

Mortgage Products Training and Education Resources



By working together, we can help your borrowers achieve reliable, responsible and long-lasting homeownership with a variety of mortgage products designed to meet the diverse needs of your borrowers. Access the following resources when you visit The Learning Center, or click the links below. You can also find additional mortgage product information and resources on [Freddie Mac's Single-Family Mortgage Product pages](#).

Condominium Mortgages	
Condo Project Eligibility & Seller Warranties	This 90-minute interactive webinar provides originators, processors and underwriters with a high-level overview of Freddie Mac's requirements for Condominium Unit Mortgages, including recently announced changes. In this session, we look at eligible project types and required warranties the Seller must make to sell these mortgages to Freddie Mac.
Condominium Unit Mortgages - Project Analysis	This quick reference helps 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, determine and document you meet certain requirements and warranties 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	
Documenting Lawful Residency Status for Non-U.S. Citizens	Use this easy-to-print reference to learn about resources available to help you identify documentation that may be used to establish lawful residency for non-U.S. citizens residing in the United States.
Home Possible Mortgages	Participate in this live webinar to learn about Freddie Mac's Home Possible Mortgages. Find out how to meet the needs of more low-to-moderate income borrowers, and first-time homebuyers with these products.
Home Possible At A Glance	The detailed information contained in this At-a-Glance reference helps you originate Freddie Mac's Home Possible Mortgages.

Manufactured Home Mortgages	
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.

Mortgages for Newly Constructed Homes	
Loan Prospector – How to Enter a Loan for Mortgages for Newly Constructed Homes	Use this easy-to-print reference to help you process and underwrite Mortgages for Newly Constructed Homes using Loan Prospector.
Mortgages for Newly Constructed Homes	This live webinar introduces you to Freddie Mac's offering on Mortgages for Newly Constructed Homes. Learn how we've enhanced and expanded our requirements to provide 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.

Note: Vertical revision bars " | " are used in the margin of this quick reference to highlight new requirements and significant changes

Refinance Mortgages	
10 Facts about the 'No cash-out' Refinance and Relief Refinance Mortgages	This chart provides 10 facts on the eligibility information regarding our “No Cash-out” Refinance and the Freddie Mac Relief Refinance Mortgages offering.
Determining the Maximum Loan Amount on Freddie Mac Relief Refinance MortgagesSM	Use this quick reference to review 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 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.
Freddie Mac Refinance Programs	This interactive webinar introduces you to Freddie Mac's refinance programs, including recent refinance policy changes. The webinar covers various refinance scenarios along with borrower qualification and appraisal requirements, so you can determine which refinance program best meets your borrower's needs.
Freddie Mac Relief RefinanceSM Mortgages	This live webinar provides you with a detailed review of the Freddie Mac Relief Refinance Mortgage. This offering helps borrowers who are making timely mortgage payments but are unable to refinance due to declining property values and tightening credit terms, the ability to refinance into mortgages that better position them for long-term homeownership success.
Freddie Mac Relief Refinance Mortgages - Eligibility Requirements	This easy-to-print reference provides details on eligibility requirements for the Freddie Mac Relief Refinance Mortgages that are in effect for Relief Refinance Mortgages with a loan application date prior to December 1, 2011, Note Date on or before January 31, 2012, and a Settlement Date on or before April 30, 2012.
Freddie Mac Relief Refinance Mortgages - Delivery and Pooling Requirements	This easy-to-print reference provides details on delivery and pooling requirements for the Freddie Mac Relief Refinance Mortgages offering that Freddie Mac will purchase under the terms of the Guide Chapters A24, B24 and your other Purchase Documents.
Freddie Mac Relief Refinance Mortgages – Open Access Eligibility Requirements for Application Dates on or after December 1, 2011	This easy-to-print reference provides eligibility information on the Freddie Mac Relief Refinance Mortgages - Open Access offering.
Freddie Mac Relief Refinance Mortgages – Same Servicer Eligibility Requirements for Application Dates on or after December 1, 2011	This easy-to-print reference provides eligibility information on the Freddie Mac Relief Refinance Mortgages - Same Servicer offering.
Summary of Changes to the Freddie Mac Relief Refinance Mortgage Offering – Eligibility Requirements	This easy-to-print reference provides an overview of the revisions to our Freddie Mac Relief Refinance Mortgages SM per Single-Family Seller/Servicer Guide Bulletin 2011-22, including our business implementation of the Home Affordable Refinance Program (HARP).
Using Home Value Explorer[®] (HVE) via LoanProspector.com for Relief Refinance Mortgages	This easy-to-print reference provides instructions to use the HVE, a Freddie Mac Automated Valuation Model (AVM) tool, to simplify the mortgage process by streamlining the collateral valuation cycle.

Super Conforming Mortgages

LTV, TLTV & HLTIV Ratios for Super Conforming Mortgages	This easy-to-print reference provides maximum LTV/TLTV/HLTIV ratio requirements listed for product and property type in table form for easy comparison.
---	---

This document is not a replacement or substitute for the information found in the *Single-Family Seller/Servicer Guide*, and /or terms of your Master Agreement and/or Master Commitment.

© Freddie Mac