

ARM Cash: Detailed Screen Changes

July 2, 2020

Take Out ARM Cash Contract

1. Create Contract page

Current State

Create Contract

Contract Information * Denotes a required field

Master Commitment: *

Index Source Type:

Contract Product: * [Show Details](#)

Contract Amount: *

Contract Name:

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

CONVERTIBLE INDICATOR: *

ASSUMABILITY INDICATOR: *

ASSUMABILITY TYPE: *

Effective Date and Time: (HH:MM:SS) AM PM

Contract Weighted Averages Product's Acceptab

Enter gross values, not net of servicing fee, for the weighted averages.
First and Subsequent Per Change Maximum value supports both Increase and Decrease.

| | | |
|--|----------------------|----------------|
| Contract Interest Rate: * | <input type="text"/> | |
| Contract Gross Margin: * | <input type="text"/> | 2% - 2.875% |
| Servicing Fee During Fixed Period: * | <input type="text"/> | 0.25% - 0.375% |
| First Per Change Maximum Increase Rate Percent: * | <input type="text"/> | 2% |
| Subsequent Per Change Maximum Increase Rate Percent: * | <input type="text"/> | 2% |
| Life of Loan Rate Cap Percent: * | <input type="text"/> | 5%, 6% |
| Number of Months To Next Payment Adjustment: * | <input type="text"/> | 54 - 66 months |

Servicing Retained Information

Servicing Option: * Retained CTOS

Designated Servicer #: *

Remittance Option: *

Interest / Principal Remittance Type: * Scheduled/Actual
(No additional options available at this time)

PREPAYMENT REMITTANCE DUE DAYS: *

These three fields will be removed from the **Contract Weighted Averages** section and moved to the **Contract Information** section:

- Contract Interest Rate
- Contract Gross Margin
- Servicing Field During Fixed Period

The **Contract Weighted Averages** section will be removed, including removal of the following fields:

- First Per Change Maximum Increase Rate Percent
- Subsequent Per Change Maximum Increase Rate Percent
- Life of Loan Rate Cap Percent
- Number of Months to Next Payment Adjustment

The **SAVE AND CONTINUE** button will be replaced with the **PRICE CONTRACT** button.



Future State

Create Contract

Contract Information * Denotes a required field

Master Commitment: *

Index Source Type:

Contract Product: * [Show Details](#)

Contract Amount: *

Contract Name:

Contract Period: * days (Enter a number between 2

Contract Interest Rate: * %

Servicing Fee Rate: * % 0.25% - 0.375%

CONTRACT GROSS MARGIN RANGE: 2.000% to 2.750%

CONVERTIBLE INDICATOR: false

ASSUMABILITY INDICATOR: true

ASSUMABILITY TYPE: Assumable After First Rate Change Date, Assumable For Life Of Loan

Servicing Retained Information

Servicing Option: * Retained CTOS

Designated Servicer #: *

Remittance Option: *

Interest / Principal Remittance Type: * Scheduled/Actual
(No additional options available at this time)

PREPAYMENT REMITTANCE DUE DAYS: 5 days

These three fields are currently located in the Contract Weighted Averages section:

- **Contract Interest Rate**
- **Servicing Fee Rate.** Currently named Servicing Fee During Fixed Period.
- **Contract Gross Margin Range.** Currently named Contract Gross Margin. This will be a system calculated, read only field.

The **PRICE CONTRACT** button is currently named **SAVE AND CONTINUE**.



2. Verify Contract Terms page has been removed.

Current State

Verify Contract Terms

Verify the entries and allowable ranges below before pricing the contract:

Contract Information:

| | | | |
|-------------------------------|---------------------------------|---------------------------------|--------------|
| CONTRACT NAME: | | CONTRACT AMOUNT: | \$500,000.00 |
| INVESTOR CONTRACT IDENTIFIER: | | CONTRACT PERIOD: | 90 days |
| CONTRACT TYPE: | Mandatory | EXPIRATION DATE: | 06/23/2020 |
| CONTRACT PRODUCT: | 5/1 1-Year LIBOR ARM 2/2/5 or 6 | SERVICING OPTION: | Retained |
| MASTER COMMITMENT: | NONE | DESIGNATED SERVICER #: | |
| CONVERTIBLE INDICATOR: | false | REMITTANCE OPTION: | Standard |
| ASSUMABILITY INDICATOR: | true | PREPAYMENT REMITTANCE DUE DAYS: | 5 |

