

# Servicing-Released Premium Adjustment Guide

The Freddie Mac Cash-Released XChange® execution lets you sell mortgages to us and enter into a Concurrent Transfer of Servicing involving such mortgages to a pre-approved Transferee Servicer(s) using Guide [Exhibit 28A](#). In exchange for the assignment of the Servicing Contract Rights (SCRs), you receive a servicing-released premium (SRP). Through Loan Selling Advisor®, Sellers, as Transferor Servicers, receive an all-in contract price that includes the SRP.

**Note:** The SRP may be subject to price adjustments for contract-level and loan-level attributes, and the amount of the adjustment can vary among the participating Transferee Servicers.

**For Transfers of Servicing under the Cash-Released XChange program, we use the term Seller when acting in its capacity as the Transferor Servicer, and we use the term Servicer for the Transferee Servicer. The Seller assigns Servicing Contract Rights to the Servicer. Refer to the [Glossary](#) in the Freddie Mac *Single-Family Seller/Servicer Guide (Guide)* for definitions.**

This reference will help you identify attributes (indicated by the Uniform Delivery Dataset (ULDD) data points) entered into Loan Selling Advisor that may affect the SRP price and include the following sections:

[Attributes Subject to SRP Price Adjustments](#)

[Required and Optional \("Additional Servicing Released Information"\) Contract Fields](#)

[Contract and SRP Price Disclosure Information](#)

## Attributes Subject to SRP Price Adjustments

The attributes listed below are included in the SRP price but are not Transferee Servicer loan-level price adjustments. Note, this is not an all-inclusive list:

- Loan Product (30-Year, 20-Year, 15-Year and 10-Year)
- Loan Acquisition Unpaid Principal Balance Amount (UPB)
- Escrow Coverage (Escrow Item Type)
- State Code (Property state)
- Interest Rate Percent Range
- Contract Period
- Loan-Level Credit Score
- Loan-to-Value (LTV)

The charts below will help you identify attributes that may be subject to SRP price adjustments.



## Chart 1 – Contract-Level Attributes

This chart contains contract-level fields that are located on the Loan Purchase Contract Terms page.

Contract Field Name	Value
Cross Sell Rights	Seller Retained
	Seller Released

## Chart 2 – Contract and Loan-Level Attributes

The chart below identifies data points that are available in two different locations in Loan Selling Advisor: on the Loan Purchase Contract Terms page and the Loan (Create Loan or Modify Loan) pages. The advantage of completing these at the contract level is to receive greater price certainty when the contract price is accepted. However, if you choose to complete these fields, on the Create or Modify loan pages, the applicable SRP price adjustments will be made at the loan level.

Loan Type/Attribute	Contract and/or Loan Data Point Name	Valid Value and Instruction	ULDD Sort ID#
Contract Period	Contract Period	Enter a number of days between 2 and 90.	N/A
Cooperative Share Loans	Project Legal Structure Type	Cooperative	47
Credit Score	Loan Level Credit Score Value	Enter a three-digit value up to 850.	N/A
eMortgages	Investor Feature Identifier (IFI)	Enter a value of 251 to identify the loan as an eMortgage. (Refer to eMortgage term of business for additional information on sale and delivery of eMortgages.)	368
eMortgages	eNote Indicator	Enter True to identify the loan as an eMortgage.	233
Home Possible Mortgages	Contract Product	30-Year Fixed-Rate Conventional 20-Year Fixed-Rate Conventional 15-Year Fixed-Rate Conventional 10-Year Fixed-Rate Conventional	N/A
	Loan Program Identifier	Home Possible Mortgage	404



Loan Type/Attribute	Contract and/or Loan Data Point Name	Valid Value and Instruction	ULDD Sort ID#
Leasehold Mortgages	Property Estate Type	Leasehold	63
Loan-to-Value (LTV)	LTV Ratio Percent	0% < 105%	255
Manufactured Homes	Construction Method Type	Manufactured	51
Odd first payment due dates	Scheduled First Payment Date	Any two-digit “day value” that is not the first day of the month	272
Property Usage Type	Property Usage Type	Primary Residence Second Home Investment	69
Refinances	Loan Purpose Type	Refinance	315
	Refinance Cash Out Determination Type	Cash Out	294
Remote Online Notarization (RON)	Remote Online Notarization Indicator	None False True	398.2
Temporary Buydown Subsidy Mortgages	Buydown Temporary Subsidy Indicator	True	228
	Buydown Increase Rate Percent	Enter the amount by which the interest rate can increase at each adjustment period within the buydown duration.	149
Third Party Originated Mortgages (TPOs)	Loan Originator Type	Broker Correspondent	635

## Required and Optional (“Additional Servicing Released Information”) Contract Fields

In the Loan Selling Advisor graphical user interface (GUI), the required contract fields are marked with an asterisk and they display in the Contract Information and Servicing Information sections of the Take Out Contract page, while optionally required contract data points/attributes display in the “Additional Servicing Released Information” section.

