

# Single-Family Green MBS

## ELIGIBILITY CRITERIA

Category	
	<ul style="list-style-type: none"><li>• Currently fixed-rate mortgages only.</li></ul>
Loan eligibility	<ul style="list-style-type: none"><li>• Purchase within five years of the property green building certification date.</li><li>• Refinances within five years of the property green building certification date.</li></ul> <ul style="list-style-type: none"><li>• Standard max LTV/CLTV/HCLTV per Eligibility Matrix (max 97%).</li></ul>
Eligible property/ occupancy	<ul style="list-style-type: none"><li>• Newly constructed properties with an eligible green building certification* or properties built with a green building certification date within five years of the loan delivery date.</li><li>• All eligible property types permitted.</li><li>• 1 – 4 units.</li></ul>
Collateral and property valuation	<ul style="list-style-type: none"><li>• Standard property valuation — value acceptance (appraisal waiver) or appraisal required.</li></ul>
Pricing	<ul style="list-style-type: none"><li>• Standard LLPAs.</li><li>• Additional market rate pricing.**</li></ul>
Mortgage insurance (MI)	<ul style="list-style-type: none"><li>• Standard MI requirements.</li></ul>
Lender incentives	<ul style="list-style-type: none"><li>• Standard <i>Selling Guide</i>.</li></ul>
Delivery channel	<ul style="list-style-type: none"><li>• Currently must be delivered as whole loans through the Whole Loan Conduit.</li></ul>
Delivery requirements	<ul style="list-style-type: none"><li>• Loans must be delivered with Special Feature Code (SFC) 784.</li></ul>

\* See Eligible Certifications for 2021.

\*\* Subject to change based on market conditions and support.