



The ICBA/Freddie Mac Alliance

Offering you a comprehensive set of secondary market business advantages

When you participate in the ICBA/Freddie Mac Alliance, you get access to a comprehensive set of secondary market business advantages designed to help you enhance your mortgage origination strategies and maximize your profitability with cash sale advantages on a variety of Freddie Mac mortgage products. Take advantage of alliance benefits and create more opportunities for borrowers in your community and realize new possibilities for your mortgage business. **Discover alliance solutions at www.FreddieMac.com/singlefamily/icba.html.**

› Alliance Benefits

- **Create more opportunities for borrowers in your community to become homeowners** as you tap into alliance advantages for niche-market products, including:
 - Guaranteed Rural Housing Loan Program Mortgages – a solution to help you reach underserved borrowers in rural areas
 - Bi-weekly payment mortgages – a product option for borrowers seeking alternative monthly payment options and quicker equity build-ups
- **Conveniently expand your mortgage origination channels** and benefit from alliance-offered start-up savings on our technology solutions with:
 - A *Mortgagebot with Loan Prospector*® website – a business-to-consumer website that you brand and control, allowing you to reach potential borrowers online
 - Loan Prospector, our automated underwriting service that enables you to streamline your mortgage origination process at the point of sale

› Alliance Benefits

- **Maximize your profitability in any market condition with cash sale advantages** on a variety of mortgage products including:
 - 15-, 20-, and 30- year fixed-rate mortgages
 - Balloon/reset mortgages

With alliance benefits on these and other Freddie Mac mortgage products, you'll have expanded options to execute competitive secondary market sales to meet your individual business needs.

- **Enhance your mortgage business knowledge** throughout the year with training opportunities to broaden your secondary market expertise. Training opportunities include:
 - Learning sessions designed to help you tap into emerging markets
 - Scholarships to any Freddie Mac Campus Live training event

Getting started with the alliance is easy. However, you must be an approved Freddie Mac Seller/Service and an ICBA member to participate. Learn more at www.FreddieMac.com/singlefamily/icba.html.