



Loan Selling Advisor Availability Matrix Cash-Released XChange (Best Efforts and Mandatory)

This document provides an overview of products available to Sellers that are eligible to sell Mortgages through Cash-Released XChangeSM (also known as Cash Servicing Released). If the matrix lists a product as available, then to the best of Freddie Mac’s knowledge, at least one of the transferee Servicers is currently providing a servicing bid for that type of loan; however, the transferee Servicer may not be providing a servicing bid for all States. Transferee Servicers 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 Loan Selling Advisor.

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This Availability Matrix supersedes any previous Availability Matrix and remains in effect until it is superseded and replaced on this Web site.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: February 2019

Fixed-Rate Mortgage Features and Products ¹	Servicing-Released	
	Best Efforts ²	Mandatory ²
Fixed-rate Mortgages	Y	Y
Cash-out Refinance	Y	Y
Community Land Trust Mortgages	-	-
Converted Mortgages (Freddie Mac-owned/Seller-owned)	-	-
Construction Conversion and Renovation Mortgages	Y	Y
FHA and VA Mortgages	-	-
HUD-Guaranteed Section 184 Native American Mortgages	-	-
Financed Permanent Buydown < 3%	-	-
Enhanced Relief Refinance [®] Mortgages ³	Y	Y

¹ The Cash-Released XChange may be available for negotiated products.

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

³ Enhanced Relief Refinance Mortgages must have Application Received Dates on or after November 1, 2018.

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Fixed-Rate Mortgage Features and Products ¹	Servicing-Released	
	Best Efforts ²	Mandatory ²
Freddie Mac Relief Refinance MortgageSM – Open Access^{4,5} and Same Servicer^{4,5}	Y	Y
HomeOneSM Mortgages	Y	Y
Home Possible[®] Mortgages	Y	Y
Home Possible[®] Advantage Mortgages	Y	Y
Leasehold Mortgages (currently not available for CT, MD, NY)	Y	Y
Manufactured Housing Mortgages (currently not available for CT, MD, NY)	Y	Y
Mortgages with Non-Individual Borrowers (i.e., Living Trust Mortgages & Native American Mortgages)	-	-
Mortgages with Captive Reinsurance	-	-
Mortgages with Custom Mortgage Insurance (MI)	-	-
Mortgages with Single Premium Lender-Paid MI⁶	Y	Y
Mortgages with Monthly and Annual Premium Lender-Paid MI⁶	-	-
Mortgages with Secondary Financing	Y	Y
Mortgages with Scheduled Acquisition Unpaid Principal Balances => \$1mm	-	-
Negotiated eMortgages originated using eNotes	-	-
Odd Due Date Mortgages	Y	Y
Odd Note Rate Mortgages (not divisible by .125)	Y	Y
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

⁴ Freddie Mac Relief Refinance Mortgages with LTV ratios greater than 105 percent are not eligible for sale under Cash-Released XChange.

⁵ Relief Refinance Mortgages must have Settlement Dates no more than 12 months after the Note Date and on or before September 30, 2019.

⁶ Mortgages with monthly and annual premium lender-paid mortgage insurance are eligible for sale only with Freddie Mac approval (see Guide Section 4701.2) and are not eligible for sale through Cash-Released XChange.