

Find savings for your clients with Home Possible[®]

	Condo	Single-Family Home	Single-Family Home
Purchase Price	\$250,000	\$325,000	\$325,000
Loan amount	\$237,500	\$308,750	\$308,750
LTV*	95%	95%	95%
First-Time Homebuyer	Yes	Yes	Yes
Income % of AMI	49%	49%	70%
Borrower Credit Score	720	720	720
Credit Fee, Base Grid*	0.875%	0.875%	0.875%
Credit Fee, Special Attributes*	0.75%	N/A	N/A
Total Credit Fees	1.625%	0.875%	0.875%
Total cost of Fees	\$3,859	\$2,702	\$2,702
MI coverage Requirement	35%	35%	35%

...and when you use Home Possible

Credit Fees*	\$0	\$0	\$0
Home Possible VLIP Mortgage Credit*	\$2,500	\$2,500	N/A (AMI over 50%)
MI Coverage	25%	N/A	N/A
Savings with Home Possible	\$6,359	\$5,202	\$2,702

*Exhibit 19 (freddiemac.com)