



**Freddie Mac SBL Interest Rate Increase in BPS
Effective February 15, 2022**

Northeast

Market Tiers	5-YR Hybrid	7-YR Hybrid	10-YR Hybrid	5-YR Fixed	7-YR Fixed	10-YR Fixed
Top	25	25	15	25	25	15
Standard	25	25	15	25	25	15
Small	25	25	15	25	25	15
Very Small	25	25	15	25	25	15

Southeast

Market Tiers	5-YR Hybrid	7-YR Hybrid	10-YR Hybrid	5-YR Fixed	7-YR Fixed	10-YR Fixed
Top	25	25	15	25	25	15
Standard	25	25	15	25	25	15
Small	25	25	15	25	25	15
Very Small	25	25	15	25	25	15

North Central

Market Tiers	5-YR Hybrid	7-YR Hybrid	10-YR Hybrid	5-YR Fixed	7-YR Fixed	10-YR Fixed
Top	25	25	15	25	25	15
Standard	25	25	15	25	25	15
Small	25	25	15	25	25	15
Very Small	25	25	15	25	25	15

South Central

Market Tiers	5-YR Hybrid	7-YR Hybrid	10-YR Hybrid	5-YR Fixed	7-YR Fixed	10-YR Fixed
Top	25	25	15	25	25	15
Standard	25	25	15	25	25	15
Small	25	25	15	25	25	15
Very Small	25	25	15	25	25	15

West

Market Tiers	5-YR Hybrid	7-YR Hybrid	10-YR Hybrid	5-YR Fixed	7-YR Fixed	10-YR Fixed
Top	25	25	15	25	25	15
Standard	25	25	15	25	25	15
Small	25	25	15	25	25	15
Very Small	25	25	15	25	25	15

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