

## Overview

Freddie Mac offers a payup to standard cash pricing for eligible loans that have specified characteristics. This reference is designed to assist you with instructions and tips on selling and delivering these mortgages to Freddie Mac, using Loan Selling Advisor®. The following topics are included:

[Mortgage Eligibility and Delivery Requirements](#)

[Request Cash Rate Sheets for Mortgages with Specified Characteristics](#)

[Request a Mandatory, Contract-Level, Servicing Retained Cash Rate Sheet](#)

[Request a Best Efforts, Contract-Level, Servicing Released Cash Rate Sheet](#)

[Take Out a Mandatory Cash Contract with Specified Characteristics](#)

[Take Out a Best Efforts Cash Contract with Specified Characteristics](#)

[Resources](#)

## Mortgage Eligibility and Delivery Requirements

The table that follows identifies general contract eligibility requirements as well as specific requirements for completing contract terms.

| Contract Eligibility and Other Requirements   |   |
|---|---|
| Pricing commitment hours  | For information on Loan Selling Advisor hours of operation or pricing and commitment hours, please refer to: <a href="https://sf.freddie.mac.com/tools-learning/loan-advisor/hours-of-operation">https://sf.freddie.mac.com/tools-learning/loan-advisor/hours-of-operation</a>  |
| Contract type   | Mandatory Cash and Best Efforts contracts are eligible.   |
| Contract Terms  |   |
| Specified Characteristics<br><br><a href="#">Also see Cash Specified Pool Types (and eligible mortgage terms) in Loan Selling Advisor</a> | <ul style="list-style-type: none"> <li>• Low loan balances (LLBs): \$85K, \$110K, \$125K, \$150K, \$175K, \$200K, \$225K, 250K and \$275K</li> <li>• State FL (State of Florida)</li> <li>• State NY (State of New York)</li> <li>• State TX (State of Texas)</li> <li>• Investment</li> <li>• Green (GreenCHOICE® Mortgage secured by properties with Solar Panels (See section below for additional information on GreenCHOICE Mortgages®.))</li> <li>• Home Possible®</li> <li>• Super Conforming*</li> <li>• State NY Super Conforming*</li> <li>• FICO &lt;700 (Borrower FICO® is less than 700)</li> <li>• Second Home</li> </ul> |



| Contract Terms       |  |
|----------------------|--|
| Eligible Mortgages   | 10-15-, 20- and 30-year conventional, fixed-rate mortgages<br><br><b>Note:</b> Super conforming mortgages are only eligible for Super Conforming and State NY Super Conforming specified product paths             |
| Ineligible Mortgages | <ul style="list-style-type: none"> <li>• ARMs</li> <li>• Mortgages with LTV ratios greater than 105 percent</li> </ul>   |
| Eligible Executions  | <ul style="list-style-type: none"> <li>• Mandatory, Servicing Retained</li> <li>• Mandatory, Servicing Released</li> <li>• Best Efforts, Servicing Retained</li> <li>• Best Efforts, Servicing Released</li> </ul> |

\*Ineligible for Best Efforts Contracts.

### GreenChoice Mortgages®

When delivering loans for GreenCHOICE Mortgages® with solar panels, you must deliver the following Uniform Loan Delivery Dataset (ULDD) data points, if applies:

- Loan Program Identifier (Sort ID 404) of GreenCHOICEToPayOffOutstandingEnergyDebt”
- Renewable Energy Component Type (Sort ID 90.2) of “Solar”
- For new construction properties with Home Energy Rating System (HERS), an Index score less than or equal to 60 and the Investor Feature identifier (*IFI*) (Sort ID 368) of “J99.” Prior to delivery, acquire the HERS score through [RESNET](#) and confirm the score is less than or equal to 60.
  - For new construction properties with solar panels, deliver IFI (Sort ID 368) J98.

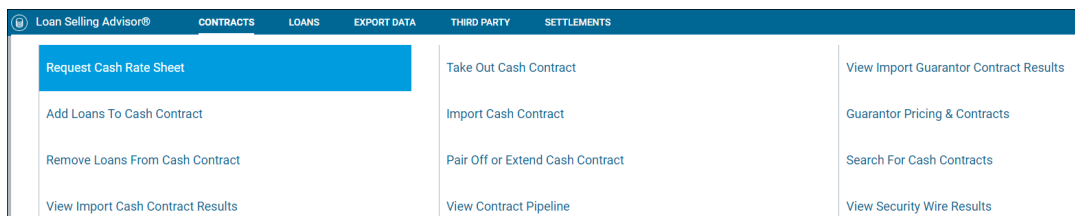
## Request Cash Rate Sheets for Mortgages with Specified Characteristics

The sections below provide step-by-step instructions on how to request Mandatory and Best Efforts, Servicing Retained and Servicing Released, Contract-Level rate sheets with cash specified payup characteristics through Loan Selling Advisor.

