

Exhibit G:
Annual Loan Products Narrative Reporting Template

FREDDIE MAC

MANUFACTURED HOUSING

2019

LOAN PRODUCT

ACTIVITY:

1 – Support for Manufactured Homes Titled as Real Property: Regulatory Activity

OBJECTIVE:

B – Design New Product Flexibilities to Facilitate the Origination of Mortgages Securing Manufactured Housing Titled as Real Property

ACTIONS:

Freddie Mac exceeded our 2019 goals under this objective by engaging and collaborating across the ecosystem, creating market-relevant product enhancements and education, and providing thought leadership.

2019 highlights:

- Based on feedback gathered during our extensive outreach efforts, we designed enhancements to our products for manufactured homes (MH) to provide lenders with increased flexibilities for underwriting borrowers and collateral. We announced the new features through seven Seller/Service Guide updates—five more than our target.
- We developed and delivered training for lenders as well as appraisers to provide further education on how to lend on and appraise MH in alignment with our Seller/Service Guide requirements, increasing their capabilities to support affordable, sustainable homeownership opportunities.
- Publishing MH loan performance data created market transparency to help boost confidence in lending, and our research conducted in partnership with the Center for Community Capital at the University of North Carolina at Chapel Hill increases insight into how MH buyers select financing, which can factor into marketing and origination strategies focused on potential MH buyers.
- We rolled out the BorrowSmart pilot program to participating lenders to help lower down payment and closing cost barriers for very low-, low-, and moderate-income MH buyers who otherwise are mortgage-ready.

Objective’s components detailed in the Plan	Corresponding actions taken	Explanation of any deviations from the Plan (if applicable)
1. Issue at least one change to the Seller/Service Guide to support manufactured housing financing for existing homeowners and potential homebuyers, based on results	Complete <ul style="list-style-type: none"> • Implemented four Seller/Service Guide policy changes, exceeding our goal for this objective. The changes add the following flexibilities: 	

<p>from the assessment of existing program policies conducted in 2018.</p>	<ul style="list-style-type: none"> ○ Permit modification of Construction Conversion documentation for mortgages secured by MH ○ Allow use of proceeds from mortgages secured by MH to pay outstanding balances under land contracts or contracts for deed ○ Allow mortgages secured by MH where the borrower has no credit score to be accepted through Loan Product Advisor® ○ Lower the minimum indicator score requirements for manually underwritten MH purchase or no cash-out refinance mortgages secured by primary residences: from 680 to 640 for LTV ratios less than or equal to than 75%, and from 720 to 680 for LTV ratios greater than 75% ● To provide transparency to the market, updated the Guide with the collateral and credit flexibilities provided in the CHOICEHome term of business (TOB). 	
<p>2. Complete renovation mortgage product development leveraging outreach and assessment conducted in 2018 to support manufactured housing. Updated product enhancements will be issued via a negotiated term of business with select lenders or via the Seller/Service Guide depending on whether additional data is needed.</p>	<p>Complete</p> <ul style="list-style-type: none"> ● Published the CHOICERenovation offering in the Seller/Service Guide, which allows MH buyers to use mortgage proceeds to pay for repairs and/or improvements to the home. With CHOICERenovation, homebuyers do not need interim construction financing before securing permanent financing. ● Allow lenders with prior approval to deliver mortgages to Freddie Mac before renovations are completed. 	
<p>3. Initiate a consumer research project that will entail a</p>	<p>Complete</p>	

