

## Exhibit 17S—Mortgage Products Available Through the Selling System

<b>Eligible Fixed-Rate (including Balloon/Reset) Mortgages through the Selling System<sup>1</sup></b>			
<b>Contract Product (Cash)</b>	<b>Security Product (Guarantor)</b>	<b>Security Product<sup>2</sup> (MultiLender)</b>	<b>Loan Product</b>
<b>40-Year Fixed-Rate</b>			
40-Year Fixed-Rate Conventional	40-Year Gold PC <sup>®</sup> 40-Year mini-Gold PC		40-Year Fixed-Rate Conventional
<b>30-Year Fixed-Rate</b>			
30-Year Fixed-Rate Conventional	30-Year Gold PC 30-Year mini-Gold PC <sup>12</sup>	30-Year Gold PC <sup>2</sup>	30-Year Fixed-Rate Conventional 30-Year Alt 97 <sup>®</sup>
<b>20-Year Fixed-Rate</b>			
20-Year Fixed-Rate Conventional	20-Year Gold PC 20-Year mini-Gold PC <sup>12</sup> 30-Year Gold PC 30-Year mini-Gold PC <sup>12</sup>	20-Year Gold PC  30-Year Gold PC <sup>2</sup>	20-Year Fixed-Rate Conventional  20-Year Alt 97
<b>15-Year Fixed-Rate</b>			
15-Year Fixed-Rate Conventional	15-Year Gold PC 15-Year mini-Gold PC <sup>12</sup>	15-Year Gold PC <sup>2</sup>	15-Year Fixed-Rate Conventional 15-Year Alt 97
<b>Balloon/Reset</b>			
5-Year Balloon/Reset	5-Year Balloon/Reset 5-Year Balloon/Reset mini-Gold PC	5-Year Balloon/Reset <sup>3</sup>	5-Year Balloon/Reset
7-Year Balloon/Reset	7-Year Balloon/Reset 7-Year Balloon/Reset mini-Gold PC	7-Year Balloon/Reset <sup>3</sup>	7-Year Balloon/Reset
<b>Miscellaneous</b>			
30-Year Affordable Merit Rate	N/A	N/A	30-Year Affordable Merit Rate

**Legend:**

- 1 For current information regarding fixed-rate and Balloon/Reset Mortgage products available through Cash under Mandatory Cash Contracts with servicing released and Best Efforts Contracts with servicing released or servicing retained, see the Selling System Availability Matrix at <http://www.freddiemac.com/sell/secmktg/sellingloans-availmatrix.html>. 40-year fixed-rate Mortgages may only be Home Possible<sup>®</sup> Mortgages that are secured by 1-unit Primary Residences (other than Manufactured Homes).
- 2 For 15- and 30-year conventional fixed-rate Mortgages sold under the MultiLender Swap program and 20-year fixed-rate conventional Mortgages pooled with 30-year fixed-rate Mortgages sold under the MultiLender Swap program, Sellers receive a Giant PC backed by PCs representing an undivided interest in the same Mortgages. 20-year fixed-rate conventional Mortgages may be sold under the MultiLender Swap program in exchange for a Gold PC. 40-year fixed-rate Mortgages are not currently eligible for sale under the MultiLender Swap program.
- 3 Balloon/Reset Mortgages may be sold to Freddie Mac in exchange for a Gold PC representing an undivided interest in the same Mortgages under the MultiLender Swap program
- 12 Super conforming Mortgages may not be pooled in mini-Gold PC Pools.

