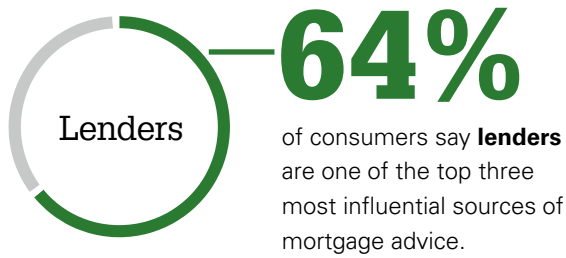


Lenders, real estate agents first choice for advice and info

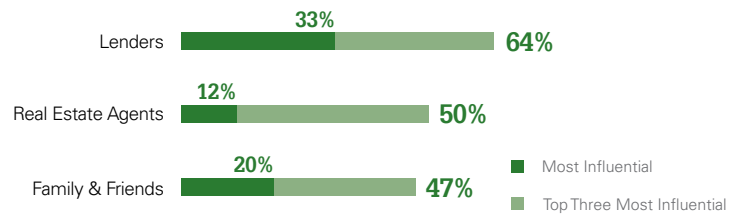
According to a study by Fannie Mae's Economic and Strategic Research (ESR) Group:

1 | Most consumers look to lenders for mortgage advice



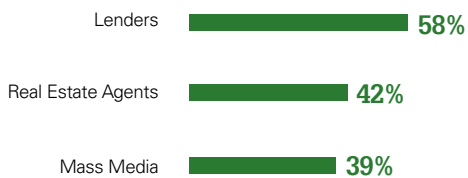
2 | Fifty percent say real estate agents are one of their top three influencers

Most Influential Source of Mortgage Advice



3 | For information, lenders and real estate agents are tops

Top Three Sources of Mortgage Information*



* Consumers were asked to select up to three categories.

4 | Empower consumers with Fannie Mae options and tools

Fannie Mae Marketing Center – free online access to customizable marketing and outreach materials

Framework® homeownership course – online homebuyer course tailored to your needs

KnowYourOptions.com – Loan Lookup, Mortgage Help Network, calculators, and interactive tools

The HOME by Fannie Mae™ app

The Home Story – news offering a window into housing in America

HomePath.com – borrowers may qualify for up to 3% closing cost assistance



To learn more, read our study:

[What do consumers know about the Mortgage Qualification Criteria?](#)

Fannie Mae considers a number of factors in determining eligibility for its acquisition of loans, including, but not limited to, the borrower's credit score, LTV ratio, DTI ratio, cash reserves, property type, and loan type, as detailed in its Selling Guide. Fannie Mae takes these and other factors into consideration, and stronger factors may compensate for weaker ones. It is important to understand that requirements are not always fixed or applicable in every case. For instance, HomeReady® mortgage permits consideration of income from a non-borrower household member as a compensating factor to allow DTIs up to 50% under certain circumstances. Visit [Fannie Mae's Eligibility Matrix](#) to see an example of how factors are applied.