<p>variety of outreach components, including a survey, to gather data on consumers' choices in manufactured housing financing.</p>	<ul style="list-style-type: none"> • In partnership with the Center for Community Capital at the University of North Carolina at Chapel Hill, completed a consumer survey of MH owners in Texas (the state with the largest number of MH deliveries) who recently used financing to buy their homes. <ul style="list-style-type: none"> ○ The Manufactured Home Owners Survey reveals information about how MH owners choose between mortgage financing and personal property (commonly referred to as chattel or home-only) financing. ○ It also captures information on consumer characteristics, loan and land ownership preferences, financing secured, and consumer satisfaction. • Socialized the research at a high level at Freddie Mac's Rural Research Symposium and with our MH Initiative Task Force (MHIT) members at a biannual meeting. 	
<p>4. Use results and learnings from the collateral policy assessment conducted in 2018 to achieve the following:</p> <ol style="list-style-type: none"> a. Develop best practices and a training curriculum for lenders on manufactured housing valuations and titling homes as real property and implement it by conducting a training session with at least five lenders. Freddie Mac anticipates expansion of a comprehensive curriculum to all lenders in 2020. b. Publish at least one policy change to the Seller/Service Guide 	<p>Complete</p> <ul style="list-style-type: none"> • Developed training for lenders on best practices for MH valuations and titling homes as real property. • Held two training sessions in December: custom training for one lender and a session for which nine lenders registered, four attended. A session is scheduled for January, with 25 participants from nine lenders registered. • Published a Seller/Service Guide update providing guidance on MH property eligibility requirements permitting the use of a Performance Verification Certificate (PVC) from the Institute for Building 	

<p>giving additional underwriting guidance on acceptable collateral and valuation of a manufactured home.</p>	<p>Technology and Safety (IBTS) as evidence of compliance in lieu of the HUD Data Plate and/or the HUD Certification label.</p>	
<p>5. Update our valuation model and incorporate changes in applicable applications (e.g., Loan Advisor Suite®) for lender use, if research conclusions related to available data sources for manufactured housing support an update to our valuation methodology.</p>	<p>Complete</p> <ul style="list-style-type: none"> • Extensively researched the availability of data reliable enough to produce a point value in our Home Valuation Explorer® that we could use confidently in our automated valuation model for MH. • Analyzed data from GSE fundings, public records, and the Uniform Collateral Data Portal® and found that we cannot produce automated valuation results on a national scale at this time. We will seek additional data sources in the future. 	
<p>6. Assess the effectiveness of a pilot related to down payment assistance issued in 2018 to determine the impact on purchase volume for very low-, low-, and moderate-income households. Gather industry feedback from at least five lenders and one non-profit to gauge success and market reaction. Findings will be submitted in a report to FHFA.</p>	<p>Complete</p> <ul style="list-style-type: none"> • Implemented BorrowSmart with 27 lenders in a phased roll out by state. For lenders who originate MH loans, the pilot launched in the second half of 2019, following internal structural changes to the original concept. • Collected feedback from 11 participating lenders and four non-profits to gauge success and market feedback, exceeding our target number of respondents. • Provided the report on the findings with our 2019 annual reporting submission. 	
<p>7. Issue at least one negotiated term of business to each Freddie Mac-approved housing finance agencies that provide additional product support of manufactured housing titled as real property so they may assist more very low-, low- and moderate-income households.</p>	<p>Complete</p> <ul style="list-style-type: none"> • Made the CHOICEHome TOB available to all Freddie Mac-approved HFAs. • Holding conversations with HFAs to implement flexibilities provided under the CHOICEHome TOB. 	

