

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 \$424,100 to \$636,150 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 FICO ^{1,2,3,4}		
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 FICO ^{1,2,3,4}		
Purchase and Limited Cash-Out Refinance	1 Unit	FIXED/ARM: 85%
Cash-Out Refinance	1 Unit	FIXED/ARM: 75%
INVESTMENT PROPERTY FICO ^{1,2,3,4}		
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%

- Freddie Mac “Super Conforming” loans must be run through LP (Loan Product Advisor) ONLY
- County Limits apply to the max loan amounts. Refer to County Limits for clarification.
<http://www.freddiemac.com/singlefamily/selbultn/limit.htm>
- FICOs Determined By LP Findings
- 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