

1. **Credit Fees for Mortgages with Special Attributes** – This Credit Fee Matrix sets forth the Credit Fee amounts and/or Credit 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 Credit Fee or receive a credit for a Credit Fee pursuant to the provisions of the Guide. This Credit 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. **Credit Fee References** – The Credit Fees referred to in the Matrix include both Credit Fees in Price and Credit Fees in Fixed Dollars. Credit Fee in Price refers to a one-time fee or credit that is associated with the type of mortgage product, loan purpose, Mortgaged Premises or other attributes of a Mortgage and is assessed and billed to the Seller at the time the Mortgage is sold to Freddie Mac. Credit Fee in Fixed Dollars is similar to a Credit Fee in Price but refers to a one-time fee or credit that is a set dollar amount.
3. **Credit Fees are Cumulative** – A particular Mortgage that has various special attributes may be subject to more than one Credit Fee. The cumulative Credit Fees applicable to such a Mortgage will be the sum of the Credit Fees required with respect to each of the special attributes of the Mortgage.
4. **Payment of Credit Fees and application of credits for Credit Fees**– Credit Fees are paid and credits for Credit Fees are applied in accordance with the provisions in Chapter 6303 of the Guide. However, for Mortgages sold through Loan Selling Advisor[®] under the Cash Program, Credit Fees and credits for Credit Fees will be netted from the proceeds due to the Seller at funding.
5. **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 rate, a credit for a Credit Fee, or a Fee Cap is shown on this exhibit.

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Exhibit 19 – Credit Fees

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

| HOME POSSIBLE® MORTGAGE CAP ²³ Effective for Settlement Dates on or before November 30, 2022 | | | |
|---|------------|--------------|-------|
| Product | LTV Ratios | Credit Score | Cap |
| All Eligible Product | > 80% | ≥ 680 | 0.00% |
| | | < 680 | 1.50% |
| | ≤ 80% | All | 1.50% |

²³ All applicable Credit Fees are subject to the Home Possible® Mortgage Cap with the exception of the Custom Mortgage Insurance Credit Fee in Price and/or the GreenCHOICE® Mortgages credit for Credit Fee in Fixed Dollars. The Custom Mortgage Insurance Credit Fee in Price and/or the GreenCHOICE Mortgages credit for Credit Fee in Fixed Dollars must be added to the lower of (i) the total of all other applicable Credit Fee(s) or (ii) the Cap, and are not included in calculating whether the Cap has been reached.

| CREDIT FEE CAPS ³³ Effective for Settlement Dates on or after December 1, 2022 | | |
|---|----------------------------|--------------|
| Product | Area Median Income Percent | LTV Ratios |
| | | All Eligible |
| Duty to Serve ³² | ≤ 100% | 0.000% |
| First Time Homebuyer | ≤ 100% | 0.000% |
| | ≤ 120% in High-Cost Area | |
| Home Possible® Mortgages | ≤ 80% | 0.000% |

³² Seller must refer to Guide Bulletin 2022-22 for Mortgages meeting the requirements of the Duty to Serve Cap.

³³ All applicable Credit Fees are subject to the Credit Fee Cap with the exception of the Custom Mortgage Insurance Credit Fee in Price and/or the GreenCHOICE® Mortgages credit for Credit Fee in Fixed Dollars, which must be added to Cap.

Exhibit 19 – Credit Fees

Effective for Settlement Dates on or before November 30, 2022, the following Credit Fee applies to certain refinance Mortgages:

| APPRAISAL COST OFFSET ³⁰ Effective for Settlement Dates on or before November 30, 2022 | |
|--|--------------|
| Product | LTV Ratios |
| | All Eligible |
| Refi Possible SM Mortgages | (\$500.00) |

³⁰ Sellers should refer to Section 4302.5 for property valuation requirements in determining when the Appraisal Cost Offset applies.

