

## 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 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. **Delivery fee amounts and/or delivery fee rates and credits 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 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 using the Freddie Mac Selling System, certain delivery fees may be included in the price obtained through the Selling System.

**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.**

**Effective for Settlements on or before August 31, 2009, Freddie Mac Relief Refinance Mortgages<sup>SM</sup> are subject to the Market Condition delivery fee but are not subject to any other delivery fees.**

**Effective for Settlements on or after September 01, 2009, Freddie Mac Relief Refinance Mortgages are subject to all applicable delivery fees up to a delivery fee cap of 2.00%**

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## Exhibit 19—Postsettlement Delivery Fees

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

The following delivery fees apply to all Mortgages including Freddie Mac Relief Refinance Mortgages.

<b>MARKET CONDITION</b>	
<b>Product</b>	<b>All Eligible</b>
<b>All Eligible Product</b>	0.25%

## Exhibit 19—Postsettlement Delivery Fees

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, Mortgages subject to CS/LTV (A-minus) delivery fees and Freddie Mac Relief Refinance Mortgages.

INDICATOR SCORE / LOAN-TO-VALUE <sup>26</sup>									
Effective for Settlements on or before August 31, 2009									
Product	Credit Score <sup>21, 22, 23</sup>	LTV Ratios							
		≤ 60%	> 60% & ≤ 70%	> 70% & ≤ 75%	> 75% & ≤ 80%	> 80% & ≤ 85%	> 85% & ≤ 90%	> 90% & ≤ 95%	> 95%
	≥ 740	-0.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	Not Eligible unless Freddie Mac Relief Refinance Mortgage (see Chapter A24)
	≥ 720 & < 740	-0.25%	0.00%	0.00%	0.25%	0.00%	0.00%	0.00%	
	≥ 700 & < 720	-0.25%	0.50%	0.50%	0.75%	0.50%	0.50%	0.50%	
	≥ 680 & < 700	0.00%	0.50%	1.00%	1.50%	1.00%	0.75%	0.75%	
	≥ 660 & < 680	0.00%	1.00%	2.00%	2.50%	2.25%	1.75%	1.75%	
	≥ 640 & < 660	0.50%	1.25%	2.50%	2.75%	2.75%	2.25%	2.25%	
	≥ 620 & < 640	0.50%	1.50%	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%	

<sup>21</sup>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<sup>®</sup> Feedback Certificate dated on or before the Note Date of the Mortgage as the Mortgage Indicator Score.

<sup>22</sup> 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.

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

<sup>26</sup> Sellers should refer to the Guide and their other Purchase Documents for other requirements and restrictions. For Mortgages with LTVs 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 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.

<b>INDICATOR SCORE / LOAN-TO-VALUE <sup>26</sup></b>										
Effective for Settlements on or after September 01, 2009										
<b>Product</b>	<b>Credit Score <sup>21, 22, 23</sup></b>	<b>LTV Ratios</b>								
		<b>≤ 60%</b>	<b>&gt; 60% &amp; ≤ 70%</b>	<b>&gt; 70% &amp; ≤ 75%</b>	<b>&gt; 75% &amp; ≤ 80%</b>	<b>&gt; 80% &amp; ≤ 85%</b>	<b>&gt; 85% &amp; ≤ 90%</b>	<b>&gt; 90% &amp; ≤ 95%</b>	<b>&gt; 95% &amp; ≤ 97%</b>	<b>&gt;97%</b>
	<b>≥ 740</b>	-0.25%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	<b>≥ 720 &amp; &lt; 740</b>	-0.25%	0.00%	0.00%	0.25%	0.00%	0.00%	0.00%	0.00%	0.00%
	<b>≥ 700 &amp; &lt; 720</b>	-0.25%	0.50%	0.50%	0.75%	0.50%	0.50%	0.50%	0.50%	0.50%
	<b>≥ 680 &amp; &lt; 700</b>	0.00%	0.50%	1.00%	1.50%	1.00%	0.75%	0.75%	0.75%	0.75%
	<b>≥ 660 &amp; &lt; 680</b>	0.00%	1.00%	2.00%	2.50%	2.25%	1.75%	1.75%	1.75%	1.75%
	<b>≥ 640 &amp; &lt; 660</b>	0.50%	1.25%	2.50%	2.75%	2.75%	2.25%	2.25%	2.25%	2.25%
	<b>≥ 620 &amp; &lt; 640</b>	0.50%	1.50%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
	<b>&lt; 620</b>	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<sup>®</sup> 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.

