

# Freddie Mac's HomeOne<sup>SM</sup> Mortgage

## An Overview

February 2020



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**Genworth**   
Mortgage Insurance

# Agenda

**In Today's Session We Will Cover:**

## **Freddie Mac's HomeOne Mortgage**

- Website
- Overview of the HomeOne Loan Program
- Homebuyer Education Options
- Resources and Tools
- Genworth Mortgage Insurance Rate *Express*<sup>®</sup> and MI Guidelines

**Today's Session Is Just An Overview An Not Complete Program Details**

# HomeOne Program

Contact Us 1-800-FREDDIE

Explore Freddie Mac 

**Freddie Mac**  
Single-Family

Home Working with Us Tools & Learning News & Insights About Seller/Servicer Guide  

Origination & Underwriting Overview Improving Workflow Mortgage Products Resources & Learning Guide & Bulletins News & Insights

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## HomeOne<sup>SM</sup>

Available to qualified first-time homebuyers for a low down payment of just 3%, the Freddie Mac HomeOne<sup>SM</sup> mortgage is a low down payment option that serves the needs of many first-time homebuyers, along with no cash-out refinance borrowers.

This mortgage solution allows you to help more first-time homebuyers achieve the milestone of homeownership, regardless of their income levels or geographic location. HomeOne<sup>SM</sup> reflects our dedication to responsible lending, sustainable homeownership and improving access to credit.

With more flexibility for maximum financing, HomeOne<sup>SM</sup> provides expanded opportunity and greater certainty to bring more borrowers to the closing table.

**Who is HomeOne<sup>SM</sup> for?**

- First-time homebuyers
- Borrowers who need flexible financing
- People purchasing single family homes, including townhouses and condos.

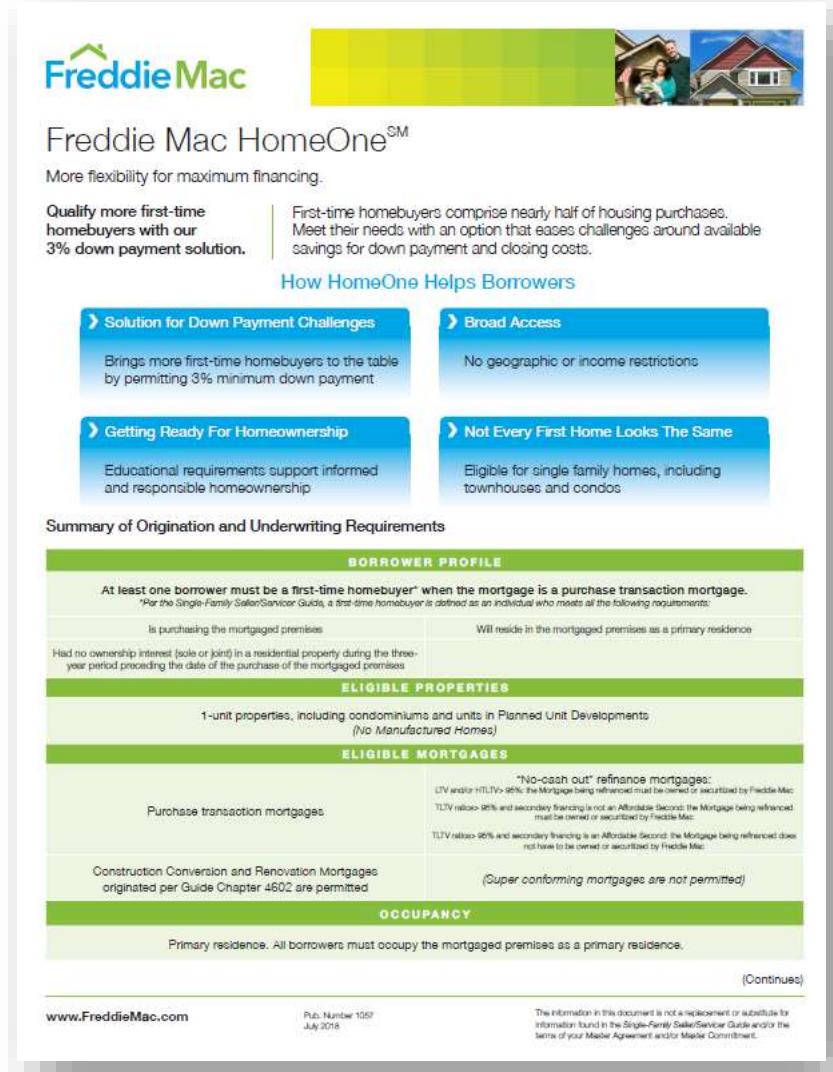
**EXPLORE THE FAQ**

## Product Features

<b>BORROWER ELIGIBILITY/BORROWER PROFILE</b>	No borrower geographic or income limits. Homebuyer education required for purchase transactions when all borrowers are first-time homebuyers
--	--

