

Exhibit G:
Annual Loan Products Narrative Reporting Template

FREDDIE MAC
 AFFORDABLE HOUSING PRESERVATION
 2022
 LOAN PRODUCT

ACTIVITY:

10 – Support for Shared Equity Programs for Affordable Housing Preservation: Regulatory Activity

OBJECTIVE:

B – Design New Product Flexibilities to Facilitate the Origination of Shared Equity Mortgages

SUMMARY OF RESULTS:

Freddie Mac exceeded our goals under this objective in 2022. We worked to make it easier for lenders to originate Community Land Trust (CLT) mortgages and sell them to us, continue to promote industry standardization, develop and roll out a curriculum to educate appraisers on appraising CLT properties, and capture data about CLTs nationwide and make it available to lenders. Above and beyond our planned actions, we achieved the following:

- We added a CLT program identifier in Loan Product Advisor® to automate the previously manual lender process of calculating the loan-to-value ratio based on a home’s appraised value instead of the purchase price.
- We introduced two policy updates to our CLT Mortgage:
 - Expanded property eligibility to include one- and two-unit primary residences.
 - Allowed lenders to deliver CLT Mortgages with a CHOICEHome-certified manufactured home without a term of business.

Objective’s components detailed in the Plan	Corresponding actions or deliverables
1. Publish a policy update to our Single-Family Seller/Servicer Guide to allow lenders to accept the Florida CLT Certification as confirmation that a CLT meets Freddie Mac’s eligibility requirements in lieu of reviewing the CLT provider and its ground lease when originating mortgages on homes in the program. Provide representation and warranty relief to lenders on the ground lease review based on the CLT’s certification. Develop and execute a marketing campaign to create awareness of the certification program and acceptance of certifications among lenders. Aim to have four additional CLTs participate in and become	Complete <ul style="list-style-type: none"> • Published a policy update to our Single-Family Seller/Servicer Guide to allow lenders to accept the Florida CLT Certification as confirmation that a CLT meets Freddie Mac’s eligibility requirements in lieu of reviewing the CLT program provider and its ground lease when originating mortgages on homes in its inventory. Provided representation and warranty relief to lenders on the ground lease review based on the CLT’s certification. • Developed and executed a marketing campaign to create awareness of the certification program. Among the tactics:

<p>certified through the Florida Housing Coalition CLT certification program.</p>	<ul style="list-style-type: none"> ○ Sent promotional e-mail to lenders who have sold us loans in the last 12 months with properties in Florida. ○ Sent promotional e-mail to CLTs in the State of Florida, those that are certified and those that are not. ○ Florida Housing Coalition promoted the Guide change in their February member update. ○ Presented on our CLT Mortgage and promoted the certification in lieu of ground lease review during a webinar on CLTs hosted by the Federal Deposit Insurance Corporation (FDIC) and Office of the Comptroller of the Currency (OCC). Florida Housing Coalition presented on CLTs and the certification program. Attendees: 77 lenders, government officials, housing program representatives, and developers. ○ Promoted the certification program in discussions with our lenders and our “Housing Matters, CLT Homeownership” webinars ● Enrolled nine additional CLTs in the Florida Housing Coalition CLT Training and Certification Program, with nearly 50% of the cohorts representing CLT startups. Some CLTs came close to completing the program in 2022, but none received certification. 	
<p>2. Deploy a model template to shared equity program providers for income-based deed-restricted properties to facilitate standardization of the language that is used to support resale restrictions across applicable shared equity programs. Collaborate with Grounded Solutions Network to promote adoption of the model template for income-based deed-restricted programs by program practitioners.</p> <ul style="list-style-type: none"> ○ Raise awareness among program practitioners through direct e-mail outreach and an online course on how to use the model documents and the benefits of using them. Also conduct outreach to consultants that advise program practitioners on best practices for their programs. ○ Provide technical assistance to program staff and contractors to promote adoption and implementation of the model documents and establish a help desk to provide one-on-one assistance. 	<p>Complete</p> <ul style="list-style-type: none"> ● Released a model template for income-based deed-restricted properties on Grounded Solutions Network’s web site and on FreddieMac.com. ● Grounded Solutions Network promoted the model template to encourage adoption. <ul style="list-style-type: none"> ○ Promoted the model documents to Grounded Solutions Network members and shared equity practitioners through a direct e-mail campaign, newsletter articles, and convenings of inclusionary housing program professionals. ○ Shared the model documents with NeighborWorks affiliates during their conference presentation to Local Progress members. ○ Hosted a webinar, “Legal Document Considerations for Shared Equity Homeownership Programs,” for shared equity providers. Attendance: 151 participants ● NeighborWorks staff promoted the model documents at their rural housing cohort virtual convening. 	