When you create a contract, the all-in price you receive will include SRP price adjustments for the optional attributes you provided. If you do not choose to provide them, the price you receive at that time



will reflect a preliminary SRP price adjustment. The actual SRP price adjustments based on the specific attributes of the loan will be reflected in the price received after completing the required ULDD loan-level data points/attributes.

### 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

Interest Rate % Range \* (increments of 0.125)

7.000 % to 7.500 %

Contract Amount \*

\$ 525,000

Contract Name

Type here...

Contract Period \* (2-90 days)

30

Effective Date \*

05/23/2024

Effective Time \* (24Hr HH:MM:SS)

11:25:49

LTV Ratio Percent Range \*

☒ 0% - <=105% ☐ >105% - <=115% ☐ >115% - <=125% ☐ >125%

Servicing Information

Servicing Option \*

☒ Released ☐ Retained ☐ CTOS

Cross Sell Rights \*

☒ Seller Released ☐ Seller Retained

Escrow Coverage \*

Taxes and Insurance

State Code \*

NC

Average Unpaid Principal Balance \*

105,000

Additional Servicing Released Information

Providing the below data will improve the precision of the SRP for your loans, but does not constrain the loans you may allocate.

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 ☐ False ☐ True

Loan Originator Type

☒ None ☐ Lender ☐ Broker ☐ Correspondent

Project Legal Structure Type

☒ None ☐ Condominium ☐ Cooperative

Property Estate Type

☒ None ☐ Fee Simple ☐ Leasehold ☐ Life Estate

HMDA Rate Spread Percent

Type here... %

Mortgage Conformity Type

☒ None ☐ Conforming Mortgage ☐ Super Conforming Mortgage

Financed Unit Count \*

☒ 1 ☐ 2 ☐ 3 ☐ 4

Non-individual Borrower Type

Select

Scheduled First Payment Date

mm/dd/yyyy

Remote Online Notarization Indicator

☒ None ☐ False ☐ True

Loan Program Identifier (Select up to 5 items)

Select

Investor Feature Identifier

PRICE CONTRACT

CLEAR

Back to Contract Parameters



## Contract and SRP Price Disclosure Information

Price disclosure information for the contract and the loans associated with it, is available in Loan Selling Advisor. The table below provides a listing of price disclosure fields and a description of each. You can view these fields directly from the Contract Details page or you may export the data. For details on how to export data, refer to the [Export Data](#) topic in Loan Selling Advisor online Help and the [Export Spec](#).

Data Field Name	Definition	Export Spec Tab Name
Contract Price	A hypothetical loan price based on the interest rate for the contract.	10 - Contract Detail
Contract SRP	A hypothetical loan SRP without the Transferee Servicer related fees and based on the interest rate for the contract.	24 - Seller Summary
Contract Asset Price	The hypothetical loan price before delivery fees and based on the interest rate for the contract.	24 - Seller Summary
Net Price*	The final price of the loan after delivery fees.	24 - Seller Summary - see Cash Price/Price
Total Fees*	Sum total of all delivery fees that were assessed for the mortgage.	24 - Seller Summary - See Total Delivery Fees
Loan SRP*	The final rate of SRP without the Transferee Servicer related fees.	24 - Seller Summary - See Loan SRP (as a rate)
Loan Asset Price*	The final loan price as a rate before delivery fees.	24 - Seller Summary - See Loan Asset Price (as a rate)

\*Are available after loans are added to the contract and are subject to price changes if data is modified. See Fee Window.

For questions, contact:

- Customer Support Contact Center (800-FREDDIE)
- Contact your Customer Operations and Technology Services Manager
- Send an e-mail to: [Freddie\\_Mac\\_Servicing\\_Released\\_Executions@freddiemac.com](mailto:Freddie_Mac_Servicing_Released_Executions@freddiemac.com)

Also visit the [Cash-Released XChange webpage](#).

This information is not a replacement or substitute for the requirements in the Freddie Mac *Single-Family Seller/Servicer Guide* or any other contractual agreements. This information does not constitute an agreement between Freddie Mac and any other party.

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