

## 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. This Delivery Fee Matrix also sets forth a maximum total amount that may be assessed on certain Mortgages, such maximum total amount otherwise referred to as a “cap.”
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 Chapter 6303 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.

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## Exhibit 19 – Postsettlement Delivery Fees

The following Delivery Fee Caps apply to certain Mortgage Product Types:

RELIEF REFINANCE MORTGAGE DELIVERY FEE CAP				
			LTV Ratios	
			All Eligible	
Property Type	Product	Amortization Term	≤ 80%	> 80%
Relief Refinance Investment Property Mortgages	All Eligible Product	All Eligible	2.00%	2.00%
All Other Relief Refinance Mortgages	Fixed Rate	≤ 20 years	2.00%	0.00%
	Fixed Rate	> 20 years	2.00%	0.75%
	ARMs	All Eligible	2.00%	0.75%

HOME POSSIBLE AND HOME POSSIBLE ADVANTAGE MORTGAGES DELIVERY FEE CAP <sup>23</sup>			
Effective for Settlement Dates on or after July 1, 2016			
Product	LTV Ratios	Credit Score	Cap
All Eligible Product	> 80%	≥ 680	0.00%
		< 680	1.50%
	≤ 80%	All	1.50%

<sup>23</sup> All applicable delivery fees are subject to the Home Possible and Home Possible Advantage delivery fee cap with the exception of the custom mortgage insurance delivery fee, which will be added to the delivery fee cap.

## Exhibit 19 – Postsettlement Delivery Fees

The following Indicator Score / Loan-to-Value Grid applies to all Mortgages with the exception of Relief Refinance Mortgages, 15-year fixed rate Mortgages, Home Possible Mortgages, Home Possible Advantage 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 FOR MORTGAGES OTHER THAN RELIEF REFINANCE MORTGAGES <sup>1, 2, 3</sup>								
Effective for Settlement Dates on or before June 30, 2016								
Product	Credit Score <sup>1, 2</sup>	LTV Ratios						
		All Eligible						
		≤ 60%	> 60% & ≤ 70%	> 70% & ≤ 75%	> 75% & ≤ 80%	> 80% & ≤ 85%	> 85% & ≤ 90%	> 90% & ≤ 95%
All Eligible Product	≥ 740	0.00%	0.25%	0.25%	0.50%	0.25%	0.25%	0.25%
	≥ 720 & < 740	0.00%	0.25%	0.50%	0.75%	0.50%	0.50%	0.50%
	≥ 700 & < 720	0.00%	0.50%	1.00%	1.25%	1.00%	1.00%	1.00%
	≥ 680 & < 700	0.00%	0.50%	1.25%	1.75%	1.50%	1.25%	1.25%
	≥ 660 & < 680	0.00%	1.00%	2.25%	2.75%	2.75%	2.25%	2.25%
	≥ 640 & < 660	0.50%	1.25%	2.75%	3.00%	3.25%	2.75%	2.75%
	≥ 620 & < 640	0.50%	1.50%	3.00%	3.00%	3.25%	3.25%	3.25%
	< 620	0.50%	1.50%	3.00%	3.00%	3.25%	3.25%	3.25%

- 1 Indicator Score / LTV Fee assumes the use of the middle/lower then lowest method outlined in Section 5203.2 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 5203.2 (e) for details.
- 2 Mortgages without an Indicator Score will be charged the below 620 Indicator Score / Loan-to-Value Fee.
- 3 Sellers should refer to the Guide and their other 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.