	<ul style="list-style-type: none"> • Provided financial support to expand Grounded Solutions Network’s capacity to achieve the following: <ul style="list-style-type: none"> ○ Train 12 consultants and five Grounded Solutions Network staff members to equip them to incorporate the model deed restrictions (MDR) into the technical assistance that they provide to others. ○ Launch an on-demand technical assistance through a virtual help desk. Through year-end, held in-depth conversations with 26 CLT programs about the terms of the model deed restriction, how the legal document serves to preserve affordability over time, and how it can be used to recruit more lending partners. • Grounded Solutions Network presented on the technical assistance for the MDR at a conference for Local Progress members interested in adopting solutions for lasting affordability for their jurisdictions.
<p>3. Provide guidance to Freddie Mac sellers on the model documents by making collateral materials available as well as publicizing the guidance on our Single-Family web site and via email to our Lender News subscribers.</p>	<p>Complete</p> <ul style="list-style-type: none"> • Updated our Seller/Servicer Guide to give lenders the option to use the Model Declaration of Affordability and Covenants with Refinance and Resale Restriction and Purchase Option, the Commentary to the Model Document, and the Model Subordinate Mortgage (collectively referred to as the model deed restriction, or MDR) for income-based deed-restricted programs. Announced the update in the May Selling Guide Bulletin. • Sent e-mail to Lender News subscribers, informing them of the MDR and how its use by shared equity stewards streamlines the shared equity mortgage origination process. • Published the MDR on FreddieMac.com.
<p>4. Publish an update to our Seller/Servicer Guide to add a guarantor execution option for the delivery of CLT Mortgages to Freddie Mac.</p>	<p>Complete</p> <ul style="list-style-type: none"> • Edited and tested Freddie Mac credit rules and systems capabilities to prepare to support CLT guarantor deliveries. Updates made to span systems involved in credit risk rules, calculation changes, and post-funding data corrections; also updated Loan Selling Advisor®. • Updated our Seller/Servicer Guide to allow CLT Mortgage deliveries through the guarantor execution, creating opportunities for additional lenders to deliver CLT Mortgages. • Promoted the guarantor execution through a series of e-mail messages to lenders in advance of the Guide

	<p>update as well as through our Lender News and individual conversations with lenders.</p>
<p>5. Work in partnership with at least one trade organization to develop best practices and a comprehensive training curriculum on CLT valuations for appraisers. Conduct at least four training sessions virtually and/or in person in markets that have a concentration of community land trusts. Promote the learning through various channels (for example, Freddie Mac’s web site, industry forums, the appraisal industry’s trade organization, advisory board meetings, Freddie Mac Single-Family Lender News, targeted e-mail, and social media).</p>	<p>Complete</p> <ul style="list-style-type: none"> • Designed a curriculum on appraising CLT properties with the Appraisal Institute, with a focus on best practices for deriving a market value based on the leasehold interest and comparable selections. • In addition to the Appraisal Institute promoting the class to members through e-mail and a course announcement in an education update, Freddie Mac promoted the class through several channels: <ul style="list-style-type: none"> ○ Freddie Mac Lender News ○ Targeted e-mail to lenders ○ Targeted e-mail to CLTs and industry advocates, who in turn promoted the course through their newsletter and/or social media accounts. ○ Mentioned the course in our CLT webinars and lender presentations. • The Appraisal Institute conducted four virtual training sessions, educating a total of 90 appraisers on methods of appraising CLT properties.
<p>6. In collaboration with Grounded Solution Network, conduct a census of non-profit shared equity homeownership programs that meet the Duty to Serve definition for shared equity homeownership, with a focus on CLTs.</p> <ul style="list-style-type: none"> ○ Identify programs, collect data, and develop a survey instrument. Program-level data to be collected may include program type, tenure type, target population (AMI), geographic footprint, legal document type, affordability term, unit count, number of resales, number of refinance transactions, expected units to be added in the next 12 months, and demographics of the population served. ○ Administer the survey to the identified programs to capture data from program stewards. ○ Analyze and categorize the data. Create an updated shared equity program directory, including CLTs. 	<p>Complete</p> <ul style="list-style-type: none"> • In collaboration with Grounded Solutions Network, identified 460 potential programs through a variety of sources: <ul style="list-style-type: none"> ○ 2015 CLT list maintained by Grounded Solutions Network ○ Proprietary list of program stewards from Grounded Solutions Network’s data system ○ CLT directory from the Center for Community Land Trust Innovation ○ CLT directory from Schumacher Center for New Economics ○ Freddie Mac research • Performed an on-line search to verify each organization and to collect information about each confirmed organization. As part of that exercise, identified additional CLTs that were not included in any of the five data sources. • Developed the survey in collaboration with Grounded Solutions Network, Lincoln Institute of Land Policy, University of Toronto, Habitat for Humanity International, and Abt Associates. Information requested: <ul style="list-style-type: none"> ○ Organization contact information ○ Organizational structure and characteristics ○ Climate change adaptation and mitigation ○ Resale control for the organization’s shared equity homeownership portfolio

