

Homeowner Education Banners




Project description: HTML5 banners ads for the Homebuyer Education Campaign. Each have 5 different messages and 5 different sizes each.

To Homeowner Resources page Ad 1: 160x600


What to know to care for your home

Learn more



We're here to help with resources for homeowners

Learn more




FRAME 1

FRAME 2
BUTTON WILL ANIMATE

To Homeowner Resources page Ad 2: 160x600


Helpful tips and resources for homeowners are only a tap away

Learn more



Helpful tips and resources for homeowners are only a tap away

Learn more



Helpful tips and resources for homeowners are only a tap away

Learn more

FRAME 1

FRAME 2
BUTTON WILL ANIMATE

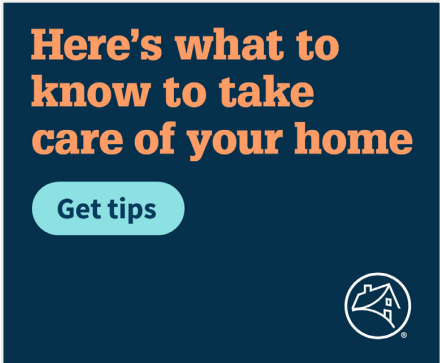
STATIC

Designed these materials while working for Creative Circle

Homeowner Education Banners



To Homeowner Resources page Ad 1: 300x250



FRAME 1



FRAME 2-BUTTON WILL ANIMATE



STATIC

To Homeowner Resources page Ad 2: 300x250



FRAME 1



FRAME 2-BUTTON WILL ANIMATE



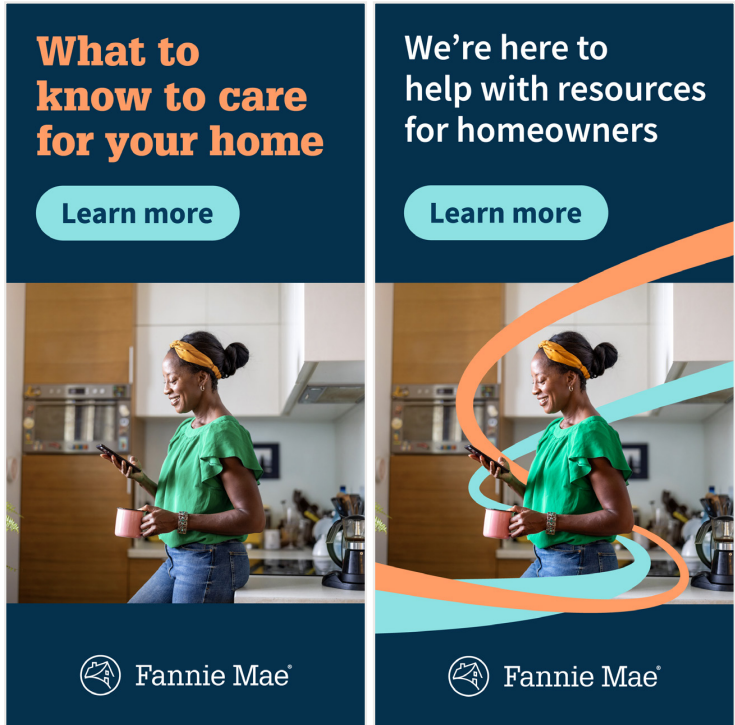
STATIC

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for Creative Circle

Homeowner Education Banners

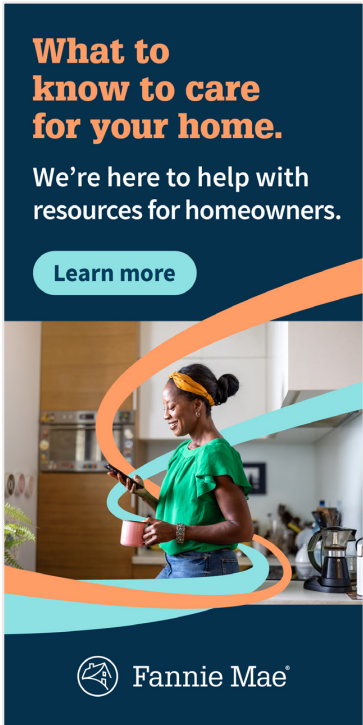


To Homeowner
Resources page Ad 1: 300x600



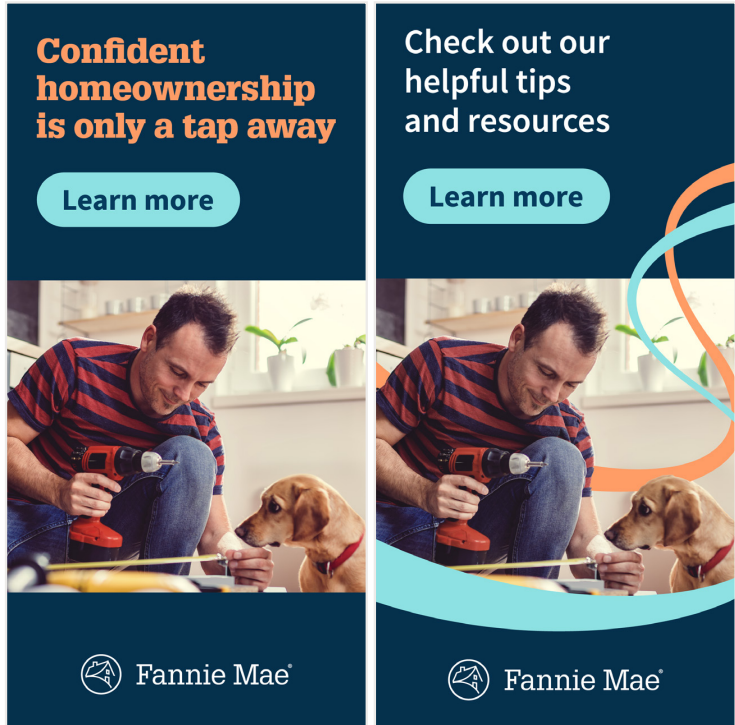
FRAME 1

FRAME 2-BUTTON WILL ANIMATE



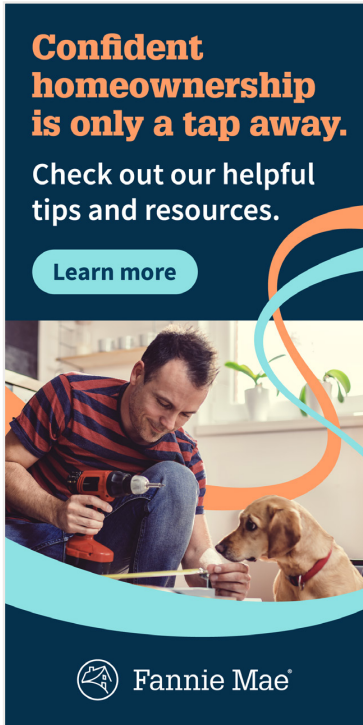
STATIC

To Homeowner
Resources page Ad 2: 300x600



FRAME 1

FRAME 2-BUTTON WILL ANIMATE



STATIC

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Homeowner Education Banners



To Homeowner Resources page Ad 1: 320x50



FRAME 1



FRAME 2-BUTTON WILL ANIMATE



STATIC

To Homeowner Resources page Ad 2: 320x50



FRAME 1



FRAME 2-BUTTON WILL ANIMATE



STATIC

To Homeowner Resources page Ad 1: 728x90



FRAME 1



FRAME 2-BUTTON WILL ANIMATE



STATIC

To Homeowner Resources page Ad 2: 728x90



FRAME 1



FRAME 2-BUTTON WILL ANIMATE



