

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: <u>https://sf.freddiemac.com/tools-learning/loan-advisor/hours-of-operation</u>
Contract type	Mandatory Cash and Best Efforts contracts are eligible.
Contract Terms	
Specified Characteristics Also see Cash Specified Pool Types (and eligible mortgage terms) in Loan Selling Advisor	 Low loan balances (LLBs): \$85K, \$110K, \$125K, \$150K, \$175K, \$200K, \$225K, 250K and \$275K State FL (State of Florida) State NY (State of New York) State TX (State of Texas) Investment Green (GreenCHOICE[®] Mortgage secured by properties with Solar Panels (See section below for additional information on Complete State State
	GreenCHOICE Mortgages [®] .) Home Possible [®]
	 Super Conforming* State NY Super Conforming*
	 FICO <!--00 (Borrower FICO<sup-->® is less than 700) Second Home



Contract Terms	
Eligible Mortgages	10-15-, 20- and 30-year conventional, fixed-rate mortgages
	Note: Super conforming mortgages are only eligible for Super
	Conforming and State NY Super Conforming specified product paths
Ineligible Mortgages	• ARMs
	 Mortgages with LTV ratios greater than 105 percent
Eligible Executions	Mandatory, Servicing Retained
	Mandatory, Servicing Released
	Best Efforts, Servicing Retained
	Best Efforts, Servicing Released

*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 <u>RESNET</u> 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.

8	Loan Selling Advisor®	CONTRACTS	LOANS	EXPORT DATA	THIRD PARTY	SETTLEMENTS	
	Request Cash Rate Sheet				Take Out Cash C	Contract	View Import Guarantor Contract Results
	Add Loans To Cash Contra	ct			Import Cash Co	ntract	Guarantor Pricing & Contracts
	Remove Loans From Cash	Contract			Pair Off or Exter	nd Cash Contract	Search For Cash Contracts
	View Import Cash Contract	Results			View Contract P	ipeline	View Security Wire Results



Learning



2. 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:

() All information will be	e lost when switching between contract op	ions, servicing options and pricing detail.						
Select the parameters	s below to request Cash Rate Sh	eet						* Required
Select a Template to start with								
Select		\sim					6	Manage Templates
Contract Option	Servicing Option	Pricing Detail						
Mandatory	Retained / CTOS	Contract Level Pricing						
Best Efforts	() Released	O Loan Level Pricing						
Servicing Spread	Interest Rate *	Interest Rate Range			Other Interest Rate(Ex	2.99 or 3.999)		
0.250%	All Interest Rates OR	Select 🗸 to	Select	\sim -	+ Type here	% Type here %	Type here	%
Choose Contract Pro	duct*							
Choose Contract Pro								
All Products	Fixed Only All ARM Only							
Fixed Products								CLEAR ALL
30-Year Fixed Rate Convention	aal ×) (30-Year Fixed Rate Conventional Max L	B <= 85,000 ×) +56						\sim
ARM Products								CLEAR ALL
3-Year 6-Month 30-Day Averag	e SOFR ARM 2/1/5 ×) (5-Year 6-Month 30-Day	Average SOFR ARM 2/1/5 × +2						\sim
(o rear o monitor o a) rineraj		110092-001111112-110 () 12						~
Contract Period *			-		Other (2 to 90 days)			
	10 days 15 days 30	dava 45 dava 60 dava	75 days	90 days				

- 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.

Servicing Spread	Interest Rate *	Interest Rate Range					Other Interest Ra	te(Ex 2.9	19 or 3.999)			
0.250%	All Interest Rates OR	Select V	to	Select	\sim	+	Type here	%	Type here	%	Type here	%

• 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.

Choose Contract Product									
All Products All Fixed Only All ARM Only									
Fixed Products CLEAR ALL									
30-Year Fixed Rate Conventional X 30-Year Fixed Rate Conventional Max LLB <= 85,000 × +50	\sim								
ARM Products									
	\sim								





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

Click REQUEST CASH RATE SHEET.



