

Exhibit 17S—Available Mortgage Products

Eligible Fixed-Rate (including Balloon/Reset) Mortgages¹				
Contract Product (Cash)	Security Product (Guarantor)	Security Product² (MultiLender)	Loan Reference Product Label	Previous Loan Product (For reference purposes only)
40-Year Fixed-Rate				
40-Year Fixed-Rate Conventional	40-Year Gold PC [®] 40-Year mini-Gold PC		40-Year Fixed-Rate Conventional	40-Year Fixed-Rate Conventional
30-Year Fixed-Rate				
	30-Year mini-Gold PC ¹²		30-Year Fixed-Rate Conventional	30-Year Fixed-Rate Conventional 30-Year Alt 97 [®]
20-Year Fixed-Rate				
	20-Year mini-Gold PC ¹² 30-Year Gold PC 30-Year mini-Gold PC ¹²	30-Year Gold PC ²	20-Year Fixed-Rate Conventional	20-Year Fixed-Rate Conventional 20-Year Alt 97
15-Year Fixed-Rate				
15-Year Fixed-Rate Conventional	15-Year Gold PC 15-Year mini-Gold PC ¹²	15-Year Gold PC ²	15-Year Fixed-Rate Conventional	15-Year Fixed-Rate Conventional 15-Year Alt 97
Balloon/Reset				
5-Year Balloon/Reset	5-Year Balloon/Reset 5-Year Balloon/Reset mini-Gold PC	5-Year Balloon/Reset ³	5-Year Balloon/Reset	5-Year Balloon/Reset
7-Year Balloon/Reset	7-Year Balloon/Reset 7-Year Balloon/Reset mini-Gold PC	7-Year Balloon/Reset ³	7-Year Balloon/Reset	7-Year Balloon/Reset
Miscellaneous				
30-Year Affordable Merit Rate	N/A	N/A	30-Year Fixed-Rate Conventional	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[®] 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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Eligible Fixed-Rate (including Balloon/Reset) Mortgages¹				
Contract Product (Cash)	Security Product (Guarantor)	Security Product (MultiLender)	Loan Reference Product Label	Previous Loan Product (For reference purposes only)
Government Sponsored				
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 30-Year Fixed-Rate VA 30-Year Fixed-Rate Public And Indian Housing 30-Year Fixed-Rate USDA Rural Housing	30-Year Fixed-Rate FHA 203b 30-Year Fixed-Rate VA 30-Year Fixed-Rate HUD- Guaranteed Section 184 Native American 30-Year assumable Fixed-Rate 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 20-Year Fixed-Rate VA 20-Year Fixed-Rate Public And Indian Housing	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 15-Year Fixed-Rate VA 15-Year Fixed-Rate Public And Indian Housing	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 Fixed-Rate USDA Rural Housing	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 Fixed-Rate USDA Rural Housing*	30-Year non-assumable 502 Guaranteed Rural Housing (GRH)
Prepayment Penalty Fixed-Rate Mortgages				
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 20-Year Fixed-Rate Conventional	30-Year Fixed-Rate Conventional 30-Year Alt 97 20-Year Fixed-Rate Conventional 20-Year Alt 97

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).

* 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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Eligible Fixed-Rate (including Balloon/Reset) Mortgages¹				
Contract Product (Cash)	Security Product (Guarantor)	Security Product (MultiLender)	Loan Reference Product Label	Previous Loan Product (For reference purposes only)
Prepayment Penalty Fixed-Rate Mortgages (Continued)				
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 Fixed-Rate Conventional 15-Year Alt 97
N/A	30-Year Various Prepayment Penalty ⁶	N/A	The following loan products identified as having a various prepayment penalty: 30-Year Fixed-Rate Conventional 20-Year Fixed-Rate Conventional	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 ⁶	N/A	The following loan products identified as having a various prepayment penalty:	15-Year Fixed-Rate Conventional Mortgage 15-Year Alt 97

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 A17.17 and Exhibit 22

Exhibit 17S—Available Mortgage Products

Eligible Fixed-Rate (including Balloon/Reset) Mortgages¹				
Contract Product (Cash)	Security Product (Guarantor)	Security Product (MultiLender)	Loan Reference Product Label	Previous Loan Product (For reference purposes only)
Fixed-rate Relief Refinance Mortgages with loan-to-value (LTV) ratios >105%¹⁵				
30-Year Fixed-Rate Conventional	30-Year Gold PC High LTV >105 to ≤125 30-Year Gold PC High LTV >125 30-Year 100% super conforming Gold PC High LTV >105 to ≤125 ¹³ 30-Year 100% super conforming Gold PC High LTV >125	N/A	30-Year Fixed-Rate Conventional	30-Year Fixed-Rate Conventional
20-Year Fixed-Rate Conventional	20-Year Gold PC High LTV >105 to ≤125 20-Year Gold PC High LTV >125 20-Year 100% super conforming Gold PC High LTV >105 to ≤125 ¹³ 20-Year 100% super conforming Gold PC High LTV >125	N/A	20-Year Fixed-Rate Conventional	20-Year Fixed-Rate Conventional
15-Year Fixed-Rate Conventional	15-Year Gold PC High LTV >105 to ≤125 15-Year Gold PC High LTV >125 15-Year 100% super conforming Gold PC High LTV >105 to ≤125 ¹³ 15-Year 100% super conforming Gold PC High LTV >125	N/A	15-Year Fixed-Rate Conventional	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).
- 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—Available Mortgage Products

