our Condominium Project Reviews fact sheet to quickly and effortlessly determine which review your condominium project falls under, and identify which eligibility requirements and warranties you must satisfy to sell Condominium Unit Mortgages to Freddie Mac.
Condominium Unit Mortgages - Project Analysis	This quick reference is to help you determine the minimum documentation you need to gather and review as documentation to ensure the project is acceptable. As part of your analysis of the project documents, you must determine and document that certain requirements and warranties are met for streamlined, reciprocal and full project reviews.
Freddie Mac Condominium Unit Mortgages	This easy-to-print summary provides information about condominium unit mortgages to help you understand streamlined reviews, general warranties, ineligible properties, review requirements by condo project type, and more.

Home Possible® Mortgages	
Home Possible Manual Underwriting	Learn how you can expand homeownership opportunities and meet the needs of more borrowers by attending this recorded webinar that will provide you with specific steps and tips for manually underwriting Freddie Mac's Home Possible Mortgages.
Home Possible Mortgages	Participate in this live webinar to learn about Freddie Mac's Home Possible Mortgages. Find out how you can meet the needs of more low-to-moderate income borrowers, and first-time homebuyers with these products.
Home Possible Mortgages At A Glance	The detailed information contained in this At-a-Glance reference will help you originate Freddie Mac's Home Possible Mortgages.
Home Possible Mortgages: Delivery and Servicing Requirements	This reference provides a quick summary on delivery and servicing requirements for Home Possible Mortgages.

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Home Possible[®] Mortgages, continued	
Home Possible Mortgages: Online Marketing Kit	Get a jump-start on your consumer marketing efforts with our customizable marketing material. We've included everything you need, from layout and design to printing specs. Just download the materials and customize them with your own contact information and logo.
Home Possible Mortgages Resource Center	Visit our Home Possible Mortgages online resource center for detailed information on our suite of Home Possible products: Home Possible 100, Home Possible 97, and Home Possible Neighborhood Solution Mortgages.
Home Possible Product Overview	Discover how you can expand homeownership opportunities and meet the needs of more borrowers by attending this recorded webinar that introduces you to key product features and benefits of Freddie Mac's suite of Home Possible Mortgages. This session includes eligibility requirements, an overview of underwriting requirements, flexibilities, new tools and resources you can use to reach more borrowers.
Home Possible: What's New!	This recorded webinar will introduce you to Freddie Mac's new enhancements to the suite of Home Possible Mortgage. Attend from the convenience of your office, and learn about our new, innovative enhancements.
Overview of Recent Announcements and Guide Changes	In the past several months, we've introduced many changes to our pricing and credit requirements through special <i>Single Family Seller/Service Guide</i> Bulletins and Announcements. This live webinar course offering provides an overview of the recent pricing and credit changes announced from November 15, 2007 to present.
Processing Checklist for Home Possible Mortgages	This checklist will help you process Home Possible Mortgages with a Loan Prospector [®] assessment of Accept or Caution A-minus eligible.

Initial InterestSM Mortgages	
Initial Interest Adjustable-rate Mortgages Description and Fact Sheet	View our Initial Interest Adjustable-rate Mortgages fact sheet for complete information about product features and benefits.
Initial Interest Details for Originators and Underwriters	This reference provides you with a detailed summary of the underwriting requirements for Initial Interest Mortgages.
Initial Interest Fixed-rate Mortgages Description and Fact Sheet	View our Initial Interest Fixed-rate Mortgages fact sheet for complete information about features and benefits.
Servicing Initial Interest Mortgages	This recorded webinar includes Freddie Mac's requirements for servicing Initial Interest Mortgages. Learn the servicing requirements for reporting curtailments, payment changes, and more.

Manufactured Home Mortgages	
Manufactured Homes Description and Fact Sheet	Read more about the features and benefits of mortgages secured by manufactured homes.
Manufactured Home Underwriting Reminders	Use this easy-to-print reference to determine if a mortgage secured by a manufactured home is eligible for sale to Freddie Mac.
Selling Mortgages Secured by Manufactured Homes	This interactive live webinar will get you familiar with types of manufactured home properties, mortgages, and eligible transactions for manufactured housing, as well as the requirements to sell these mortgages to Freddie Mac. Includes an introduction to Form 70B: Manufactured Home Appraisal Report.

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Mortgages for Newly Constructed Homes	
Construction Conversion Mortgages Description and Fact Sheet	View or print this online fact sheet to learn about the features and benefits of Freddie Mac Construction Conversion Mortgages.
Mortgages for Newly Constructed Homes	This live webinar will introduce you to Freddie Mac's Mortgages for Newly Constructed Homes offering. Learn how we've enhanced and expanded our requirements to provide you with more opportunities for borrowers seeking home financing for newly built, construction conversions or renovations.
Mortgages for Newly Constructed Homes	Use this easy-to-print reference to process, underwrite, and deliver Mortgages for Newly Constructed Homes to Freddie Mac.
Mortgages for Newly Constructed Homes Description and Fact Sheet	View or print this online fact sheet to learn about the features and benefits of Freddie Mac Mortgages for Newly Constructed Homes.
Newly Built Home Mortgages Description and Fact Sheet	View or print this online fact sheet to learn about the features and benefits of Freddie Mac Newly Built Home Mortgages.
Renovation Mortgages Description and Fact Sheet	View or print this online fact sheet to learn about the features and benefits of Freddie Mac Renovation Mortgages.

Seller-Owned Modified & Converted Mortgages	
Seller-Owned Converted Mortgages Description and Fact Sheet	Use this fact sheet to learn about selling your ARMs to Freddie Mac after they have been converted.
Seller-Owned Modified Mortgages Description and Fact Sheet	Use this fact sheet to learn about selling your ARMs and fixed-rate mortgages you have held in your portfolio and modified before delivery to Freddie Mac.

Refinance Mortgages	
Eligibility/Processing Checklist for Streamlined Refinance Mortgages	This checklist helps you determine if a Streamlined Refinance Mortgage meets the eligibility and underwriting requirements for sale to Freddie Mac.
Freddie Mac's Refinance Programs	Use this chart to view a detailed comparison of Freddie Mac's refinance options, including Streamlined Refinance Mortgages, and requirements for cash-out and no cash-out refinances.
Streamlined Refinance Mortgages Description and Fact Sheet	Learn why Streamlined Refinance Mortgages are a fit for your existing borrowers looking to lower their rate and payment or refinance from an ARM to the security of a fixed-rate mortgage.

Temporary Subsidy Buydown Mortgages	
Temporary Subsidy Buydown Mortgages Description and Fact Sheet	Learn about increasing your market potential by offering borrowers lower initial payments and the stability of predictable payment increases.