



## Fannie Mae Modification Interest Rate Exhibit

The Fannie Mae Modification Interest Rate is subject to periodic adjustments based on an evaluation of prevailing market rates. The servicer must use the current Fannie Mae Modification Interest Rate indicated below when evaluating a borrower for a conventional mortgage loan modification.

**NOTE:** As a reminder, the interest rate used to determine the final modification terms must be the same fixed interest rate that was used when determining eligibility for the Trial Period Plan and calculating the Trial Period Plan payment.

The following table provides the current Fannie Mae Modification Interest Rate as well as historical adjustments.

Effective Date	Interest Rate
January 15, 2021*	2.750%
November 16, 2020	2.875%
September 15, 2020	3.000%
August 14, 2020	3.125%
June 12, 2020	3.250%
May 14, 2020	3.375%
March 13, 2020	3.500%
February 14, 2020	3.625%
November 15, 2019	3.750%
September 16, 2019	3.625%
July 15, 2019	3.875%
June 14, 2019	4.125%
May 14, 2019	4.250%
March 14, 2019	4.375%
February 14, 2019	4.500%
January 15, 2019	4.750%
November 14, 2018	4.875%
October 12, 2018	4.750%
June 14, 2018	4.625%
April 13, 2018	4.500%
March 14, 2018	4.375%
February 14, 2018	4.125%
November 14, 2017	4.000%
September 15, 2017	3.875%

\*Current Fannie Mae Modification Interest Rate