

FREDDIE MAC CONFORMING LP				
PURCHASE				
FIXED & ARM				
Occupancy	Unit	Min. FICO	LTV/ NO CLTV	LTV/CLTV/HCLTV
Primary	1	620	95%	90%/95%/95%
	2-4	620	80%	75%/80%/80%
Second Home	1	620	85%	80%/85%/85%
Investment	1	620	85%	80%/85%/85%
	2-4	620	75%	70%/75%/75%
RATE/TERM REFINANCE				
FIXED & ARM				
Occupancy	Unit	Min. FICO	LTV/ NO CLTV	LTV/CLTV/HCLTV
Primary	1	620	95%	90%/95%/95%
	2-4	620	80%	75%/80%/80%
Second Home	1	620	85%	80%/85%/85%
Investment	1	620	75%	70%/75%/75%
	2-4	620	75%	70%/75%/75%
CASH OUT REFINANCE				
FIXED & ARM				
Occupancy	Unit	Min. FICO	LTV/ NO CLTV	LTV/CLTV/HCLTV
Primary	1	620	80%	75%/80%/80%
	2-4	620	75%	70%/75%/75%
Second Home	1	620	75%	70%/75%/75%
Investment	1	620	75%	70%/75%/75%
	2-4	620	70%	65%/70%/70%

FREDDIE MAC SUPER CONFORMING LP				
PURCHASE				
FIXED & ARM				
Occupancy	Unit	Min. FICO	LTV/ NO CLTV	LTV/CLTV/HCLTV
Primary	1	620	90%	85%/90%/90%
	2	620	75%	70%/75%/75%
	3-4	620	75%	70%/75%/75%
Second Home	1	620	80%	75%/80%/80%
Investment	1	620	80%	75%/80%/80%
	2-4	620	70%	65%/70%/70%
RATE/TERM REFINANCE				
FIXED & ARM				
Occupancy	Unit	Min. FICO	LTV/ NO CLTV	LTV/CLTV/HCLTV
Primary	1	620	90%	85%/90%/90%
	2	620	75%	70%/75%/75%
	3-4	620	75%	70%/75%/75%
Second Home	1	620	80%	75%/80%/80%
Investment	1	620	75%	70%/75%/75%
	2-4	620	70%	65%/70%/70%
CASH OUT REFINANCE				
FIXED & ARM				
Occupancy	Unit	Min. FICO	LTV/ NO CLTV	LTV/CLTV/HCLTV
Primary	1	620	75%	70%/75%/75%
	2-4	620	65%	60%/65%/65%
Second Home	1	620	65%	60%/65%/65%
Investment	1	620	65%	60%/65%/65%
	2-4	620	65%	60%/65%/65%