



Fannie Mae Modification Interest Rate Exhibit

The Fannie Mae Modification Interest Rate is subject to periodic adjustments based on an evaluation of prevailing market rates. The servicer must use the current Fannie Mae Modification Interest Rate indicated below when evaluating a borrower for a conventional mortgage loan modification.

NOTE: As a reminder, the interest rate used to determine the final modification terms must be the same fixed interest rate that was used when determining eligibility for the Trial Period Plan and calculating the Trial Period Plan payment.

The following table provides the current Fannie Mae Modification Interest Rate as well as historical adjustments.

Effective Date	Interest Rate
February 14, 2019*	4.500%
January 15, 2019	4.750%
November 14, 2018	4.875%
October 12, 2018	4.750%
June 14, 2018	4.625%
April 13, 2018	4.500%
March 14, 2018	4.375%
February 14, 2018	4.125%
November 14, 2017	4.000%
September 15, 2017	3.875%
July 17, 2017	4.000%
May 12, 2017	4.125%
January 13, 2017	4.250%
December 14, 2016	3.875%
August 12, 2016	3.500%
May 13, 2016	3.625%
March 14, 2016	3.750%
February 12, 2016	3.875%
December 14, 2015	4.000%
November 13, 2015	3.875%
September 15, 2015	4.000%
July 14, 2015	4.250%
June 12, 2015	4.125%

* Current Fannie Mae Modification Interest Rate