

Exhibit 19—Postsettlement Delivery Fees

1. **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 and credits 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 or receive a delivery fee credit pursuant to the provisions of the Guide.
2. **Delivery Fees are Cumulative** – A particular Mortgage that has various special attributes may be subject to more than one delivery fee. The cumulative delivery fees 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.
3. **Payment of Delivery Fees and application of Delivery Fee credits** – Delivery fees are paid and credits are applied in accordance with the provisions in Section 17.2 of the Guide. However, for Mortgages sold through the Freddie Mac Selling System under the Cash Program, delivery fees and credits will be netted from the proceeds due to the Seller at funding.
4. **Mortgage Eligibility** – Sellers should review the Guide and their other Purchase Documents to determine the eligibility of Mortgages with specific special attributes for which a delivery fee rate or credit is shown on this Exhibit.
5. **Relief Refinance Mortgage Delivery Fee Cap** – The chart below reflects the reduced term incentive applied as a reduced delivery fee cap for Relief Refinance Mortgages with LTV ratios greater than 105%.

RELIEF REFINANCE MORTGAGE DELIVERY FEE CAP			
Amortization Term		LTV Ratios	
Original Mortgage	Relief Refinance Mortgage	≤ 105%	> 105%
≥ 30 years	>15 & ≤ 25 years	2.00%	1.50%
	≤ 15 or > 25 years	2.00%	2.00%
< 30 years	Any	2.00%	2.00%

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Delivery Fees that Apply to All Mortgage Purposes and Mortgage Product Types:

MARKET CONDITION	
Product	All Eligible
All Eligible Product	0.25%

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The following Indicator Score / Loan-to-Value Grid applies to all Mortgages with the exception of 15-year fixed rate Mortgages, Home Possible Mortgages, Section 184 Native American Mortgages, Section 502 GRH Mortgages, FHA / VA Mortgages, and Mortgages subject to CS/LTV (A-minus) delivery fees.

INDICATOR SCORE / LOAN-TO-VALUE ²⁶										
Product	Credit Score ^{21, 22, 23}	LTV Ratios								
		≤ 60%	> 60% & ≤ 70%	> 70% & ≤ 75%	> 75% & ≤ 80%	> 80% & ≤ 85%	> 85% & ≤ 90%	> 90% & ≤ 95%	> 95% & ≤ 97%	> 97%
	≥ 740	-0.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	≥ 720 & < 740	-0.25%	0.00%	0.00%	0.25%	0.00%	0.00%	0.00%	0.00%	0.00%
	≥ 700 & < 720	-0.25%	0.50%	0.50%	0.75%	0.50%	0.50%	0.50%	0.50%	0.50%
	≥ 680 & < 700	0.00%	0.50%	1.00%	1.50%	1.00%	0.75%	0.75%	0.75%	0.75%
	≥ 660 & < 680	0.00%	1.00%	2.00%	2.50%	2.25%	1.75%	1.75%	1.75%	1.75%
	≥ 640 & < 660	0.50%	1.25%	2.50%	2.75%	2.75%	2.25%	2.25%	2.25%	2.25%
	≥ 620 & < 640	0.50%	1.50%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
	< 620	0.50%	1.50%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%

- 21 For LP and Non-LP Mortgages, the delivery fee rate is based on the Credit Score delivered by the Seller. For LP Mortgages, if the Seller delivers the Key Number and no Indicator Score, Freddie Mac will use the Indicator Score found on the last Loan Prospector® Feedback Certificate dated on or before the Note Date of the Mortgage as the Mortgage Indicator Score.
- 22 Indicator Score / LTV Fee assumes 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 Indicator Score/ Loan-to-Value 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 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.
- 23 Mortgages without an Indicator Score will be charged the below 620 Indicator Score / Loan-to-Value Fee.
- 26 Sellers should refer to the Guide and any other of their Purchase Documents for other requirements and restrictions. For Mortgages with LTV ratios delivered in excess of the Guide requirements, the highest delivery fee rate will apply.

