

Exhibit 17S—Mortgage Products Available Through the Selling System

Eligible Fixed-Rate (including Balloon/Reset) Mortgages through the Selling System¹			
Contract Product (Cash)	Security Product (Guarantor)	Security Product² (MultiLender)	Loan Product
40-Year Fixed-Rate			
40-Year Fixed-Rate Conventional	40-Year Gold PC 40-Year mini-Gold PC		40-Year Fixed-Rate Conventional
30-Year Fixed-Rate			
30-Year Fixed-Rate Conventional	30-Year Gold PC 30-Year mini-Gold PC ¹²	30-Year Gold PC ²	30-Year Fixed-Rate Conventional 30-Year Alt 97 [®]
20-Year Fixed-Rate			
20-Year Fixed-Rate Conventional	20-Year Gold PC 20-Year mini-Gold PC ¹² 30-Year Gold PC 30-Year mini-Gold PC ¹²	20-Year Gold PC 30-Year Gold PC ²	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 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
7-Year Balloon/Reset	7-Year Balloon/Reset 7-Year Balloon/Reset mini-Gold PC	7-Year Balloon/Reset ³	7-Year Balloon/Reset
Miscellaneous			
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[®] 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.

Exhibit 17S—Mortgage Products Available Through the Selling System

Eligible Fixed-Rate (including Balloon/Reset) Mortgages through the Selling System¹			
Contract Product (Cash)	Security Product (Guarantor)	Security Product (MultiLender)	Loan Product
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 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)
Initial InterestSM			
10/20 30-Year Fixed-Rate Initial Interest	10/20 30-Year Fixed-Rate Initial Interest	10/20 30-Year Fixed-Rate Initial Interest	10/20 30-Year Fixed-Rate Initial Interest
15/15 30-Year Fixed-Rate Initial Interest	15/15 30-Year Fixed-Rate Initial Interest	15/15 30-Year Fixed-Rate Initial Interest	15/15 30-Year Fixed-Rate Initial Interest
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 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).

Exhibit 17S—Mortgage Products Available Through the Selling System

Eligible Fixed-Rate (including Balloon/Reset) Mortgages through the Selling System¹			
Contract Product (Cash)	Security Product (Guarantor)	Security Product (MultiLender)	Loan Product
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 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 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
Fixed-rate Relief Refinance Mortgages with LTV's >105% to ≤125%			
30-Year Fixed-Rate Conventional	30-Year Gold PC High LTV >105 to ≤125	N/A	30-Year Fixed-Rate Conventional
20-Year Fixed-Rate Conventional	20-Year Gold PC High LTV >105 to ≤125	N/A	20-Year Fixed-Rate Conventional
15-Year Fixed-Rate Conventional	15-Year Gold PC High LTV >105 to ≤125	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

Exhibit 17S—Mortgage Products Available Through the Selling System

Product Codes for Fixed-Rate (including Balloon/Reset) Mortgages sold through the Selling System				
Products	Seller Coding⁴			Maturity Period (in years) <i>(Date of First P&I Payment, Note Maturity Date)</i>
	Loan Feature Code	Offering Code	Special Characteristics Codes (SCC)	
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
Initial Interest 15/15–30 year fixed-rate ⁵				30
Initial Interest 10/20–30 year fixed-rate ⁵				30
Home Possible 97			G00	40, 30, 20, 15
Home Possible Neighborhood Solution [®] 97			G01	40, 30, 20, 15
Home Possible 3% Cash			G20	40, 30, 20, 15
Home Possible Neighborhood Solution 3% Cash			G21	40, 30, 20, 15
Prepayment Penalty			113	30, 20, 15

Legend:

- 4 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
- 5 Balloon/Reset Mortgages are not eligible as Initial Interest Mortgages

Exhibit 17S—Mortgage Products Available Through the Selling System

Product Codes for Fixed-Rate (including Balloon/Reset) Mortgages sold through the Selling System				
Products	Seller Coding⁴			Maturity Period (in years) <i>(Date of First P&I Payment, Note Maturity Date)</i>
	Loan Feature Code	Offering Code	Special Characteristics Codes (SCC)	
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:

- 4 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
- 5 Balloon/Reset Mortgages are not eligible as Initial Interest Mortgages

Exhibit 17S—Mortgage Products Available Through the Selling System

Product Codes for Mortgages sold through the Selling System⁴		
Abbreviated Reference Title	Full Text Reference Definition	Reference Code
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
Initial Interest	Initial Interest Mortgages	0012
Mrtg for New Constr Homes	Construction Conversion Mortgages and Renovation Mortgages using Integrated Documentation or Modification Documentation	0013

Legend:

⁴ 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

ARMs Eligible Under WAC ARM Cash (Initial Interest Mortgages not included) Selling System Only									
ARM Product	ARM Index Source Code	Lookback ⁷ Period (days)	Initial Period ⁸ (months)	Subsequent Adjustment Period (months)	Initial Cap %	Periodic Cap %	Life Cap %	Convertible (Yes or No)	Conversion Process
1-Year Weekly Constant Maturity Treasury (CMT) Index									
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
1-Year LIBOR Index									
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

ARMs Eligible Under WAC ARM Guarantor⁹ (Initial Interest Mortgages not included)									
Selling System Only									
ARM Product	ARM Index Source Code	Lookback ⁷ Period (days)	Initial Period ⁸ (months)	Subsequent Adjustment Period (months)	Initial Cap %	Periodic Cap %	Life Cap %	Convertible (Yes or No)	Conversion Process
1-Year Constant Maturity Treasury (CMT) Index									
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
3-Year Weekly Constant Maturity Treasury (CMT) Index									
3-Year	002	45	36	36	2	2	Less than or equal to 6	No	N/A
5-Year Weekly Constant Maturity Treasury (CMT) Index									
5-Year	003	45	60	60	2	2	Less than or equal to 6	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)
- 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 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

ARMs Eligible Under WAC ARM Guarantor⁹ (Initial Interest Mortgages not included)									
Selling System Only									
ARM Product	ARM Index Source Code	Lookback ⁷ Period (days)	Initial Period ⁸ (months)	Subsequent Adjustment Period (months)	Initial Cap %	Periodic Cap %	Life Cap %	Convertible (Yes or No)	Conversion Process
1-Year LIBOR Index									
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
6-Month LIBOR Index									
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

Exhibit 17S—Mortgage Products Available Through the Selling System

Initial Interest ARMs Eligible Under the WAC ARM Cash Program Selling System only										
ARM Product	ARM Index Source Code	Lookback Period (days) ⁷	Initial Period ⁸ (months)	Subsequent Adjustment Period (months)	Initial Cap %	Periodic Cap %	Life Cap %	Interest Only Period (months) ¹⁰	Convertible (Yes or No)	Conversion Process
1-Year Weekly Constant Maturity Treasury (CMT) Index										
3/1	004	45	36	12	2	2	6	36	No	N/A
3/1	004	45	36	12	2	2	6	120	No	N/A
5/1	004	45	60	12	2	2	5 or 6	60	No	N/A
5/1	004	45	60	12	2	2	5 or 6	120	No	N/A
5/1	004	45	60	12	5	2	5 or 6	60	No	N/A
5/1	004	45	60	12	5	2	5 or 6	120	No	N/A
7/1	004	45	84	12	5	2	5 or 6	84	No	N/A
7/1	004	45	84	12	5	2	5 or 6	120	No	N/A
10/1	004	45	120	12	5	2	5 or 6	120	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) and Section J33.4

¹⁰ The Interest Only Period may be shorter or longer than the number of months specified, see Section J33.4

Exhibit 17S—Mortgage Products Available Through the Selling System

Initial Interest ARMs Eligible Under the WAC ARM Cash Program Selling System only											
ARM Product	ARM Index Source Code	Lookback Period (days) ⁷	Initial Period ⁸ (months)	Subsequent Adjustment Period (months)	Initial Cap %	Periodic Cap %	Life Cap %	Interest Only Period (months) ¹⁰	Convertible (Yes or No)	Conversion Process	Comments
1-Year LIBOR Index											
3/1	041	45	36	12	2	2	6	36	No	N/A	
3/1	041	45	36	12	2	2	6	120	No	N/A	
5/1	041	45	60	12	2	2	5 or 6	60	No	N/A	
5/1	041	45	60	12	2	2	5 or 6	120	No	N/A	
5/1	041	45	60	12	5	2	5 or 6	60	No	N/A	
5/1	041	45	60	12	5	2	5 or 6	120	No	N/A	
7/1	041	45	84	12	5	2	5 or 6	84	No	N/A	
7/1	041	45	84	12	5	2	5 or 6	120	No	N/A	
10/1	041	45	120	12	5	2	5 or 6	120	No	N/A	