## Exhibit 19—Postsettlement Delivery Fees

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

<b>40-YEAR FIXED-RATE MORTGAGES</b>	
Product	LTV Ratios
	All Eligible
All Eligible Product	0.125%

<b>ADJUSTABLE RATE MORTGAGES<sup>9</sup></b>	
Product	LTV Ratios
	All Eligible
	> 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.

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

## Exhibit 19—Postsettlement Delivery Fees

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

CALIFORNIA CONDOMINIUM UNIT MORTGAGES <sup>1</sup>	
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.

## Exhibit 19—Postsettlement Delivery Fees

<b>CASH-OUT REFINANCE MORTGAGES INDICATOR SCORE / LOAN-TO-VALUE<sup>10</sup></b>						
<b>Product</b>	<b>Credit Score<sup>21, 22, 23</sup></b>	<b>LTV Ratios</b>				
		<b>All Eligible</b>				
		<b>≤ 60%</b>	<b>&gt; 60% &amp; ≤ 70%</b>	<b>&gt; 70% &amp; ≤ 75%</b>	<b>&gt; 75% &amp; ≤ 80%</b>	<b>&gt; 80%</b>
	<b>≥ 740</b>	0.000%	0.250%	0.250%	0.500%	0.625%
	<b>≥ 720 &amp; &lt; 740</b>	0.000%	0.625%	0.625%	0.750%	1.500%
	<b>≥ 700 &amp; &lt; 720</b>	0.000%	0.625%	0.625%	0.750%	1.500%
	<b>≥ 680 &amp; &lt; 700</b>	0.000%	0.750%	0.750%	1.375%	2.500%
	<b>≥ 660 &amp; &lt; 680</b>	0.250%	0.750%	0.750%	1.500%	2.500%
	<b>≥ 640 &amp; &lt; 660</b>	0.250%	1.250%	1.250%	2.250%	3.000%
	<b>≥ 620 &amp; &lt; 640</b>	0.250%	1.250%	1.250%	2.750%	3.000%
	<b>&lt; 620</b>	1.250%	2.250%	2.250%	2.750%	3.000%

<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.

<sup>21</sup>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<sup>®</sup> Feedback Certificate dated on or before the Note Date of the Mortgage as the Mortgage Indicator Score.

<sup>22</sup> 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.

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

## Exhibit 19—Postsettlement Delivery Fees

<b>CONDOMINIUM UNIT MORTGAGES<sup>27</sup></b>	
Product	LTV Ratios
<b>All Eligible Product</b>	<b>&gt; 75%</b>
	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, FHA / VA Mortgages and Freddie Mac Relief Refinance Mortgages. **Effective for Settlements on or after September 01, 2009, Freddie Mac Relief Refinance Mortgages are subject to the Condominium Unit Mortgages Delivery Fee.**

<b>FLEXIBLE MORTGAGE INSURANCE OPTIONS<sup>28</sup></b>			
MI Option	Product	LTV Ratios	
		All Eligible	
		> 85% & ≤ 90%	> 90%
<b>Custom MI</b>	<b>30-Yr FR</b>	0.375%	0.75%
	<b>15- &amp; 20-Yr FR</b>	No Fee	0.75%
	<b>5- &amp; 7-Yr Balloon/Reset</b>	0.50%	0.75%
	<b>ARM</b>	0.50%	0.75%

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

<b>MORTGAGES WITH HIGH LTVs<sup>29</sup></b>		
Effective for Settlements on or after September 01, 2009		
Product	LTV Ratios	
	>95% & ≤ 97%	> 97%
<b>All Eligible Product</b>	0.50%	1.00%