| | WEIGHTED AVERAGE | WEIGHTED AVERAGE RANGE FOR CONTRACT** | | ALLOCABLE LOANS FOR CONTRACT | |
|---|------------------|---------------------------------------|--------|------------------------------|--------|
| | | MIN | MAX | MIN | MAX |
| Contract Interest Rate: | 3.000% | 2.750% | 3.250% | 2.500% | 3.500% |
| Contract Gross Margin: | 2.250% | 2.000% | 2.750% | 2.000% | 2.750% |
| Servicing Fee During Fixed Period: | 0.250% | 0.250% | 0.250% | 0.250% | 0.375% |
| First Per Change Maximum Increase Rate Percent*: | 2.000% | 2.000% | 2.000% | | 2.000% |
| Subsequent Per Change Maximum Increase Rate Percent*: | 2.000% | 2.000% | 2.000% | | 2.000% |
| Life of Loan Rate Cap Percent: | 5.000% | 5.000% | 5.000% | | 5.000% |
| Number of Months To Next Payment Adjustment: | 54 | 54 | 56 | 54 | 66 |

**If the loans allocated to the contract change the weighted average beyond this allowable range, the contract may reprice.

**First and Subsequent Per Change Maximum value supports both Increase and Decrease Rate Percent.

PRICE CONTRACT **CANCEL**

Future State

Users will automatically advance to the **Contract Price** page.



3. Contract Price (60 Seconds) page

Current State

Contract Price

You have 60 seconds to accept this Contract Price.

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: 5/1 1-Year LIBOR ARM 2/2/5 or 6
 CONTRACT AMOUNT: \$500,000.00
 EXPIRATION DATE: 06/23/2020

INTEREST RATE: 3.000%
 CONTRACT PRICE: 102.173

The Interest Rate and Contract Price are displayed as one WAC value.

Time Remaining: 53 Seconds

ACCEPT
REJECT
ADJUST PRICE

Adjustments to Price

| Interest Rate: | 2.500% | 2.625% | 2.750% | 2.875% | 3.000% | 3.125% | 3.250% | 3.375% | 3.500% |
|-------------------|----------|----------|----------|----------|---------|---------|----------|----------|---------|
| Adjusted Price: | 101.088 | 101.317 | 101.794 | 102.107 | 102.173 | 102.239 | 102.060 | 102.042 | 102.269 |
| Price Adjustment: | (1.085%) | (0.856%) | (0.379%) | (0.066%) | 0.000% | 0.066% | (0.113%) | (0.131%) | 0.096% |

| NUMBER OF MONTHS TO NEXT PAYMENT ADJUSTMENT: | PRICE ADJUSTMENT |
|--|------------------|
| 54 - 57 | 0.000% |
| 57 - 59 | 0.000% |
| 59 - 66 | 0.000% |

| INITIAL PERIOD CAP | PRICE ADJUSTMENT |
|--------------------|------------------|
| 2.000% - 2.000% | 0.000% |

| GROSS MARGIN | PRICE ADJUSTMENT |
|-----------------|------------------|
| 2.000% - 2.125% | 0.000% |
| 2.125% - 2.250% | 0.000% |
| 2.250% - 2.500% | 0.000% |
| 2.500% - 2.750% | 0.000% |

ACCEPT
REJECT
ADJUST 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.

Prices given assume the servicing fee rate stated on contract.



Future State

Contract Price

You have 60 seconds to accept this Contract Price.

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: 5/1 1-Year LIBOR ARM 2/2/5 or 6

CONTRACT AMOUNT: \$500,000.00

EXPIRATION DATE: 06/23/2020

| | | | | | |
|-----------------|--------|--------|---------|---------|---------|
| INTEREST RATE: | 2.750% | 2.875% | 3.000% | 3.125% | 3.250% |
| CONTRACT PRICE: | 99.776 | 99.966 | 100.195 | 100.443 | 100.744 |

Time Remaining: 53 Seconds

Contract Details

| | | | |
|-------------------------------|------------|---------------------------------|----------|
| INVESTOR CONTRACT IDENTIFIER: | | SERVICING OPTION: | Retained |
| CONTRACT NAME: | | DESIGNATED SERVICER #: | |
| CONTRACT OPTION: | Mandatory | SERVICING FEE RATE: | 0.250% |
| EXPIRATION DATE: | 06/23/2020 | PREPAYMENT REMITTANCE DUE DAYS: | 5 |
| CONTRACT PERIOD: | 30 | REMITTANCE OPTION: | Standard |
| MASTER COMMITMENT: | NONE | MC TYPE: | Flow |

NOTICE: Loan Selling Advisor only maintains loan and loan purchase data back to January 1, 2010. Older data is stored elsewhere under our record retention policy.

