



## Freddie Mac Home Possible Advantage(SM) Mortgage Makes Home Financing With a 3 Percent Downpayment Possible

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### New Low-Downpayment Mortgage Aims to Change the Game for Homebuyers

MCLEAN, VA--(Marketwired - Dec 8, 2014) - Freddie Mac (OTCQB: FMCC) today launched *Home Possible Advantage(SM)*, an affordable conforming, conventional mortgage with a three percent downpayment requirement designed to make responsible homeownership accessible to more first-time buyers and other qualified borrowers with limited downpayment savings.

#### Freddie Mac Executive Quote:

Attribute to Dave Lowman, Executive Vice President, Single-Family Business at Freddie Mac:

"*Home Possible Advantage* gives qualified borrowers with limited downpayment savings a responsible path to homeownership and lenders a new tool for reaching eligible working families ready to own a home of their own. *Home Possible Advantage* is Freddie Mac's newest effort to foster a strong and stable mortgage market."

#### Key Facts:

- *Home Possible Advantage* offers qualified low- and moderate-income borrowers a conforming conventional mortgage with a maximum loan-to-value ratio of 97 percent.
- Home Possible Advantage mortgages can be used to buy a single unit property or for a "no cash out" refinance of an existing mortgage.
- First time homebuyers must participate in an acceptable borrower education program, like Freddie Mac's CreditSmart®, to qualify for Home Possible Advantage.
- Home Possible Advantage mortgages are available as 15-, 20-, and 30-year fixed rate mortgages.

For more information, visit <http://www.freddie.mac.com/singlefamily/homepossible>. Lenders should contact their Freddie Mac representative and interested borrowers should contact a Freddie Mac lender.

Freddie Mac was established by Congress in 1970 to provide liquidity, stability and affordability to the nation's residential mortgage markets. Freddie Mac supports communities across the nation by providing mortgage capital to lenders. Today Freddie Mac is making home possible for one in four home borrowers and is one of the largest sources of financing for multifamily housing. Additional information is available at [FreddieMac.com](http://FreddieMac.com), Twitter [@FreddieMac](https://twitter.com/FreddieMac) and Freddie Mac's blog [FreddieMac.com/blog](http://FreddieMac.com/blog).

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