### Request a Mandatory, Contract-Level, Servicing Retained Cash Rate Sheet

Follow the steps below to request a Mandatory, Servicing Retained rate sheet with cash specified payup values:

1. From the **CONTRACTS** menu, click **Request Cash Rate Sheet**.





- The **Request Cash Rate Sheet** parameters page displays. The Contract Option, Servicing Option and Pricing Detail default, but you may select other options depending on the type of rate sheet you want to create:

- The **Servicing Spread** defaults to .25%. You may select a different servicing spread from the drop-down menu if your Terms of Business permit.
- The Interest Rate will default to **All Interest Rates**. If you want a range of interest rates, click the **Interest Rate Range** drop down menu to select specific interest rate.
- You may enter up to three odd note rates in the **Other Interest Rate** fields for rates that do not fall on the 1/8 of 1 percent increment.

- For Contract Products, the system defaults to **All Products**. Deselect the checkbox to select **All Fixed Only** or select specific fixed-rate products from the drop-down menu. You may also enter the product name (enable the predictive search capability) to search for the product.



- Select a **Contract Period**. You can choose **All** contract periods, select a standard contract period or enter up to three non-standard contract periods under **Other**. Non-standard contract periods can range from 2 to 89 days.

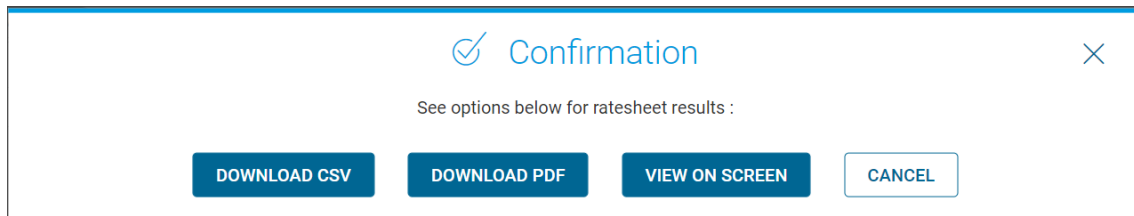
Contract Period \*

All
  5 days
  10 days
  15 days
  30 days
  45 days
  60 days
  75 days
  90 days
  Other (2 to 90 days)

Click **REQUEST CASH RATE SHEET**.



- A Confirmation pop-up displays options to download the results to a CSV or PDF file or view the results on screen. Select **VIEW ON SCREEN**.



- The **Cash Rate Sheet** (results) display. This page contains a link to [Guide Exhibit 19, Credit Fees](#) as well as the option to print or download the rate sheet results.

**Note:** Cash specified payup products are identified by the Max LLB threshold, and the **CONTRACT PRICE SUM** includes the payup value.

The example below depicts a 30-Year Fixed Rate Conventional product and a 30-Year Fixed Rate Conventional Max LLB of \$250K, an interest rate of 6.0% and a non-standard contract period of 35 days.

| Cash Rate Sheet  |                               |
|--|-------------------------------|
| <b>Pricing Criteria</b>  |                               |
| CONTRACT OPTION:<br>Mandatory  | SERVICING OPTION:<br>Retained |
|  | SERVICING SPREAD:<br>0.25%    |
| <a href="#">Credit Fees in Price</a> are not included in the Contract Product prices displayed.    |                               |
| 30-Year Fixed Rate Conventional <span style="float: right;">Valid as of 05/15/2023 12:14:42</span> |                               |
| NOTE RATE  | CONTRACT PERIOD: 35 DAYS      |
|  | CONTRACT PRICE SUM            |
| 6.000%   | 99.831                        |
| 30-Year Fixed Rate Conventional Max LLB <= 250,000   |                               |
| NOTE RATE  | CONTRACT PERIOD: 35 DAYS      |
|  | CONTRACT PRICE SUM            |
| 6.000%   | 100.346                       |
| CONTRACT DAY   | EXPIRATION DATE               |
| 35 Days  | 06/20/2023                    |