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Delivery Fees that Apply to Certain Loan Purposes and Mortgage Product Types:

40-YEAR FIXED-RATE MORTGAGES	
Product	LTV Ratios
	All Eligible
All Eligible Product	0.125%

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

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

ALT 97 MORTGAGES		
Product	Required MI Coverage	LTV Ratios
		All Eligible
		≥ 90%
All Eligible Product	35%	0.50%

BALLOON/RESET MORTGAGES		
Product	LTV Ratios	
	All Eligible	
	≤ 90%	> 90%
All Eligible Product	0.00%	1.00%

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CALIFORNIA CONDOMINIUM UNIT MORTGAGES ¹	
Product	LTV Ratios
	All Eligible
All Eligible Product	1.00%

¹ Refer to Chapter 42 for specific California Condominium Units subject to this fee.

CASH-OUT REFINANCE MORTGAGES INDICATOR SCORE / LOAN-TO-VALUE ¹⁰						
<small>Effective for Settlements on or before January 31, 2010</small>						
Product	Credit Score ^{21, 22, 23}	LTV Ratios				
		All Eligible				
		≤ 60%	> 60% & ≤ 70%	> 70% & ≤ 75%	> 75% & ≤ 80%	> 80%
	≥ 740	0.000%	0.250%	0.250%	0.500%	0.625%
	≥ 720 & < 740	0.000%	0.625%	0.625%	0.750%	1.500%
	≥ 700 & < 720	0.000%	0.625%	0.625%	0.750%	1.500%
	≥ 680 & < 700	0.000%	0.750%	0.750%	1.375%	2.500%
	≥ 660 & < 680	0.250%	0.750%	0.750%	1.500%	2.500%
	≥ 640 & < 660	0.250%	1.250%	1.250%	2.250%	3.000%
	≥ 620 & < 640	0.250%	1.250%	1.250%	2.750%	3.000%
	< 620	1.250%	2.250%	2.250%	2.750%	3.000%

¹⁰ 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.

²¹ For LP and Non-LP Mortgages, the delivery fee rate is based on the Credit Score delivered by the Seller. For LP Mortgages, if the Seller delivers the Key Number and no Indicator Score, Freddie Mac will use the Indicator Score found on the last Loan Prospector[®] Feedback Certificate dated on or before the Note Date of the Mortgage as the Mortgage Indicator Score.

²² Indicator Score / LTV Fee assumes 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 Indicator Score/ Loan-to-Value 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 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.

²³ Mortgages without an Indicator Score will be charged the below 620 Indicator Score / Loan-to-Value Fee.

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CASH-OUT REFINANCE MORTGAGES INDICATOR SCORE / LOAN-TO-VALUE ¹⁰						
Effective for Settlements on or after February 01, 2010						
Product	Credit Score ^{21, 22, 23}	LTV Ratios				
		All Eligible				
		≤ 60%	> 60% & ≤ 70%	> 70% & ≤ 75%	> 75% & ≤ 80%	> 80%
	≥ 740	0.000%	0.250%	0.250%	0.500%	Not Eligible
	≥ 720 & < 740	0.000%	0.625%	0.625%	0.750%	
	≥ 700 & < 720	0.000%	0.625%	0.625%	0.750%	
	≥ 680 & < 700	0.000%	0.750%	0.750%	1.375%	
	≥ 660 & < 680	0.250%	0.750%	0.750%	1.500%	
	≥ 640 & < 660	0.250%	1.250%	1.250%	2.250%	
≥ 620 & < 640	0.250%	1.250%	1.250%	2.750%		
< 620	1.250%	2.250%	2.250%	2.750%		

- 10 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.
- 21 For LP and Non-LP Mortgages, the delivery fee rate is based on the Credit Score delivered by the Seller. For LP Mortgages, if the Seller delivers the Key Number and no Indicator Score, Freddie Mac will use the Indicator Score found on the last Loan Prospector[®] Feedback Certificate dated on or before the Note Date of the Mortgage as the Mortgage Indicator Score.
- 22 Indicator Score / LTV Fee assumes 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 Indicator Score/ Loan-to-Value 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 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.
- 23 Mortgages without an Indicator Score will be charged the below 620 Indicator Score / Loan-to-Value Fee.