<http://www.freddiemac.com/singlefamily/mortgages/homeone/homeone.html>

# Freddie Mac HomeOne



The image shows the Freddie Mac HomeOne landing page. At the top left is the Freddie Mac logo. To its right is a horizontal color bar transitioning from yellow to green, with a small photo of a couple standing in front of a house on the right side. Below the logo, the text "Freddie Mac HomeOne<sup>SM</sup>" is displayed, followed by the tagline "More flexibility for maximum financing." A sidebar on the left contains four bullet points: "Qualify more first-time homebuyers with our 3% down payment solution.", "First-time homebuyers comprise nearly half of housing purchases. Meet their needs with an option that eases challenges around available savings for down payment and closing costs.", "How HomeOne Helps Borrowers", and "Summary of Origination and Underwriting Requirements". The "How HomeOne Helps Borrowers" section is expanded, showing four categories: "Solution for Down Payment Challenges" (brings more first-time homebuyers to the table by permitting 3% minimum down payment), "Broad Access" (no geographic or income restrictions), "Getting Ready For Homeownership" (educational requirements support informed and responsible homeownership), and "Not Every First Home Looks The Same" (eligible for single family homes, including townhouses and condos). The "Summary of Origination and Underwriting Requirements" section is a table with three main sections: "BORROWER PROFILE", "ELIGIBLE PROPERTIES", and "ELIGIBLE MORTGAGES". The "BORROWER PROFILE" section includes requirements for the borrower's intent to purchase, ownership history, and residence. The "ELIGIBLE PROPERTIES" section specifies 1-unit properties, including condominiums and units in Planned Unit Developments (No Manufactured Homes). The "ELIGIBLE MORTGAGES" section details "No-cash out" refinance mortgages (LTU under 110% and TLTU under 95%, the Mortgage being refinanced must be owned or securitized by Freddie Mac), and Construction Conversion and Renovation Mortgages (originated per Guide Chapter 4602 are permitted). The "OCCUPANCY" section states that primary residence is required. At the bottom of the page, the URL "www.FreddieMac.com" is listed, along with the publication number "Pub. Number 1057" and the date "July 2016". A note at the bottom right states: "The information in this document is not a replacement or substitute for information found in the Single-Family Seller/Servicer Guide and/or the terms of your Master Agreement and/or Master Commitment." A link "(Continues)" is also present.

<https://sf.freddiemac.com/content/assets/resources/pdf/fact-sheets/homeone.pdf>

www.FreddieMac.com

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July 2016

The information in this document is not a replacement or substitute for information found in the Single-Family Seller/Servicer Guide and/or the terms of your Master Agreement and/or Master Commitment.

(Continues)

# Freddie Mac Selling Guide

BROWSE THE GUIDE

RECENT BULLETINS

FORMS & DOCUMENTS

UPCOMING CHANGES

[Guide Home](#) > [Selling](#) > [Series 4000 : Mortgage Eligibility](#) > [Topic 4600 : Special Freddie Mac Mortgage Products](#) > [Chapter 4605 : Freddie Mac HomeOne<sup>SM</sup> Mortgages](#)

Chapter 4605

## Freddie Mac HomeOne<sup>SM</sup> Mortgages

4605.1

[Purchase of Freddie Mac HomeOne<sup>SM</sup> Mortgages](#)

4605.2

[Eligibility and delivery for Freddie Mac HomeOne<sup>SM</sup> Mortgages](#)