<p>8. Assess historical loan performance and effectiveness of Freddie Mac’s current manufactured housing policy by using available public data and data on our existing loan portfolio. Analyze the impact on housing affordability for very low, low- and moderate-income borrower segments and geographic distribution, including high-needs rural regions. Freddie Mac will document results and publish a report on our web site.</p>	<p>Complete</p> <ul style="list-style-type: none"> • Accessed, compiled, and analyzed historical loan level performance data from the National Mortgage Data Base. • Developed a report on MH performance; published the report on our web site. • To allow lenders to analyze MH performance of their own originations and to facilitate additional origination strategies of mortgages securing MH as real property, introduced Evaluate Compare OptimizeSM (ECOSM), a web-based business intelligence tool that delivers data to mortgage executives and their teams specific to their organizations. ECO displays metrics in several categories: affordable, purchase, risk, and servicing. The risk section includes credit, which presents standard loan performance metrics, and Freddie Mac Loan AdvisorSM, which presents metrics for such tools as Loan Quality Advisor[®], Business Intelligence, and Quality Control Advisor[®]. 	
<p>9. Socialize product changes with market participants by publishing updated collateral material to our web site, Freddie Mac’s News Center, and Freddie Mac blogs and via email to all Single-Family News subscribers and present the changes at least six industry events.</p>	<p>Complete</p> <ul style="list-style-type: none"> • Updated collateral materials to support the policy changes and promoted them through Freddie Mac’s web site, our Single-Family News Center, blogs, and other Single-Family publications. News Center articles were sent to subscribers through e-mail. • Presented MH product and policy changes at 18 industry events, exceeding our target number: <ul style="list-style-type: none"> ○ Louisville Manufactured Housing Show ○ Manufactured Housing Institute (MHI) Winter Meeting 	

	<ul style="list-style-type: none"> ○ MHI Congress and Expo ○ Tennessee Housing Conference ○ Tennessee Housing Association Annual Member Meeting ○ MHI Annual Meeting ○ Virginia Manufactured Housing Association Annual Conference ○ Mississippi Community Housing Association Conference ○ Texas Manufactured Housing Association Annual Meeting ○ MHI Annual Meeting, NeighborWorks Rural Symposium and Appalachian Conference ○ Freddie Connect ○ Mississippi Mortgage Bankers Association Fall Session ○ Tunica MH Show ○ Great River MBA Conference ○ Georgia Manufactured Housing Conference ○ Rocky Mountain Home Conference ○ Florida Manufactured Housing Conference ○ I'm Home Conference 	
<p>10. Hold at least one meeting with our Affordable Housing Advisory Council and/or servicing advisory boards to discuss manufactured housing, in addition to bi-annual meetings of the Manufactured Housing Initiative Task Force and the Next Step SmartMH Task Force, to obtain feedback and further calibrate product features.</p>	<p>Complete</p> <ul style="list-style-type: none"> ● Held two convenings of our MHIT and two of the Next Step SmartMH Task Force. ● Presented on MH at one Affordable Housing Advisory Council meeting to gather feedback and further collaborate with members on product features. 	
<p>11. Develop best practices for lenders related to underwriting, appraisal and settlement criteria obtained</p>	<p>Complete</p> <ul style="list-style-type: none"> ● Developed fact sheets containing information on features, eligibility, best 	

<p>from outreach activities. Publish the summary of best practices along with product features in a fact sheet on Freddie Mac's dedicated manufactured housing web page by year-end.</p>	<p>practices, and product usage for our general MH and CHOICEHome offerings.</p> <ul style="list-style-type: none"> • Posted the fact sheets and videos on our web site to make them easily and widely available. Views/Downloads: <ul style="list-style-type: none"> ○ CHOICEHome fact sheets - 590 ○ CHOICEHome video - 65+ ○ MH Underwriting Reminders fact sheet - 358 ○ MH Titling Fact Sheet - 38 	
<p>12. Provide ongoing manufactured housing training to lenders on best practices and product features via on-demand webinars and/or scheduled quarterly webinars.</p>	<p>Complete</p> <ul style="list-style-type: none"> • Offered on-line MH educational opportunities. <ul style="list-style-type: none"> ○ On-demand MH webinar - 276 completions ○ Construction conversion webinars - 210 attendees ○ MH: Debunking Myths, Discovering Opportunities webinar for community lenders - 35 attendees ○ CHOICEHome webinars for lenders - 42 attendees ○ CHOICERenovation webinars - 453 attendees ○ CHOICEHome webinar, including appraisal deep dive - 27 attendees • In partnership with the Appraisal Institute, developed and delivered MH training for appraisers; held 41 sessions with a total of 469 attendees. 	