CONDOMINIUM UNIT MORTGAGES ²⁷	
Product	LTV Ratios
All Eligible Product	> 75%
	0.75%

- 27 Applies to all mortgages with the exception of 15 Year Fixed Rate Mortgages, Home Possible Mortgages, Section 184 Native American Mortgages, RHS Section 502 GRH Mortgages, and FHA / VA Mortgages.

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FLEXIBLE MORTGAGE INSURANCE OPTIONS²⁸			
MI Option	Product	LTV Ratios	
		All Eligible	
		> 85% & ≤ 90%	> 90%
Custom MI	30-Yr FR	0.375%	0.75%
	15- & 20-Yr FR	No Fee	0.75%
	5- & 7-Yr Balloon/Reset	0.50%	0.75%
	ARM	0.50%	0.75%

28 Freddie Mac Relief Refinance Mortgages are not subject to the Flexible Mortgage Insurance Options Delivery Fees.

MORTGAGES WITH HIGH LTVs²⁹			
Product	LTV Ratios		
	> 95% & ≤ 97%	> 97% & ≤ 105 %	> 105%
All Eligible Product	0.50%	1.00%	2.00%

29 Applies to Freddie Mac Relief Refinance Mortgages only.

HOME POSSIBLE MORTGAGES				
Product	Area Median Income	Loan Purpose	LTV Ratios	
			≤ 95%	> 95%
All Eligible Product	≤ 80%	Purchase	1.00%	1.35%
	≤ 80%	Refinance	1.50%	1.85%
	> 80%	All Eligible Loan Purpose	1.50%	1.85%

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INITIAL INTEREST MORTGAGES		
Product	LTV Ratios	
	All Eligible	
	≤ 90%	> 90%
All Eligible Fixed Rate Mortgage Product	1.00%	1.25%
All Eligible Adjustable Rate Mortgage Product	0.25%	0.50%

INVESTMENT PROPERTY MORTGAGES			
Product	LTV Ratios		
	All Eligible		
	≤ 75%	> 75% & ≤ 80%	> 80%
All Eligible Product	1.75%	3.00%	3.75%

MANUFACTURED HOMES	
Product	LTV Ratios
	All Eligible
All Eligible Product	1.00%

NUMBER OF UNITS								
Product	Number of Units	LTV Ratios						
		All Eligible						
		≤ 60%	> 60% & ≤ 70%	> 70% & ≤ 75%	> 75% & ≤ 80%	> 80% & ≤ 85%	> 85% & ≤ 90%	> 90%
Mortgages other than Home Possible Mortgages—All Eligible Product	2	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
	3-4	1.00%	1.00%	1.00%	1.00%	1.50%	2.00%	2.00%
Home Possible Mortgages—All Eligible Product	2	No Fee	No Fee	No Fee	No Fee	No Fee	No Fee	No Fee
	3-4	No Fee	No Fee	No Fee	No Fee	No Fee	No Fee	1.00%

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

MORTGAGES WITH SECONDARY FINANCING ^{11, 15, 16}						
Product	LTV Ratios	TLTV Ratios	Non-Initial Interest Mortgages		Initial Interest Mortgages	
			Credit Score		Credit Score	
			< 720	≥ 720	< 720	≥ 720
All Eligible Product	> 65% & ≤ 75%	> 90% & ≤ 95%	0.50%	0.25%	0.75%	0.50%
	> 75% & ≤ 80%	> 76% & ≤ 90%	0.25%	0.00%	0.50%	0.25%
	> 75% & ≤ 80%	> 90% & ≤ 95%	0.50%	0.25%	0.75%	0.50%
	> 80% & ≤ 90%	> 81% & ≤ 95%	1.00%	0.50%	1.25%	0.75%
	> 90% & ≤ 95% ²⁹	> 90% & ≤ 95% ²⁹	0.50%	0.25%	Not Eligible	Not Eligible
	ALL ²⁹	> 95% ²⁹	1.50%	1.50%	Not Eligible	Not Eligible

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.