## Exhibit 19 – Postsettlement Delivery Fees

The following Indicator Score / Loan-to-Value Grid applies to all Mortgages with the exception of Relief Refinance Mortgages, 15-year fixed rate 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 FOR MORTGAGES OTHER THAN RELIEF REFINANCE MORTGAGES <sup>1, 2, 3</sup>									
Effective for Settlement Dates on or after July 1, 2016									
Product	Credit Score <sup>1, 2</sup>	LTV Ratios							
		All Eligible							
		≤ 60%	> 60% & ≤ 70%	> 70% & ≤ 75%	> 75% & ≤ 80%	> 80% & ≤ 85%	> 85% & ≤ 90%	> 90% & ≤ 95%	> 95% & ≤ 97%
All Eligible Product	≥ 740	0.00%	0.25%	0.25%	0.50%	0.25%	0.25%	0.25%	0.75%
	≥ 720 & < 740	0.00%	0.25%	0.50%	0.75%	0.50%	0.50%	0.50%	1.00%
	≥ 700 & < 720	0.00%	0.50%	1.00%	1.25%	1.00%	1.00%	1.00%	1.50%
	≥ 680 & < 700	0.00%	0.50%	1.25%	1.75%	1.50%	1.25%	1.25%	1.50%
	≥ 660 & < 680	0.00%	1.00%	2.25%	2.75%	2.75%	2.25%	2.25%	2.25%
	≥ 640 & < 660	0.50%	1.25%	2.75%	3.00%	3.25%	2.75%	2.75%	2.75%
	≥ 620 & < 640	0.50%	1.50%	3.00%	3.00%	3.25%	3.25%	3.25%	3.50%
	< 620	0.50%	1.50%	3.00%	3.00%	3.25%	3.25%	3.25%	3.75%

- 1 Indicator Score / LTV Fee assumes the use of the middle/lower then lowest method outlined in Section 5203.2 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 5203.2 (e) for details.
- 2 Mortgages without an Indicator Score will be charged the below 620 Indicator Score / Loan-to-Value Fee.
- 3 Sellers should refer to the Guide and their other 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.

## Exhibit 19 – Postsettlement Delivery Fees

The following Indicator Score / Loan-to-Value Grid applies to all Relief Refinance Mortgages with the exception of 15-year fixed rate Mortgages.

INDICATOR SCORE / LOAN-TO-VALUE FOR RELIEF REFINANCE MORTGAGES <sup>1, 2, 3</sup>									
Product	Credit Score <sup>1, 2</sup>	LTV Ratios							
		All Eligible							
		≤ 60%	> 60% & ≤ 70%	> 70% & ≤ 75%	> 75% & ≤ 80%	> 80% & ≤ 85%	> 85% & ≤ 90%	> 90% & ≤ 95%	> 95%
All Eligible Product	≥ 740	0.00%	0.25%	0.25%	0.50%	0.00%	0.00%	0.00%	0.00%
	≥ 720 & < 740	0.00%	0.25%	0.50%	0.75%	0.00%	0.00%	0.00%	0.00%
	≥ 700 & < 720	0.00%	0.50%	1.00%	1.25%	0.50%	0.50%	0.50%	0.50%
	≥ 680 & < 700	0.00%	0.50%	1.25%	1.75%	1.00%	0.75%	0.75%	0.75%
	≥ 660 & < 680	0.00%	1.00%	2.25%	2.75%	2.25%	1.75%	1.75%	1.75%
	≥ 640 & < 660	0.50%	1.25%	2.75%	3.00%	2.75%	2.25%	2.25%	2.25%
	≥ 620 & < 640	0.50%	1.50%	3.00%	3.00%	2.75%	2.75%	2.75%	2.75%
	< 620	0.50%	1.50%	3.00%	3.00%	2.75%	2.75%	2.75%	2.75%

- 1 Indicator Score / LTV Fee assumes the use of the middle/lower then lowest method outlined in Section 5203.2 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 5203.2(e) for details.
- 2 Mortgages without an Indicator Score will be charged the below 620 Indicator Score / Loan-to-Value Fee.
- 3 Sellers should refer to the Guide and their other 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.

## Exhibit 19 – Postsettlement Delivery Fees

Delivery fees that Apply to Certain Loan Purposes and Mortgage Product Types – unless your negotiated terms of business provide otherwise, these delivery fees do not apply to Mortgages sold with recourse:

ADJUSTABLE RATE MORTGAGES <sup>4</sup>	
Product	LTV Ratios
	All Eligible
	> 90%
All Eligible ARMs other than Home Possible 5/1 ARMs	0.25%
Home Possible 5/1 ARMs	0.25%

<sup>4</sup> 7/1 and 10/1 ARMs that are Home Possible Mortgages meeting the requirements of Chapter 4501 are not subject to the Adjustable Rate Mortgage Fee.