**Any LTV Less than 97% Loan Product Advisor Will Underwrite As a Standard Freddie Mac Loan Product**

# Freddie Mac's HomeOne

## HomeOne:

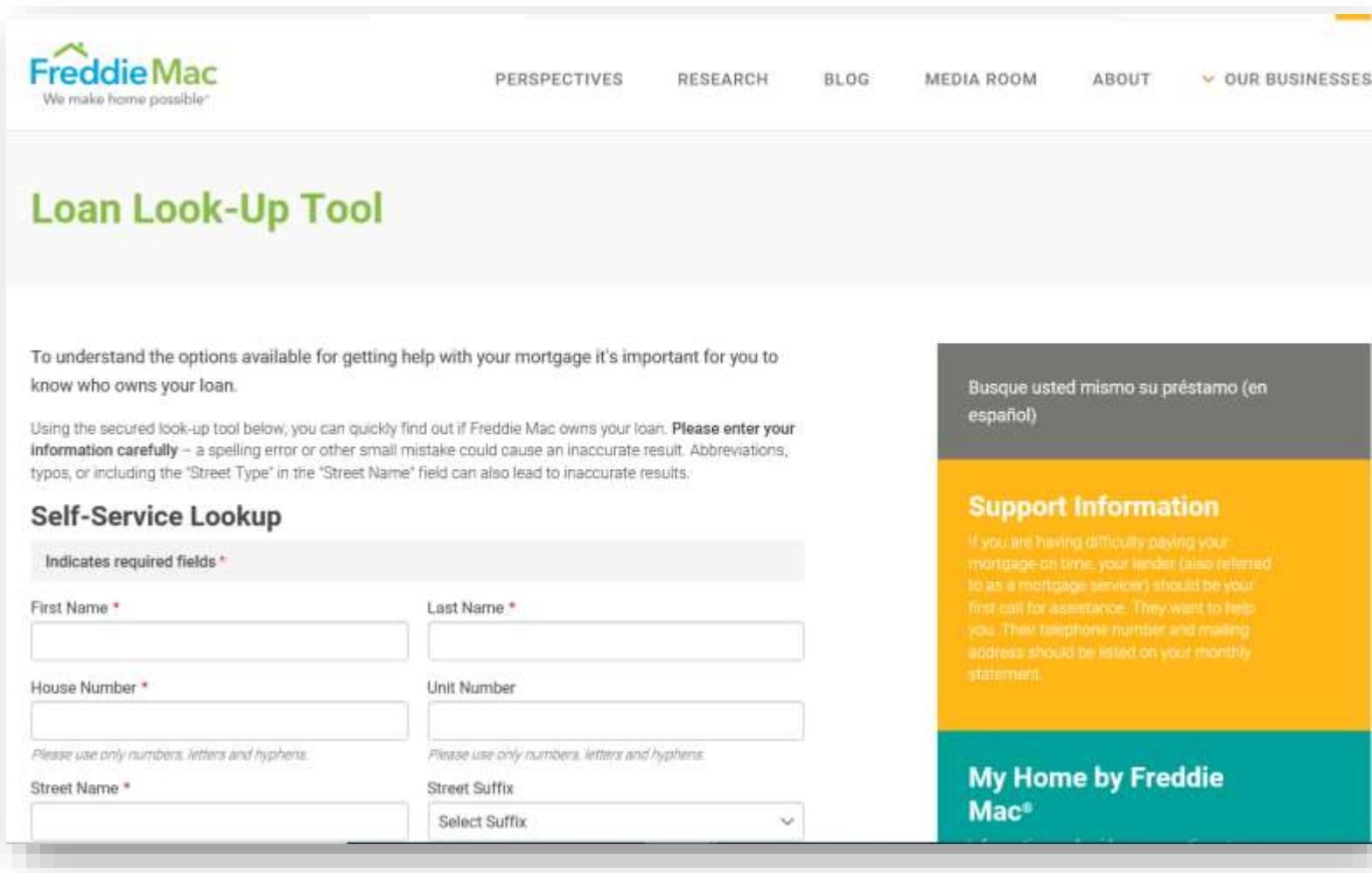
- **Underwriting Path:** Must be submitted to Loan Product Advisor®
- **Mortgage Flexibility:** Fixed rate conforming loans, with a term of up to 30 years
- **Refinance Options:** No cash-out\*
- **Primary Residence Only:** All borrowers must occupy the property as their primary residence

\* "No cash-out" refinance

- LTV and/or HTLTV >95%: loan being refinanced must be owned by Freddie Mac.
- TLTV >95% and secondary financing is not an Affordable Second: loan being refinanced must be owned by Freddie Mac.
- TLTV >95 and secondary financing is an Affordable Second: loan being refinanced does not have to be owned by Freddie Mac.

*See next slide for look-up tool to determine if the current loan is owned by Freddie Mac*

# Freddie Mac Loan Look-Up Tool



The screenshot shows the Freddie Mac website with the "Loan Look-Up Tool" page. The top navigation bar includes links for PERSPECTIVES, RESEARCH, BLOG, MEDIA ROOM, ABOUT, and OUR BUSINESSES. The main content area features a green header "Loan Look-Up Tool". Below it, a text block explains the importance of knowing who owns the loan. A "Self-Service Lookup" form follows, containing fields for First Name, Last Name, House Number, Unit Number, Street Name, and Street Suffix. To the right, a sidebar in Spanish provides support information and links to "My Home by Freddie Mac".

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## Loan Look-Up Tool

To understand the options available for getting help with your mortgage it's important for you to know who owns your loan.

Using the secured look-up tool below, you can quickly find out if Freddie Mac owns your loan. **Please enter your information carefully** – a spelling error or other small mistake could cause an inaccurate result. Abbreviations, typos, or including the "Street Type" in the "Street Name" field can also lead to inaccurate results.

### Self-Service Lookup

Indicates required fields \*

First Name *	Last Name *
<input type="text"/>	<input type="text"/>
House Number *	Unit Number
<input type="text"/>	<input type="text"/>
Please use only numbers, letters and hyphens.	
Street Name *	Street Suffix
<input type="text"/>	Select Suffix

**Busqué usted mismo su préstamo (en español)**

### Support Information

If you are having difficulty paying your mortgage on time, your lender (also referred to as a mortgage servicer) should be your first call for assistance. They want to help you. Their telephone number and mailing address should be listed on your monthly statement.

**My Home by Freddie Mac®**

<https://ww3.freddiemac.com/loanlookup/>

# Freddie Mac's HomeOne

## HomeOne:

- **Property Ownership:** At least **one** of the borrowers must be a first-time homebuyer. **A first-time homebuyer\* is an individual that:**
  - Is purchasing the mortgaged premises
  - Will reside in the mortgaged premises as a primary residence
  - Had no ownership interest (sole or joint) in a residential property during the three-year period preceding the date of the purchase of the mortgaged premises

\*In addition, a displaced homemaker or a single parent may also be considered a first-time homebuyer if the individual had no ownership interest in a residential property during the preceding three-year period other than an ownership interest in the marital residence with a spouse. If a displaced homemaker or a single parent solely owned the marital residence, or solely or jointly owned a second home or investment property, the individual may not be considered a first-time homebuyer.

