



Seller Guide Update



Reminder - Recent Announcements: Freddie Mac HFA Advantage®

February 2, 2024

Housing Finance Agencies (HFA)

Background

As a reminder, on December 22nd, we originally published the information below regarding the recent announcement from Freddie Mac and the upcoming increase to the HFA Advantage® Guarantee Fee (G-Fee). The effective date is approaching for settlement dates on and after March 1, 2024; please refer to information below for complete details.

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 2 basis points (bps) 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 questions you may have.

