

1. **Credit Fees in Price for Mortgages with Special Attributes** – This Credit Fee in Price Matrix sets forth the Credit Fee in Price amounts and/or Credit Fee in Price 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 Credit Fee in Price or receive a credit for a Credit Fee in Price pursuant to the provisions of the Guide. This Credit Fee in Price 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. **Credit Fees in Price are Cumulative** – A particular Mortgage that has various special attributes may be subject to more than one Credit Fee in Price. The cumulative Credit Fees in Price applicable to such a Mortgage will be the sum of the Credit Fees in Price required with respect to each of the special attributes of the Mortgage.
3. **Payment of Credit Fees in Price and application of credits for Credit Fees in Price** – Credit Fees in Price are paid and credits for Credit Fees in Price are applied in accordance with the provisions in Chapter 6303 of the Guide. However, for Mortgages sold through Loan Selling Advisor<sup>SM</sup> under the Cash Program, Credit Fees in Price and credits for Credit Fees in Price 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 Credit Fee in Price rate, a credit for a Credit Fee in Price, or a Fee Cap is shown on this exhibit.

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## Exhibit 19 – Credit Fees in Price

The following Credit Fee in Price Caps apply to certain Mortgage Product Types:

RELIEF REFINANCE MORTGAGE 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 CAP <sup>23</sup>			
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 Credit Fees in Price are subject to the Home Possible and Home Possible Advantage Cap with the exception of the Custom Mortgage Insurance Credit Fee in Price, which will be added to the Cap.

## Exhibit 19 – Credit Fees in Price

ENHANCED RELIEF REFINANCE MORTGAGE CAP <sup>25</sup> Effective for Settlement Dates on or after January 1, 2019					
Product	Occupancy Type	Number of Units	LTV Ratios	Amortization Term	
				≤ 15 years	> 15 years
All Eligible Product	Primary Residence	1	> 105% & ≤ 115%	0.75%	2.00%
			> 115%	0.00%	0.75%
		2	> 90% & ≤ 100%	0.75%	2.00%
			> 100%	0.00%	0.75%
		3-4	> 85% & ≤ 95%	0.75%	2.00%
			> 95%	0.00%	0.75%
	Second Home	1	> 95% & ≤ 105%	2.00%	3.00%
			> 105%	1.50%	2.00%
	Investment Property	1	> 90% & ≤ 100%	2.00%	3.00%
			> 100%	1.50%	2.00%
		2-4	> 80% & ≤ 90%	2.00%	3.00%
			> 90%	1.50%	2.00%

<sup>25</sup> For Enhanced Relief Refinance Mortgages with LTV ratios identified on the grid, all applicable Credit Fees in Price are subject to the Cap. For Enhanced Relief Refinance Mortgages with LTV ratios below those identified on the grid, all applicable Credit Fees in Price apply with no Cap limitation. See Section 4304.3 for additional information on Enhanced Relief Refinance Mortgages.

## Exhibit 19 – Credit Fees in Price

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 Fees”) Credit Fees in Price.

INDICATOR SCORE / LOAN-TO-VALUE FOR MORTGAGES OTHER THAN RELIEF REFINANCE MORTGAGES <sup>1, 2, 3</sup>									
Effective for Settlement Dates on or before December 31, 2018									
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 Credit Fee in Price 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% Credit Fee in Price will be added to the Indicator Score/ Loan-to-Value Credit Fee in Price 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 Credit Fee in Price 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 Credit Fee in Price.
- 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 Credit Fee in Price rate will apply.

## Exhibit 19 – Credit Fees in Price

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 Fees”) Credit Fees in Price.

INDICATOR SCORE / LOAN-TO-VALUE FOR MORTGAGES OTHER THAN RELIEF REFINANCE MORTGAGES <sup>1, 2, 3</sup>										
Effective for Settlement Dates on or after January 1, 2019										
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%	> 97%
All Eligible Product	≥ 740	0.00%	0.25%	0.25%	0.50%	0.25%	0.25%	0.25%	0.75%	0.75%
	≥ 720 & < 740	0.00%	0.25%	0.50%	0.75%	0.50%	0.50%	0.50%	1.00%	1.00%
	≥ 700 & < 720	0.00%	0.50%	1.00%	1.25%	1.00%	1.00%	1.00%	1.50%	1.50%
	≥ 680 & < 700	0.00%	0.50%	1.25%	1.75%	1.50%	1.25%	1.25%	1.50%	1.50%
	≥ 660 & < 680	0.00%	1.00%	2.25%	2.75%	2.75%	2.25%	2.25%	2.25%	2.25%
	≥ 640 & < 660	0.50%	1.25%	2.75%	3.00%	3.25%	2.75%	2.75%	2.75%	2.75%
	≥ 620 & < 640	0.50%	1.50%	3.00%	3.00%	3.25%	3.25%	3.25%	3.50%	3.50%
	< 620	0.50%	1.50%	3.00%	3.00%	3.25%	3.25%	3.25%	3.75%	3.75%

- 1 Indicator Score / LTV Credit Fee in Price 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% Credit Fee in Price will be added to the Indicator Score/ Loan-to-Value Credit Fee in Price 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 Credit Fee in Price 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 Credit Fee in Price.
- 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 Credit Fee in Price rate will apply.