3. 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**.

Confirmation								
See options below for ratesheet results :								
DOWNLOAD CSV	DOWNLOAD PDF VIEW ON SCREEN CANCEL							

4. The **Cash Rate Sheet** (results) display. This page contains a link to <u>Guide Exhibit 19, Credit Fees</u> 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 Shee	et		
Pricing Criteria			
CONTRACT OPTION: Mandatory	SERVICING OPTION: Retained	SERVICING SPREAD: 0.25%	
Credit Fees in Price are no	t included in the Contract Product prices displa	ayed.	
30-Year Fixed Rate Conve	ntional		Valid as of 05/15/2023 12:14:42
NOTE RATE		CONTRACT PERIOD: 35 DAYS	
		CONTRACT PRICE SUM	
6.000%		99.831	
30-Year Fixed Rate Conve	ntional 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 payup values:

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

() I	oan Selling Advisor®	CONTRACTS	LOANS	EXPORT DATA	THIRD PARTY	SETTLEMENTS	
		Request Cash Rate Sheet				Take Out Cash (Contract	View Import Guarantor Contract Results
		Add Loans To Cash Contract				Import Cash Co	ntract	Guarantor Pricing & Contracts
		Remove Loans From Cash Contract				Pair Off or Exter	nd Cash Contract	Search For Cash Contracts
		View Import Cash Contract	Results			View Contract P	ipeline	View Security Wire Results

- 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

All information will be	e lost when switching between contract op	tions, servicing options and pricing detail.	
elect the parameter	* Required		
lect a Template to start with			
elect		\checkmark	🖗 Manage Templates
ntract Option	Servicing Option	Pricing Detail	
) Mandatory) Best Efforts	Retained / CTOS Released	Contract Level Pricing Loan Level Pricing	
oss Sell Rights	Escrow Coverage	LTV Range for Contract	
Seller Released	 Yes 	0%-<=105% >105%-<=115%	

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.

Additional Servicing Released Info	rmation			^
Loan Level Credit Score Value Type Here	LTV Ratio Percent Type Here %	Combined LTV Ratio Percent Type Here%	Construction Method Type None Site Built Manufactured	Loan Purpose Type None Purchase Refinance
Property Usage Type None Primary Residence Second Home Investment	Buydown Temporary Subsidy Indicator None True False	Loan Originator Type None Londer Broker Correspondent	Project Legal Structure Type None Condominium Cooperstive	Property Estate Type None Fee Simple Leseshold Life Estate
HMDA Rate Spread Percent Type Here %	Mortgage Conformity Type None Conforming	Financed Unit Count	Non-Individual Borrower Type Select	\checkmark
Scheduled First Payment Date	Mortgage Type			
mm/dd/yyyy Loan Program Identifier (Select up to 5 items) Select	Select		\checkmark	\checkmark
Investor Feature Identifier				

- 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.

Servicing Spread	Interest Rate *		Interest Rate R	inge					Other Interest R	ate(Ex 2.	99 or 3.999)			
0.250%	✓ All Interest Rates	OR	6%	\sim	to	6.125%	\sim	+	Type here	%	Type here	%	Type here	%

 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.

Choose Contract Product	
All Fixed Only	
Fixed Products	CLEAR ALL
(30-Year Fixed Rate Conventional ×) (30-Year Fixed Rate Conventional Max LLB ← 85,000 ×)	×

• 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.

Contrac	t Period *								Other (2 to 90 days)	
All	5 days	10 days	15 days	🗸 30 days	45 days	60 days	75 days	90 days	40	

Click REQUEST CASH RATE SHEET.

REQUEST CASH RATE SHEET





4. 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**.