	<ul style="list-style-type: none"> ○ Shared equity home characteristics ○ Home acquisition ○ Program funding source ○ Residential portfolio ○ Mortgage ○ Development plan ○ Other residential portfolio ● Collected data in two phases: <ul style="list-style-type: none"> ○ Phase 1 - Administered on-line surveys, sending three rounds of batch e-mail with follow-up e-mail to the primary contacts for each organization after each batch was sent. ○ Phase 2 - Called contacts to encourage on-line survey response, using a script developed for that purpose. Sent follow-up e-mail. Also developed an abbreviated questionnaire form and sent it to organizations that did not have the time to complete the full survey but were willing to complete a shorter version. ● Analyzed the survey results and created a directory of shared equity programs. <ul style="list-style-type: none"> ○ Grounded Solutions Network published the directory on its web site: https://groundedsolutions.org/SEHDirectory ○ Posted a link on FreddieMac.com to the directory on Grounded Solutions Network's site. ● Hosted a CLT webinar for lenders that included information on the directory and how to access it through Freddie Mac's CLT product page and directly on Grounded Solutions Network's web site. Also educated attendees on how to navigate the directory and interpret the information provided.
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SELF-ASSESSMENT RATING OF PROGRESS:

- Target met
- Target exceeded
- Objective partially completed
- No milestones achieved

PARTIAL CREDIT JUSTIFICATION:

Not applicable.

IMPACT:

- 50 – Very Large Impact
- 40
- 30 – Meaningful Impact

- 20
- 10 – Minimal Impact
- 0 – No Impact

IMPACT EXPLANATION:

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

Our efforts had a large impact on the shared equity market, with operational efficiencies, increased standardization, appraiser education, and insight into opportunities to expand affordable lending and access to credit as well as wider eligibility for our mortgage offerings. The advances that we have continued to make help grow this small market and the recognition of shared equity home ownership as an important housing solution.

Permitting lenders to accept a CLT program steward's certification through the Florida Housing Coalition CLT Training and Certification Program in lieu of reviewing the CLT's ground lease saves lenders time and resources when originating CLT mortgages for homes in the certified CLT. It also brings the CLT mortgage origination process more into alignment with the standard origination process, which could encourage more lenders to adopt our CLT Mortgage offering and participate in the shared equity space.

CLTs in Florida continued to enroll in the certification program in 2022. When they achieve certification, lenders no longer will need to review those CLTs' ground leases when originating loans on homes within the CLTs. Almost half of the CLTs that enrolled in 2022 are new CLTs. Participating in the program from the start gives those CLTs confidence that they are built on a solid foundation and lenders can support their programs more easily.