SELF-ASSESSMENT RATING OF PROGRESS:

- Objective met
- Objective exceeded
- Objective partially completed:
 - 75-99% (substantial amount)
 - 50-74% (limited amount)

- 25-49% (minimal amount)
- 1-24% (less than a minimal amount)
- No milestones achieved

PARTIAL CREDIT JUSTIFICATION:

Not applicable

IMPACT:

- 50 – Substantial Impact
- 40
- 30 – Meaningful Impact
- 20
- 10 – Minimal Impact
- 0 – No Impact

IMPACT EXPLANATION:

1. How and to what extent were actions under this objective impactful in addressing underserved market needs, or in laying the foundation for future impact in addressing underserved market needs?

Freddie Mac’s efforts under this objective laid the foundation for a substantial impact on the market by rolling out product enhancements, making valuable research available, and supporting training and outreach that will help promote affordable lending and homeownership opportunities.

The Guide updates that we rolled out—five more than the target in our DTS Plan—improve operational efficiencies, promote lender adoption, support more borrowers, and increase liquidity.

- Two updates make processes more efficient, save time, and improve the borrower’s experience:
 - Adding an option to allow modification of construction-to-permanent loan closing documentation
 - Letting lenders accept an IBTS letter as proof of HUD Code compliance if an existing MH is missing the HUD data plate and HUD tags
- Allowing the use of proceeds to pay outstanding balances under land contracts or contracts for deed expands access to credit and lets borrowers finance MH as real property.
- Publishing the CHOICEHome TOB provides transparency to the market.
- We also aligned MH requirements with those for site-built homes by lowering the minimum indicator score for manually underwritten MH purchase and no cash-out refinance mortgages on primary residences; also, allowing MH loans for borrowers without credit scores to be accepted through Loan Product Advisor helps make it faster and easier to lend to creditworthy borrowers.
- CHOICERenovation may be used to finance improvements to HUD Code homes. This helps address issues of aging housing stock, affordability, and the growing impact of natural disasters.

Also, our MH loan performance data report offers lenders valuable insights into this market segment and helps boost their confidence to lend in this space. Losses incurred in the financial crisis made many lenders hesitant to participate and little public data is available on loan performance. The data shows lenders that recent MH

performance is similar to site-built loan performance in certain aspects and MH lending is an effective means of meeting CRA goals.

Educating the ecosystem is vital to market growth. Providing various resources (tutorials, videos, webinars, fact sheets, articles) helps lenders stay current on our offerings and understand how to use them effectively to support affordable homeownership. Also, appraisers often lack the knowledge needed to appraise MH effectively and efficiently. Because of this, we worked with the Appraisal Institute to offer a course on MH appraisals. According to participants' feedback, it has been well received and viewed as vital to supporting MH home buyers and owners.

Industry professionals other than lenders may be unaware of new MH requirements and opportunities. By participating in strategically selected events, we connected across the ecosystem to inform stakeholders of our products and programs and how we incorporated industry feedback. These events also promote the exchange ideas on how to better serve the market going forward.

2. What did the Enterprise learn from its work about the nature of underserved market needs and how to address them?

The range of lenders providing financing for manufactured homes titled as real property is still limited. To grow the market, more lenders must participate in originating MH loans. One way to increase lending activity is to identify lenders who can serve as aggregators for smaller institutions that may not have the knowledge or resources to become Freddie Mac-approved lenders, which will expand access to the secondary mortgage market and increase the flow of liquidity to the MH market. Almost 700 MH loans, or 16% of our 2019 purchases, were sold to us through aggregators.

Also, lenders may be wary of re-entering the market due to the losses experienced during the financial crisis. Freddie Mac's data and research can educate lenders on the strength of this market and help give them the confidence to participate in it.

In addition, no single solution can transform the market. Instead, a combination of incremental changes to existing product offerings—like those we made in 2019—plus collaboration across the ecosystem are required to increase access to credit, especially for very low-, low-, and moderate-income households.