5. The **Cash Rate Sheet** (results) displays. This page contains a link to <u>Guide Exhibit 19, Credit Fees</u> 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 Shee	et					
Pricing Criteria						
CONTRACT OPTION: Best Efforts	SERVICING OPTION: Released	SERVICING SPREAD: 0.25%	CROSS SELL RIG False	GHTS: LOA \$10	N AMOUNT: 00000	ESCROW COVERAGE: Taxes and Insurance
STATE CODE: CA	CS/LTV(A-MINUS): False					
Additional Servici	ng Released Informatio	n				\sim
Credit Fees in Price are no	ot included in the Contract Pro	duct prices displayed.				
30-Year Fixed Rate Conve	entional					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 S	SUM CONTRACT SE	RP CONTRACT ASSET PF
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
30-Year Fixed Rate Conve	entional Max LLB <= 85,000					
NOTE RATE	CONTRACT PERIOD: 30 DAYS			CONTRACT PERIOD: 40 DAYS	3	
	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
CONTRACT DAY	EXPIRATION DATE					
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**.

() Loan Selling Advisor®	CONTRACTS	LOANS	EXPORT DATA	THIRD PARTY	SETTLEMENTS	
	Request Cash Rate Sheet				Take Out Cash	Contract	View Import Guarantor Contract Results
	Add Loans To Cash Contra	ict			Import Cash C	ontract	Guarantor Pricing & Contracts
	Remove Loans From Cash	Contract			Pair Off or Ext	end Cash Contract	Search For Cash Contracts
	View Import Cash Contrac	t Results			View Contract	Pipeline	View Security Wire Results

- 2. The Take Out Contract page displays. Make the following selections, then click CREATE CONTRACT.
 - Contract Option of Mandatory, Fixed

Select the parar	meters below to create	a contract:
Create New Co	ontract	
Contract Option:	Mandatory	Best Efforts (Fixed Only)
	• Fixed	
Servicing Option:	C Released (Fixed Only)	Retained CTOS
Create New Loan	for Best Efforts Contract	
For loans in the system	n, enter either the Seller Loan Ident	ifier and/or the Primary Borrower's Last Name.
Seller Loan Identifier:		
Primary Borrower Last Na	me:	

Servicing Option of Retained or Released

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.





Select the parameters belo	ow to create	a contract					
Contract Option	Loan Amortization T	ype					
Mandatory	Fixed						
Contract Information							*Required
Pricing Identifier *		Contract Product * ①		Cash Specified Pool Type		Interest Rate % Range * (increments of 0.125)
NONE	\sim	30-Year Fixed Rate Conventional	\sim	Max LLB <= 150,000	\sim	6.000 % to 6.5	500 %
Contract Amount *		Contract Name				Contract Period * (2-90 days)	
\$ 850,000		Type here				35	
Effective Date *		Effective Time * 24HH (HH:MM:SS)					
01/31/2024	Ē	18:44:26	Ø				
LTV Ratio Percent Range *							
● 0% - <=105% ○>105% - <=115%	>115% - <=125	% 🔘 >125%					
Servicing Information							
Servicing Option *		Designated Servicer Number *				Servicing Spread *	
Released Retained	⊖ ctos				\sim	0.250	%
	1						
PRICE CONTRACT CLEAR	J						

4. A 60-seconds 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**.

		or ress.							
Time Remaining: 47 seconds									
Contract Price									
Price information displayed here is r	not final. Final price	adjustments for	each mortgage w	ill be determined a	at settlement and	reflected on your settlement statement.			
CONTRACT PRODUCT 30-Year Fixed Rate Conventional		CASH SI Max LI	B <= 150,000		co \$8	ITRACT AMOUNT 50,000.00	EXPIRATION DATE 03/06/2024		
NTEREST 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 Retained	CONTRACT	NAME		CONTRACT OPTION Mandatory		CONTRACT PERIOD		DESIGNATED SERVICER NUMBER	
SERVICING SPREAD	PRICING IDE	NTIFIER		PI TYPE		INVESTOR CONTRACT IDENTIFIER		EXPIRATION DATE	

 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.