Our work with Grounded Solutions Network to encourage shared equity program stewards to adopt the model template for income-based deed-restricted programs laid the foundation for greater industry standardization. Grounded Solutions Network's extensive outreach, conducted in collaboration with NeighborWorks, raised awareness of the model documents and how to use them to help preserve lasting affordability and increase access to mortgage financing. They reached professionals at more than 300 shared equity and inclusionary housing programs through e-mail, webinars, and on-line articles. To prepare to advise program stewards, Grounded Solutions Network educated 12 consultants and five staff members on the model documents. Grounded Solutions Network also provided technical assistance to 26 organizations through the virtual help desk. Five organizations adopted the model documents in 2022.

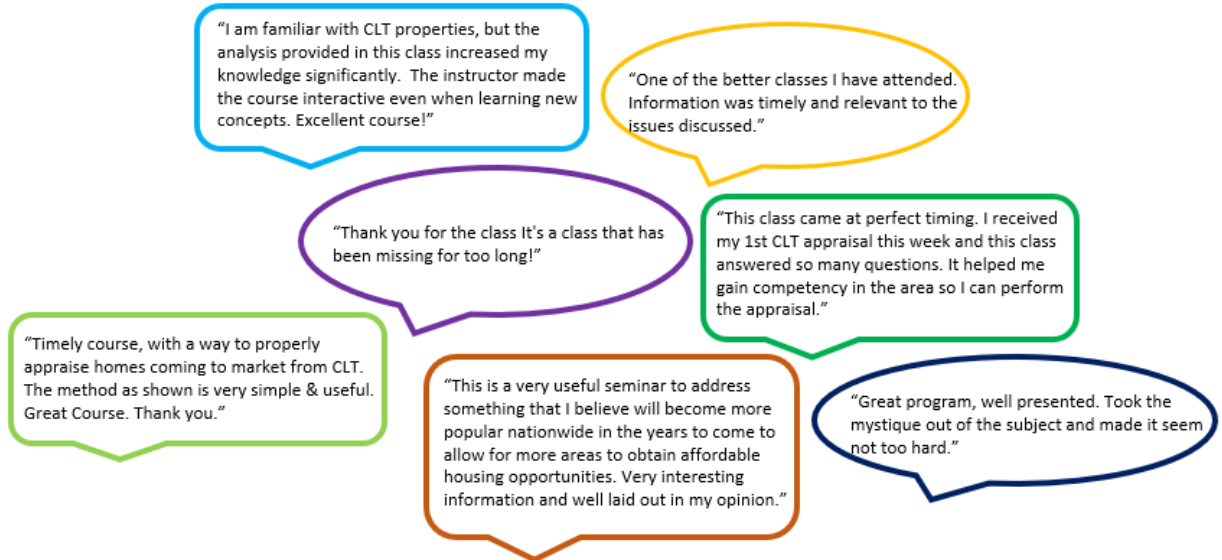
According to feedback from a diverse group of program stewards who adopted the model documents, the template is effective. The Commentary document that accompanies the 2021 Model Declarations of Affordability Covenants with Refinance and Resale Restriction and Purchase Option defines a color-coding system that helps programs in completing the template. The color coding indicates where a program must fill in text, which language is optional, areas that must be included verbatim to satisfy GSE requirements, and language that is required in certain states and programs within those states. Any customizations that programs made were within the parameters of the color coding and permissible under state law. Grounded Solutions Network incorporated references to the MDR throughout their pre- and post-purchase stewardship courses to help promote and reinforce standardization and the model documents.

To raise the visibility of the model deed restriction requirements with our lenders, we published them in our Seller/Service Guide and provided information to lenders on how to use the model documents.

We further increased operational efficiency for lenders by adding a CLT program identifier in Loan Product Advisor to automate the previously manual lender process of calculating the loan-to-value ratio based on the home's appraised value instead of the purchase price. Announced in December 2021 and effective at the end of March 2022, the automated solution saves lenders time, gives them more confidence in originating loans, and supports increased lender participation in this market.

In response to industry feedback, we added a guarantor path for delivery of CLT Mortgage loans to Freddie Mac. This additional execution option enables more lenders to sell CLT mortgages to us, increasing the flow of liquidity for shared equity homeownership.