## Exhibit 19 – Credit Fees in Price

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 Credit Fee in Price 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% Credit Fee in Price will be added to the Indicator Score/ Loan-to-Value Credit Fee in Price 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 Credit Fee in Price 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 Credit Fee in Price.
- 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 Credit Fee in Price rate will apply.

## Exhibit 19 – Credit Fees in Price

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

ADJUSTABLE RATE MORTGAGES <sup>4</sup>	
Product	LTV Ratios
	All Eligible
	> 90%
All Eligible 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 Credit Fee in Price.

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 Credit Fee in Price 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% Credit Fee in Price will be added to the Indicator Score/ Loan-to-Value Credit Fee in Price 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 Credit Fee in Price 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 Credit Fee in Price.
- <sup>6</sup> A cash-out refinance Credit Fee in Price 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 – Credit Fees in Price

.....CCB8 CA-B4 A1 B4 MORTGAGES +	
Product	LTV Ratios
	All Eligible
	> 75%
<b>All Eligible Product</b>	0.75%

7 15 Year Fixed Rate Mortgages and/or Mortgages that are secured by a detached Condominium Unit are not subject to the Condominium Unit Mortgage Credit Fee in Price.

CUSTOM MORTGAGE INSURANCE OPTIONS <sup>8</sup>					
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%

8 Effective for Settlement Dates on or before December 31, 2018, Freddie Mac Relief Refinance Mortgages are not subject to the Custom Mortgage Insurance Options Credit Fees in Price.  
 8 Effective for Settlement Dates on or after January 1, 2019, Freddie Mac Relief Refinance Mortgages and Enhanced Relief Refinance Mortgages are not subject to the Custom Mortgage Insurance Options Credit Fees in Price.



## Exhibit 19 – Credit Fees in Price

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

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

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

MANUFACTURED HOMES	
Product	LTV Ratios
	All Eligible
All Eligible Product	0.50%

NUMBER OF UNITS								
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 – Credit Fees in Price

G97CB8 <CA9 MORTGAGES <sup>84</sup>	
Product	LTV Ratios
	All Eligible
	> 85%
<b>All Eligible Product</b>	0.25%

<sup>24</sup> Freddie Mac Relief Refinance Mortgages are not subject to the Second Home Mortgages Credit Fee in Price.

MORTGAGES WITH SECONDARY FINANCING OTHER THAN RELIEF REFINANCE MORTGAGES <sup>10, 11</sup>				
Effective for Settlement Dates on or before July 28, 2018				
Product	LTV Ratios	TLTV Ratios	Credit Score	
			< 720	≥ 720
<b>All Eligible Product (other than Home Possible Mortgages)</b>	≤ 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%
<b>Home Possible Mortgages (other than Affordable Seconds<sup>®</sup>)</b>	All	All	0.50%	

<sup>10</sup> A Secondary Financing Credit Fee in Price will not be assessed on a Mortgage with a HELOC balance of zero at loan closing.

<sup>11</sup> A Secondary Financing Credit Fee in Price will not be assessed on a Mortgage with an Affordable Second meeting the requirements of Section 4204.2.

## Exhibit 19 – Credit Fees in Price

<b>MORTGAGES WITH SECONDARY FINANCING OTHER THAN RELIEF REFINANCE MORTGAGES <sup>10, 11</sup></b>				
Effective for Settlement Dates on or after July 29, 2018 and on or before December 31, 2018				
Product	LTV Ratios	TLTV Ratios	Credit Score	
			< 720	≥ 720
<b>All Eligible Product (other than Home Possible Mortgages)</b>	≤ 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%
	≤ 97%	> 95% & ≤ 97%	1.875%	
<b>Home Possible Mortgages (other than Affordable Seconds<sup>®</sup>)</b>	All	All	0.50%	

<sup>10</sup> A Secondary Financing Credit Fee in Price will not be assessed on a Mortgage with a HELOC balance of zero at loan closing.

<sup>11</sup> A Secondary Financing Credit Fee in Price will not be assessed on a Mortgage with an Affordable Second meeting the requirements of Section 4204.2.

<b>MORTGAGES WITH SECONDARY FINANCING OTHER THAN RELIEF REFINANCE MORTGAGES <sup>10, 11</sup></b>				
Effective for Settlement Dates on or after January 1, 2019				
Product	LTV Ratios	TLTV Ratios	Credit Score	
			< 720	≥ 720
<b>All Eligible Product (other than Home Possible Mortgages)</b>	≤ 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%
	≤ 97%	> 95% & ≤ 97%	1.875%	
	> 97%	> 97%	1.875%	
<b>Home Possible Mortgages (other than Affordable Seconds<sup>®</sup>)</b>	All	All	0.50%	

<sup>10</sup> A Secondary Financing Credit Fee in Price will not be assessed on a Mortgage with a HELOC balance of zero at loan closing.

