



Freddie Mac Announces “All For Home” to Create New Understanding and Opportunities to Empower Homeownership

June 6, 2019

Effort to lead the future of home through education, expertise, and solutions to make home possible for aspiring homebuyers

MCLEAN, Va., June 06, 2019 (GLOBE NEWSWIRE) -- [Freddie Mac](#) (OTCQB:FMCC) announced today [All For Home](#), a new approach to its Single-Family affordable lending mission, which is driving industry change by providing education, mortgage offerings, business solutions, and insights to lenders and the affordable housing ecosystem.

“For nearly 50 years, Freddie Mac has been making home possible for millions of people who wish to purchase a home,” said Danny Gardner, Senior Vice President of Single-Family Affordable Lending and Access to Credit at Freddie Mac. “Our All For Home effort spotlights Freddie Mac’s leadership in support of its affordable mission and looks beyond today to build the future of home by facilitating better lender and partner collaboration to reduce barriers for those seeking homeownership.”

With *All For Home*, Freddie Mac Single-Family is working to change the perception of affordable lending by providing thought leadership, educational resources and innovative, collaborative solutions to enable lenders and partners to reach more people who want to own a home. As a result, Freddie Mac will continue to shape the future of the affordable lending ecosystem and broaden understanding of opportunities to better serve current and future borrowers.

Freddie Mac’s *All For Home* is focused on the following four pillars:

- **Insights:** Provide best-in-class research and data on the affordable lending market and the [Borrower of the FutureSM](#) customer base. The results will be used to advance thought leadership and industry perspectives on the future of homeownership;
- **Education:** Host community-based homeownership education and outreach events, lender and real estate professional trainings, and help housing counselors to reach and inform audiences such as millennials, women, veterans, people with disabilities, senior citizens and very low- to moderate-income borrowers;
- **Mortgage Offerings:** Develop additional lending and down-payment solutions for [first-time homebuyers](#), [manufactured housing](#), [energy efficiency properties](#), and for very low- to moderate-income borrowers;
- **Business Solutions:** Provide lenders with expanded opportunities to enable technology-driven lending processing services including [Loan Product Advisor®](#), [Automated Collateral Evaluation](#), [Asset and Income Modeler](#) including [AIM for self-employed borrowers](#), [Home Possible Sweat Equity offerings](#), rural offerings such as [NextJob](#), [Servicing-Released XChangeSM](#), and [Freddie Automated Servicing TransferSM](#).

“Through collaboration and partnership, we are working to develop and enhance solutions and technologies that allow our partners to confidently, swiftly and easily help more people achieve the dream of homeownership,” Gardner added. “There is power in anticipating future homeownership needs so that, together, our partners and lenders can make a positive impact.”

Freddie Mac has partnered with the Manufactured Housing Institute and is working with leading manufactured home builders to expand homeownership opportunities to more borrowers. Freddie Mac requirements for manufactured homes are designed so the mortgages purchased are originated, underwritten and serviced to help qualified borrowers buy homes they can both afford and sustain.

Freddie Mac’s Home Possible[®] affordable mortgage origination program exceeded [\\$50 billion](#) in home mortgages that were provided to 262,328 families across the United States over a three-year period from 2015 through 2018.

Across the country, Freddie Mac provided homeownership and financial literacy education to 518,168 aspiring homeowners through its CreditSmart[®] program in 2018. In addition, it provided affordable-lending training to 32,796 loan officers and real estate professionals through outreach events last year.

Freddie Mac will continue to launch new affordable education and lending programs and efforts in the coming months and lead an industry leadership dialogue directed at making homeownership accessible for more borrowers.

June is National Homeownership Month, highlighting the industry’s focus on enabling home buyers. Freddie Mac recognizes the critical need to address the changing dynamics in the housing market which is creating new challenges to realizing the dream of homeownership. Freddie Mac will continue to launch new affordable education and lending programs in the coming months and is proud to prompt industry dialogue directed at solving affordability and accessibility barriers for borrowers.

About Freddie Mac

Freddie Mac makes home possible for millions of families and individuals by providing mortgage capital to lenders. Since our creation by Congress in

1970, we've made housing more accessible and affordable for homebuyers and renters in communities nationwide. We are building a better housing finance system for homebuyers, renters, lenders, investors and taxpayers. Learn more at [FreddieMac.com](https://www.FreddieMac.com), Twitter [@FreddieMac](https://twitter.com/FreddieMac) and Freddie Mac's blog [FreddieMac.com/blog](https://www.FreddieMac.com/blog).

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