

Freddie Mac's Home Possible Neighborhood Solution® Mortgage and Fannie Mae's MyCommunityMortgage™ Community Solutions™ Option Consolidated Rates

QUICK GUIDE FOR PROGRAM COVERAGE REQUIREMENTS

MONTHLY — Standard FICO 620+ 30-Year

		MONTHLY FIXED Incl. 5/1, 7/1, 10/1 ARMs
LTV	COVERAGE	30-Year
95.01% and above	35%	0.81%
	20%	0.48%
	18%	0.43%
95% - 90.01	25%	0.52%
	16%	0.37%
90% - 85.01	25%	0.39%
	12%	0.22%
85% and under	12%	0.21%
	6%	0.16%

MONTHLY STANDARD RATE ADJUSTMENTS	
Level Annual Premium	-3 bps
Rate/Term Refi	-5 bps
*Manufactured Homes	
FICO 620-659	+20 bps
FICO 660+	+14 bps

Single Premium — Standard FICO 620+ 30-Year

		SINGLE PREMIUM FIXED Incl. 5/1, 7/1, 10/1 ARMs
LTV	COVERAGE	30-Year
95.01% and above	35%	4.10%
	20%	2.15%
	18%	1.80%
95% - 90.01	25%	2.15%
	16%	1.60%
90% - 85.01	25%	1.60%
	12%	0.85%
85% and under	12%	0.75%
	6%	0.50%

SINGLE PREMIUM RATE ADJUSTMENTS	
Rate/Term Refi	-25 bps
*Manufactured Homes	
FICO 620-659	+86 bps
FICO 660+	+60 bps

Monthly — A-Minus 30-Year

		MONTHLY		
		FICO to 574 Tier I	FICO 575-599 Tier II	FICO 600-619 Tier III
LTV	COVERAGE	FIXED	FIXED	FIXED
95.01% and above	35%	3.55%	2.19%	1.60%
	20%	2.37%	1.46%	1.07%
	18%	2.22%	1.37%	1.00%
95% - 90.01	25%	2.22%	1.37%	1.00%
	16%	1.64%	1.02%	0.74%
90% - 85.01	25%	1.68%	1.04%	0.77%
	12%	1.05%	0.66%	0.49%
85% and under	12%	0.98%	0.61%	0.45%
	6%	0.83%	0.52%	0.38%

A-MINUS RATE ADJUSTMENTS			
	Tier I	Tier II	Tier III
Level Annual Premium	-3 bps	-3 bps	-3 bps
*Manufactured Homes	+75 bps	+50 bps	+25 bps

These coverages can be used with Fannie Mae's MyCommunityMortgage™ Community Solutions™ Option and Freddie Mac's Home Possible® Neighborhood Solution.

Please refer to the Fannie Mae Selling & Servicing Guide and the Freddie Mac Seller/Servicer Guide for specific guidelines.

* *Manufactured Homes are eligible only for Freddie Mac's Home Possible Neighborhood Solution 97 Mortgage*