

TOWNE FAMILY OF COMPANIES

This is to advise you that Freddie Mac has increases the LTV limits on 2 unit Primary residences and second homes as stated below.

These changes are in effect immediately. Loan Product Advisor (LPA) has been updated. Our Freddie Mac LTV Matrix has been Updated and will be posted today.

Purchase and “no cash-out” refinance secured by:	Current maximum LTV/TLTV/HTLTV ratios	Revised maximum LTV/TLTV/HTLTV ratios
2-unit Primary Residence	80%	85%
Second home	85%	90%