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FREDDIE MAC HOME POSSIBLE PROGRAM <sup>1</sup> CONFORMING LOAN AMOUNTS									
PURCHASE – Fixed Rate					NO CASH-OUT REFINANCE - Fixed Rate				
Occupancy	Units	LTV/TLTV/HTLTV <sup>2,3</sup>	Min. Borrower Contribution <sup>3</sup>	FICO	Occupancy	Units	LTV/TLTV/HTLTV <sup>2,3</sup>	Min. Borrower Contribution <sup>3</sup>	FICO
Primary	1	97%/105% <sup>4,5</sup>	None	Determined by LPA	Primary	1	97%/105% <sup>4,5</sup>	None	Determined by LPA
Primary	2-4	95%	3% of value		Primary	2-4	95%	None	

**Reference:**

- Standard Conforming Loan Limits apply.
- TLTV is permitted up to 105% if the subordinate lien is an Affordable Second that meets Freddie Mac requirements; otherwise, max TLTV and HTLTV is 97% for conforming loan amounts. See Freddie Mac Selling Guide for complete details.
- LTV/TLTV equal or less than 80% requires no minimum borrower contribution, regardless of number of units or loan type.
- Loans involving a non-occupant borrower have a maximum LTV/TLTV of 95%.
- Transactions with a Manufactured Home permitted to a maximum LTV/TLTV of 95%. Affordable Seconds are permitted within these parameters.

2026 Conforming and Super Conforming Loan Limits <sup>4</sup>				
	Contiguous States, District of Columbia and Puerto Rico		Alaska <sup>2</sup> and Hawaii	Hawaii
Units	Conforming Loan Limit	High Cost “Super Conforming” Loan Limit <sup>1</sup>	Conforming Loan Limit	High Cost “Super Conforming” Loan Limit <sup>3</sup>
1	\$832,750	\$1,249,125	\$1,249,125	\$1,299,500
2	\$1,066,250	\$1,599,375	\$1,599,375	\$1,633,600
3	\$1,288,800	\$1,933,200	\$1,933,200	\$2,010,950
4	\$1,601,750	\$2,402,625	\$2,402,625	\$2,499,100

**Reference:**

- Actual conforming loan limit values for specific counties in designated High- Cost Areas, as determined by FHFA, may be lower than the loan limits listed above and can be found by visiting the [FHFA conforming loan limit values webpage](#).
- Alaska does not have any high-cost areas in 2026.
- Two counties in Hawaii (Maui and Kalawao)- are high-cost areas in 2026.
- Super Conforming Mortgages are Ineligible for Home Possible program.

**This matrix is only a guide and does not represent full underwriting guidelines. Additional Requirements may apply.**

**Refer to the Freddie Mac Home Possible Program Guidelines for any item not addressed by this matrix.**

**All Planet overlays are notated in green, bold text and an <sup>o</sup>**

<b>Terms</b>	30-, 25-, 20-, and 15-Year Fixed Rate.
<b>ATR/QM – Safe Harbor</b>	All loans must meet ATR/QM rules as applicable and be Safe Harbor eligible.

