



## Loan-Level Disclosure

### Variable Names & Descriptions

Freddie Mac provides loan-level information at issuance and on a monthly basis for all newly issued fixed-rate, adjustable-rate mortgage (ARM), modified and reinstated PC securities issued after December 1, 2005. Inception month and monthly loan-level disclosure supplements Freddie Mac's current daily and monthly pool-level disclosure for new and previously issued securities.

File format and specifications for the loan-level disclosure files (issuance/monthly) can be found in the [Freddie Mac Single-Family Disclosure Guide](#).

### Loan-level Disclosure Variables

Fixed-Rate	ARM	Modified	Variable Name	Description	Inception	Monthly
•	•	•	<b>Loan Identifier</b>	The unique designation assigned to the loan by the issuer.	•	•
•	•	•	<b>Loan Correction Indicator</b>	The indicator denoting whether any attributes for the loan have changed from previous disclosures.  Y = Yes N = No A = Added D = Deleted	•	•
•	•	•	<b>Prefix</b>	The designation assigned by the issuer denoting the type of the loans and the security.	•	•
•	•	•	<b>Security Identifier</b>	The unique designation assigned to the security by the issuer.	•	•
•	•	•	<b>CUSIP</b>	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).	•	•
•	•	•	<b>Mortgage Loan Amount</b>	The dollar amount of the loan as stated on the note at the time the loan was originated or modified.  For repurchasing, modified fixed-rate and modified step-rate loans, this value represents both the interest bearing and non-interest bearing amount.  For seller-owned modified mortgages, converted mortgages and construction to permanent mortgages, the UPB of the mortgage as of the note modification, conversion or construction to permanent date of the mortgage.	•	•
•	•	•	<b>Issuance Investor Loan UPB</b>	The unpaid principal balance of the loan as it contributes to the balance of the security at the time the security was issued.  <i>Privacy Masking: If loan age &lt;= 6 months, round to nearest thousand if &gt; \$500</i>	•	•
•	•	•	<b>Current Investor Loan UPB</b>	The unpaid principal balance of the loan as it contributes to the current balance of the security.  <i>Privacy Masking: If loan age &lt;= 6 months, round to nearest thousand if &gt; \$500</i>		•
•	•	•	<b>Amortization Type</b>	The classification of the loan as having either a fixed- or an adjustable-interest rate.  FRM = Fixed-Rate ARM = Adjustable-Rate	•	•
•	•	•	<b>Original Interest Rate</b>	The interest rate of the loan as stated on the note at the time the loan was originated or modified.  <i>If value &lt;0 or &gt;25, then the rate is considered not available (securities issued on or after 9/1/2017)</i>	•	•
•	•	•	<b>Issuance Interest Rate</b>	The interest rate of the loan in effect at the time the security was issued.  <i>If value &lt;0 or &gt;25, then the rate is considered not available (securities issued on or after 9/1/2017)</i>	•	•

