

Freddie Mac Super Conforming Matrix Fixed/ARM

The Maximum LTV/TLTV/HTLV ratios for Super Conforming 1-unit mortgages with original loan amounts greater than \$453,100 to \$679,650 and for all 2- to 4- unit properties are as follows:

Transaction Type	Number of Units	Maximum LTV, CLTV, HCLTV and Minimum FICO requirement
PRIMARY RESIDENCE ^{1,2,3,4,5}		
Purchase	1 Unit	FIXED/ARM: 95%
	2 – 4 Units	FIXED/ARM: 80%
Limited Cash-Out Refinance	1 Unit	FIXED/ARM: 95%
	2 - 4 Units	FIXED/ARM: 80%
Cash-Out Refinance	1 Unit	FIXED/ARM: 80%
	2 - 4 Units	FIXED/ARM: 75%
SECOND HOME ^{1,2,3,4,5}		
Purchase and Limited Cash-Out Refinance	1 Unit	FIXED/ARM: 85%
Cash-Out Refinance	1 Unit	FIXED/ARM: 75%
INVESTMENT PROPERTY ^{1,2,3,4,5}		
Purchase	1 Unit	FIXED/ARM: 85%
	2 - 4 Units	FIXED/ARM: 75%
Limited Cash-Out Refinance	1 Unit	FIXED/ARM: 85%
	2 - 4 Units	FIXED/ARM: 75%
Cash-Out Refinance	1 Units	FIXED/ARM: 75%
	2-4 Units	FIXED/ARM: 70%

1. Freddie Mac “Super Conforming” loans must be run through LP (Loan Product Advisor) ONLY
2. County Limits apply to the max loan amounts. Refer to County Limits for clarification. <http://www.freddiemac.com/singlefamily/selbultn/limit.htm>
3. FICOs and DTI - Determined By LP Findings
4. Lender-paid mortgage insurance with single premiums is permitted (monthly lender-paid mortgage insurance not permitted)
5. These loans will be locked on one of the following product codes and must be flagged to go Freddie Mac Specific when the loan is locked.

30yr FIXED **PF58** 15yr FIXED **PF57**
 15yr ARM **CM52** 7yr ARM **CM72**

30 yr FIXED with LPMI CF30HBLPMIFNFR 15 yr FIXED with LPMI CF15HBLPMIFNFR

The following mortgages are not eligible for Super Conforming loan amounts:

- **Manufactured Homes, Home Possible Mortgages, or Mortgages with Financed MI**