Effective for Settlement Dates on or after December 1, 2022, the following Credits for Credit Fees apply to certain Mortgage Product Types:

| CREDITS FOR CREDIT FEES Effective for Settlement Dates on or after December 1, 2022 | |
|---|--------------|
| Product | LTV Ratios |
| | All Eligible |
| GreenCHOICE [®] Mortgages | (\$500.00) |
| Refi Possible SM Mortgages without Appraisal Waiver (ACE) ³⁰ (Previously referred to as Appraisal Cost Offset) | (\$500.00) |

³⁰ Sellers should refer to Section 4302.5 for property valuation requirements in determining when the Refi Possible Mortgages without Appraisal Waiver (ACE) applies.

Exhibit 19 – Credit Fees

The following Indicator Score / Loan-to-Value Grid applies to all Mortgages with the exception of 15-year fixed rate Mortgages, 10-year fixed rate Mortgages, and Government Mortgages sold with recourse:

| INDICATOR SCORE / LOAN-TO-VALUE ^{1, 2, 3} | | | | | | | | | |
|--|------------------------------|--------------|---------------|---------------|---------------|---------------|---------------|---------------|-------|
| Product | Credit Score ^{1, 2} | 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% | 0.25% | 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

The following Credit Fees apply to certain loan purposes and Mortgage Product Types with the exception of Government Mortgages sold with recourse:

| ADJUSTABLE RATE MORTGAGES ⁴ | |
|--|--------------|
| Product | LTV Ratios |
| | All Eligible |
| | > 90% |
| All Eligible ARMs | 0.25% |

⁴ Effective for Settlement Dates on or before November 30, 2022, 7/6 and 10/6 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 ^{1, 2, 6} Effective for Settlement Dates on or before January 31, 2023 | | | | | |
|---|------------------------------|--------------|---------------------|---------------------|---------------------|
| Product | Credit Score ^{1, 2} | 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% |

- 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.
- ⁶ 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

| CASH-OUT REFINANCE MORTGAGES INDICATOR SCORE / LOAN-TO-VALUE ^{1, 2, 6} Effective for Settlement Dates on or after February 1, 2023 | | | | | |
|--|------------------------------|--------------|---------------|---------------|---------------|
| Product | Credit Score ^{1, 2} | LTV Ratios | | | |
| | | All Eligible | | | |
| | | ≤ 60% | > 60% & ≤ 70% | > 70% & ≤ 75% | > 75% & ≤ 80% |
| All Eligible Product | ≥ 740 | 0.375% | 0.750% | 1.375% | 1.875% |
| | ≥ 720 & < 740 | 0.500% | 1.125% | 1.500% | 2.000% |
| | ≥ 700 & < 720 | 0.500% | 1.125% | 1.625% | 2.000% |
| | ≥ 680 & < 700 | 0.625% | 1.500% | 1.625% | 2.000% |
| | ≥ 660 & < 680 | 0.875% | 1.750% | 1.750% | 2.000% |
| | ≥ 640 & < 660 | 0.875% | 1.875% | 1.875% | 2.125% |
| | ≥ 620 & < 640 | 0.875% | 1.875% | 1.875% | 2.125% |
| | < 620 | 0.875% | 1.875% | 1.875% | 2.125% |

- 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.
- 6 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.

| CONDOMINIUM UNIT MORTGAGES ⁷ | |
|---|--------------|
| Product | LTV Ratios |
| | All Eligible |
| | > 75% |
| All Eligible Product | 0.75% |

- 7 15-year fixed rate Mortgages, 10-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.