A range of prices will be displayed based on the **Contract Interest Rate** entered on the **Create Contract** page.

Based on the Contract Interest Rate, the system will calculate and return pricing for the Contract Interest Rate (the mid-point rate) and two hypothetical interest rates below and two hypothetical interest rates above the mid-point.

The **Contract Details** section will replace the Adjustment to Price section.

5

4. Contract Price (15 Seconds) page

Current State

Contract Price

You have 15 seconds to accept this Contract Price.

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: 5/1 1-Year LIBOR ARM 2/2/5 or 6

CONTRACT AMOUNT: \$500,000.00

EXPIRATION DATE: 06/23/2020

| | |
|-----------------|---------|
| INTEREST RATE: | 3.000% |
| CONTRACT PRICE: | 102.173 |

Time Remaining: 8 Seconds

NOTICE: Loan Selling Advisor only maintains loan and loan purchase data back to January 1, 2010. Older data is stored elsewhere under our record retention policy.

Future State

Contract Price

You have 15 seconds to accept this Contract Price.

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: 5/1 1-Year LIBOR ARM 2/2/5 or 6

CONTRACT AMOUNT: \$500,000.00

EXPIRATION DATE: 06/23/2020

| | | | | | |
|-----------------|--------|--------|---------|---------|---------|
| INTEREST RATE: | 2.750% | 2.875% | 3.000% | 3.125% | 3.250% |
| CONTRACT PRICE: | 99.776 | 99.966 | 100.195 | 100.443 | 100.744 |

Time Remaining: 6 Seconds

NOTICE: Loan Selling Advisor only maintains loan and loan purchase data back to January 1, 2010. Older data is stored elsewhere under our record retention policy.



Contract Details

5. Cash Contract Details page

Current State

Cash Contract Details

Summary of Contract Terms

CONTRACT NAME: [REDACTED] REMAINING BALANCE: \$500,000.00
INVESTOR CONTRACT IDENTIFIER: [REDACTED] CONTRACT AMOUNT: \$500,000
CONTRACT OPTION: Mandatory
CONTRACT PRODUCT: 5/1 1-Year LIBOR ARM 2/2/5 c
MASTER COMMITMENT: NONE
LOAN AMORTIZATION PERIOD COUNT: 121 to 360 months
INTEREST RATE PERCENT RANGE: 2.500% to 3.500%
LOAN MATURITY PERIOD COUNT: 121 to 360 months
CONVERTIBLE INDICATOR: false
ASSUMABILITY INDICATOR: true

MC TYPE: Flow
SERVICING OPTION: Retained
DESIGNATED SERVICER #: [REDACTED]
SERVICING FEE RATE: 0.250%
REMITTANCE OPTION: Standard
TOTAL UPB: \$0.00

Contract Options

- [Modify Mandatory Contract](#)
- [Change Contract Name](#)
- [Add Loan\(s\)](#)
- [Pair off or Extend](#)
- ~~[View Weighted Average Terms](#)~~
- [View/Print Contract Confirmation](#)
- [Refresh Contract Details](#)
- [R&W* Relief Summary Info](#)

Loan Options

No options available

INTEREST RATE: 3.000%
CONTRACT PRICE: 102.173

The Interest Rate and Contract Price are displayed as one WAC value.

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 |
|------------------------|----------------------------|---------------|------------------------------|-------------|---------------------------------|--------------------------|-----|------------|-------------------------|------------|
| [REDACTED] | [REDACTED] | 3.0% | 5/1 ARM | Funded | | \$343,415.82 | Yes | [REDACTED] | 101.360 | \$1,717.08 |

1-1 of 1 Loans Loans Per Page: 25

Prices and fees displayed here are not final. Prices and fees will be determined at settlement and reflected on your settlement Guide Exhibit 19 and other Purchase Documents for more information about price and fee adjustments that may apply.

*Representation and Warranty

NOTICE: Loan Selling Advisor only maintains loan and loan purchase data back to January 1, 2010. Older data is stored elsewhere under our record retention policy.

