



## Bulletin 16-10

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### Freddie Mac Program Enhancements

HomeBridge has updated our Freddie Mac guidelines to include the enhancements announced in [Freddie Mac Bulletin 2016-3](#). Highlights of the enhancements are detailed below.

- The lower LTV/CLTV limits that currently apply to super conforming transactions have been **removed**. Super conforming and conforming loan amounts are now subject to the same LTV/CLTV limits
- The 5% borrower own funds contribution has been removed when there is a non-occupant co-borrower and the LTV is > 80%
- One unit investment rate/term refinance transactions, conforming and super conforming loan amounts, are now eligible up to a maximum 85% LTV/CLTV (previously maximum 75% LTV/CLTV)
- Borrowers who are also a realtor purchasing a home, the realtor/borrower's commission funds from the transaction are an acceptable interested party contribution for closing costs, prepaids or escrows

HomeBridge has combined the Freddie Mac Conforming and Super Conforming matrices into one document which has been updated with the applicable information.

The Fannie/Freddie Quick Reference Comparison has also been updated and both documents have been posted on the HomeBridge website at [www.homebridgewholesale.com](http://www.homebridgewholesale.com)

These enhancements are eligible for loans currently in the pipeline and new submissions.

If you have any questions, please contact your Account Executive.