## Loan-level Disclosure Variables

Fixed-Rate	ARM	Modified	Variable Name	Description	Inception	Monthly
•	•	•	<b>Current Interest Rate</b>	The interest rate of the loan in effect during the current reporting period. <i>99.999 = Not Available</i> <i>Not Available for Freddie Mac ARM Securities</i>		•
•	•	•	<b>Issuance Net Interest Rate</b>	The interest rate of the loan at the time the security was issued less servicing fees and guarantor fees. <i>If value &lt;0 or &gt;25, then the rate is considered not available (securities issued on or after 9/1/2017)</i>	•	•
•	•	•	<b>Current Net Interest Rate</b>	The interest rate of the loan in effect during the current reporting period less servicing fees and guarantor fees. <i>If value &lt;0 or &gt;25, then the rate is considered not available (securities issued on or after 9/1/2017)</i>		•
•	•	•	<b>First Payment Date</b>	The month and year that the first scheduled payment on the loan is due. For seller-owned modified mortgages, converted mortgages, and construction to permanent mortgages, the first payment due date of the mortgage as of the note modification, conversion, or construction to permanent date of the mortgage.	•	•
•	•	•	<b>Maturity Date</b>	The month and year that the final scheduled payment on the loan is due.	•	•
•	•	•	<b>Loan Term</b>	The number of months in which regularly scheduled borrower payments are due.	•	•
•	•	•	<b>Remaining Months to Maturity (RMM)</b>	The number of scheduled monthly payments that will reduce the Current Investor Loan UPB to zero. For fixed-rate loans, this value considers the impact of any curtailments.	•	•
•	•	•	<b>Loan Age</b>	The number of scheduled payments from the time the loan was originated or modified up to and including the current reporting period.	•	•
•	•		<b>Loan-to-Value (LTV)</b>	The ratio, expressed as a percentage, obtained by dividing the amount of the loan at origination by the value of the property. Property value reflects either the lesser of the sales price or the appraised property value for a purchase, or the appraised property value for a refinance. For reperforming, modified fixed-rate and modified step-rate loans, this value will be blank. In the case of a seasoned mortgage loan, if the Seller cannot warrant that the value of the mortgaged property has not declined since the note date, Freddie Mac requires that the Seller must provide a new appraisal value, which is used in the LTV calculation. Percentages less than 1% or greater than 998% will be disclosed as "Not Available," indicated by 999. <i>999 = Not Available</i>	•	•
•	•		<b>Combined Loan-to-Value (CLTV)</b>	The ratio, expressed as a percentage, obtained by dividing the amount of all known outstanding loans at origination by the value of the property. Property value reflects either the lesser of the sales price or the appraised property value for a purchase, or the appraised property value for a refinance. For reperforming, modified fixed-rate and modified step-rate loans, this value will be blank. If the secondary financing amount disclosed by the Seller includes a home equity line of credit, then the CLTV calculation reflects the disbursed amount at closing of the first lien mortgage loan, not the maximum loan amount available under the home equity line of credit. In the case of a seasoned mortgage loan, if the Seller cannot warrant that the value of the mortgaged property has not declined since the note date, Freddie Mac requires that the Seller must provide a new appraisal value, which is used in the CLTV calculation. Percentages less than 1% or greater than 998% will be disclosed as "Not Available," which will be indicated by 999. This disclosure is subject to the widely varying standards originators use to calculate and / or report Borrowers' secondary mortgage loan amounts and will not be updated. <i>9999 = Not Available</i>	•	•

## Loan-level Disclosure Variables

Fixed-Rate	ARM	Modified	Variable Name	Description	Inception	Monthly
•	•	•	<b>Debt-to-Income (DTI) Ratio</b>	<p>The ratio obtained by dividing the total monthly debt expense by the total monthly income of the borrower at the time the loan was originated or modified.</p> <p>Disclosure of the debt to income ratio is based on (1) the sum of the Borrower's monthly debt payments, including monthly housing expenses that incorporate the mortgage payment the Borrower is making at the time of the delivery of the mortgage loan to Freddie Mac, divided by (2) the total monthly income used to underwrite the Borrower as of the date of the origination of the mortgage loan. The debt to income ratio will not be updated. This disclosure is subject to the widely varying standards originators use to calculate and / or report Borrowers' income and liabilities.</p> <p>This disclosure is subject to the widely varying standards originators use to calculate and / or report Borrowers' secondary mortgage loan amounts.</p> <p>Percentages less than 1% or greater than 65% will be disclosed as "Not Available," which will be indicated by a 999.</p> <p><i>999 = Not Available</i></p>	•	•
•	•		<b>Borrower Credit Score</b>	<p>The standardized credit score used to evaluate the borrower during the loan origination process.</p> <p>For reperforming, modified fixed-rate and modified step-rate loans, this value will be blank.</p> <p>All known credit scores are disclosed at issuance. Generally, the credit score known and disclosed at time of PC issuance is the score used to originate the mortgage. Mortgages reported with unknown credit scores at the time of PC issuance may have credit scores disclosed in the month following PC issuance. Credit scores reported at PC issuance and those reported in the month following, if any, are not updated and these same scores continue to appear in the monthly reporting.</p> <p>An unavailable credit score or a credit score value less than 300 or greater than 850 will be disclosed as "Not Available," which will be indicated by 9999.</p> <p><i>9999 = Not Available</i></p>	•	•
•	•	•	<b>Number of Borrowers</b>	<p>The number of borrowers who, at the time the loan was originated, are obligated to repay the loan.</p> <p>1 = 1 2 = 2 3 = 3 4 = 4 5 = 5 6 = 6 7 = 7 8 = 8 9 = 9 10 = 10 99 = Not Available</p>	•	•
•	•	•	<b>First Time Homebuyer Indicator</b>	<p>The indicator denoting whether a borrower on the loan qualifies as a first-time homebuyer.</p> <p>Indicates whether the Borrower, or one of a group of Borrowers, is an individual who (1) is purchasing the mortgaged property, (2) will reside in the mortgaged property as a primary residence and (3) had no ownership interest (sole or joint) in a residential property during the three-year period preceding the date of the purchase of the mortgaged property. With certain limited exceptions, a displaced homemaker or single parent may also be considered a First-Time Homebuyer if the individual had no ownership interest in a residential property during the preceding three-year period other than an ownership interest in the marital residence with a spouse.</p> <p>Y = Yes N = No 9 = Not Available</p>	•	•