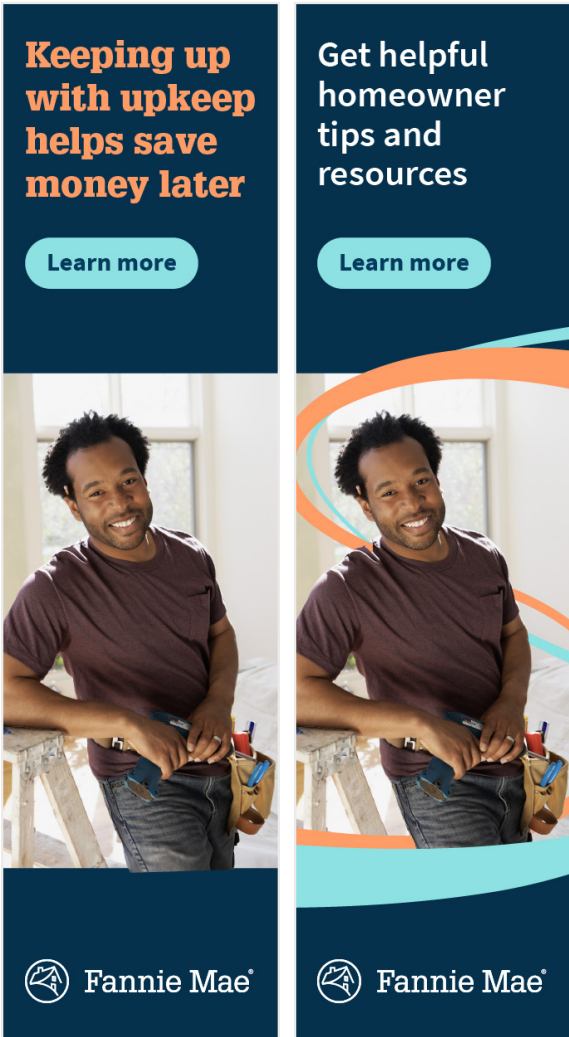
STATIC

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Homeowner Education Banners



To Routine Maintenance page Ad: 160x600



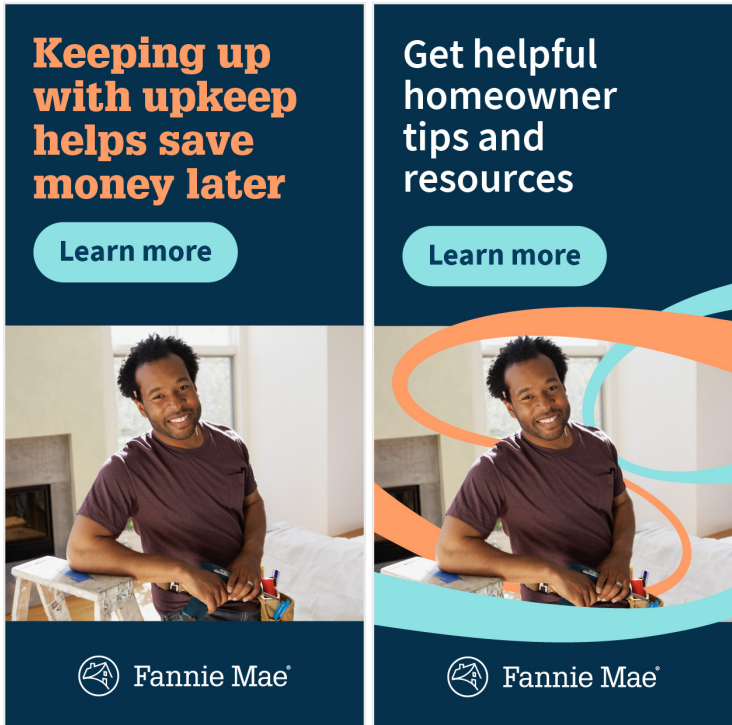
FRAME 1

FRAME 2
BUTTON WILL ANIMATE



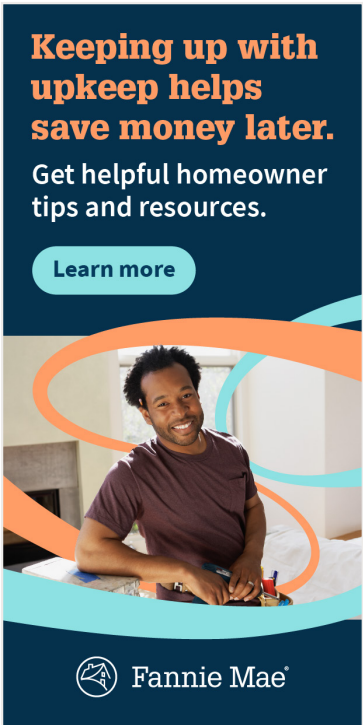
STATIC

To Routine Maintenance page Ad: 300x600



FRAME 1

FRAME 2-BUTTON WILL ANIMATE



STATIC

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Homeowner Education Banners



To Routine Maintenance page Ad: 300x250



FRAME 1



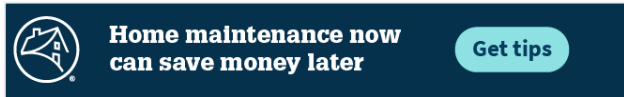
FRAME 2-BUTTON WILL ANIMATE



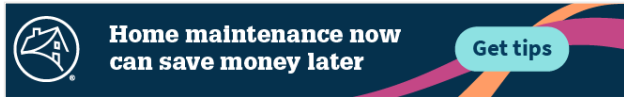
STATIC

To Routine Maintenance page Ad: 320x50

OPTION A



FRAME 1



FRAME 2-BUTTON WILL ANIMATE



STATIC

To Routine Maintenance page Ad: 728x90



FRAME 1



FRAME 2-BUTTON WILL ANIMATE

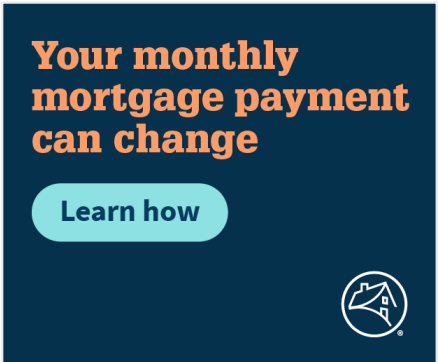


STATIC

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Why did my mortgage payment go up?: 300x250



FRAME 1



FRAME 2-BUTTON WILL ANIMATE



STATIC

What to know about property taxes: 300x250



FRAME 1



FRAME 2-BUTTON WILL ANIMATE



STATIC

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Homeowner Education Banners




Why did my mortgage
payment go up? 300x600


Your monthly mortgage payment can change


Learn how

Even with a fixed-rate loan

Learn how



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 Fannie Mae


FRAME 1


FRAME 2-BUTTON WILL ANIMATE

Your monthly mortgage payment can change.

Even with a fixed-rate loan.

Learn how



 Fannie Mae

STATIC


What to know about
property taxes: 300x600


Property taxes are part of owning a home


Learn more

But there may be ways to save

Learn more



 Fannie Mae

 Fannie Mae


FRAME 1


FRAME 2-BUTTON WILL ANIMATE

Property taxes are part of owning a home.

But there may be ways to save.

Learn more



 Fannie Mae

STATIC

