

## Exhibit 19—Postsettlement Delivery Fees

**Postsettlement Delivery Fees (“Delivery Fees”) for Mortgages with Special Attributes** – This Delivery Fee Matrix sets forth the delivery fee amounts and/or delivery fee rates applicable to certain Mortgages that, because of the type of mortgage product, loan purpose, Mortgaged Premises or other attributes (the “special attributes”), are subject to a delivery fee pursuant to the provisions of the Guide. **Delivery fee amounts and/or delivery fee rates are shown in the non-shaded area within each chart.**

**Delivery Fees are Cumulative** – A particular Mortgage that has various special attributes may be subject to more than one delivery fee. For example, an ARM secured by a 2-unit property may be subject to a delivery fee pursuant to the provisions in the Guide that relate to ARMs with high loan-to-value ratios and the provisions relating to mortgages secured by 2-unit properties. The delivery fee applicable to such a Mortgage will be the sum of the delivery fees required with respect to each of the special attributes of the Mortgage. For example, an ARM with a high loan-to-value ratio which is secured by a 2-unit property would be subject to a delivery fee equal to the delivery fee rate specified in the ARM grid below plus the delivery fee rate specified in the number of units grid below.

**Payment of Delivery Fees** – Delivery fees are paid in accordance with the provisions in Section 17.2 of the Guide. However, for Mortgages sold using the Freddie Mac Selling System, certain delivery fees may be included in the price obtained through the Selling System.

### Table of Contents for Delivery Fees

40-Year Fixed-Rate Mortgages .....	1	Freddie Mac 100 Mortgages .....	3
Adjustable Rate Mortgages .....	1	Home Possible <sup>®</sup> Mortgages .....	3
Alt 97 <sup>®</sup> Mortgages .....	2	Initial Interest <sup>SM</sup> Mortgages .....	<u>4</u>
Alternative Stated Income Mortgages .....	2	Investment Property Mortgages .....	<u>4</u>
Balloon/Reset Mortgages .....	2	Manufactured Homes .....	4
California Condominium Unit Mortgages .....	2	Number of Units .....	4
Cash-Out Refinance Mortgages .....	2	Property Inspection Alternative .....	4
CS/LTV Delivery Fees (“A-Minus Fees”) – LP Mortgages .....	<u>8</u>	Seasoned Mortgages .....	<u>5</u>
CS/LTV Delivery Fees (“A-Minus Fees”) – Non-LP Mortgages .....	<u>8</u>	Secondary Financing .....	<u>6, 7</u>
Eligibility for CS/LTV Delivery Fees (“A-Minus Fees”) – LP & Non-LP .....	<u>9</u>	Streamlined Purchase Mortgages .....	<u>7</u>
Flexible Mortgage Insurance Options .....	3		

40-YEAR FIXED-RATE MORTGAGES	
Effective for settlements on or after September 1, 2006	
Product	LTV Ratios
	All Eligible
All Eligible Product	.125%

ADJUSTABLE RATE MORTGAGES <sup>9</sup>	
Product	LTV Ratios
	> 90%
ARMs other than Home Possible ARMs – All Eligible Product	0.25%
Home Possible 5/1 ARMs – All Eligible Product	0.25%

<sup>9</sup> 7/1 and 10/1 ARMs that are Home Possible Mortgages meeting the requirements of Chapter A34 are not subject to the Adjustable Rate Mortgage Fee.

## Exhibit 19—Postsettlement Delivery Fees

<b>ALT 97 MORTGAGES and AFFORDABLE GOLD® ALT 97 MORTGAGES</b>		
Product	Required MI Coverage	LTV Ratios
		≥ 90% & ≤ 97%
All Eligible Product	35%	0.50%

<b>ALTERNATIVE STATED INCOME MORTGAGES</b>	
Product	LTV Ratios
	≤ 75%
All Eligible Product	0.75%

<b>BALLOON/RESET MORTGAGES</b>		
Product	LTV Ratios	
	> 80% & ≤ 90%	> 90% & ≤ 95%
All Eligible Product	0.00%	0.25%

<b>CALIFORNIA CONDOMINIUM UNIT MORTGAGES<sup>1</sup></b>	
Product	LTV Ratios
	All Eligible
All Eligible Product	1.00%

<sup>1</sup> Refer to Chapter 42 for specific California condominium units subject to this fee.