A significant factor affecting access to credit for shared equity homeownership, particularly homes in CLTs, is the lack of appraisers with knowledge of this market. The CLT appraisal curriculum that we developed in collaboration with the Appraisal Institute will help fill that gap. The Appraisal Institute held four CLT appraisal classes in 2022, delivered virtually. Participants had positive reactions to the course:



The course will help increase the number of appraisers who will accept assignments to appraise CLT properties and have the knowledge and confidence in the methodology to arrive at a sound opinion of value.

One of the biggest challenges to lender participation and CLT market growth is the lack of visibility into the size of the market and how to connect with CLT program stewards. To help provide new perspective, we developed and launched a survey of shared equity homeownership programs in collaboration with Grounded Solutions Network and the Lincoln Institute of Land Policy. An analysis of program responses through October 2022 was used to publish a preliminary directory of shared equity programs containing information on CLT programs, including the legal document type (ground lease, resale restriction, deed of trust), geographic service area, target population, and active inventory. This information will allow lenders that support shared equity homeownership to connect with shared equity programs and provides information to lenders exploring shared equity homeownership that will allow them to make informed decisions about entering the market. To provide additional insight, the data collected from the survey will be analyzed and an in-depth report published in 2023 by the Lincoln Institute of Land Policy and Grounded Solutions Network.

We verified the final CLT list with Grounded Solutions Network's regional experts and program staff. In total, we identified 314 CLTs and non-profit organizations with shared equity homeownership programs in 47 states, the District of Columbia, and Puerto Rico. Estimating the total number of CLT homes required the team to conduct additional internet research and consolidate their findings with other data sources. Ultimately, they documented more than 36,000 homes nationwide, including about 14,700 shared equity homeownership units, 14,000 rental units, 900 lease-to-purchase units, 800 co-op units, 870 resident-owned community units, and 2,600 non-shared equity homeownership units. Compared to the 2011 CLT Census, there were 24% more CLTs and the total estimated count of shared equity units more than doubled.

While analyzing the CLT program information gathered to create the CLT directory, we identified opportunities to enhance our CLT policies and our support for this market beyond our planned activities. We expanded the CLT Mortgage property eligibility to permit one- and two-unit properties and removed the requirement for our lenders to have a term of business to deliver loans when a CLT uses CHOICEHome-certified manufactured homes as

housing stock. In these ways, we support increasing the supply of affordable homes and help CLTs use their limited budgets more effectively.

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

We learned that CLTs enrolled in the Florida CLT Training and Certification Program progress through the program at different paces, depending on their available resources and experience level. About half of the CLTs enrolled are newly created and take considerably longer to establish their policies and processes than other CLTs. Existing CLTs that are in the program may not have the dedicated resources to focus on the certification and one CLT in the program has had a leadership change that put the certification on pause.

We also learned that CLT programs that have construction projects under way but do not yet have legal documents related to home sales are a prime audience for MDR template adoption. Without a tool already in place, the construction timeline creates an urgency to adopt the standardized document. Programs that have documents in place, even if they wish to improve them, do not have the same motivation to adopt the model documents in the near term.

We learned while promoting the model documents to lenders that our Guide requirements around the use of Affordable Seconds with mortgages secured by income-based resale-restricted properties and the application of excess proceeds resulting from a foreclosure sale could benefit from additional clarity. We plan to address the guide requirements in 2023.

We learned that, although some lenders were eager for Freddie Mac to offer a guarantor execution for CLT Mortgages, loan deliveries through that path may be slow in the near term. Lenders that required having a guarantor path before adopting CLT Mortgage may have just begun the process, and adoption takes time. Or in the case of aggregators, their clients may need to adopt the offering.

We learned that remote access is the best delivery method for the CLT appraisal course because the market is small and geographically dispersed. The virtual event allowed appraisers from across the country to attend each session without incurring travel expenses.

