



Why Choose Freddie Mac Home Possible Advantage®?

When it comes to providing the greatest flexibility and mortgage options for low- or moderate-income homebuyers, Home Possible Advantage® is at the top of the list. Also perfect for first-time homebuyers, millennials and other underserved consumers, Home Possible Advantage helps you put more qualified customers on the path to successful homeownership.

*Here's how **Home Possible Advantage** comes out ahead:*

Income Eligibility	<ul style="list-style-type: none"> ■ Eligible annual income up to 100 percent of area median income. ■ Higher income limit in high cost areas and no income limit on properties located in any designated underserved area. ■ Higher area median income limits mean broader borrower income eligibility so more borrowers qualify.
Refinancing	<ul style="list-style-type: none"> ■ No cash-out refinances permitted. ■ Allows loans not currently owned or securitized by Freddie Mac.
Manual Underwriting	<ul style="list-style-type: none"> ■ Manual underwriting is permitted provided at least one borrower has a usable credit score.
Homebuyer Education	<ul style="list-style-type: none"> ■ FREE through Freddie Mac CreditSmart® – Steps to Homeownership Tutorial. Only five modules are required to obtain the Homebuyer Education Certificate. ■ Various sources of homebuyer education are accepted. ■ Only required for one borrower when all borrowers are first-time homebuyers.

For more information contact your Freddie Mac representative or visit our Home Possible Advantage [web page](#).