



Freddie Mac's HomeOneSM mortgage for first time buyers

According to Freddie Mac, almost 50% of home purchases are currently made by first-time buyers*. Now you can reach more of these borrowers with HomeOneSM, a lending solution for those with limited funds for down payments.

3% down payments, 620 FICO scores and more.

- Allowed property types include townhomes, warrantable condominiums, modular homes, 1-unit cooperatives, manufactured homes** and homes in Planned Unit Developments (PUDs).
- Borrowers may qualify for 30-year, fixed-rate financing, or save on interest by qualifying for a 15-year loan term.
- HomeOne has no income or geographic restrictions, so your borrowers are free to shop for a home within their preferred neighborhoods.
- Temporary buydowns (1/0 and 2/1) are allowed.
- Freddie Mac Affordable Seconds® are allowed.

Want to learn more about HomeOne? Contact:

* As of June 2018. See www.freddie.mac.com for more information.

** Manufactured homes are allowed on Purchase and Rate Term Refinance Transactions of a Primary Residence only. 95% LTV and minimum 640 FICO required.