## Request a Best Efforts, Contract-Level, Servicing Released Cash Rate Sheet

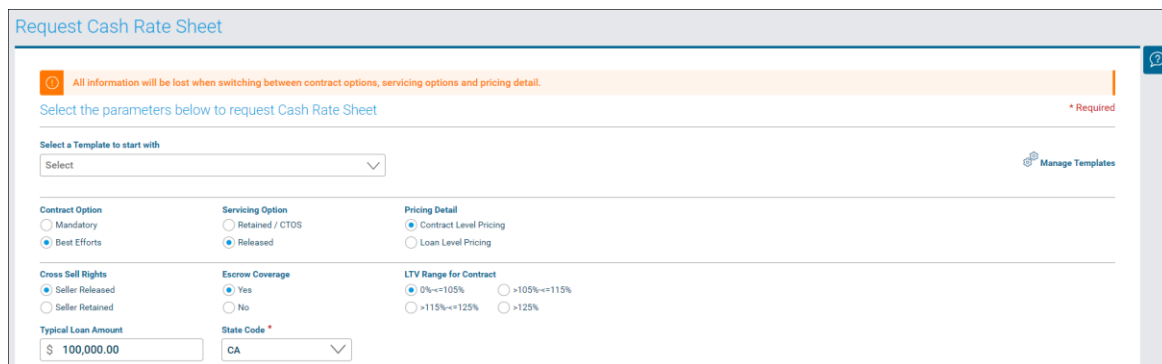
Follow the steps below to request a Best Efforts, Servicing Released rate sheet with cash specified payout values:

1. From the **CONTRACTS** menu, click **Request Cash Rate Sheet**.



2. The **Request Cash Rate Sheet** parameters page displays. Make the following selections:

- **Contract Option** of Best Efforts
- **Servicing Option** of Released
- **Pricing Detail** of Contract Level Pricing



A panel of additional servicing released fields displays. The system will default values for the fields that display but you may select a different value. For example, the system will default the Cross Sell Rights to Seller Released but you may select Seller Retained.

- **Cross Sell Rights** defaults to Seller Released but you may select Seller Retained. Cross Sell allows the Transferee Servicer or the Seller to solicit the borrower after the loan is sold.
- **Escrow Coverage** defaults to Yes. Select No if there are no escrow collections for the loan.
- **LTV Range for Contract** defaults to 0%-<=105%. Select a different range as applicable.
- **Typical Loan Amount** defaults to \$100,000 but you may enter a different loan amount. The minimum is \$1,000.
- You must enter a property **State Code**.



- Click on the arrow to the right of **Additional Servicing Released Information** to expand the section and view additional data fields/loan characteristics that may be subject to Exhibit 19 Credit Fees. Enter this information to receive a granular contract price.

- The Servicing Spread defaults to .25%. You may select a different servicing spread from the drop-down menu if your Terms of Business permit.
- The Interest Rate will default to **All Interest Rates**. If you want a range of interest rates, click the **Interest Rate Range** drop down menu to select specific interest rate.
- You may enter up to three odd note rates in the **Other Interest Rate** field for rates that do not fall on the 1/8 of 1 percent increment.

- Choose a **Contract Product**. The system defaults to **All Fixed Only**. Deselect the checkbox to select specific fixed-rate products from the drop-down menu. You may also enter the product name (enable the predictive search capability) to search for the product.

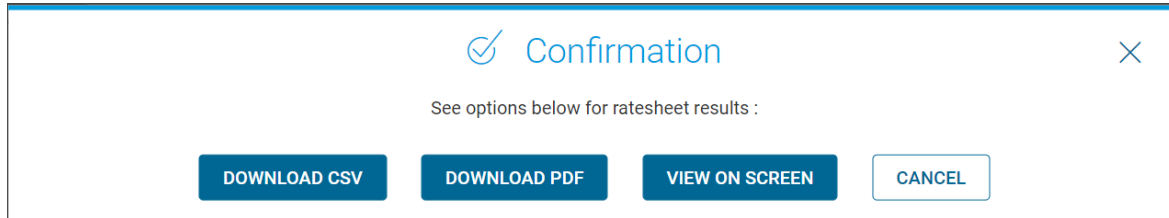
- Select a **Contract Period**. You can choose **All** contract periods, select a standard contract period or enter up to three nonstandard contract periods under **Other**. Nonstandard contract periods can range from 2 to 89 days.

Click **REQUEST CASH RATE SHEET**.

**REQUEST CASH RATE SHEET**



- A Confirmation pop-up displays options to download the results to a CSV or PDF file or view the results on screen. Select **VIEW ON SCREEN**.



- The **Cash Rate Sheet** (results) displays. This page contains a link to [Guide Exhibit 19, Credit Fees](#) as well as the option to print or download the rate sheet results.

**Note:** Cash specified payup products are identified by the Max LLB threshold, and the **CONTRACT PRICE SUM** includes the payup value.

The example below depicts a 30-Year Fixed Rate Conventional product and a 30-Year Fixed Rate Conventional Max LLB of \$85K, an interest rate range of 6.0% to 6.125%, a standard contract period of 30 days and non-standard contract period of 40 days.

