

EXHIBIT F: Guide Exhibit 4
Construction Conversion Modification Agreements
Mortgages for Newly Constructed Homes

Form Title	Freddie Mac Form No.	Version
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CONSTRUCTION CONVERSION MODIFICATION:

The Multistate Construction Conversion Modification Agreement forms below are to be used to convert interim Construction Financing to Permanent Financing in various circumstances. These forms may not be used to modify any Mortgage that is already owned by Freddie Mac.

Multistate Construction Conversion Modification Agreement – Fixed Interest Rate (Modification of Note)	5162	11/06
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This Construction Conversion Modification Agreement – Fixed Interest Rate (Modification of Note) is to be used when the Interim Construction Financing was originated on the Fannie Mae/Freddie Mac Uniform [fixed rate] Note and the Permanent Financing will be at a fixed interest rate.

Multistate Construction Conversion Modification Agreement – Adjustable Interest Rate (Modification of Note)	5163	11/06
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This Construction Conversion Modification Agreement – Adjustable Interest Rate (Modification of Note) is to be used when the Interim Construction Financing was originated on a Fannie Mae Adjustable Rate Note or a Freddie Mac Adjustable Rate Note and the Permanent Financing will be at an adjustable rate using the same adjustable-rate Mortgage product (same Index, Lookback Period and due-on-sale provisions).

Multistate Construction Conversion Modification Agreement – (New Note)	5164	11/06
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This Construction Conversion Modification Agreement – (New Note) is to be used when the Interim Construction Financing was originated using either (i) a promissory note other than a Fannie Mae/Freddie Mac, Fannie Mae or Freddie Mac Uniform Note, or (ii) a Mortgage product that is different from the Mortgage product that will be used for the Permanent Financing.

Multistate Construction Conversion Modification Agreement – Fixed Interest Rate (Embedded Fixed-rate Financing Terms)	5165	11/06
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This Construction Conversion Modification Agreement– Fixed Interest Rate (Embedded Fixed-rate Financing Terms) is to be used when the Interim Construction Financing was originated using either (i) a promissory note other than the Fannie Mae/Freddie Mac Uniform [fixed-rate] Note, or (ii) a Mortgage product that is different from the Mortgage product that will be used for the Permanent Financing, and (iii) the Permanent Financing will be at a fixed interest rate.