\*\*The borrower may have ownership interest in a residential property other than the mortgaged premises if the borrower does not occupy the property, and the lender documents the following:

- The borrower inherited the ownership interest in the property & shares ownership with another party, or
- The borrower owns the property with another party and the debt associated with the property was assigned to the other party by a court order (e.g. divorce decree), or
- The borrower is a cosigner/guarantor on the related mortgage debt and someone other than the borrower has made the payments for the most recent 12 months

# Freddie Mac's HomeOne

## HomeOne:

- **Minimum Borrower Contribution:** No minimum contribution from Borrower Personal Funds is required
- **Property Type:** Single family, condo, PUDs, No manufactured homes

# Freddie Mac's HomeOne

## HomeOne:

- **Minimum Reserves:** Verify all reserves required by Loan Product Advisor, as stated on the Feedback Certificate
- **No manual underwrite allowed**

# Freddie Mac's HomeOne

## HomeOne:

- **Secondary Financing:** No HELOC's permitted. TLTВ allowed to 105% only with Affordable Second

# Freddie Mac's HomeOne

## **HomeOne:**

### **Qualifying Ratios:**

- Loans Must Be Submitted to Loan Product Advisor
  - Ratios Will Be Determined by Loan Product Advisor

# Freddie Mac's HomeOne

## HomeOne:

- **Income Limits:** No Income Limits

# Freddie Mac's HomeOne

## HomeOne:

- **Credit Underwriting Loan Product Advisor:** A borrower's credit reputation is acceptable if the HomeOne mortgage receives a risk class of Accept IF **at least one borrower has a usable credit score as determined by Loan Product Advisor**

# Freddie Mac's HomeOne

## HomeOne:

### – Loan Product Advisor Entry: N/A

#### Are there any new attributes I need to provide in order to identify a HomeOne mortgage in Freddie Mac systems?

Our systems will leverage the same data clients submit normally in order to identify a HomeOne mortgage. This eliminates the need for an offering identifier in Loan Product Advisor or an Investor Feature Identifier (IFI) or Loan Program Identifier in Loan Selling Advisor®. For example, Loan Product Advisor will make the determination based on the absence of an offering identifier, as well as LTV/TLTV/HTLTV exceeding 95 percent.

# Freddie Mac's HomeOne

## HomeOne:

- **Mortgage Insurance:**
  - 35% mortgage insurance coverage applies for 97% LTV Loans

# Freddie Mac's HomeOne

- **Post Settlement Delivery Fees:** Standard Credit Fees and Pricing Apply. Refer to Guide Exhibit 19.

**Exhibit 19**  
**Credit Fees in Price**

1. **Credit Fees in Price for Mortgages with Special Attributes** – This Credit Fee in Price Matrix sets forth the Credit Fee in Price amounts and/or Credit Fee in Price rates and credits applicable to certain Mortgages that, because of the type of mortgage product, loan purpose, Mortgaged Premises or other attributes (the "special attributes"), are subject to a Credit Fee in Price or receive a credit for a Credit Fee in Price pursuant to the provisions of the Guide. This Credit Fee in Price Matrix also sets forth a maximum total amount that may be assessed on certain Mortgages, such maximum total amount otherwise referred to as a "cap."

2. **Credit Fees in Price are Cumulative** – A particular Mortgage that has various special attributes may be subject to more than one Credit Fee in Price. The cumulative Credit Fees in Price applicable to such a Mortgage will be the sum of the Credit Fees in Price required with respect to each of the special attributes of the Mortgage.

3. **Payment of Credit Fees in Price and application of credits for Credit Fees in Price** – Credit Fees in Price are paid and credits for Credit Fees in Price are applied in accordance with the provisions in Chapter 6303 of the Guide. However, for Mortgages sold through Loan Selling Advisor® under the Cash Program, Credit Fees in Price and credits for Credit Fees in Price will be netted from the proceeds due to the Seller at funding.

4. **Mortgage Eligibility** – Sellers should review the Guide and their other Purchase Documents to determine the eligibility of Mortgages with specific special attributes for which a Credit Fee in Price rate, a credit for a Credit Fee in Price, or a Fee Cap is shown on this exhibit.

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Condominium Unit Mortgages.....	<u>6</u>	Indicator Score / Loan-to-Value.....	<u>4</u>
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Freddie Mac Single-Family Seller/Servicer Guide  
10/2/2019

Bulletin 2019-20  
Page E19-1

[https://guide.freddiemac.com/ci/okcsFattach/get/1001717\\_5](https://guide.freddiemac.com/ci/okcsFattach/get/1001717_5)

# Freddie Mac's HomeOne

## HomeOne:

- **Home Buyer Education:** Purchases Only - When all borrowers are first-time home buyers, at least one must participate in homebuyer education

# Homebuyer Education



Home Working with Us Tools & Learning News & Insights About Seller/Servicer Guide



CreditSmart®

Overview Courses History Workshop Resources Planning Promotion Conducting Terms of Use

## CreditSmart® Consumer Online Resources

The CreditSmart® curriculum includes financial education modules to meet consumers' diverse homeownership needs and features information on credit, money management, homeownership, foreclosure avoidance, and more.