The Net Price is a hyperlink to the pop-up Net Price Breakdown page.



Future State

Cash Contract Details

Summary of Contract Terms

CONTRACT NAME: [REDACTED] REMAINING BALANCE: \$47,677.54
 INVESTOR CONTRACT IDENTIFIER: [REDACTED] CONTRACT AMOUNT: \$500,000
 CONTRACT OPTION: Mandatory CONTRACT STATUS: Accepted
 CONTRACT PRODUCT: 5/1 1-Year LIBOR ARM
 MASTER COMMITMENT: NONE
 LOAN AMORTIZATION PERIOD COUNT: 121 to 360 months
INTEREST RATE PERCENT RANGE: 2.750% to 3.250%
 LOAN MATURITY PERIOD COUNT: 121 to 360 months
CONTRACT GROSS MARGIN RANGE: 2.000% to 2.750%
 CONVERTIBLE INDICATOR: false
 ASSUMABILITY INDICATOR: true

Contract Options

- [Modify Mandatory Contract](#)
- [Change Contract Name](#)
- [Add Loan\(s\)](#)
- [Pair off or Extend](#)
- [View/Print Contract Confirm](#)
- [Refresh Contract Details](#)
- [R&W* Relief Summary Info](#)

The **View Weighted Average Terms** hyperlink will be removed.

The **INTEREST RATE PERCENT RANGE** will align with the **INTEREST RATE** minimum and maximum hypothetical values below.

New attribute **CONTRACT GROSS MARGIN RANGE** will display a minimum and a maximum value. Gross Margin Rate Percent Range value will be a minimum of Servicing Fee Percent + Net Margin Minimum Percent and a maximum of Servicing Fee Percent + Net Margin Maximum Percent. The Net Margin minimum and maximum will be defined based on the contract product.

Loan Options

| | | | | | |
|-----------------|--------|--------|---------|---------|---------|
| INTEREST RATE: | 2.750% | 2.875% | 3.000% | 3.125% | 3.250% |
| CONTRACT PRICE: | 99.776 | 99.966 | 100.195 | 100.443 | 100.744 |

The **INTEREST RATE** and **CONTRACT PRICE** will display the five hypothetical values with the mid-point rate representing the Contract Interest Rate and will replace the single WAC value.

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 |
|------------------------|----------------------------|---------------|------------------------------|------------------------|---------------------------------|--------------------------|-----|------------|-----------|----------------------------|
| [REDACTED] | [REDACTED] | 3.0% | 5/1 ARM | Certification Released | 02/21/2020 16:23:05 | \$452,322.46 | No | [REDACTED] | 99.276 | \$2,261.61 |

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 Guide Exhibit 19 and other Purchase Documents for more information about price and fee adjustments that may apply.

The **NET PRICE** will no longer displays as a hyperlink. To view prices, click on **TOTAL FEES** hyperlink in the adjacent column.

*Representation and Warranty


NOTICE: Loan Selling Advisor only maintains loan and loan purchase data back to January 1, 2010. Older data is stored elsewhere under our record retention policy.



View/Print Contract Confirmation

6. Purchase Contract Confirmation page

Current State



Purchase Contract Confirmation

This Purchase Contract Confirmation confirms the terms of the Purchase Contract under which the Seller named below will sell to Freddie Mac and Freddie Mac will purchase a Mortgage or an undivided interest in a Mortgage in the Contract Amount stated herein, on the terms stated below. Seller agrees that the sale of the Mortgage must be in accordance with Seller's Purchase Documents, as defined in the Single-Family Seller/Servicer Guide, all of which are fully incorporated by reference into the Purchase Contract.

Contract Details

| | | | |
|---------------------------------|------------------|------------------------|---------------------------------|
| Contract Name: | | Contract Amount: | \$500,000.00 |
| Investor Contract Identifier: | | Contract Period: | 30 days |
| Contract Option: | Mandatory | Expiration: | 6/23/2020 |
| Mortgage Type: | Conventional | Contract Product: | 5/1 1-Year LIBOR ARM 2/2/5 or 6 |
| Loan Amortization Period Type: | Month | | |
| Loan Amortization Period Count: | 121 - 360 months | Master Commitment: | NONE |
| Interest Rate Percent Range: | 2.500% - 3.500% | MC Type: | Flow |
| Loan Maturity Period Count: | 121 - 360 months | | |
| Servicing Option: | Retained | | |
| Servicer #: | | | |
| Servicing Fee Rate: | 0.250% | Prepayment Remittance: | |
| Remittance Option Type: | Standard | Due Days: | 5 |
| Section Of Act Type: | | Balloon Indicator: | raise |
| LTV Ratio Percent Range: | | | |

New attribute **Gross Margin Rate Percent Range** will be added.