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 30-Year Fixed Rate Convent	ional	CAS Ma		POOL TYPE Contract Price	te	CONTRACT AMOUNT \$850,000.00	EXPIRATION DATE 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 second	ds			ACCEPT	l l	REJECT		

6. 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									
Cont	Summary of Contract Terms	S								0
act Optic	INVESTOR CONTRACT IDENTIFIER 40010343	co M	NTRACT OPTION andatory		CON 30-	TRACT PRODUCT Year Fixed Rate C	onventional	ACCEPTED DATE 01/31/2024 04:34:13	EXPIRATION DATE 03/06/2024	ê
suc	CONTRACT AMOUNT \$850,000.00	PR	ICING IDENTIFIER		INTE 6.00	rest rate percent 00% - 6.500%	RANGE	SERVICING OPTION Retained	CONTRACT NAME	
	REMAINING BALANCE \$850,000.00	PI Flo	TYPE		L0A 239	N AMORTIZATION PER	IOD COUNT	DESIGNATED SERVICER # 156827	PAIR OFF AMOUNT	
	TOTAL UPB \$0.00	L0. 24	AN MATURITY PERIOD (11 - 360 months	COUNT	CAS Ma:	H SPECIFIED POOL TY x LLB <= 150,000	₽E	ltv ratio percent range 0% -<= 105%	SERVICING SPREAD 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 of Price information displayed here is no "Representation and Warranty	ontract. t final. Final price	adjustments for e	ach mortgage wil	I be determined	at settlement and	reflected on your settlen	ient statement.		
	NOTICE: Loan Selling Advisor	only maintains l	oan and loan purc	hase data for the	e previous 7 year	s. Older data is s	ored elsewhere under o	ar 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:

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





8	Loan Selling Advisor®	CONTRACTS	LOANS	EXPORT DATA	THIRD PARTY	SETTLEMENTS	
	Request Cash Rate Sheet				Take Out Cash	Contract	View Import Guarantor Contract Results
	Add Loans To Cash Contra	act			Import Cash C	ontract	Guarantor Pricing & Contracts
	Remove Loans From Cash	Contract			Pair Off or Exte	end Cash Contract	Search For Cash Contracts
	View Import Cash Contrac	t Results			View Contract	Pipeline	View Security Wire Results

- 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.

Та	ke Out Contrac	ot								
	Select the parameters below to create a contract:									
	Create New Contract									
	Contract Option:	Mandatory	 Best Efforts (F 	Fixed Only)						
		◯ Fixed								
		◯ ARM								
	Servicing Option:	• Released (Fixed Only)	Retained	⊖ ctos						
	Create New Loan f	or Best Efforts Contract								
	For loans in the system, e	enter either the Seller Loan Identi	fier and/or the Primar	y Borrower's Last Name.						
	Seller Loan Identifier:									
	Primary Borrower Last Name									
	For loans not yet in the sy	rstem <u>Create New Loan</u> (Best Ef	forts only).							
	CREATE CONTRACT									





3. 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.

onfirm the loan b	elow should be used to create a	a contract:				
-1 of 1 Loan		Loans Per Page	25 🗸			
ELLER 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 of 1 Loan		Loans Per Page	25 🗸			