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for Creative Circle

Homeowner Education Banners



Why did my mortgage payment go up?: 320x50



FRAME 1



FRAME 2-BUTTON WILL ANIMATE



STATIC

Why did my mortgage payment go up?: 728x90



FRAME 1



FRAME 2-BUTTON WILL ANIMATE



STATIC

What to know about property taxes: 320x50



FRAME 1



FRAME 2-BUTTON WILL ANIMATE



STATIC

What to know about property taxes: 728x90



FRAME 1



FRAME 2-BUTTON WILL ANIMATE



STATIC

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for Creative Circle

Homeowner Education Banners



Why did my mortgage
payment go up? 300x600


What to know about
property taxes: 300x600


Your monthly mortgage payment can change


Learn how

Even with a fixed-rate loan

Learn how



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 Fannie Mae


FRAME 1


FRAME 2-BUTTON WILL ANIMATE

Your monthly mortgage payment can change.

Even with a fixed-rate loan.

Learn how



 Fannie Mae

STATIC

Property taxes are part of owning a home

Learn more

But there may be ways to save

Learn more

 Fannie Mae Fannie Mae


FRAME 1


FRAME 2-BUTTON WILL ANIMATE

Property taxes are part of owning a home.

But there may be ways to save.

Learn more



 Fannie Mae

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Workday Banners



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Helping those who lost their homes come home again

Fannie Mae's LIHTC equity investment in Olive Ranch, an 81-unit apartment development in Oroville, CA, is helping residents who lost their homes to the Butte County, CA, 2018 wildfires return to their community and rebuild their lives.

See the impact >

LIHTC equity investments: Helping communities recover

Fannie Mae's LIHTC equity investment in Olive Ranch, an 81-unit apartment development in Oroville, CA, is helping residents who lost their homes to the Butte County, CA, wildfire of 2018.