<b>CASH-OUT REFINANCE MORTGAGES<sup>10</sup></b>		
Product	LTV Ratios	
	> 70% & ≤ 80%	> 80% & ≤ 90%
All Eligible Product	0.50%	0.75%

<sup>10</sup> A cash-out refinance fee will not be assessed on a Mortgage that meets the requirements for a special purpose cash-out refinance Mortgage in Section 24.7.

## Exhibit 19—Postsettlement Delivery Fees

<b>FLEXIBLE MORTGAGE INSURANCE OPTIONS <sup>18</sup></b>				
MI Option	Product	LTV Ratios		
		> 85% & ≤ 90%	> 90% & ≤ 95%	> 95% & ≤ 97%
Custom MI	30-Yr FR	0.375%	0.75%	Not Eligible for Sale
	15- & 20-Yr FR	No Fee	0.75%	
	5- & 7-Yr Balloon/Reset	0.50%	0.75%	
	ARM	0.50%	0.75%	

<sup>18</sup> 40-Year Mortgages are not eligible for flexible mortgage insurance options.

<b>FREDDIE MAC 100 MORTGAGES</b>		
Product	Required MI Coverage	LTV Ratios
		> 97% & ≤ 100%
40-, 30- & 20-Yr FR	35%	1.00%
15-Yr FR	35%	0.75%

<b>HOME POSSIBLE MORTGAGES <sup>17</sup></b>			
<i>Effective for Settlements on or before October 31, 2007</i>			
Product	LTV Ratios		
	≤ 95%	> 95% & ≤ 97%	> 97% & ≤ 100%
All Eligible Product	0.50%	0.85%	1.00%

<b>HOME POSSIBLE MORTGAGES <sup>17</sup></b>					
<i>Effective for Settlements on or after November 1, 2007</i>					
Product	Area Median Income <sup>20</sup>	Loan Purpose	LTV Ratios		
			≤ 95%	> 95% & ≤ 97%	
All Eligible Product	≤ 80%	Purchase	0.50%	.85%	1.00%
	> 80%	All Eligible Loan Purpose	1.50%	1.85%	2.00%

<sup>17</sup> For settlements-on or after September 1, 2006, a Home Possible Mortgage delivery fee will not be assessed on Home Possible 3% Cash and Home Possible Neighborhood Solution<sup>®</sup> 3% Cash Mortgages.

<sup>20</sup> The delivery fee rate for purchase transaction Home Possible Mortgages with area median income that does not exceed 80% will apply to purchase transaction Home Possible Mortgages secured by properties located in eligible Disaster Areas affected by Hurricanes Katrina and Rita that are originated on or before December 31, 2007. These Mortgages must be delivered to Freddie Mac no later than March 31, 2008.

## Exhibit 19—Postsettlement Delivery Fees

<b>INITIAL INTEREST MORTGAGES</b>	
Product	LTV Ratios
	> 90% & ≤ 95%
All Eligible Product	0.25%

<b>INVESTMENT PROPERTY MORTGAGES</b>			
Product	LTV Ratios		
	≤ 75%	> 75% & ≤ 80%	> 80% & ≤ 90%
All Eligible Product	1.50%	2.00%	2.50%

<b>MANUFACTURED HOMES</b>	
Product	LTV Ratios
	All Eligible
All Eligible Product	0.50%

<b>NUMBER OF UNITS</b>				
Product	Number of Units	LTV Ratios		
		> 70% & ≤ 80%	> 80% & ≤ 90%	> 90% & ≤ 95%
Mortgages other than Home Possible Mortgages— All Eligible Product	2	No Fee	No Fee	0.50%
	3-4	1.00%	Not Eligible for Sale	
Home Possible Mortgages— All Eligible Product	2	No Fee	No Fee	No Fee
	3-4	No Fee	No Fee	1.00%

<b>MORTGAGES ORIGINATED WITH THE PROPERTY INSPECTION ALTERNATIVE</b>	
Product	TLTV Ratios
	≤ 90%
All Eligible Product	\$50.00