What can we help you find?

### [\*\*CreditSmart® Homebuyer U - With Certificate\*\*](#)

Are you a first-time homebuyer required to take a homeownership education course as a qualification for HomeOne® or Home Possible® mortgages? Check out the CreditSmart Homebuyer U education curriculum.

### [\*\*12-Module Financial Education Curriculum- No Certificate\*\*](#)

Utilize our free consumer financial education curriculum if you are considering homeownership for the first time or currently own a home and need information on how to avoid foreclosure.

### [\*\*Learn and Teach CreditSmart® in Four Easy Lessons\*\*](#)

Become a certified instructor for CreditSmart® - the financial education curriculum that helps your clients reach their financial and homeownership goals. This FREE instructor-led webinar series is tailored to housing professionals and is approved for six CEUs for AFCPE® certified professionals.

<https://sf.freddiemac.com/working-with-us/creditsmart/overview>

# Homebuyer Education

## CreditSmart® Courses

Tutorial - With Certificate

12-Module Curriculum - No Certificate

Military Financial Readiness

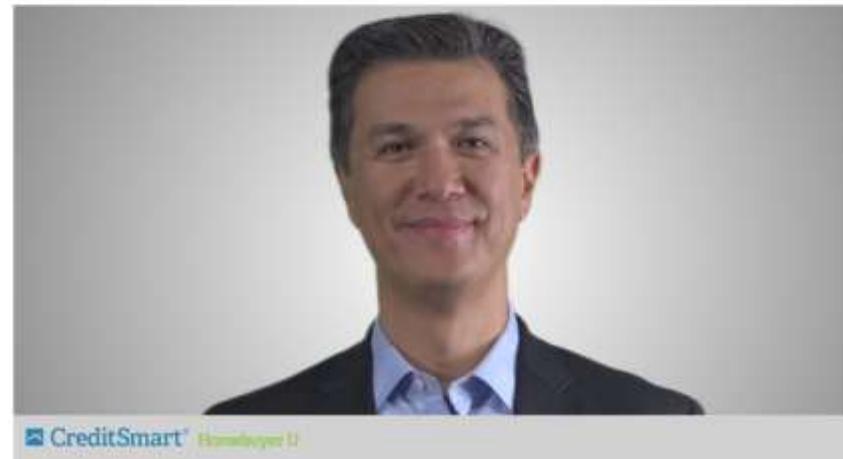
### Highlights of the Course

- Free, interactive tutorial offers six courses focused on homeownership education. Offered in English only.
- Self-paced, online platform that supports multiple access methods providing flexibility to users.
- Successful completion of this tutorial satisfies the HomeOne® or Home Possible® mortgage homeownership education requirement. A printable certificate of completion with the user's name is generated after successfully completing the final quiz. A copy of the certificate is also provided to the lender.

### Get Started Today!

If you have questions or experience problems while taking this online tutorial, please contact [CreditSmartTutorial@freddiemac.com](mailto:CreditSmartTutorial@freddiemac.com) or call 877-486-6028.

