

FREDDIE MAC CONFORMING LP PROGRAM

PURCHASE			
FIXED & ARM			
Occupancy	Unit	Min. FICO	LTV/CLTV/HCLTV
Primary	1	620	95%/95%/95%
	2	620	85%/85%/85%
	3-4	620	80%/80%/80%
Second Home	1	620	90%/90%/90%
Investment	1	620	85%/85%/85%
	2-4	620	75%/75%/75%
RATE/TERM REFINANCE			
FIXED & ARM			
Occupancy	Unit	Min. FICO	LTV/CLTV/HCLTV
Primary	1	620	95%/95%/95%
	2	620	85%/85%/85%
	3-4	620	80%/80%/80%
Second Home	1	620	90%/90%/90%
Investment	1	620	85%/85%/85%
	2-4	620	75%/75%/75%
CASH OUT REFINANCE			
FIXED & ARM			
Occupancy	Unit	Min. FICO	LTV/CLTV/HCLTV
Primary	1	620	80%/80%/80%
	2-4	620	75%/75%/75%
Second Home	1	620	75%/75%/75%
Investment	1	620	75%/75%/75%
	2-4	620	70%/70%/70%