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<b>Contract Product (Cash)</b>	<b>Security Product (Guarantor)</b>	<b>Security Product (MultiLender)</b>	<b>Loan Product</b>
<b>Government Sponsored</b>			
30-Year Fixed-Rate FHA/VA	30-Year FHA/VA Gold 30-year FHA/VA mini-Gold PC	30-Year FHA/VA Gold	30-Year Fixed-Rate FHA 203b 30-Year Fixed-Rate VA 30-Year Fixed-Rate HUD-Guaranteed Section 184 Native American 30-Year Assumable 502 Guaranteed Rural Housing (GRH)
20-Year Fixed-Rate FHA/VA	30-Year FHA/VA Gold 30-year FHA/VA mini-Gold PC	30-Year FHA/VA Gold	20-Year Fixed-Rate FHA 203b 20-Year Fixed-Rate VA 20-Year Fixed-Rate HUD-Guaranteed Section 184 Native American
15-Year Fixed-Rate FHA/VA	15-Year FHA/VA Gold 15-year FHA/VA mini-Gold PC	15-Year FHA/VA Gold	15-Year Fixed-Rate FHA 203b 15-Year Fixed-Rate VA 15-Year Fixed-Rate HUD-Guaranteed Section 184 Native American
30-Year non-assumable 502 Guaranteed Rural Housing (GRH)	30-Year Gold PC	30-Year Gold PC	30-Year non-assumable 502 Guaranteed Rural Housing (GRH)
30-Year non-assumable 502 Guaranteed Rural Housing (GRH)	30-Year Gold PC High LTV > 105 to < 125	N/A	30-Year non-assumable 502 Guaranteed Rural Housing (GRH)*
<b>Prepayment Penalty Fixed-Rate Mortgages</b>			
N/A	30-Year Gold PC 3-Year 2% Prepayment Penalty	N/A	The following loan products identified as having a 3-year 2% prepayment penalty: 30-Year Fixed-Rate Conventional 30-Year Alt 97 20-Year Fixed-Rate Conventional 20-Year Alt 97

**Legend:**

<sup>1</sup> For current information regarding fixed-rate and Balloon/Reset Mortgage products available through Cash under Mandatory Cash Contracts with servicing released and Best Efforts Contracts with servicing released or servicing retained, see the Selling System Availability Matrix at <http://www.freddiemac.com/sell/secmktg/sellingloans-availmatrix.html>. 40-year fixed-rate Mortgages may only be Home Possible Mortgages that are secured by 1-unit Primary Residences (other than Manufactured Homes).

\* 30-Year non-assumable Section 502 GRH Mortgages with LTV ratios greater than 105% and less than or equal to 115% must be delivered in a 30-Year Gold PC High LTV > 105% to < 125%.

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<b>Contract Product (Cash)</b>	<b>Security Product (Guarantor)</b>	<b>Security Product (MultiLender)</b>	<b>Loan Product</b>
<b>Prepayment Penalty Fixed-Rate Mortgages (Continued)</b>			
N/A	15-Year Gold PC 3-Year 2% Prepayment Penalty	N/A	The following loan products identified as having a 3-year 2% prepayment penalty: 15-Year Fixed-Rate Conventional 15-Year Alt 97
N/A	30-Year Various Prepayment Penalty <sup>6</sup>	N/A	The following loan products identified as having a various prepayment penalty: 30-Year Fixed-Rate Conventional Mortgage 30-Year Alt 97 20-Year Fixed-Rate Conventional Mortgage 20-Year Alt 97
N/A	15-Year Various Prepayment Penalty <sup>6</sup>	N/A	The following loan products identified as having a various prepayment penalty: 15-Year Fixed-Rate Conventional Mortgage 15-Year Alt 97
<b>Fixed-rate Relief Refinance Mortgages with loan-to-value (LTV) ratios &gt;105% to ≤125%<sup>15</sup></b>			
30-Year Fixed-Rate Conventional	30-Year Gold PC High LTV >105 to ≤125 30-Year 100% super conforming Gold PC High LTV >105 to ≤125 <sup>13</sup>	N/A	30-Year Fixed-Rate Conventional
20-Year Fixed-Rate Conventional	20-Year Gold PC High LTV >105 to ≤125 20-Year 100% super conforming Gold PC High LTV >105 to ≤125 <sup>13</sup>	N/A	20-Year Fixed-Rate Conventional
15-Year Fixed-Rate Conventional	15-Year Gold PC High LTV >105 to ≤125 15-Year 100% super conforming Gold PC High LTV >105 to ≤125 <sup>13</sup>	N/A	15-Year Fixed-Rate Conventional

**Legend:**

- 1 For current information regarding fixed-rate and Balloon/Reset Mortgage products available through Cash under Mandatory Cash Contracts with servicing released and Best Efforts Contracts with servicing released or servicing retained, see the Selling System Availability Matrix at <http://www.freddiemac.com/sell/secmktg/sellingloans-availmatrix.html>. 40-year fixed-rate Mortgages may only be Home Possible Mortgages that are secured by 1-unit Primary Residences (other than Manufactured Homes).
- 6 Various Prepayment Penalty Guarantor Security Products may include both 3-year 2% Prepayment Penalty Mortgages and Various Prepayment Penalty Mortgages and require an Additional Supplement, see Section 17.12 and Exhibit 22
- 13 For super conforming Mortgages with LTV ratios greater than 105% and less than or equal to 125%, the delivery and pooling requirements of Guide subsection A24.4(g) apply.
- 15 As announced in Bulletin 2011- 22, effective **February 1, 2012**, fixed-rate Relief Refinance Mortgages – Same Servicer with LTV ratios greater than 125% will be eligible for purchase under fixed-rate Cash. Also as announced in Bulletin 2011-22, effective **March 15, 2012**, fixed-rate Relief Refinance Mortgages – Open Access with LTV ratios greater than 125% will be eligible for purchase under fixed-rate Cash. See Sections A24.4 and B24.4 respectively for additional information and delivery requirements. Relief Refinance Mortgages with LTV ratios greater than 125% will be eligible for purchase under the fixed-rate Guarantor program effective for Mortgages with Settlement Dates on or after **June 1, 2012**.

