

LTV	Standard Fannie Mae Standard Freddie Mac Freddie Mac HomeOne sM Fannie Mae RefiNow™ Freddie Mac Refi Possible®		Home Ready® Home Possible®		HFA Preferred™ HFA Advantage®
	Fixed or ARM > 20-year term	Fixed <= 20-year term	Fixed or ARM > 20-year term	Fixed <=20-year term	Fixed > 15-year term
95.01% - 97%	35%	35%	25%	25%	18%
90.01% - 95%	30%	25%	25%	25%	16%
85.01% - 90%	25%	12%	25%	12%	12%
80.01% - 85%	12%	6%	12%	6%	6%