## Exhibit 19—Postsettlement Delivery Fees

<b>SEASONED MORTGAGES<sup>19</sup></b>		
<b>Product</b>	<b>Length of Seasoning</b>	<b>LTV Ratios</b>
		<b>All Eligible</b>
<b>Mortgages other than Seasoned Mortgages for a Newly Constructed Home</b>	<b>&gt; 12 Months &amp; ≤ 24 Months</b>	0.250%
	<b>&gt; 24 Months &amp; ≤ 48 Months</b>	0.375%
	<b>&gt; 48 months</b>	0.500%
<b>Seasoned Mortgages for Newly Constructed Homes<sup>19</sup> [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]</b>	<b>&gt; Any length</b>	0.250%

<sup>19</sup> Seasoned Mortgages for Newly Constructed Homes must have an SCC of D53.

## Exhibit 19—Postsettlement Delivery Fees

### SECONDARY FINANCING FOR MORTGAGES OTHER THAN HOME POSSIBLE AND INITIAL INTEREST MORTGAGES <sup>3, 11</sup>

Effective for Settlements on or before October 31, 2007

Product	Financing Structure	LTV Ratios	TLTV Ratios			
			> 76% & ≤ 80%	81%	> 81% & ≤ 90%	> 90% & ≤ 95%
All Eligible Product	75/20/5	> 65% & ≤ 75%	n/a	n/a	n/a	0.25%
	80/10/10	> 75% & ≤ 80%	0.00%	0.00%	0.00%	n/a
	80/15/5	> 75% & ≤ 80%	n/a	n/a	n/a	0.25%
	90/5/5	> 80% & ≤ 90%	n/a	n/a	0.25%	0.25%

### SECONDARY FINANCING FOR MORTGAGES OTHER THAN HOME POSSIBLE AND INITIAL INTEREST MORTGAGES <sup>3, 11</sup>

Effective for Settlements on or after November 1, 2007

Product	Financing Structure	Credit Score	LTV Ratios	TLTV Ratios			
				> 76% & ≤ 80%	81%	> 81% & ≤ 90%	> 90% & ≤ 95%
All Eligible Product	75/20/5	All Eligible Credit Score	> 65% & ≤ 75%	n/a	n/a	n/a	0.25%
	80/10/10	< 700	> 75% & ≤ 80%	0.25%	0.25%	0.25%	n/a
	80/10/10	≥ 700	> 75% & ≤ 80%	0.00%	0.00%	0.00%	n/a
	80/15/5	All Eligible Credit Score	> 75% & ≤ 80%	n/a	n/a	n/a	0.25%
	90/5/5	All Eligible Credit Score	> 80% & ≤ 90%	n/a	n/a	0.25%	0.25%

<sup>3</sup> A secondary financing delivery fee will not be assessed on a Mortgage with a HELOC balance of zero at loan closing, on an Alt 97 Mortgage with secondary financing or on a Mortgage with an Affordable Second meeting the requirements of Section 25.1 (g).

<sup>11</sup> Secondary financing fees apply to both purchase and refinance transactions.

### SECONDARY FINANCING FOR HOME POSSIBLE MORTGAGES <sup>11, 16</sup>

Effective for Settlements on or before October 31, 2007

Product	All Eligible Financing Structures
All Eligible Product	0.50%

### SECONDARY FINANCING FOR HOME POSSIBLE MORTGAGES <sup>11, 16</sup>

Effective for Settlements on or after November 1, 2007

Product	Credit Score	All Eligible Financing Structures
All Eligible Product	< 700	0.75%
	≥ 700	0.50%

<sup>11</sup> Secondary financing fees apply to both purchase and refinance transactions.

<sup>16</sup> A secondary financing delivery fee will not be assessed on a Mortgage with an Affordable Second meeting the requirements of Section 25.1(g).