Servicing Released price components are comprised of:

- Contract Asset Price** = Freddie Mac Base Price
- Contract SRP** = Servicing Released Premium (SRP)
- Contract Price Sum** = The Freddie Mac Base Price + SRP + payup value

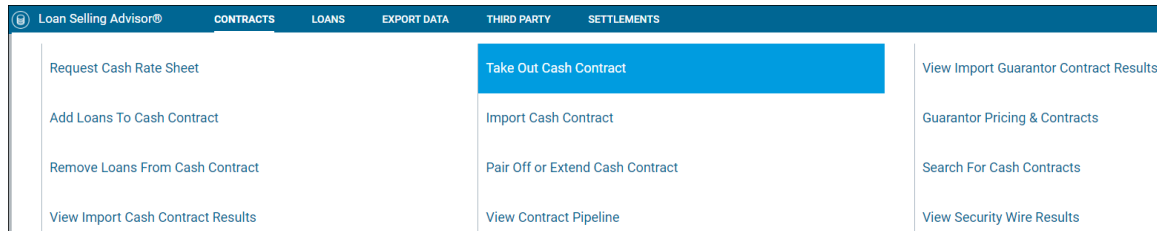
| Cash Rate Sheet   |                               |                            |                             |                          |   |                                 |
|---|-------------------------------|----------------------------|-----------------------------|--------------------------|---|---------------------------------|
| <b>Pricing Criteria</b>   |                               |                            |                             |                          |   |                                 |
| CONTRACT OPTION:<br>Best Efforts  | SERVICING OPTION:<br>Released | SERVICING SPREAD:<br>0.25% | CROSS SELL RIGHTS:<br>False | LOAN AMOUNT:<br>\$100000 | ESCROW COVERAGE:<br>Taxes and Insurance |                                 |
| STATE CODE:<br>CA   | CS/LTV(A-MINUS):<br>False     |                            |                             |                          |   |                                 |
| <b>Additional Servicing Released Information</b>  |                               |                            |                             |                          |   |                                 |
| <a href="#">Credit Fees in Price</a> are not included in the Contract Product prices displayed. |                               |                            |                             |                          |   |                                 |
| <b>30-Year Fixed Rate Conventional</b>  |                               |                            |                             |                          |   | Valid as of 05/15/2023 12:39:39 |
| NOTE RATE   | CONTRACT PERIOD: 30 DAYS      |                            | CONTRACT PERIOD: 40 DAYS    |                          |   |                                 |
|   | CONTRACT PRICE SUM            | CONTRACT SRP               | CONTRACT ASSET PRICE        | CONTRACT PRICE SUM       | CONTRACT SRP                            | CONTRACT ASSET PRICE            |
| 6.000%  | 100.894                       | 1.136                      | 99.758                      | 100.788                  | 1.136                                   | 99.652                          |
| 6.125%  | 101.125                       | 1.103                      | 100.022                     | 101.020                  | 1.103                                   | 99.917                          |
| <b>30-Year Fixed Rate Conventional Max LLB &lt;= 85,000</b>                                     |                               |                            |                             |                          |   |                                 |
| NOTE RATE   | CONTRACT PERIOD: 30 DAYS      |                            | CONTRACT PERIOD: 40 DAYS    |                          |   |                                 |
|   | CONTRACT PRICE SUM            | CONTRACT SRP               | CONTRACT ASSET PRICE        | CONTRACT PRICE SUM       | CONTRACT SRP                            | CONTRACT ASSET PRICE            |
| 6.000%  | 103.689                       | 1.136                      | 102.553                     | 103.584                  | 1.136                                   | 102.448                         |
| 6.125%  | 104.088                       | 1.103                      | 102.985                     | 103.984                  | 1.103                                   | 102.880                         |
| <b>CONTRACT DAY</b>   |                               |                            |                             |                          |   |                                 |
|   | <b>EXPIRATION DATE</b>        |                            |                             |                          |   |                                 |
| 30 Days   | 06/14/2023                    |                            |                             |                          |   |                                 |
| 40 Days   | 06/26/2023                    |                            |                             |                          |   |                                 |



## Take Out a Mandatory Cash Contract with Specified Characteristics

To create a Cash contract with specified characteristics, do the following:

1. From the **CONTRACTS** menu, click **Take Out Cash Contract**.



2. The **Take Out Contract** page displays. Make the following selections, then click **CREATE CONTRACT**.

- **Contract Option** of Mandatory, Fixed
- **Servicing Option** of Retained or Released

The screenshot shows the 'Take Out Contract' page. At the top, it says 'Select the parameters below to create a contract:'. Below this is the 'Create New Contract' section. Under 'Contract Option', there are three radio buttons: 'Mandatory' (selected), 'Fixed', and 'ARM'. Under 'Servicing Option', there are three radio buttons: 'Released (Fixed Only)', 'Retained' (selected), and 'CTOS'. Below this is the 'Create New Loan for Best Efforts Contract' section, which includes a note: 'For loans in the system, enter either the Seller Loan Identifier and/or the Primary Borrower's Last Name.' There are two input fields: 'Seller Loan Identifier' and 'Primary Borrower Last Name'. At the bottom left, there is a blue button labeled 'CREATE CONTRACT'.