## Exhibit 17S—Mortgage Products Available Through the Selling System

<b>Eligible 100% super conforming fixed-rate Mortgages<sup>14</sup></b>			
<b>Contract Product (Cash)</b>	<b>Security Product<sup>13</sup> (Guarantor)</b>	<b>Security Product (MultiLender)</b>	<b>Loan Product</b>
<b>30-Year Fixed-Rate</b>			
N/A	30-Year 100% super conforming	30-Year 100% super conforming	30-Year Fixed-Rate Conventional
<b>20-Year Fixed-Rate</b>			
N/A	20-Year 100% super conforming	20-Year 100% super conforming	20-Year Fixed-Rate Conventional
<b>15-Year Fixed-Rate</b>			
N/A	15-Year 100% super conforming	15-Year 100% super conforming	15-Year Fixed-Rate Conventional

**Legend:**

14 For 15-, 20-, and 30-year 100% super conforming security products, up to and including 100% of the Mortgages in the PC pools may be super conforming Mortgages. Please see Guide subsection 13.4(f)7 for additional information.

13 For super conforming Mortgages with LTV ratios greater than 105% and less than or equal to 125%, the delivery and pooling requirements of Guide subsection A24.4(g) apply.

## Exhibit 17S—Mortgage Products Available Through the Selling System

<b>Product Codes for Fixed-Rate (including Balloon/Reset) Mortgages sold through the Selling System</b>				
<b>Products</b>	<b>Seller Coding<sup>4</sup></b>			<b>Maturity Period (in years)</b> <i>(Date of First P&amp;I Payment, Note Maturity Date)</i>
	<b>Loan Feature Code</b>	<b>Offering Code</b>	<b>Special Characteristics Codes (SCC)</b>	
Home Possible with Rural Housing Service Leveraged Second	H		071 582	30
Guaranteed Rural Housing 502	H			30
HUD-Guaranteed Section 184 Native American		N	Either 128, 130 or 218	30, 20, 15
FHA 203(b)	F			30, 20, 15
VA	V			30, 20, 15
Alt 97		210		30, 20, 15
Affordable Merit Rate				30
Fixed-Rate Conventional				40, 30, 20, 15
Balloon/Reset				5, 7
Home Possible			G00	40, 30, 20, 15
Home Possible Neighborhood Solution <sup>®</sup>			G01	40, 30, 20, 15
Prepayment Penalty			113	30, 20, 15

**Legend:**

- <sup>4</sup> Additional codes must be provided or requirements must be met based on the Mortgage type, if applicable. Sellers should also review their Purchase Documents for additional special requirements, which may not appear on the Form 11 or Form 13SF or in Chapter 17

## Exhibit 17S—Mortgage Products Available Through the Selling System

<b>Product Codes for Fixed-Rate (including Balloon/Reset) Mortgages sold through the Selling System</b>				
<b>Products</b>	<b>Seller Coding<sup>4</sup></b>			<b>Maturity Period (in years)</b> <i>(Date of First P&amp;I Payment, Note Maturity Date)</i>
	<b>Loan Feature Code</b>	<b>Offering Code</b>	<b>Special Characteristics Codes (SCC)</b>	
Newly Built Home Mortgage secured by site-built home			D49 And, D53 if Seasoned Mortgage for Newly Constructed Home*	40, 30, 20, 15
Newly Built Home Mortgage secured by Manufactured Home			D50	30, 20, 15
Construction Conversion Mortgage secured by site-built home			D51 And, D53 if Seasoned Mortgage for Newly Constructed Home*	30, 20, 15
Construction Conversion Mortgage secured by Manufactured Home			D52	30, 20, 15
Renovation Mortgage secured by site-built home			D51 and D69 And D53 if Seasoned Mortgage for Newly Constructed Home*	30, 20, 15

**Legend:**

<sup>4</sup> Additional codes must be provided or requirements must be met based on the Mortgage type, if applicable. Sellers should also review their Purchase Documents for additional special requirements, which may not appear on the Form 11 or Form 13SF or in Chapter 17

\* Effective January 1, 2011, the definition of Seasoned Mortgage for a Newly Constructed Home is deleted from the Guide. Refer to the definition of Seasoned Mortgage.