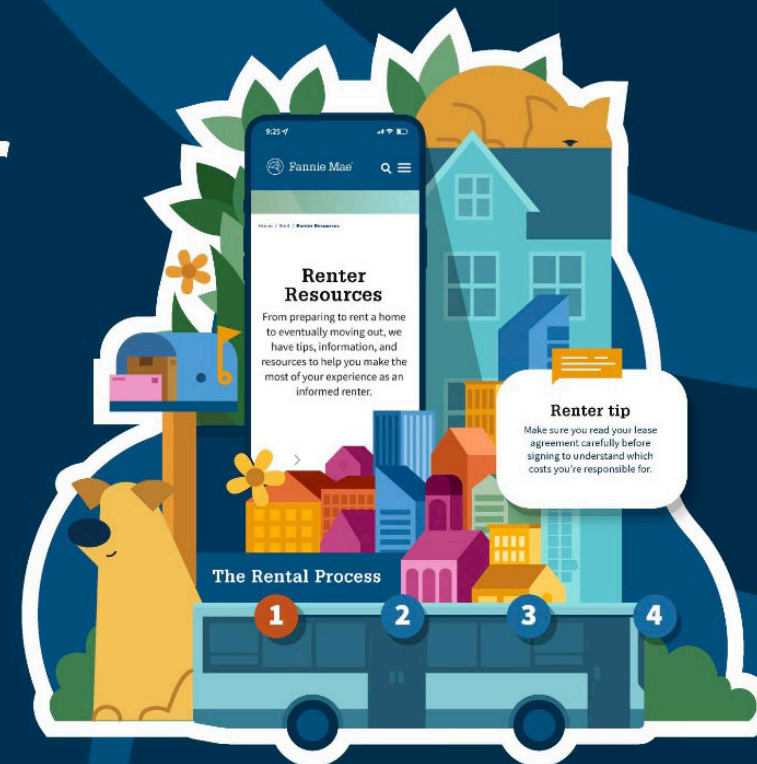
Watch the video >

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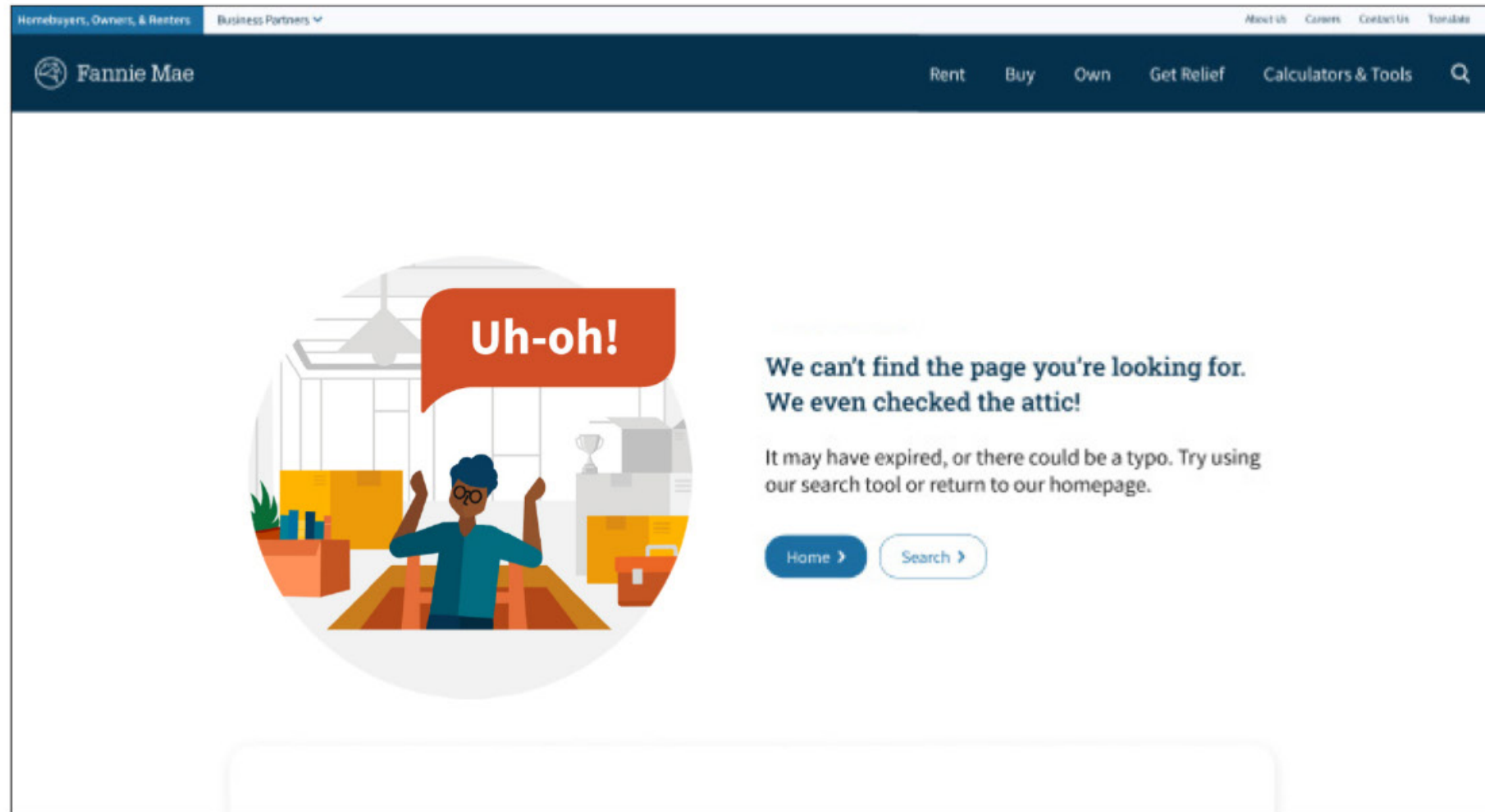
[Learn more >](#)



Enhancing the renter experience with new education resources



External Web Graphic



ERROR GRAPHIC MOCKUP



Unlock new, personalized insights for your business

With the Fannie Mae Connect™ dashboard, we analyzed and automated your performance data to show you new insights for greater transparency into your business.

With the new dashboard, you can explore successes and new opportunities in areas like loan delivery, underwriting, affordability, and more. Use your organization's current and historical data to act on insights specific to you — and compare your progress with peers and Fannie Mae goals.



Discover detailed, actionable, dynamic insights into your business.



Identify process improvements and opportunities in your current pipeline.

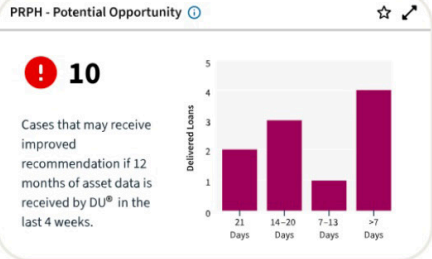


Access interactive analyses of your performance data, all on one platform.