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

29Applies to Freddie Mac Relief Refinance Mortgages only.

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SUPER CONFORMING MORTGAGES				
Effective for Settlements on or before January 31, 2010				
Product	Purpose	LTV / TLTV Ratios		
		≤ 75%	> 75% & ≤ 80%	> 80%
30-, 20- and 15-year Fixed Rate Fully Amortizing and Initial Interest Mortgages	Purchase & No Cash-out Refinances	0.00%	0.00%	0.00%
	Cash-out Refinances	1.00%	Not Eligible	
Fully Amortizing and Initial Interest ARMs (All Eligible)	Purchase & No Cash-out Refinances	0.75%	1.50%	1.50%
Fully Amortizing ARMs (All Eligible)	Cash-out Refinances	1.75%	Not Eligible	
Initial Interest ARMs (All Eligible)		1.75%	Not Eligible	
SUPER CONFORMING MORTGAGES				
Effective for Settlements on or after February 01, 2010				
Product	Purpose	LTV / TLTV Ratios		
		≤ 75%	> 75% & ≤ 80%	> 80%
30-, 20- and 15-year Fixed Rate Fully Amortizing	Purchase & No Cash-out Refinances	0.00%	0.00%	0.00%
	Cash-out Refinances	1.00%	Not Eligible	
Fixed Rate Initial Interest Mortgages (All Eligible)	Purchase & No Cash-out Refinances	0.00%	0.00%	0.00%
	Cash-out Refinances	Not Eligible		
Fully Amortizing and Initial Interest ARMs (All Eligible)	Purchase & No Cash-out Refinances	0.75%	1.50%	1.50%
Fully Amortizing ARMs (All Eligible)	Cash-out Refinances	1.75%	Not Eligible	
Initial Interest ARMs		Not Eligible		

Exhibit 19—Postsettlement Delivery Fees

CS/LTV DELIVERY FEES (“A-MINUS FEES”) – LP MORTGAGES^{4, 5, 12}			
Product	Risk Class	LP Feedback Message Level	LTV Ratios
			All Eligible
All Eligible Product	Caution – A-Minus Mortgages And Caution – Other Caution Mortgages	Level 1	1.25%
		Level 2	1.50%
		Level 3	2.75%
		Level 4	4.00%
		Level 5	4.00%

CS/LTV = Credit Score / Loan-to-Value LP = LP Classic[®] and LoanProspector.com Non-LP = Non-Loan Prospector

- 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.

CS/LTV DELIVERY FEES (“A-MINUS FEES”) – NON-LP MORTGAGES^{13, 26, 30}							
Product	Non-LP Mortgages Subject to A-Minus Fees	Credit Score ^{6, 7}	LTV Ratios				
			≤ 60%	> 60% & ≤ 75%	> 75% & ≤ 90%	> 90% & ≤ 95%	> 95%
All Eligible Product	See Eligibility Chart on Page 13	≥ 700 & ≤ 850	1.25%	1.25%	1.25%	1.25%	1.25%
		≥ 660 & ≤ 699	1.25%	1.25%	2.75%	1.50%	1.50%
		≥ 620 & ≤ 659	1.25%	2.75%	4.00%	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.
- 26 Sellers should refer to the Guide and any other of their Purchase Documents for other requirements and restrictions. For Mortgages with LTV ratios delivered in excess of the Guide requirements, the highest delivery fee rate will apply.
- 30 Freddie Mac Relief Refinance Mortgages-Same Servicer are not subject to the CS/LTV (“A-Minus Fees”) – Non-LP Mortgages Delivery Fees.

