

What if it was possible to utilize more of our credit and collateral flexibilities with manufactured home borrowers? Well, with the Freddie Mac CHOICEHome<sup>SM</sup> pilot, we're testing a way to do just that.

CHOICEHome is a new type of manufactured home with aesthetic appeal and features comparable to site-built homes, and we're permitting our construction conversion loans and a loan-to-value ratio of up to 97 percent with a Home Possible<sup>®</sup> and HomeOne<sup>SM</sup> mortgage, to finance it. In other words, we'll treat a loan secured by a CHOICEHome like one secured by a single-family site-built home.

This pilot program will help:

- Provide additional financing options and flexibilities.
- Increase borrower homebuying options and access to quality, affordable homes.
- Increase the reputational value of manufactured homes.

Read our [Single-Family News Center article](#) for more information about our CHOICEHome pilot.