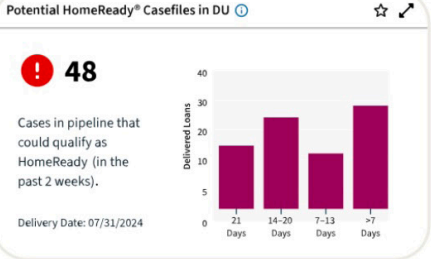
Discover powerful new ways to analyze your data

Here are just a few examples:

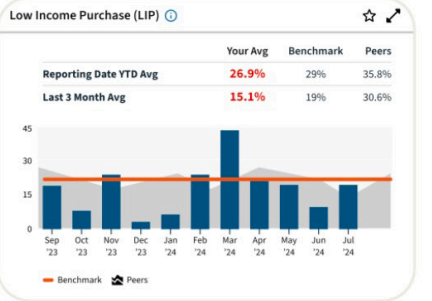
Identify opportunities to consider positive rent



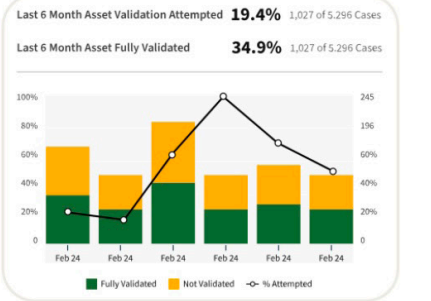
Don't miss out on loan-level price adjustment (LLPA) savings



Check progress toward your low-income purchase (LIP) delivery goals



Discover areas for improvement in your validation processes



Access these new insights — and more

Log in to your Fannie Mae Connect dashboard today.

Note: If you don't see the dashboard, contact your corporate administrator to request access to the management role in Fannie Mae Connect.

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HFA Preferred incentive program on HomePath properties

Help your borrowers receive closing cost assistance

With the Fannie Mae's HFA Preferred™ incentive program on HomePath® properties, buyers can receive 6% in closing cost assistance toward the purchase of a HomePath property when they finance the home with an HFA Preferred conventional loan through their housing finance agency (HFA).

Borrower eligibility

To be eligible, buyers must:

- Purchase a Fannie Mae HomePath property as their primary residence. *
- Receive an HFA Preferred mortgage through a state HFA homebuyer program.
(HomePath properties purchased with an FHA, a USDA, or a VA loan are not eligible for the incentive.)

* Note: Owner occupants are those buyers who will occupy the property as their principal residence within 60 days of closing and will maintain their occupancy for at least 1 year. Owner-occupant purchasers are required to sign an Owner-Occupant Certification as a rider to the Real Estate Purchase Addendum. A buyer purchasing in the name of a trust, as a vacation/part-time residence, or so another person or relative can live in the property will typically be considered an investor and thus not eligible for this incentive.

Instructions for HFAs and participating lenders

All offers will be reviewed by Fannie Mae's Internal Sales Team to ensure buyers receive the appropriate benefits. To ensure that offer response is streamlined, please use the following guidelines for submission:

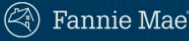
- Direct eligible buyers to have their real estate professional use HomePath's online offer system to submit their initial offer to purchase a HomePath property.
- Advise applicants using HFA Preferred financing to identify their offer as public funds when submitting offers through HomePath and to request the HFA HomePath incentive. These applicants should select "Yes" when asked, "Does the buyer qualify for public funds and/or a down payment assistance program?"
- Provide applicants with a document identifying the funding source or program name. This can include a letter or another authorization document naming the source of funds.
- Remind applicants to provide the specific name of the HFA program they are using to the Fannie Mae listing agent (e.g., Florida Housing Finance Corporation First-Time Homebuyer Program).

Questions?

Contact Fannie Mae's Public Entity Team: publicentity_reosales@fanniemae.com



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RefiNow

Expanding the refinance market to those who need it most

Refinancing a mortgage can make owning a home more affordable. It can decrease monthly payments and help make homeownership more sustainable. But it's often unavailable to borrowers who could see the most benefit.

RefiNow™ is a refinance mortgage option with flexibilities aimed at making it easier and less expensive for qualifying homeowners to reduce their monthly housing costs by taking advantage of today's historically low interest rates.

HIGHLIGHTS

- ✓ Debt-to-income ratio (DTI) up to 65%
- ✓ Interest rate reduction of at least 50 bps required
- ✓ A reduction in the monthly payment that includes principal, interest, and the mortgage insurance payment (if applicable)
- ✓ \$500 LLPA credit if appraisal obtained*

*Credit will be provided in the form of a \$500 LLPA credit to the lender at the time the loan is purchased if an appraisal was obtained for the transaction. The lender must pass the credit on to the borrower.



ELIMINATE BORROWER BARRIERS

With eligibility expanded to borrowers with up to 65% DTI and no minimum credit score requirement, RefiNow represents an opportunity to offer mortgage refinancing to those who may not have previously qualified.



SUPPORT STABLE HOMEOWNERSHIP

Reduced interest rates make homeownership more sustainable for borrowers who are current on their mortgage.



ADDRESS UP-FRONT COSTS

Up-front costs can present obstacles for homeowners, but features like value acceptance (appraisal waiver) offers or appraisal credits put refinancing within reach.

Fannie Mae expects lenders to help borrowers understand the benefit of RefiNow and the total cost of the refinance over the life of the loan.

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Helping borrowers overcome down payment and closing cost barriers

Low down payment mortgages are a great solution for helping borrowers achieve homeownership, but for some borrowers, finding even a 3% down payment can be a challenge. Fortunately, in many cases, Fannie Mae allows funds for part or all of a down payment and closing costs to come from a variety of sources, helping more borrowers achieve the dream of homeownership.

