

## Available Mortgage Products

Eligible Fixed-Rate Mortgages <sup>1</sup>				
Contract Product (Cash)	Security Product (Guarantor)	Security Product <sup>2</sup> (MultiLender)	Loan Reference Product Label	Previous Loan Product (For reference purposes only)
<b>30-Year Fixed-Rate</b>				
	30-Year mini-Gold PC <sup>3</sup>		30-Year Fixed-Rate Conventional	30-Year Fixed-Rate Conventional
<b>20-Year Fixed-Rate</b>				
	<ul style="list-style-type: none"> <li>• 20-Year mini-Gold PC<sup>3</sup></li> <li>• 30-Year Gold PC</li> <li>• 30-Year mini-Gold PC<sup>3</sup></li> </ul>	30-Year Gold PC <sup>2</sup>	20-Year Fixed-Rate Conventional	20-Year Fixed-Rate Conventional
<b>15-Year Fixed-Rate</b>				
15-Year Fixed-Rate Conventional	<ul style="list-style-type: none"> <li>• 15-Year Gold PC</li> <li>• 15-Year mini-Gold PC<sup>3</sup></li> </ul>	15-Year Gold PC <sup>2</sup>	15-Year Fixed-Rate Conventional	15-Year Fixed-Rate Conventional
<b>Miscellaneous</b>				
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 Mortgage products available through Cash under the Servicing Released Sales Process, see the Loan Selling Advisor<sup>SM</sup> Availability Matrix at [http://www.freddie.mac.com/singlefamily/sell/pdf/available\\_products.pdf](http://www.freddie.mac.com/singlefamily/sell/pdf/available_products.pdf).
- 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.
- 3 Super conforming Mortgages may not be pooled in mini-Gold PC Pools.

## Exhibit 17S – Available Mortgage Products

Eligible Fixed-Rate Mortgages <sup>1</sup>				
Contract Product (Cash)	Security Product (Guarantor)	Security Product (MultiLender)	Loan Reference Product Label	Previous Loan Product (For reference purposes only)
<b>Government Sponsored</b>				
30-Year Fixed-Rate FHA/VA	<ul style="list-style-type: none"> <li>• 30-Year FHA/VA Gold</li> <li>• 30-Year FHA/VA mini-Gold PC</li> </ul>	30-Year FHA/VA Gold	<ul style="list-style-type: none"> <li>• 30-Year Fixed-Rate FHA</li> <li>• 30-Year Fixed-Rate VA</li> <li>• 30-Year Fixed-Rate Public and Indian Housing</li> <li>• 30-Year Fixed-Rate USDA Rural Housing</li> </ul>	<ul style="list-style-type: none"> <li>• 30-Year Fixed-Rate FHA 203b</li> <li>• 30-Year Fixed-Rate VA</li> <li>• 30-Year Fixed-Rate HUD-Guaranteed Section 184 Native American</li> <li>• 30-Year assumable Fixed-Rate 502 Guaranteed Rural Housing (GRH)</li> </ul>
20-Year Fixed-Rate FHA/VA	<ul style="list-style-type: none"> <li>• 30-Year FHA/VA Gold</li> <li>• 30-Year FHA/VA mini-Gold PC</li> </ul>	30-Year FHA/VA Gold	<ul style="list-style-type: none"> <li>• 20-Year Fixed-Rate FHA</li> <li>• 20-Year Fixed-Rate VA</li> <li>• 20-Year Fixed-Rate Public and Indian Housing</li> </ul>	<ul style="list-style-type: none"> <li>• 20-Year Fixed-Rate FHA 203b</li> <li>• 20-Year Fixed-Rate VA</li> <li>• 20-Year Fixed-Rate HUD-Guaranteed Section 184 Native American</li> </ul>
15-Year Fixed-Rate FHA/VA	<ul style="list-style-type: none"> <li>• 15-Year FHA/VA Gold</li> <li>• 15-Year FHA/VA mini-Gold PC</li> </ul>	15-Year FHA/VA Gold	<ul style="list-style-type: none"> <li>• 15-Year Fixed-Rate FHA</li> <li>• 15-Year Fixed-Rate VA</li> <li>• 15-Year Fixed-Rate Public and Indian Housing</li> </ul>	<ul style="list-style-type: none"> <li>• 15-Year Fixed-Rate FHA 203b</li> <li>• 15-Year Fixed-Rate VA</li> <li>• 15-Year Fixed-Rate HUD-Guaranteed Section 184 Native American</li> </ul>
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 <sup>4</sup>	30-Year non-assumable 502 Guaranteed Rural Housing (GRH)

