



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 providing a servicing bid for that type of loan. 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.

Note: All features and products that are available for Best Efforts Released and Mandatory Released are also eligible for Best Efforts Retained and Mandatory Retained, respectively.

This Availability Matrix supersedes any previous Availability Matrix and remains in effect until it is superseded and replaced on this Web site.

Last Updated: March 2015

Available Fixed-Rate Mortgage Features and Products ¹	Servicing-Released	
	Best Efforts ²	Mandatory ²
15-, 20- & 30-year Fixed-rate Mortgages	Y	Y
Affordable Merit Rate[®]	Y	Y
A-minus Mortgages (Fixed-rate Mortgages)	Y	Y
Cash-out Refinance	Y	Y
Converted Mortgages (Freddie Mac-owned/Seller-owned)	-	-
FHA and VA Mortgages	-	-
HUD-Guaranteed Section 184 Native American Mortgages	-	-
Financed Permanent Buydown < 3%	-	-
Freddie Mac Relief Refinance MortgageSM – Same Servicer^{3, 4}	Y	Y
Freddie Mac Relief Refinance MortgageSM – Open Access^{3, 4}	Y	Y

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

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

⁴ Relief Refinance Mortgages must have Settlement Dates no more than 12 months after the Note Date and on or before September 30, 2016.

Available Fixed-Rate Mortgage Features and Products ¹	Servicing-Released	
	Best Efforts ²	Mandatory ²
Home Possible [®] Mortgages	Y	Y
Home Possible [®] Advantage Mortgages ⁶	Y	Y
Leasehold Mortgages	-	-
Manufactured Housing Mortgages	Y	Y
Construction Conversion and Renovation Mortgages	Y	Y
Mortgages with Captive Reinsurance	-	-
Mortgages with Custom Mortgage Insurance (MI)	-	-
Mortgages with Single Premium Lender-Paid MI ⁵	Y	Y
Mortgages with Monthly and Annual Premium Lender-Paid MI ⁵	-	-
Mortgages with Secondary Financing	Y	Y
Odd Due Date Mortgages	Y	Y
Odd Note Rate Mortgages (not divisible by .125)	Y	Y
Reduced MI Mortgages	-	-
Seasoned Mortgages	-	-
Section 502 Guaranteed Rural Housing Non-Assumable Mortgages	Y	Y
Section 502 Guaranteed Rural Housing Assumable Mortgages	-	-
Seller-owned Modified Mortgages	-	-
Super Conforming Mortgages	-	Y
Texas Equity Section 50 (a)(6) Mortgages	Y	Y

⁵ Mortgages with monthly and annual premium lender-paid mortgage insurance are eligible for sale only with Freddie Mac approval (see Guide Section 27.1.1(b)) and are not eligible for sale Cash Servicing-released.

⁶ Home Possible Advantage is a Home Possible offering with additional flexibility of 97% maximum LTV and 105% maximum TLTV ratio limits announced in Guide Bulletin 2014-22 on December 8, 2014.