3. Optional: If applicable, why were all components of this objective not completed?

Not applicable

Attach the information detailed in the list of documentation specific to the objective that was provided by FHFA.

Exhibit C:
Second Quarter Loan Products Narrative Reporting Template

FREDDIE MAC
MANUFACTURED HOUSING
Q2: JANUARY THROUGH JUNE 2019
LOAN PRODUCT

ACTIVITY:

Activity 1: Support for Manufactured Housing Titled as Real Property: Regulatory Activity

OBJECTIVE:

Objective B: Design New Product Flexibilities to Facilitate the Origination of Mortgages Securing Manufactured Housing Titled as Real Property

ACTIONS:

We are on target to meet our 2019 goals under this objective. In the first half of 2019, Freddie Mac focused on implementing policy changes that introduce new product flexibilities using information gathered during our outreach and policy assessments.

First-half 2019 highlights:

- *We published four policy updates related to mortgages secured by manufactured homes (MH) in our Seller/Service Guide:
 - *To allow the use of Modification Construction Conversion Documentation*
 - *To allow lenders to sell to Freddie Mac mortgages with proceeds used to pay the outstanding balances under land contracts or contracts for deed*
 - *To make the market aware of CHOICEHomeSM collateral and credit flexibilities; we also made the CHOICEHome term of business (TOB) available to our approved housing finance agencies (HFAs) and are working with HFAs and master servicers to educate them on the offering*
 - *To introduce our CHOICERenovationSM offering that allows MH owners to use mortgage proceeds to pay for repairs and/or improvements to their mortgaged premises with a single-close construction loan**
- *In partnership with the Center for Community Capital at the University of North Carolina at Chapel Hill, we completed a survey of MH owners in Texas who recently financed their MH purchases to learn why MH consumers choose between mortgage financing and personal property financing.*
- *We are developing lender training on MH valuation using lessons learned and content from the MH training we developed with the Appraisal Institute. The due diligence on titling homes as real property is complete; we are reviewing our policies and procedures to determine potential updates to our Seller/Service Guide and supportive training.*
- *We continued BorrowSmart, a pilot down payment and closing cost assistance program to benefit very low-, low- and moderate-income MH buyers.*
- *We are reviewing additional public data sources to determine additional data elements to include in the MH data report that we will publish by year-end. Also, to allow lenders to analyze MH performance of their own originations and to facilitate additional origination strategies of mortgages secured by MH, Freddie Mac introduced Evaluate/Compare/OptimizeSM (ECOSM), a web-based business intelligence tool that delivers organization-specific data to mortgage executives and their teams.*
- *We met with our MH Initiative Task Force and our SmartMH Task Force and presented at one Affordable Housing Advisory Council meeting to exchange ideas with and gather input from industry leaders.*
- *To raise awareness of our MH products and policies, we developed and distributed a range of communications and training opportunities on our website and in live forums. These include product fact sheets, Single-Family News Center articles, blog posts, and other publications, on-demand training, webinars, and, through the first half of 2019, presentations at eight industry events.*

