



Below are Fannie Mae's and Freddie Mac's standard first-mortgage coverage requirements:

MORTGAGE TYPE	LTV RANGE			
	80.01–85% LTV	85.01–90% LTV	90.01–95% LTV	95.01–97% LTV
Qualifying fully amortizing fixed-rate, term ≤ 20 years	6%	12%	25%	35%
Qualifying fully amortizing fixed-rate, term > 20 years (i.e., 30-year fixed-rate)	12%	25%	30%	35%
Fannie Mae HomeReady®	6*/12%	12*/25%	25%	25%
Freddie Mac Home Possible®	6*/12%	12*/25%	25%	25%

As of July 2022

Note: The GSEs may permit reduced coverage amounts with loan price adjustments.

Please see [fanniemae.com](https://www.fanniemae.com) and [freddiemac.com](https://www.freddiemac.com). GSE guidelines are subject to change and Arch MI is not responsible for updating this information. Lenders should verify current requirements prior to loan origination.

*Lower coverage with fixed-rate, term ≤ 20 years.