### CreditSmart Homebuyer U Introductory Video



<https://sf.freddiemac.com/working-with-us/creditsmart/courses>

# Genworth Homebuyer Education



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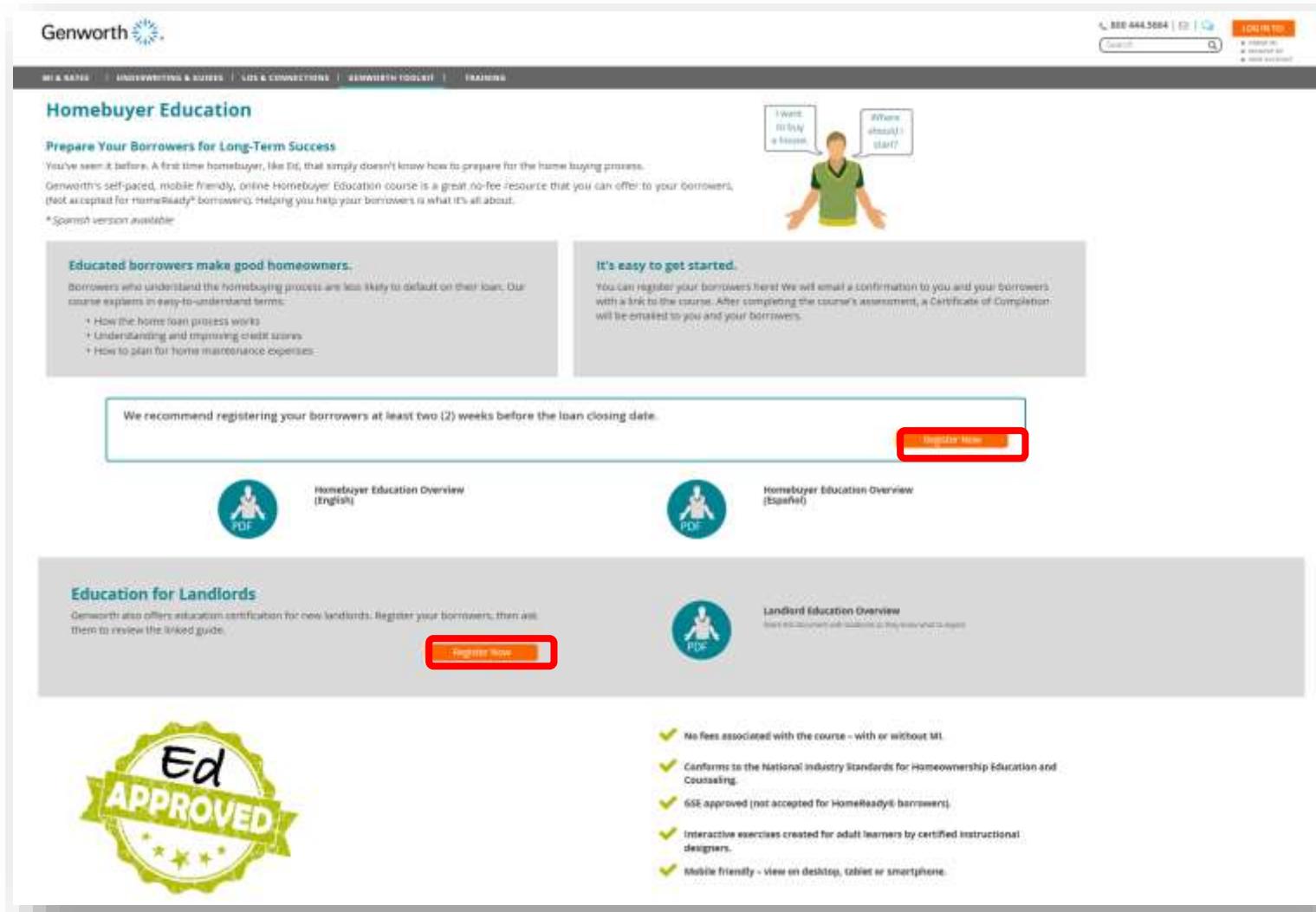
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**Genworth's Homebuyer Education Will Also Meet The Education Requirements For Freddie Mac's HomeOne Program**

# Genworth's Homebuyer Education



The screenshot shows the Genworth Homebuyer Education landing page. At the top, the Genworth logo is on the left, and a search bar with a magnifying glass icon and a 'SEARCH' button is on the right. Below the search bar are links for 'FOR MORTGAGE', 'MORTGAGE', 'HOMEOWNERSHIP', 'HOMEOWNERSHIP', and 'HOMEOWNERSHIP'.

The main heading is 'Homebuyer Education'. Below it is a sub-section titled 'Prepare Your Borrowers for Long-Term Success'. A sub-sub-section titled 'Educated borrowers make good homeowners.' is followed by a list of three bullet points: 'How the home loan process works', 'Understanding and improving credit scores', and 'How to plan for home maintenance expenses'.

On the right, there is an illustration of a person with speech bubbles saying 'I want to buy a house' and 'Where should I start?'. Below this is a section titled 'It's easy to get started.' with a sub-section 'Homebuyer Education Overview (English)' and a 'PDF' download link.

At the bottom of the main content area, a red-bordered 'REGISTER NOW' button is visible. Below the main content area, there are sections for 'Education for Landlords' and 'Landlord Education Overview'.

At the bottom left, there is a green 'Ed APPROVED' seal with a starburst. To the right of the seal is a list of six green checkmark bullet points: 'No fees associated with the course - with or without MI.', 'Conforms to the National Industry Standards for Homeownership Education and Counseling', 'GSE approved (not accepted for HomeReady® borrowers)', 'Interactive exercises created for adult learners by certified instructional designers.', and 'Mobile friendly - view on desktop, tablet or smartphone.'

The URL <https://new.mi.genworth.com/homebuyer-education> is displayed at the bottom left.

# FAQ's

## Frequently Asked Questions: HomeOne<sup>SM</sup> Mortgage

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 Copy Link |  Email |  Print |  |  | 

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### General

[Expand All](#)

**[Do all HomeOne borrowers need to take a homeownership education course?](#)**



**[Can HomeOne be manually underwritten?](#)**



**[Are borrowers without credit scores allowed for HomeOne?](#)**



**[Is HomeOne only eligible for fixed-rate conforming mortgages?](#)**



**[Are there any new attributes I need to provide in order to identify a HomeOne mortgage in Freddie Mac systems?](#)**



<https://sf.freddiemac.com/faqs/frequently-asked-questions-homeone-mortgage>

# FAQ's

## **Is the mortgage insurance for HomeOne cancellable with sufficient equity?**

Yes, unlike government-insured loans, the mortgage insurance for HomeOne may be cancelled once the property's equity reaches 20 percent.

