



**Freddie Mac SBL Interest Rate Decrease in BPS
Effective September 28, 2021**

Northeast

| Market Tiers | 5-YR Hybrid | 7-YR Hybrid | 10-YR Hybrid | 5-YR Fixed | 7-YR Fixed | 10-YR Fixed |
|--------------|-------------|-------------|--------------|------------|------------|-------------|
| Top | -5 | -10 | -15 | -5 | 10 | 10 |
| Standard | -5 | -10 | -15 | -5 | 10 | 10 |
| Small | -5 | -10 | -15 | -5 | 10 | 10 |
| Very Small | -5 | -10 | -15 | -5 | 10 | 10 |

Southeast

| Market Tiers | 5-YR Hybrid | 7-YR Hybrid | 10-YR Hybrid | 5-YR Fixed | 7-YR Fixed | 10-YR Fixed |
|--------------|-------------|-------------|--------------|------------|------------|-------------|
| Top | -5 | -10 | -15 | -5 | -10 | -10 |
| Standard | -5 | -10 | -15 | -5 | -10 | -10 |
| Small | -5 | -10 | -15 | -5 | -10 | -10 |
| Very Small | -5 | -10 | -15 | -5 | -10 | -10 |

North Central

| Market Tiers | 5-YR Hybrid | 7-YR Hybrid | 10-YR Hybrid | 5-YR Fixed | 7-YR Fixed | 10-YR Fixed |
|--------------|-------------|-------------|--------------|------------|------------|-------------|
| Top | -5 | -10 | 10 | -5 | -10 | -10 |
| Standard | -5 | -10 | 10 | -5 | -10 | -10 |
| Small | -5 | -10 | 10 | -5 | -10 | -10 |
| Very Small | -5 | -10 | 10 | -5 | -10 | -10 |

South Central

| Market Tiers | 5-YR Hybrid | 7-YR Hybrid | 10-YR Hybrid | 5-YR Fixed | 7-YR Fixed | 10-YR Fixed |
|--------------|-------------|-------------|--------------|------------|------------|-------------|
| Top | -5 | -10 | -15 | -5 | -10 | -10 |
| Standard | -5 | -10 | -15 | -5 | -10 | -10 |
| Small | -5 | -10 | -15 | -5 | -10 | -10 |
| Very Small | -5 | -10 | -15 | -5 | -10 | -10 |

West

| Market Tiers | 5-YR Hybrid | 7-YR Hybrid | 10-YR Hybrid | 5-YR Fixed | 7-YR Fixed | 10-YR Fixed |
|--------------|-------------|-------------|--------------|------------|------------|-------------|
| Top | -5 | -10 | -15 | -5 | -10 | -10 |
| Standard | -5 | -10 | -15 | -5 | -10 | -10 |
| Small | -5 | -10 | -15 | -5 | -10 | -10 |
| Very Small | -5 | -10 | -15 | -5 | -10 | -10 |

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