## Exhibit 17S—Mortgage Products Available Through the Selling System

<b>Product Codes for Mortgages sold through the Selling System<sup>4</sup></b>		
<b>Abbreviated Reference Title</b>	<b>Full Text Reference Definition</b>	<b>Reference Code</b>
Seller Owned Mod Mortgages	Seller-Owned Modified Mortgage	0003
Convert ARM – FRE ACARM	Freddie Mac-Owned Converted Mortgage	0004
Seller Owned Convert Mrtg	Seller-Owned Converted Mortgage	0005
FRE Streamline Refin Mrtg*	Freddie Mac-owned streamlined refinance Mortgage	0007
Mrtg for New Constr Homes	Construction Conversion Mortgages and Renovation Mortgages using Integrated Documentation or Modification Documentation	0013

**Legend:**

<sup>4</sup> Additional codes must be provided or requirements must be met based on the Mortgage type, if applicable. Sellers should also review their Purchase Documents for additional special requirements, which may not appear on the Form 11 or Form 13SF or in Chapter 17

\* Effective May 1, 2011, this Reference Code is delivered only with Freddie Mac Relief Refinance Mortgages<sup>SM</sup>. Refer to Sections A24.4(c) and B24.4(c) for additional information.

## Exhibit 17S—Mortgage Products Available Through the Selling System

ARMs Eligible Under WAC ARM Cash Selling System Only									
ARM Product	ARM Index Source Code	Lookback <sup>7</sup> Period (days)	Initial Period <sup>8</sup> (months)	Subsequent Adjustment Period (months)	Initial Cap %	Periodic Cap %	Life Cap %	Convertible (Yes or No)	Conversion Process
<b>1-Year Weekly Constant Maturity Treasury (CMT) Index</b>									
1-year	004	45	12	12	1	1	6	No	N/A
1-year	004	45	12	12	2	2	6	No	N/A
3/1	004	45	36	12	2	2	6	No	N/A
5/1	004	45	60	12	2	2	5	No	N/A
5/1	004	45	60	12	5	2	5	No	N/A
7/1	004	45	84	12	5	2	5	No	N/A
10/1	004	45	120	12	5	2	5	No	N/A
<b>1-Year LIBOR Index</b>									
1-year	041	45	12	12	2	2	6	No	N/A
1-year	041	45	12	12	3	3	6	No	N/A
3/1	041	45	36	12	2	2	5 or 6	No	N/A
3/1	041	45	36	12	3	2	6	No	N/A
5/1	041	45	60	12	2	2	5 or 6	No	N/A
5/1	041	45	60	12	3	2	6	No	N/A
5/1	041	45	60	12	5	2	5	No	N/A
7/1	041	45	84	12	5	2	5	No	N/A
10/1	041	45	120	12	5	2	5	No	N/A

**Legend:**

- 7 Lookback Period—"45" means 45 days preceding the Interest Change Date
- 8 The Initial Period may be shorter or longer than the number of months specified, see Section 30.7(a)

## Exhibit 17S—Mortgage Products Available Through the Selling System

<b>ARMs Eligible Under WAC ARM Guarantor<sup>9</sup> Selling System Only</b>									
ARM Product	ARM Index Source Code	Lookback <sup>7</sup> Period (days)	Initial Period <sup>8</sup> (months)	Subsequent Adjustment Period (months)	Initial Cap %	Periodic Cap %	Life Cap %	Convertible (Yes or No)	Conversion Process
<b>1-Year Constant Maturity Treasury (CMT) Index</b>									
1-year	004	45	12	12	1	1	Less than or equal to 6	No	N/A
1-year	004	45	12	12	2	2	Less than or equal to 6	No	N/A
3/1	004	45	36	12	2	2	Less than or equal to 6	No	N/A
3/1	004	45	36	12	3	2	Less than or equal to 6	No	N/A
5/1	004	45	60	12	2	2	Less than or equal to 6	No	N/A
5/1	004	45	60	12	3	2	Less than or equal to 6	No	N/A
5/1	004	45	60	12	5	2	Less than or equal to 6	No	N/A
7/1	004	45	84	12	2	2	Less than or equal to 6	No	N/A
7/1	004	45	84	12	3	2	Less than or equal to 6	No	N/A
7/1	004	45	84	12	5	2	6	No	N/A
7/1	004	45	84	12	*	2	Less than or equal to 6	No	N/A
10/1	004	45	120	12	2	2	Less than or equal to 6	No	N/A
10/1	004	45	120	12	3	2	Less than or equal to 6	No	N/A
10/1	004	45	120	12	5	2	6	No	N/A
10/1	004	45	120	12	*	2	Less than or equal to 6	No	N/A
<b>3-Year Weekly Constant Maturity Treasury (CMT) Index</b>									
3-Year	002	45	36	36	2	2	Less than or equal to 6	No	N/A
<b>5-Year Weekly Constant Maturity Treasury (CMT) Index</b>									
5-Year	003	45	60	60	2	2	Less than or equal to 6	No	N/A