Interest Rate: 3.000
Contract Price: 102.173

Weighted Average Terms

| | Contract Weighted Average | Contract Weighted Average Range |
|--|---------------------------|---------------------------------|
| Contract Interest Rate: | 3.000% | 2.750% - 3.250% |
| Contract Gross Margin: | 2.000% | 2.000% - 2.750% |
| Servicing Fee During Fixed Period: | 0.250% | 0.250% - 0.250% |
| Servicing Fee During Adjust Period: | 0.250% | 0.250% - 0.250% |
| First Per Change Maximum Increase Rate Percent: | 2.000% | 2.000% |
| Subsequent Per Change Maximum Increase Rate Percent: | 2.000% | 2.000% |
| Life of Loan Rate Cap Percent: | 5.000% | 5.000% |
| Number of Months to Next Payment Adjustment: | 54 months | 54 - 56 months |

Pricing Terms

| | 2.500 | 2.625 | 2.750 | 2.875 | 3.000 | 3.125 | 3.250 | 3.375 | 3.500 |
|------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Note Rate: | -1.085 | -0.856 | -0.379 | -0.066 | 0.000 | 0.066 | -0.113 | -0.131 | 0.096 |
| Adjusted: | 101.088 | 101.317 | 101.794 | 102.107 | 102.173 | 102.239 | 102.060 | 102.042 | 102.269 |
| Price: | | | | | | | | | |

| # Months to Next Rate Adjustment | Price Adjustment | Gross Margin | Price Adjustment |
|----------------------------------|------------------|---------------|------------------|
| 54.0 - 57.0 | 0.000 | 2.000 - 2.125 | 0.000 |
| 57.0 - 59.0 | 0.000 | 2.125 - 2.250 | 0.000 |
| 59.0 - 66.0 | 0.000 | 2.250 - 2.500 | 0.000 |
| | | 2.500 - 2.750 | 0.000 |


SS#: Federal Home Loan Mortgage Corporation

The Interest Rate and Contract Price display as one WAC value based on the Interest Rate Percent Range in the Contract Details section.



Future State

Contract Confirmation, including applicable archived version, will align with the updated ARM Cash Contract Terms.



Purchase Contract Confirmation

This Purchase Contract Confirmation confirms the terms of the Purchase Contract under which the Seller named below will sell to Freddie Mac and Freddie Mac will purchase a Mortgage or an undivided interest in a Mortgage in the Contract Amount stated herein, on the terms stated below. Seller agrees that the sale of the Mortgage must be in accordance with Seller's Purchase Documents, as defined in the Single-Family Seller/Servicer Guide, all of which are fully incorporated by reference into the Purchase Contract.

Contract Details

| | | | |
|----------------------------------|------------------|-------------------------|---------------------------------|
| Contract Name: | | Contract Amount: | \$500,000.00 |
| Investor Contract Identifier: | | Contract Period: | 30 days |
| Contract Option: | Mandatory | Expiration: | 6/23/2020 |
| Mortgage Type: | Conventional | Contract Product: | 5/1 1-Year LIBOR ARM 2/2/5 or 6 |
| Loan Amortization Period Type: | Month | | |
| Loan Amortization Period Count: | 121 - 360 months | | |
| Interest Rate Percent Range: | 2.750% - 3.250% | MC Type: | Flow |
| Loan Maturity Period Count: | 121 - 360 months | | |
| Gross Margin Rate Percent Range: | 2.000% - 2.750% | Servicing Option: | Retained |
| Interest Principal: | | Servicer #: | |
| Remittance Type: | Scheduled/Actual | Servicing Fee Rate: | 0.250% |
| Prepayment Remittance: | | Remittance Option Type: | Standard |
| Due Days: | 5 | Section Of Act Type: | |
| LTV Ratio Percent Range: | | | |

| | | | | | |
|------------------------|--------|--------|---------|---------|---------|
| Interest Rate: | 2.750 | 2.875 | 3.000 | 3.125 | 3.250 |
| Contract Price: | 99.776 | 99.966 | 100.195 | 100.443 | 100.744 |

The Interest Rate Percent Range will align with the Interest Rate minimum and maximum hypothetical values.

