



United Fidelity Funding Corp. – Wholesale Division
1300 NW Briarcliff Pkwy, Suite 275
Kansas City, MO 64150
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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%

United Fidelity Funding Corp. NMLS #34381. Equal Housing Lender. This matrix is provided for informational purposes only and does not constitute a commitment to lend or an offer to extend credit. All loan approvals are subject to credit review, underwriting guidelines, program eligibility, interest rates, and terms, which are subject to change without notice based on applicant qualifications, market conditions, and regulatory requirements. Rates, fees, and programs may vary by state. Not all products or options are available in all states. Consult a licensed loan officer for details. Licensed as a residential mortgage lender in almost every state. For state-specific licensing information, visit www.nmlsconsumeraccess.org. © 2025 United Fidelity Funding Corp. All rights reserved.



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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 ≤80% AMI. Low down payment, no min borrower contribution. LPA Accept required. Can include affordable seconds up to 105% TLTW.

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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