



High LTV product names to be updated in PE - Whole Loan

Our new high loan-to-value (LTV) refinance option is now included in the *Selling Guide* ([Announcement SEL-2018-06](#)). To support this new option, we will update six product names in [Pricing & Execution - Whole Loan®](#). Effective Oct. 29, the new names will be:

Updated	Existing
30-Year Fixed Rate, High LTV Refinance, over 125 LTV	30-Year Fixed Rate, Refi Plus over 125
30-Year Fixed Rate, High LTV Refinance, 105.01 Thru 125 LTV	30-Year Fixed Rate, Refi Plus LTV 105.01 Thru 125
20-Year Fixed Rate, High LTV Refinance, over 125 LTV	20-Year Fixed Rate Refi Plus LTV over 125
20-Year Fixed Rate, High LTV Refinance, 105.01 Thru 125 LTV	20-Year Fixed Rate Refi Plus LTV 105.01 Thru 125
15-Year Fixed Rate, High LTV Refinance, over 125 LTV	15-Year Fixed Rate, Refi Plus over 125
15-Year Fixed Rate, High LTV Refinance, 105.01 Thru 125 LTV	15-Year Fixed Rate, Refi Plus LTV 105.01 Thru 125

NOTE: 10-year fixed rate high LTV Refinance mortgages must be committed under the corresponding 15-year fixed rate product.

For adjustable rate mortgages, lenders must use the standard Fannie Mae ARM Plan to commit and deliver High LTV Refinance loans.

The above products are to be used to commit and deliver loans under the new high LTV refinance option as well as the existing Home Affordable Refinance Program (HARP) high LTV refinance program, until the program’s expiration.

Lenders may continue to originate HARP loans under the DU Refi Plus™ and Refi Plus™ programs with application dates up to and including Dec. 31, 2018. All whole loans must be purchased by us on or before Sept. 30, 2019, or included in MBS pools with issue dates on or before Sept. 1, 2019.