Legends:

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) and Section J33.4

10 The Interest Only Period may be shorter or longer than the number of months specified, see Section J33.4

Exhibit 17S—Mortgage Products Available Through the Selling System

Initial Interest ARMs Eligible Under the WAC ARM Guarantor Program Selling System only¹¹										
ARM Product	ARM Index Source Code	Lookback Period (days) ⁷	Initial Period ⁸ (months)	Subsequent Adjustment Period (months)	Initial Cap %	Periodic Cap %	Life Cap %	Interest Only Period (months) ¹⁰	Convertible (Yes or No)	Conversion Process
1-Year Weekly Constant Maturity Treasury (CMT) Index										
3/1	004	45	36	12	2	2	Less than or equal to 6	36	No	N/A
3/1	004	45	36	12	2	2	Less than or equal to 6	120	No	N/A
3/1	004	45	36	12	3	2	Less than or equal to 6	36	No	N/A
5/1	004	45	60	12	2	2	Less than or equal to 6	60	No	N/A
5/1	004	45	60	12	2	2	Less than or equal to 6	120	No	N/A
5/1	004	45	60	12	5	2	Less than or equal to 6	60	No	N/A
5/1	004	45	60	12	5	2	Less than or equal to 6	120	No	N/A
7/1	004	45	84	12	5	2	Less than or equal to 6	84	No	N/A
7/1	004	45	84	12	5	2	Less than or equal to 6	120	No	N/A
10/1	004	45	120	12	5	2	Less than or equal to 6	120	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) and Section J33.4

¹⁰ The Interest Only Period may be shorter or longer than the number of months specified, see Section J33.4

¹¹ Initial Interest ARM products sold under the WAC ARM Guarantor program through the Selling System may be Prepayment Penalty Mortgages. Prepayment Penalty ARMs require an Additional Supplement, see Section 17.12 and Exhibit 22

Exhibit 17S—Mortgage Products Available Through the Selling System

Initial Interest ARMs Eligible Under the WAC ARM Guarantor Program Selling System only¹¹											
ARM Product	ARM Index Source Code	Lookback Period (days) ⁷	Initial Period ⁸ (months)	Subsequent Adjustment Period (months)	Initial Cap %	Periodic Cap %	Life Cap %	Interest Only Period (months) ¹⁰	Convertible (Yes or No)	Conversion Process	Comments
1-Year LIBOR Index											
3/1	041	FBD or 45	36	12	2	2	Less than or equal to 6	36	No	N/A	
3/1	041	FBD or 45	36	12	2	2	Less than or equal to 6	120	No	N/A	
5/1	041	FBD or 45	60	12	2	2	Less than or equal to 6	60	No	N/A	
5/1	041	FBD or 45	60	12	2	2	Less than or equal to 6	120	No	N/A	
5/1	041	FBD or 45	60	12	5	2	Less than or equal to 6	60	No	N/A	
5/1	041	FBD or 45	60	12	5	2	Less than or equal to 6	120	No	N/A	
7/1	041	FBD or 45	84	12	5	2	Less than or equal to 6	84	No	N/A	
7/1	041	FBD or 45	84	12	5	2	Less than or equal to 6	120	No	N/A	
10/1	041	FBD or 45	120	12	5	2	Less than or equal to 6	120	No	N/A	

Legends:

- 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) and Section J33.4
- 10 The Interest Only Period may be shorter or longer than the number of months specified, see Section J33.4
- 11 Initial Interest ARM products sold under the WAC ARM Guarantor Program through the Selling System may be Prepayment Penalty Mortgages. Prepayment Penalty ARMs require an Additional Supplement, see Section 17.12 and Exhibit 22