Legend:

<sup>1</sup> For current information regarding fixed-rate Mortgage products available through Cash under the Servicing Released Sales Process, see the Loan Selling Advisor<sup>SM</sup> Availability Matrix at [http://www.freddiemac.com/singlefamily/sell/pdf/available\\_products.pdf](http://www.freddiemac.com/singlefamily/sell/pdf/available_products.pdf).

<sup>4</sup> 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 Mortgages <sup>1</sup>				
Contract Product (Cash)	Security Product (Guarantor)	Security Product (MultiLender)	Loan Reference Product Label	Previous Loan Product (For reference purposes only)
<b>Fixed-rate Freddie Mac Relief Refinance<sup>SM</sup> and Enhanced Relief Refinance<sup>SM</sup> Mortgages with loan-to-value (LTV) ratios &gt; 105%<sup>5</sup></b>				
30-Year Fixed-Rate Conventional	<ul style="list-style-type: none"> <li>30-Year Gold PC High LTV &gt; 105% to ≤ 125%</li> <li>30-Year Gold PC High LTV &gt; 125%</li> <li>30-Year 100% super conforming Gold PC High LTV &gt; 105% to ≤ 125%<sup>6</sup></li> <li>30-Year 100% super conforming Gold PC High LTV &gt; 125%</li> </ul>	N/A	30-Year Fixed-Rate Conventional	30-Year Fixed-Rate Conventional
20-Year Fixed-Rate Conventional	<ul style="list-style-type: none"> <li>20-Year Gold PC High LTV &gt; 105% to ≤ 125%</li> <li>20-Year Gold PC High LTV &gt; 125%</li> <li>20-Year 100% super conforming Gold PC High LTV &gt; 105% to ≤ 125%<sup>6</sup></li> <li>20-Year 100% super conforming Gold PC High LTV &gt; 125%</li> </ul>	N/A	20-Year Fixed-Rate Conventional	20-Year Fixed-Rate Conventional
15-Year Fixed-Rate Conventional	<ul style="list-style-type: none"> <li>15-Year Gold PC High LTV &gt; 105% to ≤ 125%</li> <li>15-Year Gold PC High LTV &gt; 125%</li> <li>15-Year 100% super conforming Gold PC High LTV &gt; 105% to ≤ 125%<sup>6</sup></li> <li>15-Year 100% super conforming Gold PC High LTV &gt; 125%</li> </ul>	N/A	15-Year Fixed-Rate Conventional	15-Year Fixed-Rate Conventional

**Legend:**

- 1 For current information regarding fixed-rate Mortgage products available through cash under the Servicing Released Sales Process, see the Loan Selling Advisor<sup>SM</sup> Availability Matrix at [http://www.freddiemac.com/singlefamily/sell/pdf/available\\_products.pdf](http://www.freddiemac.com/singlefamily/sell/pdf/available_products.pdf).
- 5 Fixed-rate Relief Refinance and Enhanced Relief Refinance Mortgages with LTV ratios greater than 125% are eligible for purchase under fixed-rate Cash and under the fixed-rate Guarantor program.
- 6 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 4302.3(g) apply.

## Exhibit 17S – Available Mortgage Products

Eligible 100% super conforming fixed-rate Mortgages <sup>7</sup>				
Contract Product (Cash)	Security Product <sup>6</sup> (Guarantor)	Security Product (MultiLender)	Loan Reference Product Label	Previous Loan Product (For reference purposes only)
<b>30-Year Fixed-Rate</b>				
N/A	30-Year 100% super conforming	30-Year 100% super conforming	30-Year Fixed-Rate Conventional	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	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	15-Year Fixed-Rate Conventional

**Legend:**

<sup>6</sup> 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 4302.3(g) apply.

<sup>7</sup> 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 6202.3(e)(vi), for additional information.