Fannie Mae allows three primary sources of closing cost and down payment assistance:



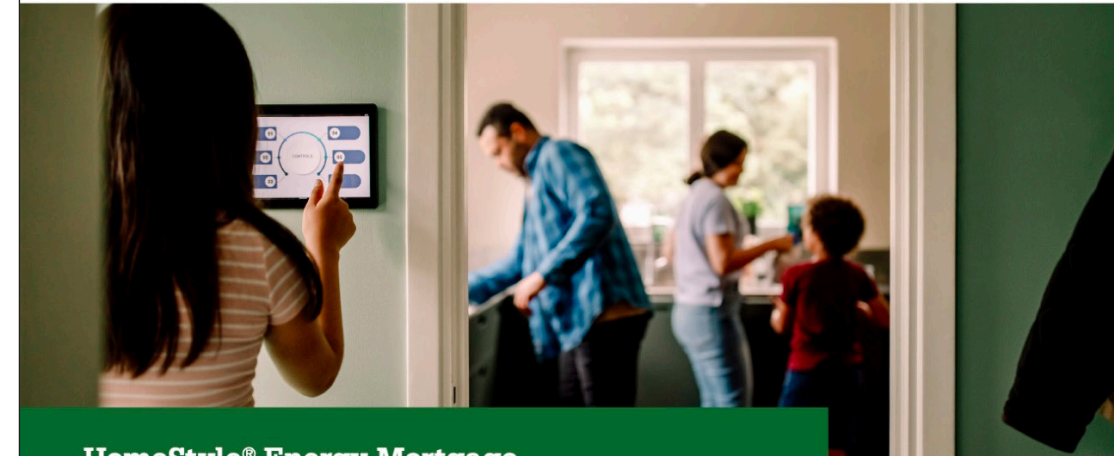
Gifts from any individual who's related to the borrower by blood, marriage, domestic partnership, adoption, or legal guardianship. That includes relatives, spouses, fiancés or fiancées, children, or other dependents.



Grants from churches, employers, municipalities, nonprofit organizations (excluding credit unions), regional Federal Home Loan Banks, federally recognized Native American tribes and their sovereign instrumentalities, or public agencies.



Community Seconds® mortgages can come from many of the same sources as grants, but a second lien must be placed on the property. Although Fannie Mae does not purchase Community Seconds, it does purchase first mortgages associated with Community Seconds.



HomeStyle® Energy Mortgage

Help borrowers get a comfortable, efficient, and resilient home.

Whether they're purchasing a home or refinancing their current one, borrowers can now make upgrades to reduce utility costs and improve the comfort and safety of their homes with Fannie Mae's HomeStyle Energy mortgage.

Flexible

May be used for upgrades to energy and water systems, including solar, property improvements for better resilience to natural disasters, new windows and doors, and to pay off other energy-related debt.

Affordable

Borrowers save money now with possible tax credits, rebates, and potentially lower interest rates compared with other forms of financing and may save on utility and repair costs in the future.

Simple

Basic weatherization, renewable energy and resiliency upgrades, and improvements do not require a home energy report.

Bundle mortgage products for more flexibility and savings

Both HomeStyle® Renovation and HomeStyle Energy mortgages may be combined with a HomeReady® mortgage, so your low-income borrowers can take advantage of the following features:

- Low down payment and cancelable mortgage insurance (restrictions apply).
- Potentially lower rates compared with other forms of financing, such as a home equity line of credit or credit cards.

➔ Get a \$500 loan-level pricing adjustment (LLPA) credit on top of standard Fannie Mae pricing.

To learn more, visit fanniemae.com/hsenergy

Ask Poli Icons

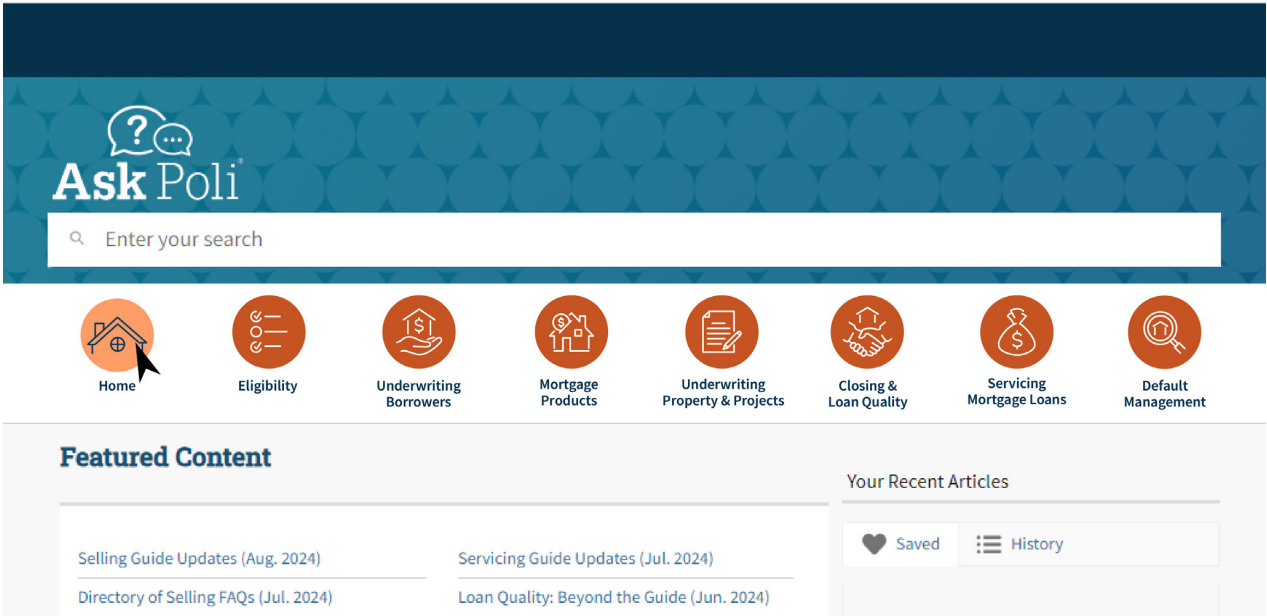
Project description: Update / redesign the icons & colors on the Ask Poli website.