**Legend:**

<sup>7</sup> Lookback Period—"45" means 45 days preceding the Interest Change Date

<sup>8</sup> The Initial Period may be shorter or longer than the number of months specified, see Section 30.7(a)

<sup>9</sup> An ARM sold under the WAC ARM Guarantor program through the Selling System may be a Prepayment Penalty Mortgage, provided that it is not a Higher-Priced Mortgage Loan. Prepayment Penalty ARMs require an Additional Supplement, see Section 17.12 and Exhibit 22

\* The Initial Cap must be the same as the Life Cap

## Exhibit 17S—Mortgage Products Available Through the Selling System

<b>ARMs Eligible Under WAC ARM Guarantor<sup>9</sup> Selling System Only</b>									
ARM Product	ARM Index Source Code	Lookback <sup>7</sup> Period (days)	Initial Period <sup>8</sup> (months)	Subsequent Adjustment Period (months)	Initial Cap %	Periodic Cap %	Life Cap %	Convertible (Yes or No)	Conversion Process
<b>1-Year LIBOR Index</b>									
1-year	041	FBD or 45	12	12	2	2	Less than or equal to 6	No	N/A
1-year	041	FBD or 45	12	12	3	3	Less than or equal to 6	No	N/A
3/1	041	FBD or 45	36	12	2	2	Less than or equal to 6	No	N/A
3/1	041	FBD or 45	36	12	3	2	Less than or equal to 6	No	N/A
5/1	041	FBD or 45	60	12	2	2	Less than or equal to 6	No	N/A
5/1	041	FBD or 45	60	12	3	2	Less than or equal to 6	No	N/A
5/1	041	FBD or 45	60	12	5	2	Less than or equal to 6	No	N/A
5/1	041	FBD or 45	60	12	6	2	6	No	N/A
7/1	041	FBD or 45	84	12	2	2	Less than or equal to 6	No	N/A
7/1	041	FBD or 45	84	12	5	2	Less than or equal to 6	No	N/A
10/1	041	FBD or 45	120	12	2	2	Less than or equal to 6	No	N/A
10/1	041	FBD or 45	120	12	5	2	Less than or equal to 6	No	N/A
<b>6-Month LIBOR Index</b>									
6-Month	007	FBD	6	6	1	1	Less than or equal to 6	No	N/A
3/6-Month	007	FBD	36	6	3	1	Less than or equal to 6	No	N/A
3/6-Month	007	FBD	36	6	6	2	6	No	N/A
5/6-Month	007	FBD	60	6	5	1	Less than or equal to 6	No	N/A
5/6-Month	007	FBD	60	6	5	2	Less than or equal to 6	No	N/A
5/6-Month	007	FBD	60	6	6	2	6	No	N/A
7/6-Month	007	FBD	84	6	5	1	Less than or equal to 6	No	N/A
10/6-Month	007	FBD	120	6	5	1	Less than or equal to 6	No	N/A

**Legend:**

- 7 Lookback Period—"45" means 45 days preceding the Interest Change Date; "FBD" means the first Business Day of the month immediately preceding the month in which the Interest Change Date occurs. Adjustable-rate Mortgage (ARM) products with different Lookback Periods are pooled separately.
- 8 The Initial Period may be shorter or longer than the number of months specified, see Section 30.7(a)
- 9 An ARM sold under the WAC ARM Guarantor program through the Selling System may be Prepayment Penalty Mortgages, provided that it is not a Higher-Priced Mortgage Loan. Prepayment Penalty ARMs require an Additional Supplement, see Section 17.12 and Exhibit 22