## Exhibit 19—Postsettlement Delivery Fees

<b>SECONDARY FINANCING FOR INITIAL INTEREST MORTGAGES <sup>11, 15</sup></b>							
<small>Effective for Settlements on or before October 31, 2007</small>							
Product	Financing Structure	LTV Ratios	TLTV Ratios				
			> 76% & ≤ 80%	81%	> 81% & ≤ 90%	> 90% & ≤ 95%	
All Eligible Product	75/20/5	> 65% & ≤ 75%	n/a	n/a	n/a	0.25%	
	80/10/10	> 75% & ≤ 80%	0.25%	0.25%	0.25%	n/a	
	80/15/5	> 75% & ≤ 80%	n/a	n/a	n/a	0.25%	
	90/5/5	> 80% & ≤ 90%	n/a	n/a	0.25%	0.25%	
<b>SECONDARY FINANCING FOR INITIAL INTEREST MORTGAGES <sup>11, 15</sup></b>							
<small>Effective for Settlements on or after November 1, 2007</small>							
Product	Financing Structure	Credit Score	LTV Ratios	TLTV Ratios			
				> 76% & ≤ 80%	81%	> 81% & ≤ 90%	> 90% & ≤ 95%
All Eligible Product	75/20/5	All Eligible Credit Score	> 65% & ≤ 75%	n/a	n/a	n/a	0.25%
	80/10/10	< 700	> 75% & ≤ 80%	0.50%	0.50%	0.50%	n/a
	80/10/10	≥ 700	> 75% & ≤ 80%	0.25%	0.25%	0.25%	n/a
	80/15/5	All Eligible Credit Score	> 75% & ≤ 80%	n/a	n/a	n/a	0.25%
	90/5/5	All Eligible Credit Score	> 80% & ≤ 90%	n/a	n/a	0.25%	0.25%

11 Secondary financing fees apply to both purchase and refinance transactions.

15 A secondary financing delivery fee will not be assessed on a Mortgage with a HELOC balance of zero at loan closing.

<b>STREAMLINED PURCHASE MORTGAGES</b>		
Product	Offering	LTV Ratios
		All Eligible
All Eligible Product	Offering 400	0.375%
	Offering 401	No Fee

## Exhibit 19—Postsettlement Delivery Fees

<b>CS/LTV DELIVERY FEES (“A-MINUS FEES”) – LP MORTGAGES</b> <sup>4, 5, 12</sup>			
Product	Risk Class	LP Feedback Message Level	LTV Ratios
			All Eligible
<b>All Eligible Product</b>	<b>Caution – A-Minus Mortgages And Caution – Other Caution Mortgages</b>	<b>Level 1</b>	0.50%
		<b>Level 2</b>	1.00%
		<b>Level 3</b>	1.50%
		<b>Level 4</b>	2.75%
		<b>Level 5</b>	3.25%

CS/LTV = Credit Score / Loan-to-Value      LP = LP Classic<sup>®</sup> and LoanProspector.com      Non-LP = Non-Loan Prospector<sup>®</sup>

- 4 A Caution Mortgage with an evaluation result of eligible for A-Minus will not be assessed an A-Minus fee if it is delivered as an Affordable Merit Rate Mortgage.
- 5 For LP Mortgages, the delivery fee rate is based on the CS/LTV Fee Level found on the last Loan Prospector Feedback Certificate dated on or before the Note Date of the Mortgage. The Key Number must be delivered for each Mortgage evaluated by LP. If the Key Number is not delivered, the Mortgage will be priced as a Non-LP Mortgage. If the LP transaction is not complete, the Mortgage will be treated as a Non-LP Mortgage. A-Minus fees apply to both purchase and refinance transactions.
- 12 Home Possible Mortgages meeting the requirements of Chapter A34 are not subject to the CS/LTV (“A-minus”) fee.

<b>CS/LTV DELIVERY FEES (“A-MINUS FEES”) – NON-LP MORTGAGES</b> <sup>13, 14</sup>							
Product	Non-LP Mortgages Subject to A-Minus Fees	Credit Score <sup>6, 7</sup>	LTV Ratios				
			≤ 60%	> 60% & ≤ 75%	> 75% & ≤ 90%	> 90% & ≤ 95%	> 95% & ≤ 100%
<b>All Eligible Product</b>	<b>See Eligibility Chart on Page 7</b>	<b>≥ 700 &amp; ≤ 900</b>	0.50%	0.50%	0.50%	0.50%	0.50%
		<b>≥ 660 &amp; ≤ 699</b>	0.50%	0.50%	1.50%	1.00%	1.00%
		<b>≥ 620 &amp; ≤ 659</b>	0.50%	1.50%	2.75%	1.50%	1.50%
		<b>≥ 580 &amp; ≤ 619</b>	0.50%	2.75%	2.75%	2.75%	2.75%
		<b>&lt; 580</b>	1.50%	3.25%	3.25%	2.75%	2.75%