CASH-OUT REFINANCE MORTGAGES INDICATOR SCORE / LOAN-TO-VALUE <sup>1, 2, 6</sup>					
Product	Credit Score <sup>1, 2</sup>	LTV Ratios			
		All Eligible			
		≤ 60%	> 60% & ≤ 70%	> 70% & ≤ 75%	> 75% & ≤ 80%
All Eligible Product	≥ 740	0.375%	0.625%	0.625%	0.875%
	≥ 720 & < 740	0.375%	1.000%	1.000%	1.125%
	≥ 700 & < 720	0.375%	1.000%	1.000%	1.125%
	≥ 680 & < 700	0.375%	1.125%	1.125%	1.750%
	≥ 660 & < 680	0.625%	1.125%	1.125%	1.875%
	≥ 640 & < 660	0.625%	1.625%	1.625%	2.625%
	≥ 620 & < 640	0.625%	1.625%	1.625%	3.125%
	< 620	1.625%	2.625%	2.625%	3.125%

<sup>1</sup> Indicator Score / LTV Fee assumes the use of the middle/lower then lowest method outlined in Section 5203.2 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 5203.2 (e) for details.

<sup>2</sup> Mortgages without an Indicator Score will be charged the below 620 Indicator Score / Loan-to-Value Fee.

<sup>6</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 4301.6.

## Exhibit 19 – Postsettlement Delivery Fees

<b>CONDOMINIUM UNIT MORTGAGES <sup>7</sup></b> Effective for Settlement Dates on or before June 30, 2016	
Product	LTV Ratios
	All Eligible
	> 75%
All Eligible Product	0.75%

<sup>7</sup> 15 Year Fixed Rate Mortgages, Home Possible Mortgages, and Home Possible Advantage Mortgages are not subject to the Condominium Unit Mortgage Fee.

<b>CONDOMINIUM UNIT MORTGAGES <sup>7</sup></b> Effective for Settlement Dates on or after July 1, 2016	
Product	LTV Ratios
	All Eligible
	> 75%
All Eligible Product	0.75%

<sup>7</sup> 15 Year Fixed Rate Mortgages are not subject to the Condominium Unit Mortgage Fee.

<b>CUSTOM MORTGAGE INSURANCE OPTIONS <sup>8</sup></b> (Formally known as Flexible Mortgage Insurance Options) Effective for Settlement Dates on or before June 30, 2016		
Product	LTV Ratios	
	All Eligible	
	> 85% & ≤ 90%	> 90%
30-Yr FR	0.375%	0.75%
15- & 20-Yr FR	No Fee	0.75%
ARM	0.50%	0.75%

<sup>8</sup> Freddie Mac Relief Refinance Mortgages are not subject to the Custom Mortgage Insurance Options delivery fees.

## Exhibit 19 – Postsettlement Delivery Fees

CUSTOM MORTGAGE INSURANCE OPTIONS <sup>8</sup>					
Effective for Settlement Dates on or after July 1, 2016					
Product	Credit Score	LTV Ratios			
		All Eligible			
		> 80% & ≤ 85%	> 85% & ≤ 90%	> 90% & ≤ 95%	> 95% & ≤ 97%
<b>All Eligible Product</b>	≥ 740	0.125%	0.375%	0.500%	1.000%
	≥ 720 & < 740	0.125%	0.625%	0.875%	1.250%
	≥ 700 & < 720	0.125%	0.750%	0.875%	1.250%
	≥ 680 & < 700	0.125%	0.750%	0.875%	1.750%
	≥ 660 & < 680	0.750%	1.250%	1.750%	2.125%
	≥ 640 & < 660	1.250%	1.750%	2.000%	2.375%
	≥ 620 & < 640	1.750%	2.000%	2.250%	2.750%
	< 620	2.000%	2.250%	2.500%	3.000%

<sup>8</sup> Freddie Mac Relief Refinance Mortgages are not subject to the Custom Mortgage Insurance Options delivery fees.

MORTGAGES WITH HIGH LTVs <sup>9</sup>			
Product	LTV Ratios		
	All Eligible		
	> 95% & ≤ 97%	> 97% & ≤ 105 %	> 105%
<b>All Eligible Product</b>	0.50%	1.00%	2.00%

<sup>9</sup> Applies to Freddie Mac Relief Refinance Mortgages only.

