

Freddie Mac Conventional Matrix (Conforming Loans)

- **Fixed-Rate Terms:** 15-year, 20-year, 25-year, 30-year
- **ARM Terms:** 5/6 SOFR, 7/6 SOFR, 10/6 SOFR
- **IO Terms:** Not available for single-family residential (limited to multifamily or specific products)

Based on Freddie Mac's Max LTV/TLTV/HTLTV requirements. Data on Min FICO/DTI is LPA-driven (Loan Product Advisor); overlays noted.

Occupancy	Loan Purpose	Units	Amortization Type	Min FICO (Typical)	Max LTV	Max CLTV (TLTV)	Reserves (Months)	Max DTI (LPA)
Principal Residence	Purchase	1	FRM	620	97%	97%	LPA (0-2)	50%
Principal Residence	Purchase	1	ARM	620	95%	95%	LPA (0-2)	50%
Principal Residence	No Cash-Out Refi	1	FRM/ARM	620	95%	95%	LPA (0-2)	50%
Principal Residence	Cash-Out Refi	1	FRM/ARM	620	80%	80%	LPA (0-2)	50%
Principal Residence	Purchase	2-4	FRM/ARM	620	95%	95%	6	50%
Principal Residence	No Cash-Out Refi	2-4	FRM/ARM	620	85%	85%	6	50%
Principal Residence	Cash-Out Refi	2-4	FRM/ARM	620	75%	75%	6	50%
Second Homes	Purchase/No Cash-Out	1	FRM/ARM	620	90%	90%	LPA +2/add'l prop	50%

Second Homes	Cash-Out Refi	1	FRM/ARM	620	75%	75%	LPA +2/add'l prop	50%
Investment Property	Purchase/No Cash-Out	1	FRM/ARM	620	85%	85%	LPA +2-8/add'l	50%
Investment Property	Cash-Out Refi	1	FRM/ARM	620	75%	75%	LPA +2-8/add'l	50%
Investment Property	Purchase/No Cash-Out	2-4	FRM/ARM	620	75%	75%	6-8/add'l props	50%
Investment Property	Cash-Out Refi	2-4	FRM/ARM	620	70%	70%	6-8/add'l props	50%

Notes: LPA Accept required; no manual UW. Reserves increase for 7-10 financed properties (8 months). Super conforming caps lower (e.g., 95% primary purchase). Source: Freddie Mac Documentation Matrix (April 2025 update) and LTV Requirements.

Freddie Mac Home Possible Matrix

- **Fixed-Rate Terms:** 15-year or 30-year
- **ARM Terms:** 5/6 SOFR, 7/6 SOFR, 10/6 SOFR
- **IO Terms:** Not available

This matrix is for the Home Possible program, for borrowers $\leq 80\%$ AMI. Low down payment, no min borrower contribution. LPA Accept required. Can include affordable seconds up to 105% TLTV.

Occupancy	Loan Purpose	Units	Amortization Type	Min FICO	Max LTV	Max CLTV (TLTV)	Reserves (Months)	Max DTI (LPA)
Principal Residence	Purchase	1	FRM/ARM	620	97%	105% (w/ Seconds)	LPA (0-2)	50%
Principal Residence	Purchase	2-4	FRM/ARM	660	95%	95%	6	50%
Principal Residence	No Cash-Out Refi	1	FRM/ARM	620	97%	105% (w/ Seconds)	LPA (0-2)	50%
Principal Residence	No Cash-Out Refi	2-4	FRM/ARM	660	95%	95%	6	50%
Principal Residence	Cash-Out Refi	1	FRM/ARM	680	80%	80%	LPA (0-2)	50%
Principal Residence	Cash-Out Refi	2-4	FRM/ARM	680	75%	75%	6	50%
Second Homes	Purchase/No Cash-Out	1	FRM/ARM	N/A	Not Eligible	Not Eligible	N/A	N/A
Investment Property	Purchase/No Cash-Out	1-4	FRM/ARM	N/A	Not Eligible	Not Eligible	N/A	N/A



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