3. The **Loan Purchase Contract Terms** page displays. Complete all required fields, and then click **PRICE CONTRACT**.

Note: In the example below, a Cash Specified Payup of < \$150,000 was selected.





**Take Out Contract**

Select the parameters below to create a contract

Contract Option: **Mandatory**

Loan Amortization Type:  Fixed,  ARM

**Contract Information**

Pricing Identifier: NONE

Contract Product: 30-Year Fixed Rate Conventional

Cash Specified Pool Type: Max LLB <= 150,000

Interest Rate % Range: 6.000% to 6.500%

Contract Amount: \$ 850,000

Contract Name: Type here...

Contract Period: 35

Effective Date: 01/31/2024

Effective Time: 18:44:26

LTV Ratio Percent Range:  0% - <=105%,  >105% - <=115%,  >115% - <=125%,  >125%

**Servicing Information**

Servicing Option:  Released,  Retained,  CLOS

Designated Servicer Number: [Redacted]

Servicing Spread: 0.250%

**PRICE CONTRACT** **CLEAR**

[Back to Contract Parameters](#)

NOTICE: Loan Selling Advisor only maintains loan and loan purchase data for the previous 7 years. Older data is stored elsewhere under our record retention policy.

- A 60-second pricing timer displays with contract price information. If the contract terms and price are acceptable, click **ACCEPT**. If the terms are not acceptable, click **REJECT**, and the system will allow you to re-price the contract.

**Note:** The cash specified payoff value is included in the **CONTRACT PRICE**.

**Contract Price** **REJECT** **ACCEPT**

**Accept or reject contract price in 60 seconds or less.**

Time Remaining: 47 seconds

**Contract Price**

Price information displayed here is not final. Final price adjustments for each mortgage will be determined at settlement and reflected on your settlement statement.

| CONTRACT PRODUCT                | CASH SPECIFIED POOL TYPE | CONTRACT AMOUNT | EXPIRATION DATE |
|---------------------------------|--------------------------|-----------------|-----------------|
| 30-Year Fixed Rate Conventional | Max LLB <= 150,000       | \$850,000.00    | 03/06/2024      |

| INTEREST RATE RANGE | 6.000%  | 6.125%  | 6.250%  | 6.375%  | 6.500%  |
|---------------------|---------|---------|---------|---------|---------|
| CONTRACT PRICE      | 101.178 | 101.792 | 100.397 | 101.246 | 101.922 |

**Contract Details**

| SERVICING OPTION | CONTRACT NAME | CONTRACT OPTION | CONTRACT PERIOD | DESIGNATED SERVICER NUMBER |
|------------------|---------------|-----------------|-----------------|----------------------------|
| Retained         | --            | Mandatory       | 35              | [Redacted]                 |

| SERVICING SPREAD | PRICING IDENTIFIER | PI TYPE | INVESTOR CONTRACT IDENTIFIER | EXPIRATION DATE |
|------------------|--------------------|---------|------------------------------|-----------------|
| 0.250%           | NONE               | FLOW    | 808941636                    | 03/06/2024      |

NOTICE: Loan Selling Advisor only maintains loan and loan purchase data for the previous 7 years. Older data is stored elsewhere under our record retention policy.

- If you accept the price, the system presents a Confirm Contract Price message and re-displays the price information. You will have 15-seconds to **ACCEPT** or **REJECT** the price. To re-price the contract or access other functionality, click **REJECT**.



**Confirm Contract Price** ✕

Price information displayed here is not final. Final price adjustments for each mortgage will be determined at settlement and reflected on your settlement statement.

|                                 |   |                 |                 |
|---------------------------------|---|-----------------|-----------------|
| CONTRACT PRODUCT                | CASH SPECIFIED POOL TYPE                                  | CONTRACT AMOUNT | EXPIRATION DATE |
| 30-Year Fixed Rate Conventional | Max L <input type="text" value="Confirm Contract Price"/> | \$850,000.00    | 03/06/2024      |

|                     |         |         |         |         |         |
|---------------------|---------|---------|---------|---------|---------|
| INTEREST RATE RANGE | 6.000%  | 6.125%  | 6.250%  | 6.375%  | 6.500%  |
| CONTRACT PRICE      | 101.138 | 101.695 | 100.320 | 101.063 | 101.650 |

Time Remaining: 13 seconds

- If you clicked **ACCEPT**, the **Cash Contract Details** page displays. This example depicts a contract where loans have not been allocated.