## Exhibit 19 – Postsettlement Delivery Fees

<b>HOME POSSIBLE MORTGAGES <sup>19</sup></b> Effective for Settlement Dates on or before June 30, 2016		
Product	Loan Purpose	LTV Ratios
		All Eligible
All Eligible Product	Purchase	0.75%
	No Cash-out Refinance	1.50%
Secondary Financing (other than Affordable Seconds <sup>®</sup> )	All	0.50%

<sup>19</sup> Home Possible Mortgages are not subject to Home Possible Advantage delivery fees.

<b>HOME POSSIBLE ADVANTAGE MORTGAGES <sup>20</sup></b> Effective for Settlement Dates on or before June 30, 2016				
Product	Loan Purpose	Credit Score		
		All Eligible		
		< 680	≥ 680 & < 720	≥ 720
All Eligible Product	Purchase	1.50%	1.25%	1.00%
	No Cash-out Refinance	1.75%	1.75%	1.75%

<sup>20</sup> Home Possible Advantage Mortgages are not subject to Home Possible delivery fees.

<b>INVESTMENT PROPERTY MORTGAGES</b>			
Product	LTV Ratios		
	All Eligible		
	≤ 75%	> 75% & ≤ 80%	> 80%
All Eligible Product	2.125%	3.375%	4.125%

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

## Exhibit 19 – Postsettlement Delivery Fees

NUMBER OF UNITS Effective for Settlement Dates on or before June 30, 2016								
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%

NUMBER OF UNITS Effective for Settlement Dates on or after July 1, 2016								
Product	Number of Units	LTV Ratios						
		All Eligible						
		≤ 60%	> 60% & ≤ 70%	> 70% & ≤ 75%	> 75% & ≤ 80%	> 80% & ≤ 85%	> 85% & ≤ 90%	> 90%
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%

## Exhibit 19 – Postsettlement Delivery Fees

MORTGAGES WITH SECONDARY FINANCING OTHER THAN RELIEF REFINANCE MORTGAGES <sup>10, 11</sup> Effective for Settlement Dates on or before June 30, 2016				
Product	LTV Ratios	TLTV Ratios	Credit Score	
			< 720	≥ 720
All Eligible Product	≤ 75%	≤ 80%	0.375%	0.375%
	≤ 65%	> 80% & ≤ 95%	0.875%	0.625%
	> 65% & ≤ 75%	> 80% & ≤ 95%	1.125%	0.875%
	> 75% & ≤ 95%	> 75% & ≤ 95%	1.375%	1.125%

<sup>10</sup> A secondary financing delivery fee will not be assessed on a Mortgage with a HELOC balance of zero at loan closing.

<sup>11</sup> A secondary financing delivery fee will not be assessed on a Mortgage with an Affordable Second meeting the requirements of Section 4204.2.

MORTGAGES WITH SECONDARY FINANCING OTHER THAN RELIEF REFINANCE MORTGAGES <sup>10, 11</sup> Effective for Settlement Dates on or after July 1, 2016				
Product	LTV Ratios	TLTV Ratios	Credit Score	
			< 720	≥ 720
All Eligible Product	≤ 75%	≤ 80%	0.375%	0.375%
	≤ 65%	> 80% & ≤ 95%	0.875%	0.625%
	> 65% & ≤ 75%	> 80% & ≤ 95%	1.125%	0.875%
	> 75% & ≤ 95%	> 75% & ≤ 95%	1.375%	1.125%
Home Possible Mortgages (other than Affordable Seconds <sup>®</sup> )	All	All	0.50%	

<sup>10</sup> A secondary financing delivery fee will not be assessed on a Mortgage with a HELOC balance of zero at loan closing.

<sup>11</sup> A secondary financing delivery fee will not be assessed on a Mortgage with an Affordable Second meeting the requirements of Section 4204.2.