## Loan-level Disclosure Variables

Fixed-Rate	ARM	Modified	Variable Name	Description	Inception	Monthly
•	•	•	<b>Loan Purpose</b>	<p>The classification describing the purpose of the loan.</p> <p>Generally, a Cash-out Refinance mortgage loan is a mortgage loan in which the use of the loan amount is not limited to specific purposes. A mortgage loan placed on a property previously owned free and clear by the Borrower is always considered a Cash-out Refinance mortgage loan.</p> <p>Generally, a No Cash-out Refinance mortgage loan is a mortgage loan in which the loan amount is limited to the following uses:</p> <ul style="list-style-type: none"> <li>• Pay off the first mortgage, regardless of its age</li> <li>• Pay off any junior liens secured by the mortgaged property, that were used in their entirety to acquire the subject property</li> <li>• Pay related closing costs, financing costs and prepaid items, and</li> <li>• Disburse cash out to the Borrower (or any other payee) not to exceed 2% of the new refinance mortgage loan or \$2,000, whichever is less</li> </ul> <p>As an exception to the above, for construction conversion mortgage loans and renovation mortgage loans, the amount of the interim construction financing secured by the mortgaged property is considered an amount used to pay off the first mortgage. Paying off unsecured liens or construction costs paid by the Borrower outside of the secured interim construction financing is considered cash out to the Borrower, if greater than \$2,000 or 2% of the loan amount.</p> <p>This disclosure is subject to various special exceptions used by Sellers to determine whether a mortgage loan is a No Cash-out Refinance mortgage loan.</p> <p>If a Refinance is applicable, but the seller of the mortgage loan does not specify Cash-out Refinance or No Cash-out Refinance, "Refinance—Not Specified" is indicated. "Not Available" will be indicated by a 9.</p> <p>C = Refinance - Cash Out            N = Refinance - No Cash Out            R = Refinance - Not Specified            P = Purchase            M = Modified - Loss Mitigation            9 = Not Available</p>	•	•
•	•	•	<b>Occupancy Status</b>	<p>The classification describing the property occupancy status at the time the loan was originated. For reperforming, modified fixed-rate and modified step-rate loans, this value will be blank. "Not Available" will be indicated by a 9.</p> <p>P = Primary Residence            S = Second Home            I = Investment Property            9 = Not Available</p>	•	•
•	•	•	<b>Number of Units</b>	<p>The number of dwelling units in the mortgaged property at the time the loan was originated. "Not Available" will be indicated by 99.</p> <p>1 = 1            2 = 2            3 = 3            4 = 4            99 = Not Available</p>	•	•
•	•	•	<b>Property Type</b>	<p>The classification describing the type of property that secures the loan. "Not Available" will be indicated by 99.</p> <p>CP = Cooperative            CO = Condominium            PU = Planned Unit Development            SF = Single-Family            MH = Manufactured Housing            99 = Not Available</p>	•	•