## **I have multiple borrowers on a loan-- one of the borrowers meets the definition of a first-time homebuyer, but the other borrower currently owns another property. Is this allowed?**

Yes, this is acceptable. HomeOne requires only one of the borrowers to meet the definition of a first-time homebuyer.

## **Which properties are eligible for HomeOne?**

1-unit properties, including condominiums and units in Planned Unit Developments are eligible for HomeOne. HomeOne does not permit Manufactured Homes.

## **For a no cash-out refinance, if there is an Affordable Second®, does the second have to be paid-off, or can it be resubordinated?**

For a no cash-out refinance, the Affordable Second® can be paid-off or resubordinated.

<https://sf.freddiemac.com/faqs/frequently-asked-questions-homeone-mortgage>

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underwrite fast.  
be you-centric.  
quote quick.

Let's wow now.



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## Rate Express

\* Required

Your Information      Loan Information      MI Information

UPLOAD DATA FROM A DU FILE       RETRIEVE A PREVIOUS QUOTE

Lender Loan #       Borrower Name

Li      Your Information      Loan Information      MI Information

MI Details

Premium Payment Plan \* Select up to four products below  
You currently have one product selected

SAVE PRODUCT SELECTIONS 

**Borrower Paid**

Zero Monthly  Single  Split  Level Annual

**Lender Paid**

Zero Monthly  Single  Split  Level Annual

**Coverage \***        **Renewal \***  

Refundable        Upfront Financed MI 

**Additional Information**

Affordable Housing Program \*       Construction to Perm  Yes  No

Is this a Housing Finance Agency (HFA)/Bond loan?  Yes  No      Relocation  Yes  No

Previous       Get A Quote

# Genworth Rate Express

[Start New Quote](#)[Email](#)[Print Summary | PDF](#)

RATE QUOTE 01

**QUOTE ID : RF10464F6**

**BORROWER PAID**

**Zero Monthly / Deferred Nonrefundable**

[Edit This Quote](#)[Show MI vs FHA](#)[Order MI](#)

Pricing Pledge valid through 05/18/2020

**MI QUOTE<sup>†</sup>**

<b>MI Rate - Annualized</b>	<b>0.45 %</b>
<b>Monthly MI Premium</b>	<b>\$93.75</b>
<b>MI Rate (Years 2-10)</b>	<b>0.45 %</b>
<b>MI Rate (Years 11+)</b>	<b>0.20 %</b>

**QUOTE DETAILS**

Loan Amount	Loan Term	Credit Score
\$ 250,000.00	30 Years	760
LTV	Number of Borrowers	Coverage
97% - 95.01%	2 or more	35 %
Loan Type	DTI (Excluding MI Premium)	Upfront Financed MI
Fixed Rate/Fixed Payment	41.000 %	No

[ADD LENDER LOAN #](#)

Enter Total Borrower(s) Income to receive DTI eligibility results.

Example is from Genrate using two borrowers with 760 credit score

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- Contract Services Underwriting
- Underwriting Tips

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Let's quote quick.

Let's wow now.

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Let's wow now.

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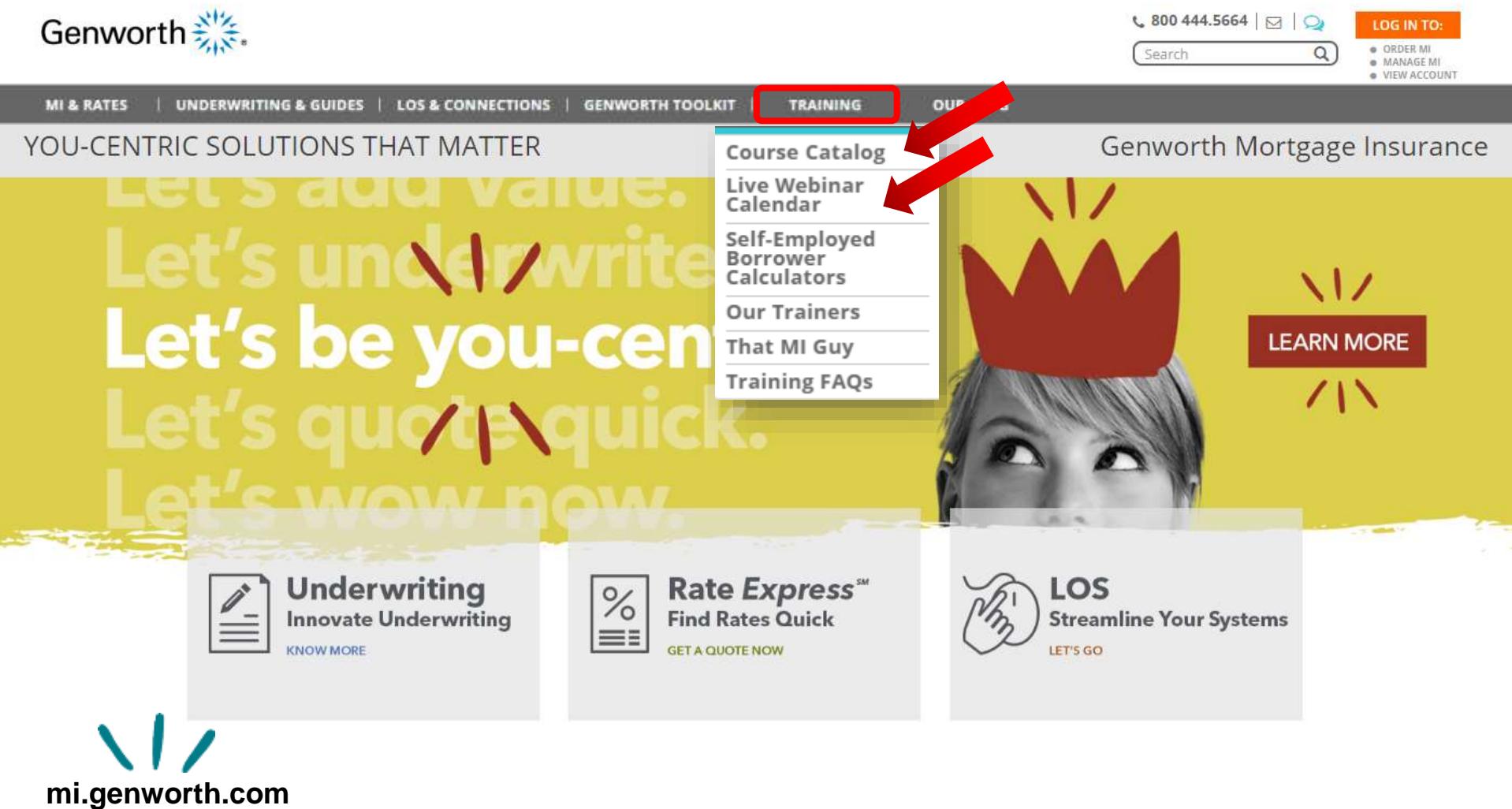