Eligible 100% super conforming fixed-rate Mortgages¹⁴				
Contract Product (Cash)	Security Product¹³ (Guarantor)	Security Product (MultiLender)	Loan Reference Product Label	Previous Loan Product (For reference purposes only)
30-Year Fixed-Rate				
N/A	30-Year 100% super conforming	30-Year 100% super conforming	30-Year Fixed-Rate Conventional	30-Year Fixed-Rate Conventional
20-Year Fixed-Rate				
N/A	20-Year 100% super conforming	20-Year 100% super conforming	20-Year Fixed-Rate Conventional	20-Year Fixed-Rate Conventional
15-Year Fixed-Rate				
N/A	15-Year 100% super conforming	15-Year 100% super conforming	15-Year Fixed-Rate Conventional	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(e)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—Available Mortgage Products

ARMs Eligible Under WAC ARM Cash							
Reference Product Label	Index Source Type	Interest and Payment Adjustment Index Lead Days Count ⁷ (days)	Initial Fixed Period Effective Months Count ⁸ (months)	Per Change Rate Adjustment Frequency Months Count (months)	Initial Cap %	Periodic Cap %	Life Cap %
1-Year Weekly Constant Maturity Treasury (CMT) Index							
1/1 ARM	Weekly One-Year Treasury Securities Constant Maturity FRBH15	45	12	12	1	1	6
1/1 ARM	Weekly One-Year Treasury Securities Constant Maturity FRBH15	45	12	12	2	2	6
3/1 ARM	Weekly One-Year Treasury Securities Constant Maturity FRBH15	45	36	12	2	2	6
5/1 ARM	Weekly One-Year Treasury Securities Constant Maturity FRBH15	45	60	12	2	2	5
5/1 ARM	Weekly One-Year Treasury Securities Constant Maturity FRBH15	45	60	12	5	2	5
7/1 ARM	Weekly One-Year Treasury Securities Constant Maturity FRBH15	45	84	12	5	2	5
10/1 ARM	Weekly One-Year Treasury Securities Constant Maturity FRBH15	45	120	12	5	2	5
1-Year LIBOR Index							
1/1 ARM	LIBOR One-Year WSJ Daily	45	12	12	2	2	6
1/1 ARM	LIBOR One-Year WSJ Daily	45	12	12	3	3	6
3/1 ARM	LIBOR One-Year WSJ Daily	45	36	12	2	2	5 or 6
3/1 ARM	LIBOR One-Year WSJ Daily	45	36	12	3	2	6
5/1 ARM	LIBOR One-Year WSJ Daily	45	60	12	2	2	5 or 6
5/1 ARM	LIBOR One-Year WSJ Daily	45	60	12	3	2	6
5/1 ARM	LIBOR One Year WSJ Daily	45	60	12	5	2	5
7/1 ARM	LIBOR One-Year WSJ Daily	45	84	12	5	2	5
10/1 ARM	LIBOR One-Year WSJ Daily	45	120	12	5	2	5

Legend:

⁷ The related Guide Glossary term is Lookback Period —“45” means 45 days preceding the Interest Change Date

⁸ The related Guide Glossary term is Initial Period. The Initial Period may be shorter or longer than the number of months specified, see Section 30.7(a)

