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Federal Housing Finance Agency
400 7th Street, SW
Washington, D.C. 20024
[Online FOIA Request Portal](#)

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From: "Easter, Stacy"
Date: Jul 1, 2014 3:30:59 PM
Subject: FHFA FOIA No. 2014-FOIA-072

July 1, 2014
Re: FHFA FOIA No. 2014-FOIA-072

This letter is in response to your Freedom of Information Act (FOIA) request, dated June 20, 2014. Your request was received in the Federal Housing Finance Agency's (FHFA) FOIA office on June 23, 2014, and assigned FHFA FOIA request number 2014-FOIA-072. Your request was processed in accordance with the FOIA (5 U.S.C. § 552) and FHFA's FOIA regulation (12 CFR Part 1202).

You requested the following:

"a copy of the FHFA Style Manual. A style guide or style manual is a set of standards for the writing and design of documents, either for general use or for a specific publication, organization or field. The implementation of a style guide provides uniformity in style and formatting within a document and across multiple documents. I prefer to receive this document in electronic/digital format if practicable."

A search of FHFA files and records located one document responsive to your request. The FHFA has determined that the document is releasable in its entirety. The responsive material is attached.

This is the final decision on your FOIA request. If you wish to appeal any aspect of FHFA's decision on your request, you must forward within 30 days:

A copy of your initial request; A copy of this letter; and A statement of the circumstances, reasons, or arguments for seeking disclosure of the affected record(s).

The appeal must be sent either electronically through FHFA's public access link by clicking here <https://publicaccesslink.fhfa.gov/palMain.aspx> or by mailing to the "FOIA Appeals Officer" at the above address. The subject line, or the envelope and the letter of appeal, must be clearly marked "FOIA Appeal." Please note that all mail sent to the FHFA via the United States Postal Service is routed through a national irradiation facility, a process that may delay delivery by approximately two weeks. For any time-sensitive correspondence, please plan accordingly.

Your FOIA request is releasable to the public under subsequent FOIA requests. In responding to these requests, FHFA does not release personal information, such as home or email addresses and home or mobile telephone numbers which are protected from disclosure under FOIA Exemption 6 (5 U.S.C. § 552(b)(6)).

If you have any questions regarding the processing of your request, please contact us at foia@fhfa.gov or 202-649-3803.

Sincerely,
Stacy J. Easter
Freedom of Information Act/Privacy Officer
Federal Housing Finance Agency
Office of General Counsel
400 7th Street, SW | Washington, DC 20024

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Federal Housing Finance Agency

FHFA Style Guide

The Style Guide establishes FHFA-specific style standards and abbreviations for FHFA Official Documents; it is intended to be a quick reference. For more detailed information, please refer to the [*Chicago Manual of Style*](#).

FHFA-specific Style Standards

A versus An: Use “a” before words, abbreviations, and acronyms that start with a consonant *sound* and “an” before words, abbreviations, and acronyms that start with a vowel *sound*.

- A Fannie Mae employee (f sound)
- An FHLBank employee (e sound)
- A horse (h sound)
- An honorable (o sound)
- A one-car garage (w sound)
- An RMBS (a sound)

Abbreviations and Acronyms: Spell out the words in the first reference, and place the abbreviation or acronym in parentheses without quotation marks after that full reference. As a general rule, abbreviations and acronyms should be used when a term will be used two or more times in the text.

agency: Do not capitalize unless it is the first word of a sentence or is in a title or heading.

board(s) of directors: Do not capitalize references to “the board” or “the board of directors.”

Bullets: Capitalize the first word of each bullet.

Commas:

- In a string, include a comma before the word “and.”
“The colors of the U.S. flag are red, white, and blue.”
- Set off a year with a pair of commas if the year is used with a specific date. No commas are needed around the year if it is used alone or with the month only.
“The meeting will be held on July 1, 2013, in New York.”
“The meeting will be held in July 2013 in New York.”
- When you use a city and state in a sentence, set off the state with a pair of commas. If you use the state without a city, no commas are needed.
“The meeting will be held in Atlanta, Georgia, at a hotel.”
“The meeting will be held in Georgia at a hotel.”

federal: Do not capitalize unless it is the first word of a sentence or is in a title or heading.

FHFA: If the abbreviation FHFA is used as a noun, do not use “the.” When it is used as an adjective, do use “the.”

“In 2008, FHFA was created.”

“In 2008, the FHFA website was established.”

Formatting:

- Times New Roman 12 point (text); Times New Roman 10 point (footnotes)
- One-inch margins on all sides
- Body of text should be single-spaced
- Double-spacing between paragraphs
- Do not indent first line of a paragraph
- Left justified
- Page numbers should be centered on the bottom

Note: If you are drafting something that will be published in the *Federal Register*, follow its style guidelines at [Federal Register Document Drafting Handbook](#).

government: Do not capitalize unless it is the first word of a sentence or is in a title or heading.

Hyphens: Generally, compound words are hyphenated when modifying a noun but not hyphenated when used alone.

“I have a fixed-rate mortgage.”

“My mortgage is fixed rate.”

Numbers: Spell out numbers below 10. When 2 or more numbers appear in a sentence and 1 of them is 10 or larger, only numbers should be used.

Percent: In text, spell “percent” rather than using the “%” sign.

Seal: The FHFA seal should be on all Official Documents.

Titles and Headings: Capitalize all words except articles (*a, an, the*), prepositions (such as *at, in, from, between*), coordinating conjunctions (*and, but, or, nor, for, so, yet*) and *to* and *as* – unless one of these words is first or last in the title or heading.

United States: Use “United States” as a noun, but use the abbreviation U.S. as an adjective.

“He entered the United States decades earlier and has since applied for U.S. citizenship.”

Washington, D.C.: Always use the full name of the city and periods after the D and C.

Frequently Used Abbreviations and Acronyms

Affordable Housing Program	AHP
Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010	Dodd-Frank Act
Emergency Economic Stabilization Act of 2008	EESA
Fannie Mae, Freddie Mac, and 12 Banks	Regulated Entities or GSEs
Fannie Mae and Freddie Mac	Enterprises
Federal Financial Institutions Examination Council	FFIEC
Federal Home Loan Bank	FHLBank or Bank (be consistent)
Federal Home Loan Bank Act, as amended.....	Bank Act
Federal Home Loan Mortgage Corporation.....	Freddie Mac
Federal Home Loan Mortgage Corporation Act.....	Corporation Act
Federal Housing Enterprises Financial Safety and Soundness Act of 1992.....	Safety and Soundness Act
Federal Housing Finance Board	Finance Board
Federal National Mortgage Association Charter Act and Federal Home Loan Mortgage Corporation Act.....	charter acts
Federal Housing Finance Agency	FHFA
Federal National Mortgage Association.	Fannie Mae
Federal National Mortgage Association Charter Act.....	Charter Act
Gramm-Leach-Bliley Act	GLB Act
Financing Corporation	FICO
Fair Isaacs Corporation	FICO score
Government-Sponsored Enterprises	GSEs
Home Affordable Modification Program.....	HAMP
Home Affordable Refinance Program	HARP
Home Mortgage Disclosure Act	HMDA
Housing and Economic Recovery Act of 2008	HERA
mortgage-backed securities.....	MBS
Office of Finance	OF
private-label mortgage backed securities.....	private-label MBS
Sarbanes-Oxley Act of 2002	Sarbanes-Oxley