Seller Guide Update





December 22, 2023

Housing Finance Agencies (HFA)

Summary	Effective Date: Effective with settlement dates on and after March 1, 2024.
	Freddie Mac has notified U.S. Bank that they will be increasing the Guaranty Fee (G-Fee) on all Freddie Mac HFA Advantage [®] loans effective with settlement
	dates on and after March 1, 2024. Please inform your respective hedge provider or financial advisor of this change.
	Please note the following key details:
	 The increase to the base G-Fee will be an additional <u>2 basis points (bps)</u> on all Freddie Mac HFA Advantage Conventional loans from 45bps to 47bps.
	• The increase of the G-Fee is applicable regardless of Area Median income (AMI).
	• Should Freddie Mac advise of any future increases to the G-fee, U.S. Bank will notify you in advance.
Questions	HFA: Please reach out to your Client Sales Executive with any



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