RESTING ICONS



HOVER ICONS



HOVER MOCKUP

Designed these materials while working for Creative Circle

Ask Poli Icons

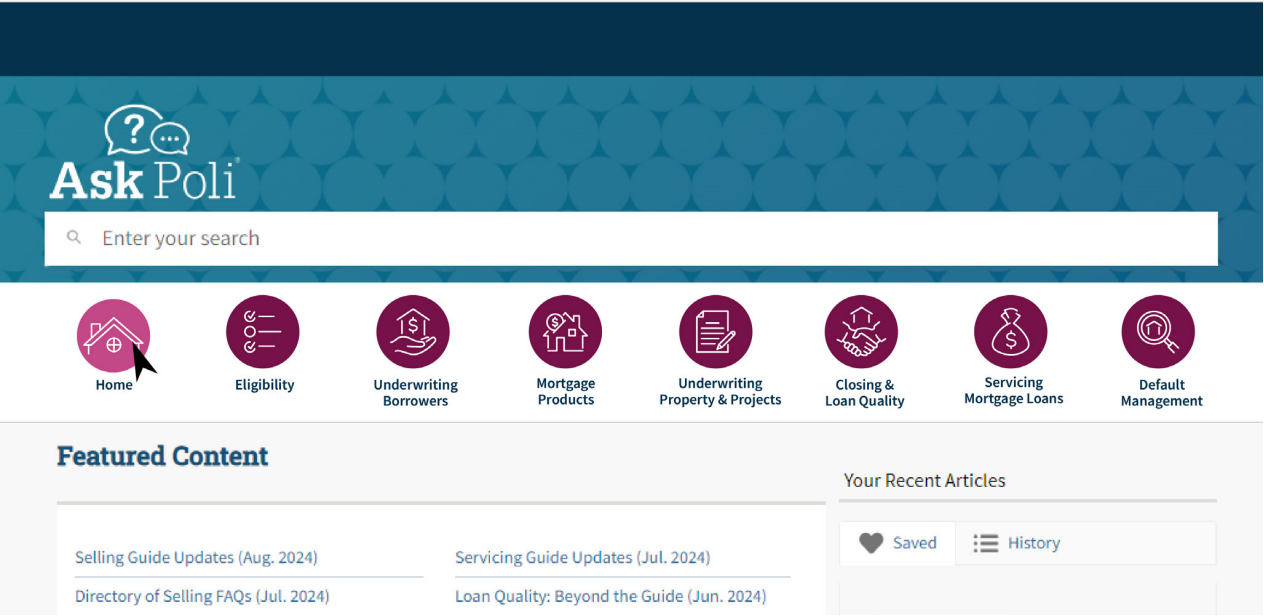
Project description: Update / redesign the icons & colors on the Ask Poli website.



