

Freddie Mac HFA Advantage Program*

Terms Specific to Housing Finance Agencies



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 AdvisorSM (LPA) recommended for broader flexibility • AUS alternatives in lieu of LP accepted 	<p>HFA Pricing</p> <ul style="list-style-type: none"> • No delivery fees • Market-competitive pricing, including a standard HFA Guarantee Fee (Gfee) and variable sales executions • Cash and 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"> • Charter-level mortgage insurance coverage <p>Negotiated Options:</p> <ul style="list-style-type: none"> • No mortgage insurance required (12 months recourse) • Immediate representation and warranty relief with 100% QC review 	<p>“White Glove” Process</p> <ul style="list-style-type: none"> • No application fees • Streamlined application process and less required documentation • Dedicated Freddie Mac representatives 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[®]) • Additional Freddie Mac training: <ul style="list-style-type: none"> • Loan Product Advisor • Loan Quality Advisor[®] • Selling SystemSM • Loan Delivery • Service Loans Application • Dedicated website for HFAs

*FOR DISCUSSION PURPOSES ONLY. Information in this presentation does not constitute an agreement between Sellers and Freddie Mac and the terms of this program are subject to change. Sellers must refer to their Purchase Documents for final program requirements.