**Note:** The cash specified payup value is included in the **CONTRACT PRICE**.

**Cash Contract Details**

Contract Options

Summary of Contract Terms

|                              |                            |                                 |                         |                  |
|------------------------------|----------------------------|---------------------------------|-------------------------|------------------|
| INVESTOR CONTRACT IDENTIFIER | CONTRACT OPTION            | CONTRACT PRODUCT                | ACCEPTED DATE           | EXPIRATION DATE  |
| 40010343                     | Mandatory                  | 30-Year Fixed Rate Conventional | 01/31/2024 04:34:13     | 03/06/2024       |
| CONTRACT AMOUNT              | PRICING IDENTIFIER         | INTEREST RATE PERCENT RANGE     | SERVICING OPTION        | CONTRACT NAME    |
| \$850,000.00                 | NONE                       | 6.000% - 6.500%                 | Retained                | --               |
| REMAINING BALANCE            | PI TYPE                    | LOAN AMORTIZATION PERIOD COUNT  | DESIGNATED SERVICER #   | PAIR OFF AMOUNT  |
| \$850,000.00                 | Flow                       | 239 - 362 months                | 156827                  | --               |
| TOTAL UPB                    | LOAN MATURITY PERIOD COUNT | CASH SPECIFIED POOL TYPE        | LTV RATIO PERCENT RANGE | SERVICING SPREAD |
| \$0.00                       | 241 - 360 months           | Max LLB <= 150,000              | 0% - <= 105%            | 0.250%           |

CONTRACT STATUS  
**Accepted**

|                     |         |         |         |         |         |
|---------------------|---------|---------|---------|---------|---------|
| INTEREST RATE RANGE | 6.000%  | 6.125%  | 6.250%  | 6.375%  | 6.500%  |
| CONTRACT PRICE      | 101.138 | 101.695 | 100.320 | 101.063 | 101.650 |

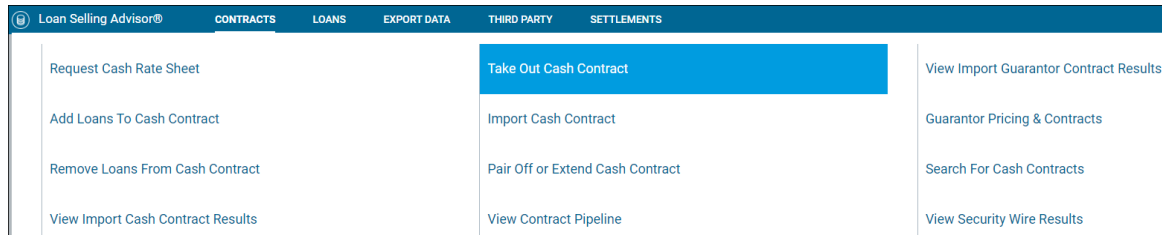
**There are no loan(s) added to this contract.**  
Price information displayed here is not final. Final price adjustments for each mortgage will be determined at settlement and reflected on your settlement statement.  
\*Representation and Warranty

NOTICE: Loan Selling Advisor only maintains loan and loan purchase data for the previous 7 years. Older data is stored elsewhere under our record retention policy.

## Take Out a Best Efforts Cash Contract with Specified Characteristics

To create a Best Efforts Cash contract with specified characteristics, do the following:

- From the **CONTRACTS** menu, click **Take Out Cash Contract**.



2. The **Take Out Contract** page displays.

a) Make the following selections:

- **Contract Option** of Best Efforts (Fixed Only)
- **Servicing Option** of Retained or Released

b) Under the **Create New Loan for Best Efforts Contract** section you must indicate whether you are simultaneously creating the loan with the contract or if the loan is already saved in the system:

- For loans already saved in the system, enter the **Seller Loan Identifier** and/or the **Primary Borrower Last Name**
- To create a new loan, click **Create New Loan** to enter the loan characteristics.
- Click **CREATE CONTRACT**.

### Take Out Contract

Select the parameters below to create a contract:

---

#### Create New Contract

**Contract Option:**  Mandatory  Best Efforts (Fixed Only)  
 Fixed  
 ARM

**Servicing Option:**  Released (Fixed Only)  Retained  CTOS

#### Create New Loan for Best Efforts Contract

For loans in the system, enter either the Seller Loan Identifier and/or the Primary Borrower's Last Name.

**Seller Loan Identifier:**

**Primary Borrower Last Name:**

For loans not yet in the system [Create New Loan](#) (Best Efforts only).

**CREATE CONTRACT**



- The **Search Loan Results: Create Single Loan Contract** page displays. Click the **Seller Loan Identifier** for the loan you want to allocate to the contract.

Search Loan Results: Create Single Loan Contract

Confirm the loan below should be used to create a contract:

1-1 of 1 Loan Loans Per Page: 25

| SELLER LOAN IDENTIFIER | PRIMARY BORROWER LAST NAME | PRIMARY BORROWER FIRST NAME | INTEREST RATE | UNPAID PRINCIPAL BALANCE | LOAN REFERENCE PRODUCT LABEL    | LOAN STATUS |
|------------------------|----------------------------|-----------------------------|---------------|--------------------------|---------------------------------|-------------|
|                        | DOE                        |                             | 7.000%        | \$149,000.00             | 30-Year Fixed Rate Conventional | New         |

1-1 of 1 Loan Loans Per Page: 25

[Search Page](#)

NOTICE: Loan Selling Advisor only maintains loan and loan purchase data for the previous 7 years. Older data is stored elsewhere under our record retention policy.