RESTING ICONS

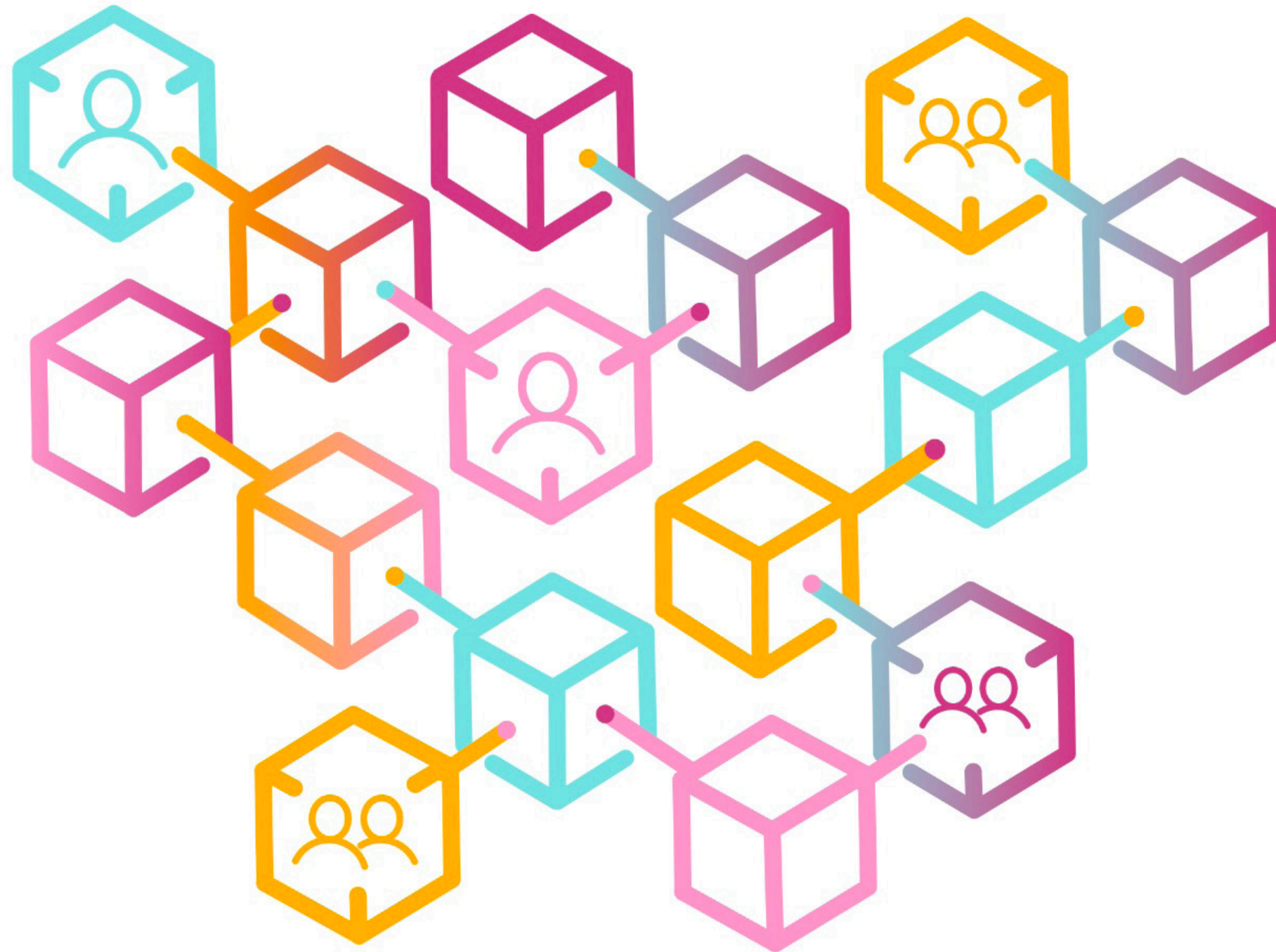


HOVER ICONS



HOVER MOCKUP

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for Creative Circle



Move past yesterday's lending

Say goodbye to stacks of forms. With eMortgage, you'll get a faster closing process and give borrowers a streamlined path to homeownership.



Fannie Mae®



Go
digital
today

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Woman of the Year Post Mockup



Project description: Neither of these designs ever got used but they were mocked up when our President and CEO was nominated for Woman of the Year!



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HOMESITE MARQUEE - 1920 X 1080 PX



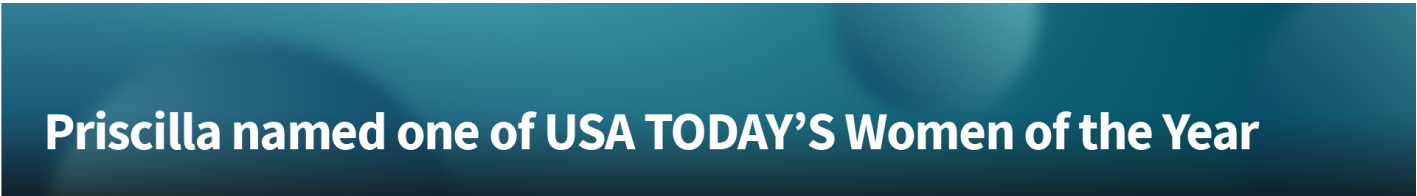
HOMESITE NEWS CARD - 550 X 314 PX

Headline: Priscilla named one of USA Today's Women of the Year

Preview: USA Today honored Priscilla Almodovar as one of it's Women of the Year. The award recognizes how her professional and personal background drives her impact as a leader in housing finance and a voice for a housing market that works for all.



MARKETING CLOUD BANNER - 600 X 169 PX



HOMESITE PAGE BANNER - 1920 X 260 PX

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The recent run-up in mortgage rates is now forecasted to keep existing home sales near historic lows through 2025. Find out what else our economists expect of the macroeconomy and housing market through 2026: <https://spr.ly/6040sN9Xy>



👍💡❤️ 52

2 comments • 12 reposts



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Consumer sentiment toward housing dipped in December but ended the year substantially higher compared with 2023, driven by continued optimism about the future of mortgage rates. Find out what else consumers had to say in our latest National Housing Survey: <https://spr.ly/6046v43Fr>



👍💡❤️ 31

1 comment • 5 reposts





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Consumer housing sentiment ticked higher in January despite growing affordability concerns, including greater expectations that rent prices will increase in the next year. Find out ...more



65%

of consumers
expect rent prices
to go up in the
next 12 months
(compared with 57%
last month)

Source: Fannie Mae January 2025
National Housing Survey®



39

2 comments • 6 reposts



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New economic data point to a strong start for 2025, but policy uncertainty could affect economic activity, mortgage rates, and home sales. Find out more in our ESR Group's latest ...more



Mortgage rates expected to end 2025 at 6.6%

Source: Fannie Mae February 2025
Economic and Housing Outlook



115

5 comments • 40 reposts



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...

Consumer housing sentiment fell on a year-over-year basis for the first time since 2023, due in part to a greater share of consumers now expecting mortgage rates to rise. Find ...more



69%

of consumers expect mortgage rates will go up or stay the same in the next 12 months

Source: Fannie Mae February 2025 National Housing Survey®



 31


2 comments · 6 reposts

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...


Our economists expect mortgage rates to move lower in 2025 and 2026. Find out more in our March 2025 Economic and Housing Outlook: <https://spr.ly/6048FKw1u>




Mortgage rates now expected to end 2026 at 6.2%


Source: Fannie Mae March 2025 Economic and Housing Outlook





 115

6 comments · 40 reposts

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...

If you or someone you know has been impacted by the Southern California wildfires, call 855-437-3243 to connect with a HUD-approved housing counselor or visit <https://spr.ly/6043anxpS>

Affected by
recent wildfires?

**Help is
available.**

 Fannie Mae®

   158

10 comments · 52 reposts

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...

Our economists think the higher mortgage rate environment will keep existing home sales in 2025 near their lowest level in three decades, but they're also expecting affordability to ...more



4.15 million
existing home sales
predicted in 2025

Source: Fannie Mae January 2025
Economic and Housing Outlook



   78

7 comments · 18 reposts

 Like

 Comment

 Repost

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lifeatfanniemae



If you can't fly, run;
if you can't run, walk;
if you can't walk, crawl;
**but by all means
keep moving."**

— Martin Luther King Jr.



lifeatfanniemae Today, we honor the legacy of Dr. Martin Luther King Jr., a visionary leader who dedicated his life to the pursuit of equality and justice for all. At Fannie Mae, we value diversity and inclusion and are committed to the principles of equal opportunity.

9 hours ago