



Selling System Availability Matrix Cash Servicing-Released (Best Efforts and Mandatory)

This document provides Sellers who are eligible to use our cash, servicing-released execution an overview of products available under the Servicing-Released Sales Process. If the matrix lists a product as available, this means to the best of Freddie Mac’s knowledge, at least one servicing buyer is currently available. Servicing buyers may cease making Servicing bids for any mortgage product at any time without notice. In no event shall Freddie Mac be liable if a Servicing bid for any mortgage product indicated as available on the Matrix is unavailable when a Seller takes out a contract in the selling system.

This Availability Matrix supersedes any previous Availability Matrix and remains in effect until it is superseded and replaced on this Web site.

Last Updated: January 2012

Available Fixed-Rate and Balloon Reset Mortgage Products ¹	Servicing-Released		Servicing-Retained
	Best Efforts ²	Mandatory ²	Best Efforts ²
15-, 20- & 30-year Fixed-rate Mortgages	Y	Y	Y
5- & 7-year Balloon/Reset Mortgages	Y	Y	Y
Affordable Merit Rate®	Y	Y	Y
Alt 97®	Y	Y	Y
A-minus Mortgages (Fixed-rate Mortgages)	Y	Y	Y
A-minus Mortgages (7-year Balloon/Reset Mortgages)	-	-	Y
Cash-out Refinance	Y	Y	Y
Converted Mortgages (Freddie Mac-owned/Seller-owned)	-	-	-
FHA and VA Mortgages	-	-	Y
HUD-Guaranteed Section 184 Native American Mortgages	-	-	Y
Financed Permanent Buydown < 3%	-	-	-

¹ The Servicing-Released Sales Process may be available for negotiated products sold through the selling system.

² “Y” = currently available and “-” = not currently available

Available Fixed-Rate and Balloon Reset Mortgage Products ¹	Servicing-Released		Servicing-Retained
	Best Efforts ²	Mandatory ²	Best Efforts ²
Freddie Mac Relief Refinance Mortgage SM – Same Servicer ³	Y	Y	Y
Freddie Mac Relief Refinance Mortgage – Open Access ^{3,4}	Y	Y	Y
Home Possible [®] Mortgages	Y	Y	Y
Home Possible [®] Neighborhood Solution Mortgages	Y	Y	Y
Leasehold Mortgages	Y	Y	Y
Manufactured Housing Mortgages	Y	Y	Y
Mortgages for Newly Constructed Homes (Including Newly Built Home Mortgages, Construction Conversion Mortgages, and Renovation Mortgages)	Y	Y	Y
Mortgages with Captive Reinsurance	-	-	-
Mortgages with Custom Mortgage Insurance (MI)	-	-	-
Mortgages with Lender-Paid MI	-	-	-
Mortgages with Secondary Financing	Y	Y	Y
Odd Due Date Mortgages	-	-	-
Odd Note Rate Mortgages (not divisible by .125)	Y	Y	Y
Reduced MI Mortgages	-	-	-
Seasoned Mortgages	-	-	-
Section 502 Guaranteed Rural Housing Non-Assumable Mortgages	Y	Y	Y
Section 502 Guaranteed Rural Housing Assumable Mortgages	-	-	Y
Seller-owned Modified Mortgages	-	-	-
Super Conforming Mortgages	-	Y	-
Texas Equity Section 50 (a)(6) Mortgages	-	-	-

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² “Y” = currently available and “-” = not currently available

³ Freddie Mac Relief Refinance Mortgages with LTVs greater than 105 percent are not eligible for sale under the servicing-released sales process.

⁴ Relief Refinance Mortgages – Open Access must have note dates on or before December 31, 2013 and be delivered no more than 120 days after the note date.