

This document lists the various resources available to you in The Learning Center on mortgage products. Each resource is marked with one of the following icons to identify the type of help provided:



Live Webinar



Tutorial



Reference Tool



User Guide

Mortgage Products

[Discover the Possibilities with Home Possible® Mortgages](#). Information about Freddie Mac's Home Possible Mortgages, including how to meet the needs of low-to-moderate-income borrowers, as well as first-time homebuyers, with these products.



[Condominium Project Eligibility Requirements](#). A high-level overview of Freddie Mac's requirements for reviewing condominium projects and general project eligibility.



[Construction Conversion and Renovation Mortgages](#). Information on how to structure the transaction, how to calculate the value ratio's and the requirements involved when delivering the permanent mortgage that replaces the interim construction financing.



[Construction Conversion and Renovation Mortgages](#). An eligibility chart to help process, underwrite, and deliver Construction Conversion and Renovation Mortgages to Freddie Mac.



[Freddie Mac Condominium Unit Mortgages](#). A summary of general condominium project eligibility requirements, ineligible properties, review requirements by condominium project type, and more.



[Freddie Mac Refinance Programs](#). Use this chart to view a detailed comparison of Freddie Mac's refinance options, including requirements for cash-out and no cash-out refinances.



[Home Possible: At A Glance](#). Detailed information that helps you originate Freddie Mac's Home Possible Mortgages.



[Home Possible Income Eligibility](#). Information on income and eligibility requirements to establish that Home Possible income limits are not exceeded.



[Home Possible Mortgages – Your Affordable Lending Solution](#). An introduction to Freddie Mac's Home Possible Mortgages, which allow low down-payment options, flexible sources of funds, and flexible credit terms.



[Manufactured Homes Underwriting Reminders](#). A quick reference to help determine if a mortgage secured by a manufactured home is eligible for sale to Freddie Mac.



[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.



[Maximum LTV, TLTV & HLTV Ratios for Conforming and Super Conforming Mortgages](#). A series of tables for conforming and super conforming mortgages that lists maximum LTV/TLTV/HLTIV ratio requirements for product and property types, allowing easy comparison.



Relief Refinance MortgagesSM

[Determining the Maximum Loan Amount on Freddie Mac Relief Refinance Mortgages](#). A review of the requirements for mortgage proceeds and steps for determining the maximum loan amount for both the Relief Refinance Mortgage – Same Servicer and Relief Refinance Mortgage – Open Access.



[Freddie Mac Relief Refinance Mortgages Income and Asset Documentation Requirements](#). Information on the minimum income and asset documentation requirements for Relief Refinance Mortgages – Open Access and Relief Refinance Mortgages – Same Servicer.



[Freddie Mac Relief Refinance Mortgages – Open Access Eligibility Requirements](#). Provides eligibility information on the Freddie Mac Relief Refinance Mortgages – Open Access offering.



[Freddie Mac Relief Refinance Mortgages – Same Servicer Eligibility Requirements](#). Provides eligibility information on the Freddie Mac Relief Refinance Mortgages – Same Servicer offering.



[Using Home Value Explorer® \(HVE\) via Loan Product Advisor for Relief Refinance Mortgages](#). Instructions on using Home Value Explorer (HVE), a Freddie Mac Automated Valuation Model (AVM) tool, to simplify the mortgage process by streamlining the collateral valuation cycle.



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