Actions	2019 Accomplishments through Q2
<p>1. Issue at least one change to the <i>Seller/Service Guide</i> to support MH financing for existing homeowners and potential homebuyers, based on results from the assessment of existing program policies conducted in 2018.</p>	<p>Completed</p> <ul style="list-style-type: none"> • Published a <i>Seller/Service Guide</i> update to permit Modification Construction Conversion Documentation for mortgages secured by MH. • Published a <i>Seller/Service Guide</i> update to allow mortgages secured by MH with proceeds used to pay the outstanding balance under land contracts or contracts for deed. • Published the CHOICEHome TOB in a <i>Seller/Service Guide</i> update to provide transparency to the market on the collateral and credit flexibilities provided.
<p>2. Complete renovation mortgage product development leveraging outreach and assessment conducted in 2018 to support MH. Updated product enhancements will be issued via a negotiated term of business or via the <i>Seller/Service Guide</i> depending on whether additional data is needed.</p>	<p>Completed</p> <ul style="list-style-type: none"> • Published the CHOICERenovation offering in the <i>Seller/Service Guide</i>, which allows MH buyers to use mortgage proceeds to pay for repairs and/or improvements to the mortgaged premises. With CHOICERenovation, homebuyers do not need interim construction financing before securing permanent financing and our sellers who obtain prior approval can deliver mortgages to Freddie Mac before renovations are completed.
<p>3. Initiate a consumer research project that will entail a variety of outreach components, including a survey, to gather data on consumers' choices in MH financing.</p>	<p>Completed</p> <ul style="list-style-type: none"> • In partnership with the Center for Community Capital at the University of North Carolina at Chapel Hill, completed a consumer survey of MH owners in Texas who recently used financing to purchase their homes. The Manufactured Home Owners Survey reveals information about how MH owners choose between mortgage financing and personal property (commonly referred to as chattel) financing. It also captures information regarding consumer characteristics, loan and land ownership preferences, financing secured, and consumer satisfaction.
<p>4. Use results and learnings from the collateral policy assessment conducted in 2018 to achieve the following:</p> <ol style="list-style-type: none"> a. Develop best practices and a training curriculum for lenders on manufactured housing valuations and titling homes as real property and implement it by conducting a training session with at least five lenders. Freddie Mac anticipates expansion of a comprehensive curriculum to all lenders in 2020. b. Publish at least one policy change to the <i>Seller/Service Guide</i> giving additional underwriting guidance on acceptable collateral and valuation of a manufactured home. 	<p>In progress</p> <ul style="list-style-type: none"> • Developing training for lenders on best practices in MH valuations and titling homes as real property. • On track to announce collateral policy changes in <i>Seller/Service Guide</i> updates in third and fourth quarters of 2019.
<p>5. Update our valuation model and incorporate changes in applicable applications (e.g., Loan Advisor Suite®) for lender use, if research conclusions related to available data sources for MH support an update to our valuation methodology.</p>	<p>Completed</p> <ul style="list-style-type: none"> • Extensively researched the availability of data reliable enough to produce a point value in our Home Valuation Explorer® that we could use confidently in our automated valuation model for MH. • Analyzed data from GSE fundings, public records, and

