



HOME POSSIBLE ADVANTAGE®

A Smart Choice for Affordable Lending

Help your borrowers realize their dream of homeownership with a Freddie Mac Home Possible Advantage® mortgage. Home Possible Advantage® offers 97% loan-to-value and many benefits for your borrowers.

Key Features

- Maximum loan-to-value is 97% and maximum total loan-to-value is 105%*.
- Eligible properties: one-unit properties, condominiums and planned unit developments.
- Fixed-rate mortgages with a term of 30 years.
- All borrowers must occupy the property as their primary residence.

*2nd liens allowed provided DPA lender approved by FUB

Flexibilities

- No reserves required.

Borrower Benefits

- No minimum borrower contribution from borrower's personal funds.
- Gifts from related persons and other sources of funds permitted for down payment and closing costs.

Visit FreddieMac.com/homepossible/hp.html. Review Single/Family Seller-Servicer Guide Chapter 4501 for requirements. Take our online tutorial, Home Possible Mortgages® - Your Affordable Lending Solution at FreddieMac.elearningserver.com/7733012047



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Excellence is an Attitude!

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