We learned that completing a shared equity census involved much more time and effort and was far less straightforward than anticipated. After performing the initial data collection, we had to perform extensive research to verify the information. After distributing the survey, we needed to conduct extensive outreach to prompt recipients to respond. Our efforts included multiple rounds of e-mail, including personalized contact with individual recipients and offers of assistance in completing the survey, followed by telephone calls to recipients who still had not replied to the survey. Only a fraction of organizations answered the calls, a few agreed to participate, and none responded before the due date. The lack of responsiveness prompted us to take a different approach. We collected secondary data taken from the individual organization's web sites to partially prefill the abbreviated survey form and sent it through e-mail to the recipients who had not yet responded, asking them to verify prefilled information and add missing information. In the e-mail request, we also encouraged recipients to complete the full on-line survey. Meanwhile, our University of Toronto collaborators reached out to state and regional CLT coalitions/networks with connections in local CLTs. The regional groups that supported the effort included representatives of the Northwest CLT Coalition (covering Alaska, Idaho, Montana, Oregon, and Washington), California, Florida, New York, and communities in New Orleans and Massachusetts. Ultimately, 56% of the CLTs solicited replied to the survey: 157 organizations completed the full on-line survey and 10 responded to the abbreviated survey. Compared to Grounded Solutions Network's last survey in 2011, the response rate to this survey was 12% higher.

3. Optional: If applicable, why was the Enterprise unable to achieve the Plan target?

Not applicable.

Exhibit C:
Second Quarter Loan Products Narrative Reporting Template

FREDDIE MAC
 AFFORDABLE HOUSING PRESERVATION
 Q2: JANUARY-JUNE 2022
 LOAN PRODUCT

ACTIVITY:

10 - Support for Shared Equity Programs for Affordable Housing Preservation: Regulatory Activity

OBJECTIVE:

B - Design New Product Flexibilities to Facilitate the Origination of Shared Equity Mortgages

SUMMARY OF PROGRESS:

Freddie Mac made progress during the first half of 2022 toward our goals under this objective to design new product flexibilities to drive standardization, operational efficiency, and transaction cost savings that facilitate the origination of shared equity mortgages. We also worked collaboratively to start collecting data on shared equity programs and developing an appraisal curriculum. We are on track to meet or exceed expectations.

Action	2022 Achievements through Q2
<p>1. Publish a policy update to our Single-Family Seller/Service Guide to allow lenders to accept the Florida CLT Certification as confirmation that a CLT meets Freddie Mac's eligibility requirements in lieu of reviewing the CLT provider and its ground lease when originating mortgages on homes in the program. Provide representation and warranty relief to lenders on the ground lease review based on the CLT's certification. Develop and execute a marketing campaign to create awareness of the certification program and acceptance of certifications among lenders. Aim to have four additional CLTs participate in and become certified through the Florida Housing Coalition CLT certification program.</p>	<p>In progress</p> <ul style="list-style-type: none"> • Updated our Seller/Service Guide to allow lenders with prior written approval to waive the review of the ground lease when originating Community Land Trust (CLT) Mortgages if the CLT has received certification under a Freddie Mac-approved certification program. Lenders also receive representation and warranty relief on the ground lease review. Announced the update in the February Selling Guide Bulletin. • Developed and executed a marketing campaign to promote the awareness of and interest in the certification program. <ul style="list-style-type: none"> ○ Sent email to lenders who have originated mortgages in Florida within the last 12 months and to CLTs in Florida. ○ Featured the policy flexibility and certification program in Florida Housing Coalition's February Member Update. ○ Presented on our CLT Mortgage and promoted the certification in lieu of ground lease review during a webinar on CLTs hosted by the Federal Deposit Insurance Corporation (FDIC) and Office of the Comptroller of the Currency (OCC). Florida Housing Coalition presented on CLTs and the certification program. Attendees: 77 lenders, government officials, housing program representatives, and developers