## Loan-level Disclosure Variables

Fixed-Rate	ARM	Modified	Variable Name	Description	Inception	Monthly
•	•		<b>Channel</b>	<p>The origination channel used by the party that delivered the loan to the issuer.</p> <p>For reperforming, modified fixed-rate and modified step-rate loans, this value will be blank.</p> <p>Disclosure indicates whether a broker or correspondent, as those terms are defined below, originated or was involved in the origination or the mortgage.</p> <p>If a Third-Party Origination is applicable, but the Seller does not specify Broker or Correspondent, the disclosure will indicate "TPO Not Specified." If a Broker, Correspondent or Third Party Origination disclosure is not applicable, the mortgage loan will be designated as Retail, as defined below.</p> <ul style="list-style-type: none"> <li>• Broker is a person or entity that specializes in loan originations, receiving a commission (from a Correspondent or other lender) to match Borrowers and lenders. The Broker performs some or most of the loan processing functions, such as taking loan applications, or ordering credit reports, appraisals and title reports. Typically, the Broker does not underwrite or service the mortgage loan and generally does not use its own funds for closing; however, if the Broker funded a mortgage loan on a lender's behalf, such a mortgage loan is considered a "Broker" third party origination mortgage loan. The mortgage loan is generally closed in the name of the lender who commissioned the Broker's services.</li> <li>• Correspondent is an entity that typically sells the Mortgages it originates to other lenders, which are not Affiliates of that entity, under a specific commitment or as part of an ongoing relationship. The Correspondent performs some or all the loan processing functions, such as taking the loan application, ordering credit reports, appraisals, and title reports, and verifying the Borrower's income and employment. The Correspondent may or may not have delegated underwriting and typically funds the mortgage loans at settlement. The mortgage loan is closed in the Correspondent's name and the Correspondent may or may not service the mortgage loan. The Correspondent may use a Broker to perform some of the processing functions or even to fund the loan on its behalf; under such circumstances, the mortgage loan is considered a "Broker" third party origination mortgage loan, rather than a "Correspondent" third party origination mortgage loan.</li> <li>• Retail Mortgage is a mortgage loan that is originated, underwritten and funded by a lender or its Affiliates. The mortgage loan is closed in the name of the lender or its Affiliate and if it is sold to Freddie Mac, it is sold by the lender or its Affiliate that originated it. A mortgage loan that a Broker or Correspondent completely or partially originated, processed, underwrote, packaged, funded or closed is not considered a Retail mortgage loan.</li> <li>• For purposes of the definitions of Correspondent and Retail, "Affiliate" means any entity that is related to another party as a consequence of the entity, directly or indirectly, controlling the other party, being controlled by the other party, or being under common control with the other party.</li> </ul> <p>R = Retail B = Broker C = Correspondent T = Third Party Origination - Not Specified 9 = Not Available</p>	•	•
•	•	•	<b>Property State</b>	The abbreviation denoting the location of the property securing the loan.	•	•
•	•	•	<b>Seller Name</b>	The name of the entity that sold the loan to the issuer. This field will not be updated after issuance, regardless of mergers/acquisitions.	•	•
•	•	•	<b>Servicer Name</b>	The name of the entity that services the loan during the current reporting period.	•	•
•	•	•	<b>Mortgage Insurance Percent (MI %)</b>	<p>The percentage of mortgage insurance coverage obtained at origination in effect at the time the security was issued.</p> <p>Only primary mortgage insurance that is purchased by the Borrower, lender or Freddie Mac is disclosed. Mortgage insurance that constitutes "credit enhancement" that is not required by Freddie Mac's Charter is not disclosed. Amounts of mortgage insurance reported by Sellers that are in excess of 55% will be disclosed as "Not Available," which will be indicated by 999.</p> <p>000= No MI 999= Not Available</p>	•	•
•	•	•	<b>Mortgage Insurance Cancellation Indicator</b>	<p>The indicator denoting whether the mortgage insurance has been cancelled after the security was issued.</p> <p>Y = Yes N = No 7 = Not Applicable</p>	•	•