29 Applies to Freddie Mac Relief Refinance Mortgages only.

## Exhibit 19—Postsettlement Delivery Fees

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%

**Exhibit 19—Postsettlement Delivery Fees**

<b>INITIAL INTEREST MORTGAGES</b>		
<b>Product</b>	<b>LTV Ratios</b>	
	<b>All Eligible</b>	
	<b>≤ 90%</b>	<b>&gt; 90%</b>
<b>All Eligible Fixed Rate Mortgage Product</b>	1.00%	1.25%
<b>All Eligible Adjustable Rate Mortgage Product</b>	0.25%	0.50%

<b>INVESTMENT PROPERTY MORTGAGES</b>			
<b>Product</b>	<b>LTV Ratios</b>		
	<b>All Eligible</b>		
	<b>≤ 75%</b>	<b>&gt; 75% &amp; ≤ 80%</b>	<b>&gt; 80%</b>
<b>All Eligible Product</b>	1.75%	3.00%	3.75%

**Exhibit 19—Postsettlement Delivery Fees**

<b>MANUFACTURED HOMES</b>	
<b>Product</b>	<b>LTV Ratios</b>
	<b>All Eligible</b>
<b>All Eligible Product</b>	1.00%

<b>NUMBER OF UNITS</b>							
<b>Product</b>	<b>Number of Units</b>	<b>LTV Ratios</b>					
		<b>All Eligible</b>					
		<b>≤ 60%</b>	<b>&gt; 60% &amp; ≤ 70%</b>	<b>&gt; 70% &amp; ≤ 75%</b>	<b>&gt; 75% &amp; ≤ 80%</b>	<b>&gt; 80% &amp; ≤ 90%</b>	<b>&gt; 90%</b>
<b>Mortgages other than Home Possible Mortgages—All Eligible Product</b>	<b>2</b>	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
	<b>3-4</b>	1.00%	1.00%	1.00%	1.00%	Not Eligible	
<b>Home Possible Mortgages—All Eligible Product</b>	<b>2</b>	No Fee	No Fee	No Fee	No Fee	No Fee	No Fee
	<b>3-4</b>	No Fee	No Fee	No Fee	No Fee	No Fee	1.00%

## Exhibit 19—Postsettlement Delivery Fees

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

<b>MORTGAGES WITH SECONDARY FINANCING<sup>11, 15, 16</sup></b>							
Effective for Settlements on or before August 31, 2009							
Product	Financing Structure	LTV Ratios	TLTV Ratios	Non-Initial Interest Mortgages		Initial Interest Mortgages	
				Credit Score		Credit Score	
				< 720	≥ 720	< 720	≥ 720
<b>All Eligible Product</b>	75/20/5	> 65% & ≤ 75%	> 90% & ≤ 95%	0.50%	0.25%	0.75%	0.50%
	80/10/10	> 75% & ≤ 80%	> 76% & ≤ 90%	0.25%	0.00%	0.50%	0.25%
	80/15/5	> 75% & ≤ 80%	> 90% & ≤ 95%	0.50%	0.25%	0.75%	0.50%
	90/5/5	> 80% & ≤ 90%	> 81% & ≤ 95%	1.00%	0.50%	1.25%	0.75%

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).

<b>MORTGAGES WITH SECONDARY FINANCING<sup>11, 15, 16</sup></b>							
Effective for Settlements on or after September 01, 2009							
Product	LTV Ratios	TLTV Ratios	Non-Initial Interest Mortgages		Initial Interest Mortgages		
			Credit Score		Credit Score		
			< 720	≥ 720	< 720	≥ 720	
<b>All Eligible Product</b>	> 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%	
	ALL	> 95%	1.50%	1.50%	1.50%	1.50%	

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).