- The **Single Loan Create Contract** page displays. Complete all required fields, and then click **PRICE CONTRACT**.

Single Loan Create Contract

Contract Information

Master Commitment: NONE

CONTRACT PRODUCT: 30-Year Fixed Rate Conventional [Show Details](#)

Cash Specified Pool Indicator:  Yes  No

Cash Specified Pool Type: Max LLB <= 150,000

CONTRACT AMOUNT: \$149,000.00

Contract Name:

Contract Period: 30 days (Enter a number between 2 and 90)

INTEREST RATE PERCENT RANGE: 7.000% to 7.000% (in 0.125 increments)

LTV Ratio Percent Range:  0% - <=105%  >105% - <=115%  >115% - <=125%  >125%

Effective Date and Time: 01/31/2024 05:33:05 (HH:MM:SS)  AM  PM

Max LLB <= 275,000  
Max LLB <= 250,000  
Max LLB <= 225,000  
Max LLB <= 200,000  
Max LLB <= 175,000  
Max LLB <= 150,000  
Max LLB <= 125,000  
Max LLB <= 110,000  
Max LLB <= 85,000  
State FL  
State TX  
State NY  
Investment  
Second Home  
Green  
Home Possible  
FICO < 700

Escrow Coverage: Taxes And Insurance

CS/LTV (A-Minus):  Yes  No

STATE CODE: VA

AVERAGE UNPAID PRINCIPAL BALANCE: \$149,000.00

Cross Sell Rights:  Seller Retained  Seller Released

Loan Product Advisor (LPA) Activity

CS/LTV (A-MINUS): No

LPA INDICATOR: Non LPA Loan

LP PRICE LEVEL:

[Additional Servicing Released Information](#)

Pricing for Cash-Servicing Released Mortgages is not final until the Funding Date. Loan level prices are determined at contract allocation based on detailed loan-level attributes and may change if loan detail information is modified before the Funding Date. Final price adjustments for each Mortgage will be determined at settlement and reflected on your settlement statement.

[PRICE CONTRACT](#) [CLEAR FORM](#)

[Change Contract parameters](#)

**Note:** If you want to receive a cash payoff, you must select **Yes** for the **Cash Specified Pool Indicator** and select the applicable **Cash Specified Pool Type**.



5. A 60-second pricing timer displays with contract price information. If the contract terms and price are acceptable, click **ACCEPT**. If the terms are not acceptable, click **REJECT**, and the system will allow you to re-price the contract.

**Note:** The cash specified payup value is included in the **CONTRACT PRICE**.

The screenshot shows a web interface titled "Contract Price". At the top, it says "You have 60 seconds to accept this Contract Price." Below this, the contract details are listed:

|                               |                                 |
|-------------------------------|---------------------------------|
| CONTRACT PRODUCT:             | 30-Year Fixed Rate Conventional |
| CONTRACT AMOUNT:              | \$149,000.00                    |
| EXPIRATION DATE:              | 03/01/2024                      |
| LOAN REFERENCE PRODUCT LABEL: | 30-Year Fixed Rate Conventional |
| INTEREST RATE RANGE:          | 7.000%                          |
| CONTRACT PRICE:               | 103.549                         |
| LOAN NET PRICE:               | 103.549                         |
| LOAN SRP:                     | 1.272                           |
| LOAN ASSET PRICE:             | 102.277                         |

Below the table, a timer shows "Time Remaining: 48 Seconds" with a progress bar. At the bottom, there are two buttons: "ACCEPT" and "REJECT".

6. If you accept the price, the system presents a 15-second pricing timer. If the price is acceptable, click **I AGREE**. To re-price the contract or access other functionality, click **I DO NOT AGREE**.

The screenshot shows a web interface titled "Contract Price". At the top, it says "You have 15 seconds to accept this Contract Price." Below this, the contract details are listed:

|                               |                                 |
|-------------------------------|---------------------------------|
| CONTRACT PRODUCT:             | 30-Year Fixed Rate Conventional |
| CONTRACT AMOUNT:              | \$149,000.00                    |
| EXPIRATION DATE:              | 03/01/2024                      |
| LOAN REFERENCE PRODUCT LABEL: | 30-Year Fixed Rate Conventional |
| INTEREST RATE RANGE:          | 7.000%                          |
| CONTRACT PRICE:               | 103.549                         |
| LOAN NET PRICE:               | 103.549                         |
| LOAN SRP:                     | 1.272                           |
| LOAN ASSET PRICE:             | 102.277                         |

Below the table, a timer shows "Time Remaining: 9 Seconds" with a progress bar. At the bottom, there are two buttons: "I AGREE" and "I DO NOT AGREE".



