



## Financed Mortgage Insurance

### *Fannie vs. Freddie*

- Split or Single Premium
- Standard or Reduced Premium
- Net LTV 95% max
- Gross DU LTV 97% max
- Gross Manual LTV 95% max
- 1 unit Primary & Second Home
- No Investment Property
- Delivery fees based on Gross LTV
- Standard Coverage
- Flexible MI (Custom MI and Reduced MI) not allowed
- Base LTV 85% max
- Gross LTV 95% max
- 1 unit Primary & Second Home
- No Investment Property
- Delivery fees based on Gross LTV