

## 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 Selling System Availability Matrix at [http://www.freddiemac.com/singlefamily/sell/pdf/available\\_products.pdf](http://www.freddiemac.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 Selling System 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 Relief Refinance 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 Selling System 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 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

## Exhibit 17S – Available Mortgage Products

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

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).