



Selling System Availability Matrix Cash Servicing-Released and Best Efforts

If a product is listed on this matrix as available under the Servicing-Released Sales Process, this means to the best of Freddie Mac's knowledge at least one servicing buyer is currently available. 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 on the Matrix as available is unavailable when a Seller takes out a contract in the selling system.

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supersedes and replaces any previous Availability Matrix and this Availability Matrix remains in effect until it is superseded and replaced on this Web site.

Last Updated: June 13, 2008

Available Fixed-Rate and Balloon Reset Mortgage Products ¹	Servicing-Released		Servicing-Retained
	Best Efforts ²	Mandatory ²	Best Efforts ²
15-, 20-, 30-, & 40-year Fixed-rate Mortgages	Y	Y	Y
5- & 7-year Balloon/Reset Mortgages	Y	Y	Y
Affordable Merit Rate®	Y	Y	Y
Alt 97®	Y	Y	Y
A-minus Mortgages (Fixed-rate Mortgages)	Y	Y	Y
A-minus Mortgages (7-year Balloon/Reset Mortgages)	-	-	Y
Cash-out Refinance	Y	Y	Y
Construction to Perm – One Close (Effective for mortgages originated prior to May 1, 2007)	Y	Y	Y
Construction to Perm – Two Close (Effective for mortgages originated prior to May 1, 2007)	Y	Y	Y
Converted Mortgages (Freddie Mac-owned/Seller-owned)	-	-	-
FHA and VA Mortgages	-	-	Y
HUD-Guaranteed Section 184 Native American Mortgages	-	-	Y
Financed Permanent Buydown < 3%	-	-	-

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

Available Fixed-Rate and Balloon Reset Mortgage Products ¹	Servicing-Released		Servicing-Retained
	Best Efforts ²	Mandatory ²	Best Efforts ²
Home Possible [®] 97 (Including Home Possible 3% Cash mortgage)	Y	Y	Y
Home Possible [®] 100	Y	Y	Y
Home Possible [®] Neighborhood Solution 97 (Including Home Possible Neighborhood Solution 3% Cash mortgage)	Y	Y	Y
Home Possible [®] Neighborhood Solution 100	Y	Y	Y
Initial Interest SM Mortgages	Y	Y	Y
Leasehold Mortgages	Y	Y	Y
Manufactured Housing Mortgages	Y	Y	Y
Mortgages for Newly Constructed Homes (Including Newly Built Home Mortgages, Construction Conversion Mortgages, and Renovation Mortgages)	Y	Y	Y
Mortgages with Captive Reinsurance	-	-	-
Mortgages with Custom Mortgage Insurance (MI)	-	-	-
Mortgages with Lender-Paid MI	-	-	-
Mortgages with Secondary Financing	Y	Y	Y
Odd Due Date Mortgages	-	-	-
Odd Note Rate Mortgages (not divisible by .125)	Y	Y	Y
Reduced MI Mortgages	-	-	-
Seasoned Mortgages	-	-	-
Section 502 Guaranteed Rural Housing Non-Assumable Mortgages	Y	Y	Y
Section 502 Guaranteed Rural Housing Assumable Mortgages	-	-	Y
Seller-owned Modified Mortgages	-	-	-

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