## Loan-level Disclosure Variables

Fixed-Rate	ARM	Modified	Variable Name	Description	Inception	Monthly
•	•	•	<b>Government Insured Guarantee</b>	The classification describing the Government Insured/Guarantee Program, if any, covering the loan. FH = FHA VA = Veterans Affair RH = Rural Housing IH = Section 184 Indian Home 99 = Not Available	•	•
•	•	•	<b>Assumability Indicator</b>	The indicator denoting whether the loan is assumable by another borrower. Y = Yes N = No	•	•
•	•		<b>Interest Only Loan Indicator</b>	The indicator denoting whether the loan only requires interest payments for a specified period beginning with the first payment date.	•	•
•	•		<b>Interest Only First Principal &amp; Interest Payment Date</b>	For interest-only loans, the month and year that the first monthly scheduled fully amortizing principal and interest payment is due.	•	•
•	•		<b>Months to Amortization</b>	For interest-only loans, the number of months from the current month to the first scheduled principal and interest payment date.	•	•
•	•	•	<b>Prepayment Penalty Indicator</b>	The indicator denoting whether the borrower is subject to a penalty for early payment of principal. Y = Yes N = No	•	•
•	•	•	<b>Prepayment Penalty Total Term</b>	The total number of months that the prepayment penalty may be in effect. 06 = 6 Months 12 = 1 Year 24 = 2 Years 36 = 3 Years 99 = Not Available	•	•
	•		<b>Index</b>	For adjustable-rate loans, the description of the index on which adjustments to the interest rate are based.	•	•
	•		<b>Mortgage Margin</b>	For adjustable-rate loans, the number of percentage points to be added to the index to arrive at the new interest rate.  77.777 - Not Applicable	•	•
	•		<b>MBS PC Margin</b>	For adjustable-rate loans, the mortgage margin less servicing fees and guarantor fees.  77.777 - Not Applicable	•	•
	•		<b>Interest Rate Adjustment Frequency</b>	For adjustable-rate loans, the number of months, excluding any fixed-rate period, between scheduled rate changes.	•	•
	•		<b>Interest Rate Lookback</b>	For adjustable-rate loans, the number of calendar days prior to the rate change date used to determine the effective index value required to calculate the next interest rate.	•	•
	•		<b>Interest Rate Rounding Method</b>	For adjustable-rate loans, the designation of how the interest rate is rounded when a new interest rate is calculated. DN = Down NE = Nearest UP = Up NO = No Rounding	•	•
	•		<b>Interest Rate Rounding Method Percent</b>	For adjustable-rate loans, the percentage to which the interest rate is rounded when a new interest rate is calculated. 01 = 0.25 02 = 0.125 03 = .01	•	•
	•		<b>Convertibility Indicator</b>	The indicator denoting whether the loan has a feature that allows the borrower to convert from an adjustable rate to a fixed rate. Y = Yes N = No	•	•

## Loan-level Disclosure Variables

Fixed-Rate	ARM	Modified	Variable Name	Description	Inception	Monthly
	•		<b>Initial Fixed Rate Period</b>	For adjustable-rate loans, the number of calendar months between the first full month the loan accrues interest and the first interest rate adjustment date. 00 = <=6 Months 01 = 7-18 Months 02 = 19-30 Months 03 = 31-42 Months 04 = 43-54 Months 05 = 55-66 Months 06 = 67-78 Months 07 = 79-90 Months 08 = 91-102 Months 09 = 103-114 Months 10 = 115-126 Months 11 = 127-138 Months 12 = 139-150 Months 13 = 151-162 Months 14 = 163-174 Months 15 = 175-186 Months 16 = >186 Months	•	•
	•		<b>Next Interest Rate Adjustment Date</b>	For adjustable-rate loans, the month and year that the interest rate is next subject to change.	•	•
	•		<b>Months to Next Rate Adjustment Date</b>	For adjustable-rate loans, the number of months from the current month to the next interest rate change date.	•	•
	•		<b>Life Ceiling Interest Rate</b>	For ARMs, the maximum note rate of an ARM over the life of the loan. 77.777 - Not Applicable	•	•
	•		<b>Life Ceiling Net Interest Rate</b>	For adjustable-rate loans, the maximum interest rate less servicing fees and guarantor fees. 77.777 - Not Applicable	•	•
	•		<b>Life Floor Interest Rate</b>	For adjustable-rate loans, the lifetime minimum interest rate. 77.777 - Not Applicable	•	•
	•		<b>Life Floor Net Interest Rate</b>	For adjustable-rate loans, the minimum interest rate less servicing fees and guarantor fees. 77.777 - Not Applicable	•	•
	•		<b>Initial Interest Rate Cap Up Percent</b>	For adjustable-rate loans, the maximum percentage points the interest rate can adjust upward at the first interest rate adjustment date. 77.777 - Not Applicable	•	•
	•		<b>Initial Interest Rate Cap Down Percent</b>	For adjustable-rate loans, the maximum number of percentage points the interest rate can adjust downward at the first interest rate change date. 77.777 - Not Applicable	•	•
	•		<b>Periodic Interest Rate Cap Up Percent</b>	For adjustable-rate loans, the maximum percentage points the interest rate can adjust upward at each interest rate adjustment date after the first interest rate adjustment date. 77.777 - Not Applicable	•	•
	•		<b>Periodic Interest Rate Cap Down Percent</b>	For adjustable-rate loans, the maximum percentage points the interest rate can adjust downward at each interest rate adjustment date after the first interest rate adjustment date. 77.777 - Not Applicable	•	•