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	<p>the Uniform Collateral Data Portal® and found that we cannot produce automated valuation results on a national scale at this time. We will seek additional data sources in the future.</p>
<p>6. Initiate policy development on underwriting flexibilities related to required borrower funds for closing costs (includes planning for updates to Loan Product Advisor suite); policy changes will be published in the <i>Seller/Service Guide</i> in 2020.</p>	<p>Completed</p> <ul style="list-style-type: none"> • Implementing BorrowSmart, a down payment and closing cost assistance program. In addition, enhanced the Sweat Equity offering to increase flexibility in down payment and closing cost funding sources. • Because these offerings sufficiently help homebuyers bridge gaps in gathering required down payment and closing costs, concluded that no additional policy or underwriting flexibilities are necessary.
<p>7. Assess the effectiveness of a pilot related to down payment assistance issued in 2018 to determine the impact on purchase volume for very low-, low-, and moderate-income households. Gather industry feedback from at least five lenders and one non-profit to gauge success and market reaction. Findings will be submitted in a report to FHFA.</p>	<p>In progress</p> <ul style="list-style-type: none"> • Implemented BorrowSmart with six MH lenders to date; our year-end reporting will include an update on the program's progress. • Will collect feedback in the second half of 2019, once the program has an opportunity to season. On track to submit a report to FHFA in 2019.
<p>8. Issue at least one negotiated term of business to each Freddie Mac-approved housing finance agency that provides additional product support of MH titled as real property, so they may assist more very low-, low-, and moderate-income households.</p>	<p>In progress</p> <ul style="list-style-type: none"> • Made the CHOICEHome TOB available to all Freddie Mac-approved HFAs. • Engaging with HFAs and master servicers to educate them on the offering.
<p>9. Assess historical loan performance and effectiveness of Freddie Mac's current MH policy by using available public data and data on our existing loan portfolio. Analyze the impact on housing affordability for very-low, low-, and moderate-income borrower segments and geographic distribution, including high-needs rural regions. Freddie Mac will document results and publish a report on our website.</p>	<p>In progress</p> <ul style="list-style-type: none"> • Reviewing additional public data sources to determine additional data elements on MH performance to include in the report we will publish on our website by year-end. • To allow lenders to analyze MH performance of their own originations and to facilitate additional origination strategies of mortgages securing MH as real property, Freddie Mac introduced ECO, a web-based business intelligence tool that delivers data to mortgage executives and their teams specific to their organizations. ECO displays metrics in several categories: affordable, purchase, risk, and servicing. The risk section includes credit, which presents standard loan performance metrics, and Freddie Mac Loan AdvisorSM, which presents metrics for such tools as Loan Quality Advisor[®], Business Intelligence, and Quality Control Advisor[®]. • Information gathered from public data sources and provided through ECO will aid our policy development.
<p>10. Socialize product changes with market participants by publishing updated collateral material to our website, Freddie Mac's News Center and Freddie Mac blogs and via email to all Single-Family News subscribers and present the changes at least six industry events.</p>	<p>In progress</p> <ul style="list-style-type: none"> • Updated collateral materials to support the policy changes and made them available through Freddie Mac's website, our Single-Family News Center, blogs, and other Single-Family publications. • Presented MH product and policy changes at eight industry events: Louisville Manufactured Housing Show, Manufactured Housing Institute Winter Meeting,

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	Tennessee Housing Conference, The Tunica Show, MHI National Congress and Expo, Tennessee Housing Association Conference, Mississippi Affordable Housing Conference and Great Rivers MBA conference.
11. Hold at least one meeting with our Affordable Housing Advisory Council and/or servicing advisory boards to discuss MH, in addition to biannual meetings of the Manufactured Housing Initiative Task Force and the Next Step SmartMH Task Force, to obtain feedback and further calibrate product features.	<p>In progress</p> <ul style="list-style-type: none"> • Held two convenings of the Manufactured Housing Initiative Task Force and one of the Next Step SmartMH Task Force. • Presented on MH at one Affordable Housing Advisory Council to obtain feedback and further collaborate with members on product features.
12. Develop best practices for lenders related to underwriting, appraisal and settlement criteria obtained from outreach activities. Publish the summary of best practices along with product features in a fact sheet on Freddie Mac’s dedicated MH web page by year-end.	<p>Completed</p> <ul style="list-style-type: none"> • Developed fact sheets that contain information on features, eligibility, best practices and product usage for our overall MH and CHOICEHome offerings. • Posted the fact sheets on our website to make them easily and widely available.
13. Provide ongoing MH training to lenders on best practices and product features via on-demand webinars and/or scheduled quarterly webinars.	<p>In progress</p> <ul style="list-style-type: none"> • Offered several MH educational opportunities. <ul style="list-style-type: none"> ○ On-demand MH webinar – 177 completions ○ Construction conversion webinars – 60 attendees ○ MH: Debunking Myths, Discovering Opportunities webinar for community lenders – 35 attendees ○ CHOICEHome webinars for lenders – 13 attendees • In partnership with the Appraisal Institute, developed training for appraisers.

(Character limit: 3,000 characters, including spaces)

SELF-ASSESSMENT RATING OF PROGRESS:

Select the category that best describes progress on this objective for the reporting period.

- On-target to meet or exceed the objective
- Progress delayed and/or partial completion of the objective expected
- Unlikely to achieve any milestones of the objective

ADDITIONAL INFORMATION (IF APPLICABLE):

If the Enterprise is not on target to meet or exceed the objective, briefly explain why. (Character limit: 1,000 characters, including spaces)