<sup>11</sup> A Secondary Financing Credit Fee in Price will not be assessed on a Mortgage with an Affordable Second meeting the requirements of Section 4204.2.

## Exhibit 19 – Credit Fees in Price

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%

10 A Secondary Financing Credit Fee in Price will not be assessed on a Mortgage with a HELOC balance of zero at loan closing.

11 A Secondary Financing Credit Fee in Price 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		

21 A Super Conforming cash-out refinance Credit Fee in Price 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 – Credit Fees in Price

CS/LTV (“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 4501 are not subject to the CS/LTV (“A-Minus Fees”) Credit Fee in Price.

CS/LTV (“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 Credit Fee in Price 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 (“A-Minus Fees”) Credit Fees in Price. Home Possible and Home Possible Advantage Mortgages are not subject to the CS/LTV (“A-Minus Fees”) Credit Fees in Price.

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

16 For Non-Loan Product Advisor Mortgages, the Credit Fee in Price 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% Credit Fee in Price 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 – Credit Fees in Price

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

Representation and Warranty Relief = Creditworthiness Representation and Warranty Relief

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

ELIGIBILITY FOR CS/LTV (“A-MINUS”)

ELIGIBILITY FOR CS/LTV (“A-MINUS”)

## Exhibit 19 – Credit Fees in Price

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 Credit Fee in Price. Seller/Servicers should refer to the Credit Fee in Price grids in Exhibit 19 with related *Single-Family Seller/Servicer Guide* Bulletins for information regarding changes.

EXHIBIT 19 CHANGE SUMMARY	
Date Updated	Revisions
<b>5/22/2018</b> <b>Bulletin 2018-8</b>	<b>Enhanced Relief Refinance Mortgages</b> – Created the following new grids effective for Settlement Dates on or after January 1, 2019: <ul style="list-style-type: none"> <li>• Enhanced Relief Refinance Mortgage Cap</li> <li>• Indicator Score/Loan-to-Value for Mortgages Other Than Relief Refinance Mortgages</li> <li>• Mortgages with Secondary Financing Other Than Relief Refinance Mortgages</li> </ul>
	<b>Custom Mortgage Insurance Options</b> – Modified footnote to clarify exclusion criteria based on Settlement Dates.
	<b>Condominium Unit Mortgages</b> – Modified footnote to clarify exclusion criteria.
<b>4/25/2018</b> <b>Bulletin 2018-7</b>	<b>Mortgages With Secondary Financing Other Than Relief Refinance Mortgages</b> – Expanded eligible LTV/TLTV ratio ranges effective for Settlement Dates on or after July 29, 2018.
<b>3/28/2018</b> <b>Bulletin 2018-5</b>	<b>Condominium Unit Mortgages</b> – Eliminated Condominium Unit Mortgages grid effective for Settlement Dates on or before February 28, 2018 (As announced in Bulletin 2018-3).
	<b>Second Home Mortgages</b> – Created a new Second Home Mortgages grid effective for Settlement Dates on or after March 28, 2018.
<b>2/28/2018</b> <b>Bulletin 2018-3</b>	<b>Adjustable Rate Mortgages</b> – Eliminated Adjustable Rate Mortgages grid effective for Settlement Dates on or before December 13, 2017. (As announced in Bulletin 2017-28).
	<b>Condominium Unit Mortgages</b> – Created a new Condominium Unit grid effective for Settlement Dates on or after March 1, 2018.
<b>12/14/2017</b> <b>Bulletin 2017-28</b>	<b>Loan Selling Advisor</b> – Updated Selling System® reference to reflect Loan Selling Advisor.
	<b>Adjustable Rate Mortgages</b> – Created a new Adjustable Rate Mortgages grid effective for Settlement Dates on or after December 14, 2017 which consolidates eligible ARM products.

## Exhibit 19 – Credit Fees in Price

EXHIBIT 19 CHANGE SUMMARY	
Date Updated	Revisions
3/16/2017 Bulletin 2017-2	<b>Guarantor Pricing</b> – Updated delivery fee references to Credit Fees in Price.
6/29/2016 Bulletin 2016-12	<b>Loan Product Advisor</b> – Updated all Loan Prospector® references to reflect Loan Product Advisor.
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 – Credit Fees in Price

EXHIBIT 19 CHANGE SUMMARY	
Date Updated	Revisions
	<p><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.</p>
	<p><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.</p>
	<p><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.</p>
	<p><b>Manufactured Homes</b> – Reduced the delivery fee by 50bps effective for Settlement Dates on or after January 4, 2016.</p>
	<p><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.</p>
	<p><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.</p>
	<p><b>Mortgages with Secondary Financing Other Than Relief Refinance Mortgages and Relief Refinance Mortgages with Secondary Financing</b> – Updated the TLTV ratio from &gt;76% &amp; ≤&lt;95% to &gt;75% &amp; ≤&lt;95% to match LTV ratio.</p>