



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:*

Refinancing

- No cash-out refinances permitted.
- Allows loans not currently owned or securitized by Freddie Mac.

Manual Underwriting

- Manual underwriting is permitted provided at least one borrower has a usable credit score.

Homebuyer Education

- 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](#).