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<b>AUS</b>	<sup>o</sup> All loans must receive an “Accept” LPA finding. <sup>o</sup> Manual Underwriting is not permitted.
<b>Community Seconds</b>	Acceptable to the LTV/TLTV/HTLTV stated. The TLTV ratios for Affordable Seconds may never exceed 105%.
<b>Doc Type</b>	Full Doc. Follow AUS requirements regarding file documentation.
<b>Gift Funds</b>	Gift Funds are acceptable as a source of funds for down payment and closing cost, in accordance with Freddie Mac Selling Guide section 5501.3.
<b>Income Limits</b>	<p><b>LPA will determine income eligibility.</b></p> <ul style="list-style-type: none"> <li>Borrower income must be ≤ 80% of AMI, unless the subject property is in a low-income census tract (no limit).</li> </ul> <p><b>\$2,500 LLPA Credit (VLIP):</b> See guidelines for timing requirements</p> <ul style="list-style-type: none"> <li>Home Possible purchase</li> <li>Accept/Eligible LPA only (no manual UW)</li> <li>Income ≤ 50% AMI</li> <li>1 borrower must be a first-time homebuyer</li> <li>Credit must be used for down payment or closing costs</li> <li>May satisfy 3% personal funds</li> <li>Deliver with Home Possible ID and LPA AMI eligibility message</li> </ul>
<b>Ineligible Mortgages</b>	<p>Mortgages with the following characteristics are not eligible for sale to Freddie Mac as Home Possible Mortgages:</p> <ul style="list-style-type: none"> <li>Financed Permanent Buydown Mortgages</li> <li>Freddie Mac Enhanced Relief Refinance Mortgages<sup>o</sup></li> <li>Government Mortgages</li> <li>HeritageOne<sup>o</sup> Mortgages</li> <li>HomeOne<sup>o</sup> Mortgages</li> <li>Super Conforming Mortgages</li> <li>Mortgages with capitalized balances as described in <a href="#">Chapter 4403</a></li> <li>Refi Possible<sup>o</sup> Mortgages</li> <li>Seller-Owned Converted Mortgages</li> </ul>
<b>First Time Home Buyer</b>	<p>For Purchase transactions:</p> <ul style="list-style-type: none"> <li>If all borrowers are First Time Home Buyers (defined as holding no ownership interest in a residential property in the past three years) at least one Borrower must complete a homeownership education program prior to the Note date as outlined in Section 5103.6 of the Freddie Mac Selling Guide.</li> <li>For 2-4 unit properties, at least one borrower must participate in a Landlord Education program prior to the Note date. Landlord Education cannot be provided by an interested party to the transaction.</li> </ul>
<b>Mortgage Insurance</b>	Follow the standard Home Possible MI requirements. Custom MI not permitted.
<b>Non-Occupant Borrower (s)</b>	<ul style="list-style-type: none"> <li>At least one Borrower must occupy the subject property as their primary residence.</li> <li>Non-occupant borrowers are permitted on mortgages secured by 1-unit properties ONLY, and the maximum LTV is 95%.</li> </ul>
<b>Non-Traditional Credit</b>	At least one Borrower must have a usable credit score as determined by LPA.

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<b>Occupancy</b>	Primary Residence only.
<b>Properties - Eligible</b>	<ul style="list-style-type: none"> <li>1-4 unit primary residence</li> <li>Multi-wide Manufactured Homes (<i>see Properties-Manufactured Home</i> for restrictions)</li> <li>Properties with ADU's, see Seller Guide for additional requirements.</li> </ul>
<b>Properties – Manufactured Homes</b>	<p><u>Manufactured Homes are subject to the following restrictions:</u></p> <ul style="list-style-type: none"> <li>Maximum LTV/TLTV/HTLTV: 95%</li> <li>Must be a multi-wide unit permanently affixed to a foundation</li> <li>Loan must be a Fixed-Rate Mortgage (15-, 20-, 25-, or 30-year term)</li> <li>Super Conforming loan amounts are not permitted</li> <li>CHOICEHome<sup>®</sup> is not permitted under Home Possible<sup>®</sup></li> <li>Not eligible if:               <ul style="list-style-type: none"> <li>Located on a leasehold estate or community land trust</li> <li>Subject to resale restrictions based on income or first-time homebuyer status</li> <li>Moved from a prior site (relocated from a permanent foundation)</li> <li>Used to pay off a land contract</li> </ul> </li> <li>Must meet all requirements in Freddie Mac Seller Guide Section 5703, including HUD Code compliance, foundation, titling, and appraisal</li> </ul>
<b>Temporary Buydown</b>	2-1 and 1-0 buydowns allowed; <sup>o</sup> <b>3-2-1 and 1-1 ineligible.</b> <sup>o</sup> <b>Fixed rate only.</b> Primary residence only. <sup>o</sup> <b>AUS approval required.</b> See guidelines for full details.