

EXHIBIT E: Exhibit 19
Postsettlement Delivery Fees for Seasoned Mortgages
Mortgages for Newly Constructed Homes

Freddie Mac purchases Mortgages for Newly Constructed Homes under the terms of this section as follows:

SEASONED MORTGAGES		
Product	Length of Seasoning	LTV Ratio
		All Eligible
Mortgages other than Seasoned Mortgages for a Newly Constructed Home	> 12 months & ≤ 24 months	0.250%
	> 24 months & ≤ 48 months	0.375%
	> 48 months	0.500%
Seasoned Mortgages for Newly Constructed Homes ² [defined as a Mortgage for a Newly Constructed Home that has not been modified or converted since the Effective Date of Permanent Financing and that is sold to Freddie Mac after the 18-month Credit/Construction/Settlement Period]	Any length	0.250%

² Seasoned Mortgages for Newly Constructed Homes must have an SCC of D53.