	<ul style="list-style-type: none"> Had six CLTs participating in the Florida CLT Training and Certification Program, developed in collaboration with the Florida Housing Coalition.
<p>2. Deploy a model template to shared equity program providers for income-based deed-restricted properties to facilitate standardization of the language that is used to support resale restrictions across applicable shared equity programs. Collaborate with Grounded Solutions Network to promote adoption of the model template for income-based deed-restricted programs by program practitioners.</p> <ul style="list-style-type: none"> Raise awareness among program practitioners through direct e-mail outreach and an online course on how to use the model documents and the benefits of using them. Also conduct outreach to consultants that advise program practitioners on best practices for their programs. Provide technical assistance to program staff and contractors to promote adoption and implementation of the model documents and establish a help desk to provide one-on-one assistance. 	<p>In progress</p> <ul style="list-style-type: none"> Released a model template for income-based deed-restricted properties on Grounded Solutions Network’s web site and on FreddieMac.com In collaboration with Grounded Solutions Network, promoted the model template to encourage adoption. <ul style="list-style-type: none"> Promoted the model documents to NeighborWorks and Habitat for Humanity Affiliates. Sent e-mail to more than 5,000 individuals representing 300 shared equity programs. Hosted a webinar that promoted the model documents. Attendance: 144 participants In collaboration with Grounded Solutions Network, launched on-demand technical assistance through a virtual help desk. Assisted more than 15 organizations through Q2. Grounded Solutions Network hired a consultant trainer. The first training session for consultants was held in July.
<p>3. Provide guidance to Freddie Mac’s sellers on the model documents by making collateral materials available as well as publicizing the guidance on our Single-Family web site and via e-mail to our Lender News subscribers.</p>	<p>In progress</p> <ul style="list-style-type: none"> Updated our Seller/Servicer Guide to give lenders the option to use the Model Declaration of Affordability and Covenants with Refinance and Resale Restriction and Purchase Option, the Commentary to the Model Document, and the Model Subordinate Mortgage (collectively referred to as the model declaration) for income-based deed-restricted programs. Announced the update in the May Selling Guide Bulletin. Sent e-mail to Lender News subscribers, informing them of the model declaration and how its use by shared equity stewards streamlines the shared equity mortgage origination process. Published the model declaration on FreddieMac.com.
<p>4. Publish an update to our Seller/Servicer Guide to add a guarantor execution option for the delivery of CLT Mortgages to Freddie Mac.</p>	<p>In progress</p> <ul style="list-style-type: none"> Completed the internal impact assessment to identify systems and processes that require updates to support the guarantor execution for CLT mortgages. Performed editing and testing of Freddie Mac credit rules and systems capabilities to prepare to support CLT guarantor deliveries. Updates made to date span systems involved in credit risk rules, calculation changes, and post-funding data corrections; also updated Loan Selling Advisor®.
<p>5. Work in partnership with at least one trade organization to develop best practices and a comprehensive training curriculum on CLT valuations for appraisers. Conduct at least four training sessions virtually and/or in person in markets that have a concentration of community land trusts. Promote the learning through various channels (for example, Freddie Mac’s web site, industry forums, the appraisal industry’s trade organization, advisory board</p>	<p>In progress</p> <ul style="list-style-type: none"> In collaboration with Appraisal Institute, drafted the curriculum on CLT valuations for appraisers. Completed a peer review performed by Appraisal Institute instructors and appraisers experienced in appraising CLTs.

<p>meetings, Freddie Mac Single-Family Lender News, targeted e-mail, and social media).</p>	
<p>6. In collaboration with Grounded Solution Network, conduct a census of non-profit shared equity homeownership programs that meet the Duty to Serve definition for shared equity homeownership, with a focus on CLTs.</p> <ul style="list-style-type: none"> • Identify programs, collect data, and develop a survey instrument. Program-level data to be collected may include program type, tenure type, target population (AMI), geographic footprint, legal document type, affordability term, unit count, number of resales, number of refinance transactions, expected units to be added in the next 12 months, and demographics of the population served. • Administer the survey to the identified programs to capture data from program stewards. • Analyze and categorize the data. Create an updated shared equity program directory, including CLTs. 	<p>In progress</p> <ul style="list-style-type: none"> • Identified 320 potential organizations through a review of five main data sources: <ul style="list-style-type: none"> ○ 2015 CLT list maintained by Grounded Solutions Network ○ Proprietary list of program stewards from Grounded Solutions Network’s data system ○ CLT directory from the Center for Community Land Trust Innovation ○ CLT directory from Schumacher Center for New Economics ○ Freddie Mac research • Performed an on-line search to verify each organization and to collect information about each confirmed organization. As part of that exercise, also identified additional CLTs that were not included in the five data sources. • Developed the on-line survey; beta tested with eight organizations and refined the survey based on their input. • Distributed the survey to 320 organizations.

SELF-ASSESSMENT RATING OF PROGRESS:

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

ADDITIONAL INFORMATION (IF APPLICABLE):

Not applicable.