## Exhibit 19 – Postsettlement Delivery Fees

RELIEF REFINANCE MORTGAGES WITH SECONDARY FINANCING <sup>10, 11</sup>				
Product	LTV Ratios	TLTV Ratios	Credit Score	
			< 720	≥ 720
All Eligible Product	≤ 75%	≤ 80%	0.375%	0.375%
	≤ 65%	> 80% & ≤ 95%	0.875%	0.625%
	> 65% & ≤ 75%	> 80% & ≤ 95%	1.125%	0.875%
	> 75% & ≤ 80%	> 75% & ≤ 95%	1.375%	1.125%
	> 80% & ≤ 90%	> 81% & ≤ 95%	1.375%	0.875%
	> 90% & ≤ 95%	> 91% & ≤ 95%	0.875%	0.625%
	ALL	> 95%	1.875%	1.875%

<sup>10</sup> A secondary financing delivery fee will not be assessed on a Mortgage with a HELOC balance of zero at loan closing.

<sup>11</sup> A secondary financing delivery fee will not be assessed on a Mortgage with an Affordable Second meeting the requirements of Section 4204.2.

SUPER CONFORMING MORTGAGES <sup>21</sup>						
Product	Purpose	LTV / TLTV Ratios				
		All Eligible				
		≤ 75%	> 75% & ≤ 80%	> 80% & ≤ 85%	> 85% & ≤ 90%	> 90%
30-, 20- and 15-year Fixed Rate Fully Amortizing	Purchase & No Cash-out Refinance	0.25%	0.25%	0.25%	0.25%	0.25%
	Cash-out Refinance	1.00%	1.00%	Not Eligible		
Fully Amortizing ARMs (All Eligible)	Purchase & No Cash-out Refinance	1.00%	1.75%	1.75%	1.75%	2.00%
	Cash-out Refinance	1.75%	2.50%	Not Eligible		

<sup>21</sup> A Super Conforming 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 4301.6.

## Exhibit 19 – Postsettlement Delivery Fees

CS/LTV DELIVERY FEES (“A-MINUS FEES”) – LOAN PRODUCT ADVISOR MORTGAGES <sup>12,13</sup>			
Product	Risk Class	Loan Product Advisor 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

12 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.

13 Home Possible Mortgages and Home Possible Advantage Mortgages meeting the requirements of Chapter 4502 are not subject to the CS/LTV (“A-minus”) fee.

CS/LTV DELIVERY FEES (“A-MINUS FEES”) – NON-LOAN PRODUCT ADVISOR MORTGAGES <sup>3, 14, 15, 16, 17</sup>						
Product	Non-Loan Product Advisor Mortgages Subject to A-Minus Fees	Credit Score <sup>16, 17</sup>	LTV Ratios			
			All Eligible			
			≤ 60%	> 60% & ≤ 75%	> 75% & ≤ 90%	> 90%
All Eligible Product	See Eligibility Chart on Page 14	≥ 700 & ≤ 850	1.25%	1.25%	1.25%	1.25%
		≥ 660 & ≤ 699	1.25%	1.25%	2.75%	1.50%
		≥ 620 & ≤ 659	1.25%	2.75%	4.00%	2.75%

CS/LTV = Credit Score / Loan-to-Value

3 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.

14 Section 502 Guaranteed Rural Housing (GRH) Mortgages meeting the requirements of Section 4205.1, Home Possible Mortgages with Rural Housing Service (RHS) Leveraged Seconds meeting the requirements of Section 4205.2, and HUD-Guaranteed Section 184 Native American Mortgages meeting the requirements of Section 4205.3 are not subject to the CS/LTV Delivery Fees (“A-Minus Fees”). Home Possible and Home Possible Advantage Mortgages are not subject to the CS/LTV Delivery Fees (“A-Minus Fees”).

15 Freddie Mac Relief Refinance Mortgages-Same Servicer are not subject to the CS/LTV (“A-Minus Fees”) – Non-Loan Product Advisor Mortgages delivery fees.

16 For Non-Loan Product Advisor 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.

17 A-Minus fee rates assume the use of the middle/lower then lowest method outlined in Section 5203.2 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 5203.2(e) for details.