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

Image: Construct in Construct in Construction in Construct i	Contract Information		* Denotes a required field
Subjective Proceedings	Master Commitment: *		
Cash Specified Put Indicator:	CONTRACT PRODUCT: •	30-Year Fixed Rate Conventional Show Details	Max LLB <= 275,000
cath specified Pard Type: Max LLB = 150,000 Contract Maxoum: S149,000.00 Cath cath Type: 30 days (finite a number between 2 and 90) Max LLB = 175,000 Max LLB = 100,000 Max LLB = 100,000 Max LLB = 100,000 Max LLB = 100,000 Max LLB = 100,000 Max LLB = 00,000 Max LLB = 00,000 Display (finite number) 0,000,00 Servicing Released Informatore 0(131,2024) Servicing Released Informatore <td< td=""><td>Dash Specified Pool Indicator: *</td><td>• Yes 🔿 No</td><td>Max LLB <= 250,000 Max LLB <= 225,000</td></td<>	Dash Specified Pool Indicator: *	• Yes 🔿 No	Max LLB <= 250,000 Max LLB <= 225,000
CONTRACT ANDRY: \$ 149,000,00 Contract Nume:	Cash Specified Pool Type:	Max LLB <= 150,000 V	Max LLB <= 200,000 Max LLB <= 175,000
Cutters Name: Cutters Parket * 30 are given a number between 2 and 90 NTERST NUTPERCENT NAME* * 0 100% to 7.000% 10131/2024 @ 0 533.05 (H1312024 @ 0 533.05 (H1312024 @ 0 533.05 (H14120 # 1000) Servicing Released Information Servicing Released Information Is modified before th	CONTRACT AMOUNT: *	\$149,000.00	Max LLB <= 150,000 Max LLB <= 125,000
Cuttors Parket.* 30 ayar (for ar number between 2 and 9) NTTERST MATE FRECTOR TAMEE * 7.000% b 7.000% (n 125 wernerments) 0 %105% Servicing Released Information Loan Product Advisor (LPA) Activity Servicing Released Information Loan Product Advisor (LPA) Released Information Loan Product Released Info	Contract Name:		Max LLB <= 110,000 Max LLB <= 85,000
NTTERST NATE PERCENT NAME.* 7.000% to 7.000% t	Contract Period: *	30 days (Enter a number between 2 and 90)	State FL State TX State NV
CTV Ratio Percent Range: Office=105% >10/31/2024 Oc5.33.05 OfficeMANDSS AM PM Servicing Released Information ESCROW COVERAGE: Taxes And Insurance Call TV (AMMus): Yes No Call TV (AMMus): Seller Relaaned Seller Released Call TV (AMMus): No LP Role Level: Additional Servicing Released Information is modified before 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 algustments for each Mortgages will be determined at settlement attatement. 	NTEREST RATE PERCENT RANGE: * (in 0.125 increments)	7.000% to 7.000%	Investment Second Home
Effecte Date and Time* D1/31/2024 Imi 05:33:05 (HHMM:SS) A M	TV Ratio Percent Range: *	● 0%-<=105%)>105%-<=115%)>115%-<=125%)>125%	Green Home Possible
Servicing Released Information Escen or OVERAGE Taxes And Insurance ESCRUY (A-Minuk): Secon Product Advisor (LPA) Activity Corst Seller Relained Seller Released Loan Product Advisor (LPA) Activity Corst Seller Relained Seller Released Loan Product Advisor (LPA) Activity Cry (A-Minuk): No LPA INDICATOR: No LPA Loan Promote Level: V A Cortic Servicing Released Information Product Advisor (LPA) Activity Cortic Servicing Released Information Product Advisor (LPA) Cortic Servicing Released Information Product Advisor (LPA) Cortic Servicing Released Information Cortic Servicing Released Information Cortic Servicing Released Information Cortic Servicing Released Information Product Advisor (LEARFORM Cortic Servicing Released Information Is modified before the Corti Servici	Effectve Date and Time*	01/31/2024 🛗 05:33:05 (HH:MM:SS) 🔿 AM 💿 PM	FICO < 700
Vale Countract, Va vesing countract, Va Strict coole Va Va Avesing countract, Strict coole Va Va Avesing countract, Strict va Strict coole Strict coole Strict coole Strict va Strict coole Strict va Strict coole Strict va Strict coole Strict va Strict coole Strict c	ESCROW COVERAGE: *	Taxes And Insurance	
AVECUCE V V ANNUS: Staff Relaxed I Advisor (LPA) Activity Court Advisor (LPA) Activity Court Advisor (LPA) Activity Court V ANNUS: No Loa No LPA Loan Loa No LPA Loan Loa No LPA Loan Loa Robic Evec:	STATE CODE: *	Yes • No	
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Loan Product Advisor (LPA) Activity csutry (A-MINUS): No LPA NOIDEATOR: No NON LPA Loan LP PRICE LEVEL:	Cross Sell Rights: *	Seller Retained Seller Released	
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PRICE CONTRACT CLEAR FORM	Pricing for Cash-Servicing Released Funding Date. Final price adjustmer	Mortgages is not final until the Funding Date. Loan level prices are determined at contract allo ts for each Mortgage will be determined at settlement and reflected on your settlement statem	ation based on detailed loan-level attributes and may change if loan detail information is modified before the nt.
	PRICE CONTRACT	FORM	

