

Teree Johnson

Mortgage Loan Broker/Originator, TLJmortgage LLC
NMLS Broker#1785087 ~ NMLS Originator #959883
via email, phone or internet in Any city in, CO 80031

Office: 970.618.5400
Mobile: 970.618.5400
tlj@tljmortgage.com
View My Website

Freddie Mac Expands LTV Ratios for Super Conforming Mortgages

Freddie Mac is announcing changes to its *Single-Family Seller/Servicer Guide* which the company says will provide **expanded homeownership opportunities** which the company says will provide expanded homeownership opportunities for some borrowers, especially those in designated high-cost areas. The changes, it says, will also streamline the underwriting process.

The principal change, effective for mortgages with settlement dates on or after March 28, will **revise loan-to-value requirements** (LTV), total LTV (TLTV) and Home Equity Lines of Credit LTV (HLTV) ratios for super conforming mortgages and 1-unit investment property mortgages.

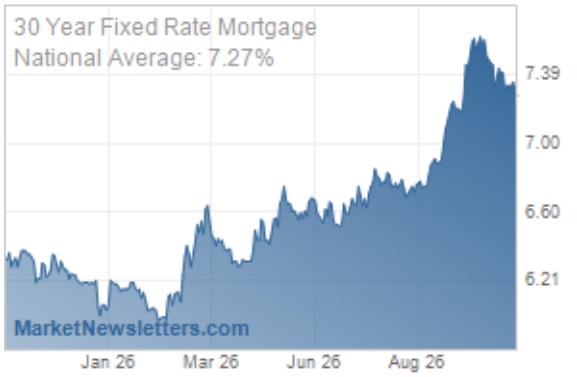
The three LTV measures above will be **expanded** for super conforming mortgages to align with those ratios subject to base conforming loan limits. The required minimum Indicator Scores for Manually Underwritten super conforming mortgages will also be aligned with those subject to base loan limits.

SUPER CONFORMING MORTGAGES
Effective for Settlement Dates on or after March 28, 2016

Product	Purpose	LTV/TLTV Ratios – All Eligible				
		≤ 75%	> 75% & ≤ 80%	> 80% & ≤ 85%	> 85% & ≤ 90%	> 90%
30-, 20- and 15-year Fixed Rate Fully Amortizing	Purchase & No Cash-out Refinance	0.25%	0.25%	0.25%	0.25%	0.25%
	Cash-out Refinance	1.00%	1.00%	Not Eligible		
Fully Amortizing ARMs (All Eligible)	Purchase & No Cash-out Refinance	1.00%	1.75%	1.75%	1.75%	2.00%
	Cash-out Refinance	1.75%	2.50%	Not Eligible		

For mortgages secured by **1-unit investment properties** the eligible LTV ratios will be aligned for purchase mortgages and no-cash-out refinances. The company said these expanded ratios will provide borrowers with greater ability to refinance into improved rate and term mortgages without the need to establish additional equity.

National Average Mortgage Rates



Mortgage News Daily

	Rate	Change	Points
30YR Fixed	7.27%	-0.02	0.00
15YR Fixed	6.92%	-0.03	0.00
30YR FHA	6.90%	-0.01	0.00
30YR Jumbo	7.55%	0.00	0.00
7/6 SOFR	6.78%	-0.10	0.00
30YR VA	6.91%	-0.01	0.00

Rates as of: 10/30

MBS and Treasury

	Price / Yield	Change
MBS UMBS 6.0	99.83	+0.01
10 YR Treasury	4.9043	-0.0256
30 YR Treasury	5.2708	-0.0374

Pricing as of: 11/2 9:10AM EST

Recent Housing Data

		Value	Change
Mortgage Apps	Oct 21	195	+3.39%
Building Permits	Sep	1.4M	+0.43%
Housing Starts	Sep	1.22M	-4.24%
New Home Sales	Sep	676K	-1.17%
Pending Home Sales	Aug	71.2	0%
Existing Home Sales	Oct	3.99M	+0.25%
Builder Confidence	Oct	29	-9.38%

© 2026 MBS Live, LLC. - This newsletter is a service of MarketNewsletters.com.

The interest rates provided in this newsletter are national averages from independent data sources. Rate/APR terms may differ from those listed above based on the creditworthiness of the borrower. All information provided "as is" for informational purposes only, not intended for trading purposes or financial advice.

Read or subscribe to my newsletter online at: http://mortgagenewsletter.net/teree

A second change to the Guide affects master or **blanket insurance policies** on condominium projects and planned unit developments (PUD). The revision will prohibit the sale of mortgages on such properties with an insurance policy that combines coverages for multiple unaffiliated projects or PUDs. The change also alters terms of required insurance coverage for employee dishonesty.

Bulletin 2016-3 containing full information on these changes can be read here.

© 2026 MBS Live, LLC. - This newsletter is a service of MarketNewsletters.com.

The interest rates provided in this newsletter are national averages from independent data sources. Rate/APR terms may differ from those listed above based on the creditworthiness of the borrower. All information provided "as is" for informational purposes only, not intended for trading purposes or financial advice.

Read or subscribe to my newsletter online at: http://mortgagenewsletter.net/teree