New attribute Gross Margin Rate Percent Range will be added.

Balloon Indicator field will be removed.

The Interest Rate and Contract Price will display the five hypothetical values, replacing the single WAC value.

Weighted Average Terms and Pricing Terms sections will be removed.



View/Print Contract Confirmation

7. Purchase Contract Confirmation page

Current State

Freddie Mac Freddie Mac Loan Purchase Statement

Seller Name
Seller Identifier
Organization ID
Seller Address

Contract Name
Investor Contract Identifier
Contract Expiration Date
Contract Amount
Contract Outstanding Balance
Weighted Average Interest Rate
Weighted Average Gross Margin Rate Percent
Weighted Average Servicing Fee for Fixed Period
Weighted Average Servicing Fee for Adjust Period

Remittance Option
Prepayment Remittance Due Days
Participation Percent
Contract Product
Index Source Type
First Rate Adjustment Cap
Period Rate Cap
Weighted Average Life Cap
Weighted Average Months to Next Rate Adj

Standard
5
100.000%
5/1 1-Year LIBOR ARM 2/2/5 or 6
LIBOR One Year WSJ Daily
2.000%
2.000%
5.000%
60

Settlement Summary

| Seller Loan Identifier | FHLMC Loan Number | Base Price | Net Price | Interest Rate | Accounting Net Yield | First Rate Adjustment Effective Date | Accounting Net Margin | Accounting Net Life Cap | Principal Purchased | Accrued Interest | Total | (Discount) | Disbursement |
|------------------------|-------------------|------------|-----------|---------------|----------------------|--------------------------------------|-----------------------|-------------------------|---------------------|------------------|-----------|------------|--------------|
| Funds wired to: | | | | | | | | | | | | | |
| Sub Total | | 99.967% | 99.217% | 3.500% | 3.250% | 01/01/25 | 2.375% | 8.250% | \$ 20,000.00 | \$ 25.27 | \$ 150.00 | (\$ 6.60) | \$ 19,868.67 |
| Grand Total | | | | | | | | | \$ 20,000.00 | \$ 25.27 | \$ 150.00 | (\$ 6.60) | \$ 19,868.67 |

Highlighted sections reflect enhancements.

Future State

Purchase Statement, including applicable archived version, will align with the updated ARM Cash Contract Terms.

Freddie Mac Freddie Mac Loan Purchase Statement

Seller Name
Seller Identifier
Organization ID
Seller Address

Contract Name
Investor Contract Identifier
Contract Expiration Date
Contract Amount
Contract Outstanding Balance
Interest Rate Percent Range
Gross Margin Rate Percent Range
Servicing Fee Rate

Remittance Option
Prepayment Remittance Due Days
Participation Percent
Contract Product
Index Source Type
First Rate Adjustment Cap
Period Rate Cap
Life Cap
Months to Next Rate Adj

All references to Weighted Average will be removed.

- All Caps will display as a multiple comma separated values for Contract Products:
 - o 3/1 1-Year LIBOR ARM 2/2/5 or 6
 - o 5/1 1-Year LIBOR ARM 2/2/5 or 6
- Months to Next Rate Adj will display as a range and not a single value.

Settlement Summary

| Rate Adjustment Date | Accounting Net Margin | Accounting Net Life Cap | Principal Purchased | Accrued Interest | Total Fees | Premium (Discount) | Total Disbursement |
|----------------------|-----------------------|-------------------------|---------------------|------------------|------------|--------------------|--------------------|
| 01/01/25 | 2.000% | 7.874% | \$ 280,000.00 | \$ 290.59 | \$ 0.00 | \$ 16,707.60 | \$ 296,998.19 |
| | | | \$ 280,000.00 | \$ 290.59 | \$ 0.00 | \$ 16,707.60 | \$ 296,998.19 |

- Interest Rate Percent Range will display as a range.
- Gross Margin Rate Percent Range will display as a range and not a single value.
- Servicing Fee Rate will display as a single value; will no longer display for both "Fixed" and "Adjust" periods.

This document is not a replacement or substitute for the information found in *Freddie Mac Single-Family Seller/Servicer Guide* or terms of your Master Agreement or other Pricing Identifier Terms. © 2020 Freddie Mac