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





5. A 60-seconds 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.

Contract Price	
	Ø
You have 60 see	conds to accept this Contract Price.
Contract Price	
Price information displa	ayed here is not final. Final price adjustments for each mortgage will be determined at settlement and reflected on your settlement statement.
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
Time R	emaining: 48 Seconds
ACCEPT	JRCT

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







7. 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.

ummary of Contract	Terms					Со	ontract Op	otions	
DNTRACT NAME:		REMAINING BA	ALANCE:	\$0.00		Mod	lify Best Effort	ts Contract	
VESTOR CONTRACT IDENTIFIER:		CONTRACT AM	IOUNT:	\$149,000		Cha	nge Contract N	Name	
ONTRACT OPTION:	Best Efforts	CONTRACT ST	ATUS:	Accepted		Exte	nd or Relock		
ONTRACT PRODUCT:	30-Year Fixed Rate Convent	tional ACCEPTED DAT	TE:	01/31/2024 17:33:05		Refr	v/Print Contract [<u>ct Contirmatio</u> Details	<u>n</u>
V RATIO PERCENT RANGE:	0% - <=105%	EXPIRATION D	ATF:	03/01/2024		R&V	/* Relief Sumn	nary Info	
ASTER COMMITMENT	NONE	MC TYPE-		Flow					
	220 to 262 months	SERVICING OF	TION	Palaasad		Lo	an Optior	ns	
TEREOT BATE REPORTE BANGE	2.59 to 302 months	SERVICING OF	-10N.	Vee		F		Sec. 11-	
TEREST KATE PERCENT KANGE:	7.000% to 7.000%	ESCROW COVE	ERAGE:	res		Ente	uate Loan(s)	Jetails	
JAN MATURITY PERIOD COUNT:	241 to 360 months	STATE CODE:		VA		Mod	lify Best Effort	Import	
ASH SPECIFIED POOL TYPE:	Max LLB <= 150,000	CROSS SELL RI	IGHTS:	Seller Released		Buile	d Form 1034		
		CS/LTV (A-MIN	(US):	No		Build	d Form 996E		
		AVERAGE UNP	AID PRINCIPAL BALANCE:	\$149,000.00		Set	Docs Drawn Da	ate	
ticing for Cash-Servicing Release unding Date. Final price adjustme TEREST RATE RANGE: 7.0009 DNTRACT PRICE: 103.54	d Mortgages is not final until the nts for each Mortgage will be de	Funding Date. Loan level prices are de termined at settlement and reflected o	etermined at contract allo	ocation based on detailed loan-level nent.	attributes and may change	<u>With</u> if loan det	tail information	n is modified b	before the
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ticing for Cash-Servicing Release unding Date. Final price adjustme TERREST RATE RANGE: 7.0009 INTRACT PRICE: 103.54 coan Product Advisor (LPA) 2/LTV (A-MINUS): 4/HONGATOR: PRICE LEVEL: 2 Additional Servicing coan Details to to Loan Pipeling to view addition RELEE LOAN RELEE LOAN PRIMATY BORSON DOE	3 Mortgages is not final until the that for each Mortgage will be de Activity No Non LPA Loan Released Informational hal columers for these loans	Funding Date. Loan level prices are de termined at settlement and reflected o	ttermined at contract alls on your settlement stater LOAM STATUS New	ocation based on detailed loan-level nent.	ttributes and may change UNMAD PRRCIPAL BALANCE \$149,000.00	With If loan det WHL No	servicer 157360	n is modified b NET PRICE 103.549	TOTAL FEES S0.00





Resources

For additional help, consult these resources:

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

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