Exhibit 19 – Credit Fees

| CUSTOM MORTGAGE INSURANCE OPTIONS | | | | | |
|-----------------------------------|---------------|---------------|---------------|---------------|---------------|
| Product | Credit Score | LTV Ratios | | | |
| | | All Eligible | | | |
| | | > 80% & ≤ 85% | > 85% & ≤ 90% | > 90% & ≤ 95% | > 95% & ≤ 97% |
| All Eligible Product | ≥ 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% |

Exhibit 19 – Credit Fees

| GREENCHOICE MORTGAGES® Effective for Settlement Dates on or before November 30, 2022 | |
|---|--------------|
| Product | LTV Ratios |
| | All Eligible |
| All Eligible Product | (\$500.00) |

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

| MANUFACTURED HOMES ²⁷ Effective for Settlement Dates on or before November 30, 2022 | |
|---|--------------|
| Product | LTV Ratios |
| | All Eligible |
| All Eligible Product | 0.50% |

²⁷ A Manufactured Homes Credit Fee in Price will not be assessed on CHOICEHome® Mortgages meeting the requirements of Section 5703.9.

| MANUFACTURED HOMES ²⁷ Effective for Settlement Dates on or after December 1, 2022 | | |
|---|----------------------------|--------------|
| Product | Area Median Income Percent | LTV Ratios |
| | | All Eligible |
| All Eligible Product | > 100% | 0.50% |

²⁷ A Manufactured Homes Credit Fee in Price will not be assessed on CHOICEHome® Mortgages meeting the requirements of Section 5703.9.

Exhibit 19 – Credit Fees

| 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% |

| SECOND HOME MORTGAGES | | | | | |
|-----------------------|--------------|---------------|---------------|---------------|--------|
| Product | LTV Ratios | | | | |
| | All Eligible | | | | |
| | ≤ 60% | > 60% & ≤ 70% | > 70% & ≤ 75% | > 75% & ≤ 80% | > 80% |
| All Eligible Product | 1.125% | 1.625% | 2.125% | 3.375% | 4.125% |

Exhibit 19 – Credit Fees

| MORTGAGES WITH SECONDARY FINANCING ^{10, 11} Effective for Settlement Dates on or before November 30, 2022 | | | | |
|---|---------------|---------------|--------------|--------|
| Product | LTV Ratios | TLTV Ratios | Credit Score | |
| | | | < 720 | ≥ 720 |
| All Eligible Product (other than Home Possible [®] Mortgages) | ≤ 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% | |
| Home Possible Mortgages (other than Affordable Seconds [®]) | All | All | 0.50% | |

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.

| MORTGAGES WITH SECONDARY FINANCING ^{10, 11} Effective for Settlement Dates on or after December 1, 2022 | | | | |
|---|---------------|---------------|--------------|--------|
| 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% |
| | ≤ 97% | > 95% & ≤ 97% | 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.

Exhibit 19 – Credit Fees

| SUPER CONFORMING MORTGAGES ^{21, 31} | | | | | | |
|---|---|-------------------|---------------|---------------|---------------|-------|
| Product | Purpose | LTV / TLTV Ratios | | | | |
| | | All Eligible | | | | |
| | | ≤ 60% | > 60% & ≤ 75% | > 75% & ≤ 80% | > 80% & ≤ 90% | > 90% |
| Fixed Rate Fully Amortizing (All Eligible) | Purchase & No Cash-out Refinance | 0.50% | 0.75% | 1.00% | 1.00% | 1.00% |
| | Cash-out Refinance | 1.25% | 1.50% | 1.75% | Not Eligible | |
| Fully Amortizing ARMs (All Eligible) | Purchase & No Cash-out Refinance | 1.25% | 1.50% | 2.50% | 2.50% | 2.75% |
| | Cash-out Refinance | 2.00% | 2.25% | 3.25% | Not Eligible | |

21 A Super Conforming Purchase and No Cash-out Refinance Credit Fee in Price will be assessed for a Mortgage which meets the requirements for a special purpose Cash-out refinance Mortgage in Section 4301.6.

31 Effective for Settlement Dates on or before November 30, 2022, a Mortgage with First Time Homebuyer(s), as defined in Exhibit 1, and an Area Median Income Percent less than or equal to 100, is not subject to Super Conforming Mortgages Credit Fee in Price.