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# Training Tools and Information



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Let's underwrite  
Let's be you-cen  
Let's quote quick.  
Let's wow now.

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# Training Tools and Information

## Course Catalog

Genworth offers a comprehensive suite of training opportunities to boost your know-how, benefit your bottom line and ultimately best serve your borrower. With more than 70 courses in our catalog, our team is here to help you stay up-to-date on the mortgage industry and regulatory environment. Classes are all offered at no cost to you. **Check out our new Featured Series below!**

### Browse by Role



### Browse by Topic

	<b>Mortgage Professional</b>		<b>Loan Officer</b>		<b>Loan Processor</b>		<b>Underwriter</b>
<i>Due to various internet browser versions, please download and save PDF before entering data. Please note, calculators are updated periodically.</i>							
	<b>Mortgage Professional</b>		<b>Fannie Mae Form 1084 Calculator (2017-2018)</b> Calculate and analyze cost flow-to-help you complete Fannie Mae Form 1084.		<b>Freddie Mac Form 91 Calculator (2017-2018)</b> Quick reference guide and income analysis for Freddie Mac Form 91.		<b>Freddie Mac Form 92 Calculator</b> Form 92 Net Rental Income Calculations (2017-2018)
	<b>New!</b>		<b>Schedule Analysis Method (SAM) Calculator (2017-2018)</b> Calculator qualifying income from rental income.		<b>Rental Income Calculator (2017-2018)</b> Calculator for calculating rental income from Fannie Mae Form 1084 Schedule E.		<b>Current Ratio - Liquidity Calculator (2017-2018)</b> Calculator working income liquidity agreement.
	<b>New!</b>		<b>Quick Ratio - Liquidity Calculator (2017-2018)</b> Calculator for liquidity agreement numbers (balance sheet).		<b>Fannie Mae Rental Guide (Calculator 1037)</b> Use this calculator to calculate qualifying rental income for Fannie Mae Form 1084 (Principal, Vacant Lot, or Investment Property).		<b>Fannie Mae Rental Guide (Calculator 1039)</b> Use this calculator to calculate qualifying rental income for Fannie Mae Form 1088 (Principal, Vacant Lot, or Investment Property).
	<b>New!</b>		<b>Fannie Mae Form 1088 Cheat Sheet (2017-2018)</b> Use this quick reference guide for Fannie Mae's Comparative Analysis Form (Form 1088).		<b>Fannie Mae Comparative Analysis Form 1088 (2017-2018)</b> Calculator for calculating comparative analysis for Fannie Mae's Income.		<b>Income Calculation Worksheet</b> Use this form to calculate income.

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## Self-Employed Borrower Tools



Income Calculation Tools and Reference Guides

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- [Video] Underwriting & Technology
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Introducing The NEW **Rate Express**

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Valuable income calculation tools and reference guides for calculating self-employed borrower income.

Schedule Analysis Method (SAM) Calculator | Fannie Mae Form 1582 Calculator (2017-2018) | Freddie Mac Form 91 Calculator (2017-2018)

Freddie Mac Form 92 Calculator (2017-2018) | Rental Income Calculator (2017-2018)

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## ***Your Genworth Resources***

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- **Your Local Genworth  
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- **Your Genworth Sales  
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