## Exhibit 17S – Available Mortgage Products

ARMs Eligible Under WAC ARM Cash <sup>8</sup>							
Reference Product Label	Index Source Type	Interest and Payment Adjustment Index Lead Days Count <sup>9</sup> (days)	Initial Fixed Period Effective Months Count <sup>10</sup> (months)	Per Change Rate Adjustment Frequency Months Count (months)	Initial Cap percentage points	Periodic Cap percentage points	Life Cap percentage points
<b>1-Year Weekly Constant Maturity Treasury (CMT) Index</b>							
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
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
<b>1-Year LIBOR Index</b>							
1/1 ARM	LIBOR One-Year WSJ Daily	45	12	12	2	2	6
3/1 ARM	LIBOR One-Year WSJ Daily	45	36	12	2	2	5 or 6
5/1 ARM	LIBOR One-Year WSJ Daily	45	60	12	2	2	5 or 6
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:**

<sup>8</sup> If a Lifetime Floor is stated in the Note, the Lifetime Floor must equal the Margin at the time of origination.

<sup>9</sup> The related Guide Glossary term is Lookback Period — “45” means 45 days preceding the Interest Change Date.

<sup>10</sup> The related Guide Glossary term is Initial Period. The Initial Period may be shorter or longer than the number of months specified, see Section 4401.5(a).

## Exhibit 17S – Available Mortgage Products

### ARMs Eligible Under WAC ARM Guarantor<sup>8</sup>

Reference Product Label	Index Source Type	Interest and Payment Adjustment Index Lead Days Count <sup>9</sup> (days)	Initial Fixed Period Effective Months Count <sup>10</sup> (months)	Per Change Rate Adjustment Frequency Months Count (months)	Initial Cap percentage points	Periodic Cap percentage points	Life Cap percentage points
<b>1-Year Weekly Constant Maturity Treasury (CMT) Index</b>							
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
5/1 ARM	Weekly One-Year Treasury Securities Constant Maturity FRBH15	45	60	12	2	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
<b>3-Year Weekly Constant Maturity Treasury (CMT) Index</b>							
3/3 ARM	Weekly Three-Year Treasury Securities Constant Maturity FRBH15	45	36	36	2	2	Less than or equal to 6
<b>5-Year Weekly Constant Maturity Treasury (CMT) Index</b>							
5/5 ARM	Weekly Five-Year Treasury Securities Constant Maturity FRBH15	45	60	60	2	2	Less than or equal to 6

**Legend:**

<sup>8</sup> If a Lifetime Floor is stated in the Note, the Lifetime Floor must equal the Margin at the time of origination.

<sup>9</sup> The related Guide Glossary term is Lookback Period —“45” means 45 days preceding the Interest Change Date.

<sup>10</sup> The related Guide Glossary term is Initial Period. The Initial Period may be shorter or longer than the number of months specified, see Section 4401.5(a).

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

## Exhibit 17S – Available Mortgage Products

ARMs Eligible Under WAC ARM Guarantor <sup>8</sup>							
Reference Product Label	Index Source Type	Interest and Payment Adjustment Index Lead Days Count <sup>9</sup> (days)	Initial Fixed Period Effective Months Count <sup>10</sup> (months)	Per Change Rate Adjustment Frequency Months Count (months)	Initial Cap percentage points	Periodic Cap percentage points	Life Cap percentage points
<b>1-Year LIBOR Index</b>							
1/1 ARM	LIBOR One-Year WSJ Daily	45	12	12	2	2	Less than or equal to 6
3/1 ARM	LIBOR One-Year WSJ Daily	45	36	12	2	2	Less than or equal to 6
5/1 ARM	LIBOR One-Year WSJ Daily	45	60	12	2	2	Less than or equal to 6
7/1 ARM	LIBOR One-Year WSJ Daily	45	84	12	2	2	Less than or equal to 6
7/1 ARM	LIBOR One-Year WSJ Daily	45	84	12	5	2	Less than or equal to 6
10/1 ARM	LIBOR One-Year WSJ Daily	45	120	12	2	2	Less than or equal to 6
10/1 ARM	LIBOR One-Year WSJ Daily	45	120	12	5	2	Less than or equal to 6

**Legend:**

8 If a Lifetime Floor is stated in the Note, the Lifetime Floor must equal the Margin at the time of origination.

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

10 The related Guide Glossary term is Initial Period. The Initial Period may be shorter or longer than the number of months specified, see Section 4401.5(a).