## Exhibit 19 – Postsettlement Delivery Fees

LOAN PRODUCT ADVISOR MORTGAGES SUBJECT TO CS/LTV DELIVERY FEES (“A-MINUS FEES”)		
Product	Risk Class	Representation and Warranty Relief
<b>All Eligible Product</b>	<b>Caution – A-Minus Mortgages</b>	Yes
	<b>Caution – Other Caution Mortgages</b>	No

Representation and Warranty Relief = Creditworthiness Representation and Warranty Relief

NON-LOAN PRODUCT ADVISOR MORTGAGES SUBJECT TO CS/LTV DELIVERY FEES (“A-MINUS FEES”) <sup>18</sup>					
Product	Purpose	Property Type	LTV	Indicator Score	Representation and Warranty Relief
<b>All Eligible Product</b>	<b>Purchase &amp; No Cash-Out Refinance</b>	<b>1 Unit-Property</b>	> 70%	< 660	No
		<b>2-Unit Primary</b>	≤ 90%	< 660	
			> 90%	< 680	
		<b>3- to 4-Unit Primary</b>	≤ 80%	< 660	
		<b>1- to 2-Unit Investment</b>	≤ 75%	< 680	
			> 75%	< 720	
		<b>3- to 4-Unit Investment</b>	≤ 75%	< 680	
	<b>Second Homes</b>	> 70%	< 660		
	<b>Cash-Out Refinance</b>	<b>1- to 2-Unit Primary</b>	≤ 70%	< 680	
			> 70%	< 720	
		<b>3- to 4-Unit Primary</b>	≤ 75%	< 720	
		<b>1- to 2-Unit Investment</b>	≤ 70%	< 680	
			> 70%	< 720	
		<b>3- to 4-Unit Investment</b>	≤ 70%	< 720	
<b>Second Homes</b>		≤ 70%	< 680		
	> 70%	< 720			

Primary = Primary Residence      Investment = Investment Property  
 Representation and Warranty Relief = Creditworthiness Representation and Warranty Relief

<sup>18</sup> Freddie Mac Relief Refinance Mortgages-Same Servicer are not subject to the CS/LTV (“A-Minus Fees”) – Non-Loan Product Advisor Mortgages delivery fees.

ELIGIBILITY FOR CS/LTV  
(<sup>55</sup> “A-MINUS”)

ELIGIBILITY FOR CS/LTV  
(<sup>55</sup> “A-MINUS”)

## Exhibit 19 – Postsettlement Delivery Fees

This is a summary of significant recent changes to Exhibit 19 only, and is provided as a convenience. It should not be relied upon to determine any actual postsettlement delivery fee. Seller/Servicers should refer to the postsettlement delivery fee grids in Exhibit 19 with related *Single-Family Seller/Servicer Guide* Bulletins for information regarding changes.

EXHIBIT 19 CHANGE SUMMARY	
Date Updated	Revisions
6/29/2016 Bulletin 2016-12	<b>Loan Product Advisor<sup>SM</sup></b> – Updated all Loan Prospector <sup>®</sup> references to reflect Loan Product Advisor <sup>SM</sup> .
5/4/2016 Bulletin 2016-8	<b>Delivery Fee Cap Grids</b> – Moved the Relief Refinance Mortgage Delivery Fee Cap and Home Possible and Home Possible Advantage Mortgages Delivery Fee Cap grids to immediately follow the Table of Contents.
	<p><b>Modified the following grids effective for Settlement Dates on or after July 1, 2016:</b></p> <ul style="list-style-type: none"> <li>• <b>Home Possible and Home Possible Advantage Mortgages Delivery Fee Cap</b> – Simplified by removing the AMI eligibility requirements.</li> <li>• <b>Indicator Score / Loan-To-Value for Mortgages Other Than Relief Refinance Mortgages</b> – Removed footnote 5. (Note: The applicable Indicator Score/LTV Fee applies to Home Possible and Home Possible Advantage Mortgages, subject to the applicable cap stated in the Home Possible and Home Possible Advantage Mortgages Delivery Fee Cap grid.)</li> </ul>
	<b>Super Conforming Mortgages</b> – Eliminated Super Conforming Mortgages delivery fee grid effective for Settlement Dates on or before March 27, 2016. (As announced in Bulletin 2016-3)
3/2/2016 Bulletin 2016-4	<b>Reorganized Guide</b> – All Guide references revised to reflect new numbering format.
2/17/2016 Bulletin 2016-3	<b>Super Conforming Mortgages</b> – Expanded eligible LTV/TLTV ratio ranges effective for Settlement Dates on or after March 28, 2016.
12/9/2015 (Updated 12/18/2015) Bulletin 2015-21	<b>Home Possible and Home Possible Advantage</b> – HP and HPA grids were updated to reflect they are effective for Settlement Dates on or before June 30, 2016. The introduction of the new HP/HPA Delivery Fee Cap structure will replace the separate HP and HPA grids.
	<b>Home Possible Delivery Fee Cap</b> – Created Home Possible Delivery Fee Cap effective for Settlement Dates on or after July 1, 2016, and added Footnote 23 to reflect that the HP Delivery Fee Cap applies to the sum of all applicable HP/HPA fees.
	<b>IS/LTV For Mortgages Other Than Relief Refinance</b> – Added a new column with LTV ratios >95% & ≤97% to accommodate Home Possible Advantage Mortgages.