**Exhibit 19—Postsettlement Delivery Fees**

<b>SUPER CONFORMING MORTGAGES</b>				
<b>Product</b>	<b>Purpose</b>	<b>LTV /TLTV Ratios</b>		
		<b>≤ 75%</b>	<b>&gt; 75% &amp; ≤ 80%</b>	<b>&gt; 80%</b>
<b>30-, 20- and 15-year Fixed Rate Fully Amortizing and Initial Interest Mortgages</b>	<b>Purchase &amp; No Cash-out Refinances</b>	0.00%	0.00%	0.00%
	<b>Cash-out Refinances</b>	1.00%	1.00%	Not Eligible
<b>Fully Amortizing and Initial Interest ARMs (all eligible)</b>	<b>Purchase &amp; No Cash-out Refinances</b>	0.75%	1.50%	1.50%
<b>Fully Amortizing ARMs (all eligible)</b>	<b>Cash-out Refinances</b>	1.75%	2.50%	Not Eligible
<b>Initial Interest ARMs (all eligible)</b>		1.75%	Not Eligible	Not Eligible

## Exhibit 19—Postsettlement Delivery Fees

CS/LTV DELIVERY FEES (“A-MINUS FEES”) – LP MORTGAGES <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>	1.25%
		<b>Level 2</b>	1.50%
		<b>Level 3</b>	2.75%
		<b>Level 4</b>	4.00%
		<b>Level 5</b>	4.00%

CS/LTV = Credit Score / Loan-to-Value      LP = LP Classic<sup>®</sup> 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.

## Exhibit 19—Postsettlement Delivery Fees

CS/LTV DELIVERY FEES (“A-MINUS FEES”) – NON-LP MORTGAGES <sup>13, 26, 30</sup>							
Effective for Settlements on or before September 30, 2009							
Product	Non-LP Mortgages Subject to A-Minus Fees	Credit Score <sup>6, 7</sup>	LTV Ratios				
				> 60% & ≤ 75%	> 75% & ≤ 90%	> 90% & ≤ 95%	> 95%
<b>All Eligible Product</b>	<b>See Eligibility Chart on Page 17</b>	<b>≥ 700 &amp; ≤ 850</b>	1.25%	1.25%	1.25%	1.25%	Not Eligible unless Freddie Mac Relief Refinance Mortgage (see Chapter A24)
		<b>≥ 660 &amp; ≤ 699</b>	1.25%	1.25%	2.75%	1.50%	
		<b>≥ 620 &amp; ≤ 659</b>	1.25%	2.75%	4.00%	2.75%	

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

Non-LP = Non-Loan Prospector

<sup>6</sup> 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.

<sup>7</sup> 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.

<sup>13</sup> 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.

<sup>26</sup> Sellers should refer to the Guide and any other of their Purchase Documents for other requirements and restrictions. For Mortgages with LTVs delivered in excess of the Guide requirements, the highest delivery fee rate will apply.

<sup>30</sup> Freddie Mac Relief Refinance Mortgages-Same Servicer are not subject to the CS/LTV (“A-Minus Fees”) – Non-LP Mortgages Delivery Fees.

## Exhibit 19—Postsettlement Delivery Fees

CS/LTV DELIVERY FEES (“A-MINUS FEES”) – NON-LP MORTGAGES <sup>13, 26, 30</sup>							
Effective for Settlements on or after October 1, 2009							
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%
<b>All Eligible Product</b>	<b>See Eligibility Chart on Page 17</b>	<b>≥ 700 &amp; ≤ 850</b>	1.25%	1.25%	1.25%	1.25%	1.25%
		<b>≥ 660 &amp; ≤ 699</b>	1.25%	1.25%	2.75%	1.50%	1.50%
		<b>≥ 620 &amp; ≤ 659</b>	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.

## Exhibit 19—Postsettlement Delivery Fees

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”) <sup>30</sup>					
Product	Purpose	Property Type	LTV	Indicator Score <sup>8</sup>	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	

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.

<sup>30</sup> Freddie Mac Relief Refinance Mortgages-Same Servicer are not subject to the CS/LTV (“A-Minus Fees”) – Non-LP Mortgages Delivery Fees.

ELIGIBILITY FOR CS/LTV

(“A-MINUS”)

(“A-MINUS”)

ELIGIBILITY FOR CS/LTV