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

| EXHIBIT 19 CHANGE SUMMARY | |
|--|---|
| Date Updated | Revisions |
| 10/31/2022 Bulletin 2022-22 | Credit Fee Caps – Created the following new Credit Fee Cap grid and footnotes effective for Settlement Dates on or after December 1, 2022: <ul style="list-style-type: none"> Home Possible Mortgages Duty to Serve Mortgages First Time Homebuyer Mortgages. |
| | Credits for Credit Fees – Created the following new Credits for Credit Fees grid and footnotes effective for Settlement Dates on or after December 1, 2022: <ul style="list-style-type: none"> GreenCHOICE Mortgages Refi Possible Mortgages without Appraisal Waiver (ACE). |
| | Adjustable Rate Mortgages – Revised footnote effective for Settlement Dates on or before November 30, 2022. |
| | Cash-out Refinance Mortgages – Created new grid and footnotes effective for Settlement Dates on or after February 1, 2023. |
| | Manufactured Homes – Created new grid and footnote effective for Settlement Dates on or after December 1, 2022. |
| | Mortgages with Secondary Financing – Created new grid and footnotes effective for Settlement Dates on or after December 1, 2022. |
| | Super Conforming Mortgages – Revised footnote effective for Settlement Dates on or before November 30, 2022. |
| 5/4/2022 Bulletin 2022-10 | Credit Fee Terminology: <ul style="list-style-type: none"> Renamed Exhibit 19 – Credit Fees in Price to Exhibit 19 – Credit Fees. Added “Credit Fee References” to information section at beginning of Exhibit 19. |
| | Second Home Mortgages – Eliminated Second Home Mortgages grid effective for Settlement Dates on or before March 31, 2022. (As announced in Bulletin 2022-2) |
| | Super Conforming Mortgages: <ul style="list-style-type: none"> Revised Footnote 31 to utilize the Glossary defined term. Eliminated Super Conforming Mortgages grid effective for Settlement Dates on or before March 31, 2022. (As announced in Bulletin 2022-2) |

Exhibit 19 – Credit Fees

| EXHIBIT 19 CHANGE SUMMARY | |
|--|--|
| Date Updated | Revisions |
| 3/2/2022 Bulletin 2022-5 | Government Mortgages – Added clarification to headers that Government Mortgages sold with recourse are excluded from certain Credit Fees. |
| 2/2/2022 Bulletin 2022-2 | Second Home Mortgages – Created a new Second Home Mortgages grid effective for Settlement Dates on or after April 1, 2022. |
| | Super Conforming Mortgages – Created a new Super Conforming Mortgages grid and footnotes effective for Settlement Dates on or after April 1, 2022. |
| | Indicator Score / Loan-to-Value – Eliminated Indicator Score / Loan-to-Value grid effective for Settlement Dates on or before December 31, 2021. (As announced in Bulletin 2021-29) |
| | Adjustable Rate Mortgages – Eliminated Adjustable Rate Mortgages grid effective for Settlement Dates on or before September 30, 2021. (As announced in Bulletin 2021-4). |
| | Number of Units – Eliminated Number of Units grid effective for Settlement Dates on or before November 14, 2021. (As announced in Bulletin 2021-29). |
| | CS/LTV “A-Minus Fees” – Eliminated the following grids effective for Settlement Dates on or before December 31, 2021. (As announced in Bulletin 2021-29) <ul style="list-style-type: none"> • CS/LTV “A-Minus Fees” – Loan Product Advisor Mortgages • CS/LTV “A-Minus Fees” – Non-Loan Product Advisor Mortgages |
| Eligibility for CS/LTV “A-Minus Fees” – Eliminated the following grids effective for Settlement Dates on or before December 31, 2021. (As announced in Bulletin 2021-29) <ul style="list-style-type: none"> • Loan Product Advisor Mortgages Subject to CS/LTV (“A-Minus Fees”) • Non-Loan Product Advisor Mortgages Subject to CS/LTV (“A-Minus Fees”) | |