## Exhibit 19 – Postsettlement Delivery Fees

EXHIBIT 19 CHANGE SUMMARY	
Date Updated	Revisions
<b>12/9/2015 (Updated 12/18/2015) Bulletin 2015-21 cont.</b>	<b>Number of Units</b> – Removed separate rows for Home Possible Mortgages since the number of units fees will apply to all Mortgages and are subject to the HP/HPA Delivery Fee Cap, as applicable.
	<b>Flexible Mortgage Insurance Options</b> – The name of this grid was changed from Flexible Mortgage Insurance Options to Custom Mortgage Insurance Options and updated to reflect that, effective for Settlement Dates on or before June 30, 2016, the grid is no longer applicable.
	<b>Custom Mortgage Insurance Options</b> – Created new FICO/LTV grid allowing Custom Mortgage Insurance Option across a broader FICO/LTV range effective for Settlement Dates on or after July 1, 2016.
	<b>Manufactured Homes</b> – Reduced the delivery fee by 50bps effective for Settlement Dates on or after January 4, 2016.
	<b>Condominium Unit Mortgages</b> – Created a new table effective July 1, 2016, to reflect Home Possible and Home Possible Advantage Mortgages are subject to the Condominium Unit Mortgages delivery fee under the new cap structure.
	<b>Mortgages with Secondary Financing Other Than Relief Refinance Mortgages</b> – Moved the Home Possible Mortgages (other than Affordable Seconds <sup>®</sup> ) Secondary Financing delivery fee under the Mortgages with Secondary Financing Other Than Relief Refinance Mortgages grid effective for settlement dates on or after July 1, 2016.
	<b>Mortgages with Secondary Financing Other Than Relief Refinance Mortgages and Relief Refinance Mortgages with Secondary Financing</b> – Updated the TLTV ratio from >76% & ≤<95% to >75% & ≤<95% to match LTV ratio.

## Exhibit 19 – Postsettlement Delivery Fees

EXHIBIT 19 CHANGE SUMMARY	
Date Updated	Revisions
<b>4/17/2015</b> <b>Bulletin 2015-6</b>	<b>Market Condition</b> – Updated to reflect that effective for Settlement Dates on or after September 1, 2015, the Market Condition is no longer applicable.
	Updated the following delivery fee grids to reflect increases in delivery fee rate and/or changes in delivery fee grid structure that are effective for Settlement Dates on or after September 1, 2015: <ul style="list-style-type: none"> <li>• <b>IS/LTV for Mortgages other than Relief Refinance</b></li> <li>• <b>IS/LTV for Mortgages for Relief Refinance Mortgages</b></li> <li>• <b>Cash-out Refinance Mortgages IS/LTV</b></li> <li>• <b>Home Possible Mortgages</b></li> <li>• <b>Investment Property Mortgages</b></li> <li>• <b>Mortgages with Secondary Financing other than Relief Refinance</b></li> <li>• <b>Relief Refinance Mortgages with Secondary Financing</b></li> <li>• <b>Super Conforming Mortgages</b></li> </ul>
	<b>Footnote 11</b> - Updated to reflect the change in Guide Section 25.2 (now Section 4204.2), per Guide Bulletin 2015-4.
	<b>Footnote 21</b> - Created to reflect Special Purpose Cash Out Refinances will not be assessed the Super Conforming delivery fee.
	<b>Footnote 22</b> - Created to reflect Home Possible Mortgages with secondary financing other than an Affordable Second will be assessed the Home Possible Secondary Financing delivery fee.
<b>12/8/2014</b> <b>Bulletin 2014-22</b>	<b>Indicator Score / Loan-To-Value for Mortgages other than Relief Refinance Mortgages</b> - Updated header to include Home Possible Advantage Mortgages as an exclusion to the Indicator Score / Loan-To-Value delivery fee.
	<b>40-Year Fixed-Rate Mortgages</b> - Eliminated the 40-Year Fixed Rate Mortgages delivery fee grids effective for Settlement Dates on or before July 31, 2014. (As announced in Bulletin 2013-16)
	<b>Condominium Unit Mortgages</b> - Updated footnote 7 to include Home Possible Advantage Mortgages as an exclusion to the Condominium Unit Mortgages delivery fee.
	<b>Home Possible Mortgages</b> - Added footnote 19 to indicate Home Possible Advantage Mortgages are not subject to Home Possible Mortgage delivery fees. Eliminated the Home Possible delivery fee grid effective for Settlement Dates on or before February 28, 2014. (As announced in Bulletin 2014-2).
	<b>Home Possible Advantage Mortgages</b> - Added new Home Possible Advantage Mortgages delivery fee grid effective for Settlement Dates on or after March 23, 2015.
	<b>Property Inspection Alternative</b> – Eliminated the Mortgages Originated with the Property Inspection Alternative fee grid. (As announced in Bulletin 2014-2).
	<b>CS/LTV Delivery fees (“A-Minus Fees”) – LP Mortgages</b> – Updated footnote 13 to include Home Possible Advantage Mortgages as an exclusion to the CS/LTV Delivery fees (“A-Minus Fees”) – LP Mortgages delivery fee.