Exhibit 17S—Available Mortgage Products

ARMs Eligible Under WAC ARM Guarantor⁹

Reference Product Label	Index Source Type	Interest and Payment Adjustment Index Lead Days Count ⁷ (days)	Initial Fixed Period Effective Months Count ⁸ (months)	Per Change Rate Adjustment Frequency Months Count (months)	Initial Cap %	Periodic Cap %	Life Cap %
1-Year Constant Maturity Treasury (CMT) Index							
1/1 ARM	Weekly One-Year Treasury Securities Constant Maturity FRBH15	45	12	12	1	1	Less than or equal to 6
1/1 ARM	Weekly One-Year Treasury Securities Constant Maturity FRBH15	45	12	12	2	2	Less than or equal to 6
3/1 ARM	Weekly One-Year Treasury Securities Constant Maturity FRBH15	45	36	12	2	2	Less than or equal to 6
3/1 ARM	Weekly One-Year Treasury Securities Constant Maturity FRBH15	45	36	12	3	2	Less than or equal to 6
5/1 ARM	Weekly One-Year Treasury Securities Constant Maturity FRBH15	45	60	12	2	2	Less than or equal to 6
5/1 ARM	Weekly One-Year Treasury Securities Constant Maturity FRBH15	45	60	12	3	2	Less than or equal to 6
5/1 ARM	Weekly One-Year Treasury Securities Constant Maturity FRBH15	45	60	12	5	2	Less than or equal to 6
7/1 ARM	Weekly One-Year Treasury Securities Constant Maturity FRBH15	45	84	12	2	2	Less than or equal to 6
7/1 ARM	Weekly One-Year Treasury Securities Constant Maturity FRBH15	45	84	12	3	2	Less than or equal to 6
7/1 ARM	Weekly One-Year Treasury Securities Constant Maturity FRBH15	45	84	12	5	2	6
7/1 ARM	Weekly One-Year Treasury Securities Constant Maturity FRBH15	45	84	12	*	2	Less than or equal to 6
10/1 ARM	Weekly One-Year Treasury Securities Constant Maturity FRBH15	45	120	12	2	2	Less than or equal to 6
10/1 ARM	Weekly One-Year Treasury Securities Constant Maturity FRBH15	45	120	12	3	2	Less than or equal to 6
10/1 ARM	Weekly One-Year Treasury Securities Constant Maturity FRBH15	45	120	12	5	2	6
10/1 ARM	Weekly One-Year Treasury Securities Constant Maturity FRBH15	45	120	12	*	2	Less than or equal to 6
3-Year Weekly Constant Maturity Treasury (CMT) Index							
3/3 ARM	Weekly One-Year Treasury Securities Constant Maturity FRBH15	45	36	36	2	2	Less than or equal to 6
5-Year Weekly Constant Maturity Treasury (CMT) Index							
5/5 ARM	Weekly One-Year Treasury Securities Constant Maturity FRBH15	45	60	60	2	2	Less than or equal to 6

Legend:

- 7 The related Guide Glossary term is Lookback Period —“45” means 45 days preceding the Interest Change Date
- 8 The related Guide Glossary term is Initial Period. 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 a Prepayment Penalty Mortgage, provided that it is not a Higher-Priced Mortgage Loan. Prepayment Penalty ARMs require an Additional Supplement, see Section A17.17 and Exhibit 22
- * The Initial Cap must be the same as the Life Cap

Exhibit 17S—Available Mortgage Products

ARMs Eligible Under WAC ARM Guarantor⁹							
Reference Product Label	Index Source Type	Interest and Payment Adjustment Index Lead Days Count ⁷ (days)	Initial Fixed Period Effective ⁸ Months Count (months)	Per Change Rate Adjustment Frequency Months Count (months)	Initial Cap %	Periodic Cap %	Life Cap %
1-Year LIBOR Index							
1/1 ARM	LIBOR One-Year WSJ Daily	FBD or 45	12	12	2	2	Less than or equal to 6
1/1 ARM	LIBOR One-Year WSJ Daily	FBD or 45	12	12	3	3	Less than or equal to 6
3/1 ARM	LIBOR One-Year WSJ Daily	FBD or 45	36	12	2	2	Less than or equal to 6
3/1 ARM	LIBOR One-Year WSJ Daily	FBD or 45	36	12	3	2	Less than or equal to 6
5/1 ARM	LIBOR One-Year WSJ Daily	FBD or 45	60	12	2	2	Less than or equal to 6
5/1 ARM	LIBOR One-Year WSJ Daily	FBD or 45	60	12	3	2	Less than or equal to 6
5/1 ARM	LIBOR One-Year WSJ Daily	FBD or 45	60	12	5	2	Less than or equal to 6
5/1 ARM	LIBOR One-Year WSJ Daily	FBD or 45	60	12	6	2	6
7/1 ARM	LIBOR One-Year WSJ Daily	FBD or 45	84	12	2	2	Less than or equal to 6
7/1 ARM	LIBOR One-Year WSJ Daily	FBD or 45	84	12	5	2	Less than or equal to 6
10/1 ARM	LIBOR One-Year WSJ Daily	FBD or 45	120	12	2	2	Less than or equal to 6
10/1 ARM	LIBOR One-Year WSJ Daily	FBD or 45	120	12	5	2	Less than or equal to 6
6-Month LIBOR Index							
6-Month ARM	Six-Month LIBOR WSJ Daily	FBD	6	6	1	1	Less than or equal to 6
3-Year/6-Month ARM	Six-Month LIBOR WSJ Daily	FBD	36	6	3	1	Less than or equal to 6
3 Year/6-Month ARM	Six-Month LIBOR WSJ Daily	FBD	36	6	6	2	6
5-Year/6-Month ARM	Six-Month LIBOR WSJ Daily	FBD	60	6	5	1	Less than or equal to 6
5-Year/6-Month ARM	Six-Month LIBOR WSJ Daily	FBD	60	6	5	2	Less than or equal to 6
5-Year/6-Month ARM	Six-Month LIBOR WSJ Daily	FBD	60	6	6	2	6
7-Year/6-Month ARM	Six-Month LIBOR WSJ Daily	FBD	84	6	5	1	Less than or equal to 6
10 Year/6-Month ARM	Six-Month LIBOR WSJ Daily	FBD	120	6	5	1	Less than or equal to 6

Legend:

- 7 The related Guide Glossary term is 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 related Guide Glossary term is Initial Period. 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 A17.17 and Exhibit 22