- If you click, **I AGREE**, the **Cash Contract Details** page displays. In the example that follows, loans have not been allocated to the contract.

**Note:** The cash specified payup value is included in the **CONTRACT PRICE**.

### Cash Contract Details

#### Summary of Contract Terms

|  |                                   |                     |
|--|-----------------------------------|---------------------|
| CONTRACT NAME:   | REMAINING BALANCE:                | \$0.00              |
| INVESTOR CONTRACT IDENTIFIER:                            | CONTRACT AMOUNT:                  | \$149,000           |
| CONTRACT OPTION: <b>Best Efforts</b>                     | CONTRACT STATUS:                  | Accepted            |
| CONTRACT PRODUCT: <b>30-Year Fixed Rate Conventional</b> | ACCEPTED DATE:                    | 01/31/2024 17:33:05 |
| LTV RATIO PERCENT RANGE: <b>0% - &lt;=105%</b>           | EXPIRATION DATE:                  | 03/01/2024          |
| MASTER COMMITMENT: <b>NONE</b>                           | MC TYPE:                          | Flow                |
| LOAN AMORTIZATION PERIOD COUNT: <b>239 to 362 months</b> | SERVICING OPTION:                 | Released            |
| INTEREST RATE PERCENT RANGE: <b>7.000% to 7.000%</b>     | ESCROW COVERAGE:                  | Yes                 |
| LOAN MATURITY PERIOD COUNT: <b>241 to 360 months</b>     | STATE CODE:                       | VA                  |
| CASH SPECIFIED POOL TYPE: <b>Max LLB &lt;= 150,000</b>   | CROSS SELL RIGHTS:                | Seller Released     |
|  | CS/LTV (A-MINUS):                 | No                  |
|  | AVERAGE UNPAID PRINCIPAL BALANCE: | \$149,000.00        |

#### Contract Options

- [Modify Best Efforts Contract](#)
- [Change Contract Name](#)
- [Extend or Rollock](#)
- [View/Print Contract Confirmation](#)
- [Refresh Contract Details](#)
- [B&W\\* Relief Summary Info](#)

#### Loan Options

- [Enter Settlement Details](#)
- [Evaluate Loan\(s\)](#)
- [Modify Best Effort Import](#)
- [Build Form 1034](#)
- [Build Form 996E](#)
- [Set Docs Drawn Date](#)
- [Withdraw Loan](#)

Pricing for Cash-Servicing Released Mortgages is not final until the Funding Date. Loan level prices are determined at contract allocation based on detailed loan-level attributes and may change if loan detail information is modified before the Funding Date. Final price adjustments for each Mortgage will be determined at settlement and reflected on your settlement statement.

INTEREST RATE RANGE: **7.000%**  
 CONTRACT PRICE: **103,549**

#### Loan Product Advisor (LPA) Activity

CS/LTV (A-MINUS): **No**  
 LPA INDICATOR: **Non LPA Loan**  
 LP PRICE LEVEL:

[Additional Servicing Released Information](#)

#### Loan Details

Go to [Loan Pipeline](#) to view additional columns for these loans

| SELLER LOAN IDENTIFIER | PRIMARY BORROWER LAST NAME | INTEREST RATE | LOAN REFERENCE PRODUCT LABEL    | LOAN STATUS | WIRE INSTRUCTIONS ATTACHED DATE | UNPAID PRINCIPAL BALANCE | WHL | SERVICER | NET PRICE | TOTAL FEES |
|------------------------|----------------------------|---------------|---------------------------------|-------------|---------------------------------|--------------------------|-----|----------|-----------|------------|
|                        | DOE                        | 7.0%          | 30-Year Fixed Rate Conventional | New         |                                 | \$149,000.00             | No  | 157360   | 103,549   | \$0.00     |

1-1 of 1 Loans Loans Per Page:

Prices and fees displayed here are not final. Prices and fees will be determined at settlement and reflected on your settlement statement based on the data provided by the Seller. Refer to Guide Exhibit 19 and other Purchase Documents for more information about price and fee adjustments that may apply.

\*Representation and Warranty



## Resources

For additional help, consult these resources:

- [Cash Payups for Mortgages with Specified Characteristics](#) which provides
  - General eligibility information
  - [FAQs](#)
- *Guide Section 6101.3*, Mandatory fixed-rate Cash Contracts
- [Sell For Cash](#) webpage
- [Import Cash Contracts Specification](#) (xlsx)
- For questions and further assistance:
  - [Cash\\_ex@freddiemac.com](mailto:Cash_ex@freddiemac.com)
  - Customer Support Contact Center: 800-FREDDIE
  - Your Freddie Mac representative

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