CS/LTV = Credit Score / Loan-to-Value      Non-LP = Non-Loan Prospector

- 6 For Non-LP Mortgages, the delivery fee rate is based on the Credit Score delivered by the Seller. A-Minus fees apply to both purchase and refinance transactions.
- 7 A-Minus fee rates assume the use of the middle/lower then lowest method outlined in Section 37.5 of the Guide for identifying the Mortgage Indicator Score. **An additional 0.25% delivery fee will be added to the A-Minus fee rate if a method other than the middle/lower then lowest method is used for identifying the Mortgage Indicator Score.** Freddie Mac reserves the right to adjust A-Minus fee rates if Freddie Mac determines that Sellers inconsistently use the recommended method and the permitted methods to identify Indicator Scores for Mortgages delivered to Freddie Mac. See Section 37.5(e) for details.
- 13 RHS Section 502 Guaranteed Rural Housing Mortgages meeting the requirements of Section 35.2, Affordable Gold Mortgages with RHS Leveraged Seconds meeting the requirements of Section 35.3 and Section 184 Native American Mortgages meeting the requirements of Section 35.4 are not subject to the CS/LTV (“A-minus”) fee.
- 14 A Home Possible Mortgage that meets the requirements of Chapter A34 and is a Non-Loan Prospector Mortgage with an evaluation status of invalid, ineligible or incomplete is not subject to the CS/LTV (“A-minus”) fee.

## Exhibit 19—Postsettlement Delivery Fees

ELIGIBILITY FOR CS/LTV (“A-MINUS”)

ELIGIBILITY FOR CS/LTV (“A-MINUS”)

LP MORTGAGES SUBJECT TO CS/LTV DELIVERY FEES (“A-MINUS FEES”)		
Product	Risk Class	Representation and Warranty Relief
All Eligible Product	Caution — A-Minus Mortgages	Yes
	Caution — Other Caution Mortgages	No

LP = LP Classic or Loan Prospector.com

Representation and Warranty Relief = Creditworthiness Representation and Warranty Relief

NON-LP MORTGAGES SUBJECT TO CS/LTV DELIVERY FEES (“A-MINUS FEES”)					
Product	Purpose	Property Type	LTV	Indicator Score <sup>8</sup>	Representation and Warranty Relief
All Eligible Product	Purchase & No Cash-Out Refinance	1-Unit Primary	≤ 70%	< 620	No
			> 70% & ≤ 95%	< 660	
			> 95% & ≤ 100%	< 680	
		2-Unit Primary	≤ 90%	< 660	
			> 90% & ≤ 95%	< 680	
		3- to 4-Unit Primary	≤ 80%	< 660	
		1- to 2-Unit Investment	≤ 75%	< 680	
			> 75% & ≤ 90%	< 720	
		3- to 4-Unit Investment	≤ 75%	< 680	
		Second Homes	≤ 70%	< 620	
	> 70% & ≤ 95%		< 660		
	Cash-Out Refinance	1- to 2-Unit Primary	≤ 70%	< 680	
			> 70% & ≤ 90%	< 720	
		3- to 4-Unit Primary	≤ 75%	< 720	
		1- to 2-Unit Investment	≤ 70%	< 680	
			> 70% & ≤ 85%	< 720	
3- to 4-Unit Investment		≤ 70%	< 720		
Second Homes		≤ 70%	< 680		
		> 70% & ≤ 90%	< 720		

Non-LP = Non-Loan Prospector

Primary = Primary Residence

Investment = Investment Property

Representation and Warranty Relief = Creditworthiness Representation and Warranty Relief

<sup>8</sup> Refer to Exhibit 25, Minimum Indicator Score Requirements, for any additional eligibility restrictions based on the type of mortgage product, loan purpose, Mortgaged Premises or other special attributes.