



Cash-Released XChange® Availability Matrix (Best Efforts and Mandatory)

This document provides an overview of products available to Sellers that are eligible to sell mortgages through Cash-Released XChange®. If the matrix lists a product as available, then to the best of Freddie Mac's knowledge, at least one of the transferee Servicers is currently providing a servicing bid for that type of loan; however, the transferee Servicer may not be providing a servicing bid for all states. Transferee Servicers may cease making Servicing bids for any mortgage product at any time without notice. In no event shall Freddie Mac be liable if a Servicing bid for any mortgage product indicated as available on the Matrix is unavailable when a Seller takes out a contract in Loan Selling Advisor.

Note: Negotiated products and offerings may be eligible for Cash-Released XChange in accordance with the terms of a Seller's negotiated Purchase Documents. All Purchase Document eligibility requirements apply to mortgages sold through Cash-Released XChange, including but not limited to the requirements pertaining to borrower occupancy (i.e., Primary Residence, Second Home and Investment Property).

This Availability Matrix supersedes any previous Availability Matrix and remains in effect until it is updated and replaced.

Last Updated: December 2024

Mortgage Features and Products	Servicing-Released	
	Best Efforts ¹	Mandatory ¹
Fixed-rate Mortgages (30-Year, 20-Year, 15-Year and 10-Year)	Y	Y
Adjustable Rate Mortgages (ARMs)	-	-
Cash-out Refinance	Y	Y
CHOICERenovation® Mortgages² without recourse (renovations completed before the Freddie Mac Settlement Date)	Y	Y
CHOICERenoSM eXPress Mortgages	-	-
Community Land Trust Mortgages	Y	Y
Construction Conversion and Renovation Mortgages	Y	Y
Converted Mortgages (Freddie Mac-owned/Seller owned)	-	-
Cooperative Share Loans	Y	Y
FHA and VA Mortgages	-	-

¹ "Y" = currently available and "-" = not currently available

² CHOICERenovation® Mortgages with recourse (renovations completed after Freddie Mac Settlement Date) are not eligible for sale under Cash-Released XChange. See Guide Section 4607.1(b).



Mortgage Features and Products	Servicing-Released	
	Best Efforts ¹	Mandatory ¹
Financed Permanent Buydown < 3%	-	-
GreenCHOICE Mortgages®	-	-
HeritageOne SM Mortgages	-	-
HomeOne SM Mortgages	Y	Y
Home Possible® Mortgages	Y	Y
HUD-Guaranteed Section 184 Native American Mortgages	-	-
Leasehold Mortgages	Y	Y
Manufactured Housing Mortgages	Y	Y
Mortgages with Non-Individual Borrowers: Living Trust	Y	Y
Mortgages with Non-Individual Borrowers (i.e., Corporation, LLC, Non-Profit Corporation & Native American Mortgages)	-	-
Mortgages with Captive Reinsurance	-	-
Mortgages with Custom Mortgage Insurance (MI)	-	-
Mortgages with Single Premium Lender-Paid MI	Y	Y
Mortgages with Monthly and Annual Premium Lender-Paid MI ⁴	-	-
Mortgages with Secondary Financing	Y	Y
Mortgages with Scheduled Acquisition Unpaid Principal Balances = > \$1mm	Y	Y
Occupancy Type (Primary Residence, Second Home & Investment Property)	Y	Y
Odd Due Date Mortgages	Y	Y
Odd Note Rate Mortgages (not divisible by .125)	Y	Y
Seasoned Mortgages	-	-
Section 502 Guaranteed Rural Housing Non-Assumable Mortgages	Y	Y
Section 502 Guaranteed Rural Housing Assumable Mortgages	-	-
Seller-owned Modified Mortgages	-	-
State/Territory: Guam	-	-
State/Territory: Puerto Rico	Y	Y
State/Territory: U.S. Virgin Islands	Y	Y
Super Conforming Mortgages	Y	Y
Temporary Subsidy Buydowns	Y	Y
Texas Equity Section 50 (a)(6) Mortgages	Y	Y

⁴ Mortgages with monthly and annual premium lender-paid mortgage insurance are eligible for sale only with Freddie Mac approval (see Guide Section 4701.2) and are not eligible for sale through Cash-Released XChange®.