## Exhibit 19 – Postsettlement Delivery Fees

EXHIBIT 19 CHANGE SUMMARY	
Date Updated	Revisions
<b>2/14/2014</b> <b>Bulletin 2014-2</b>	<b>Exhibit 19 Change Summary</b> – Added this new Exhibit 19 Change Summary to highlight recent updates of significance.
	<b>Home Possible Mortgages</b> – Updated to reflect announcement that effective for Settlement Dates on or after March 1, 2014, the delivery fee rate for Home Possible Mortgage purchase transactions has been reduced.
	<b>Market Condition</b> – Eliminated the Market Condition delivery fee grid effective for Settlement Dates on or after April 1, 2014, which was put on hold prior to implementation. (Due to delay of changes that were announced in Bulletin 2013-26)
	<b>Indicator Score / Loan To Value</b> – Eliminated IS/LTV delivery fee grids effective for Settlement Dates on or after April 1, 2014, which were put on hold prior to implementation. (Due to delay of changes that were announced in Bulletin 2013-26)
<b>12/16/2013</b> <b>Bulletin 2013-26</b>	<b>Market Condition</b> – Updated to reflect announcement that effective for Settlement Dates on or after April 1, 2014, the Market Condition delivery fee is no longer applicable with the exception of Mortgages secured by Mortgaged Premises located in Connecticut, Florida, New Jersey and New York.
	<b>Indicator Score / Loan To Value</b> – Updated to reflect announcement that effective for Settlement Dates on or after April 1, 2014, there is an increase in IS/LTV delivery fee rates for all Mortgages subject to IS/LTV delivery fee rates, including Freddie Mac Relief Refinance Mortgages.
	<b>California Condominium Unit Mortgages</b> – Eliminated the California Condominium Unit Mortgage delivery fee grid. (As announced in Bulletin 2013-18)
<b>9/24/2013</b> <b>Bulletin 2013-18</b>	<b>California Condominium Unit Mortgages</b> – Updated to reflect announcement that effective for Settlement Dates after October 1, 2013, the California Condominium Unit Mortgage delivery fee is no longer applicable.
	<b>40-Year Fixed Rate Mortgages</b> – Added reference that effective for Settlement Dates on or after August 1, 2014, 40-year fixed-rate Mortgages are no longer eligible for sale. (As announced in Bulletin 2013-16)
	<b>Cash Out Refinance Mortgages</b> – Removed column for Cash-Out Refinance Mortgages with LTV ratios > 80% since they are not eligible for sale.
	<b>Balloon/Reset Mortgages</b> – Eliminated the Balloon/Reset Mortgages grid. (As announced in Bulletin 2013-13)
	Renumbered footnotes for sequential order and removed footnotes 8 and 21