• **Modification Program**

Stratified by the standard attributes noted above, the modification programs under which the loans in a security were modified.

Effective beginning 9/21/2020

Code	Program	Description
A	Alternative	Alternative modifications included capitalization of interest and certain non-interest arrearages, setting of interest rates to a fixed rate (increasing or decreasing rates), extending the Mortgage term to 480 months, a borrower trial period for the modification before they are finalized and may have included forbearance (but not reductions) of principal. The terms of the modifications under our alternative modification initiative generally were similar to those under our streamlined modification initiative; however, we generally offered the alternative modification to borrowers who were five to twenty-four months delinquent on their Mortgages. The alternative modification initiative was a one-time initiative and the final modification agreement must have been entered into no later than January 1, 2014.
B	HAMP Backup	Certain borrowers who initially qualified for a HAMP modification and who made timely payments during a HAMP trial period, but who, because of income verification or other reasons, subsequently failed to qualify under the HAMP program, could have had their Mortgages modified under our HAMP backup initiative (which was a non-HAMP initiative). HAMP backup modifications generally had terms similar to modifications under the HAMP program. HAMP backup modifications had to have first modified payment due dates on or before December 1, 2010.
C	Classic	Classic modifications included capitalization of interest and non-interest arrearages and may have included extensions of the term of the mortgage and reductions in interest rate, but not forbearance or reduction of principal. Classic modifications were discontinued as a standard Guide offering in February 2012.
D	Payment Deferral	Payment Deferrals include forbearance (but not reductions) of principal. Payment Deferrals are generally offered to borrowers who are between 30 days and 18 months delinquent (depending on the program). A trial period plan is not required. This code applies to both (i) the payment deferral modification initiative, implemented by select servicers beginning in May 2016, and (ii) the Payment Deferral initiative, which became available beginning July 1, 2020 and will be mandatory on January 1, 2021.
E	Extend	Extend modifications include extending the Mortgage term by a number of months equal to the number of missed monthly payments, setting of interest rates to a fixed rate (increasing or decreasing rates), a borrower trial period for the modifications before they are finalized and may include forbearance (but not reductions) of principal. We ceased offering the Extend modification on October 1, 2020.
F	Flex	Flex modifications include capitalization of interest and non-interest arrearages, setting of interest rates to a fixed rate (increasing or decreasing rates), extending the Mortgage term to 480 months, a borrower trial period for the modifications before they are finalized and may include forbearance (but not reductions) of principal. Our Servicers must implement this initiative for loss mitigation evaluations occurring on or after October 1, 2017 (with earlier adoption permitted).
H	HAMP	HAMP modifications include capitalization of interest and non-interest arrearages, and, to the extent necessary to achieve a targeted modified payment, lowering of interest rates (to a floor of 2%), extending the Mortgage term and may include forbearance (but not reductions) of principal. HAMP modifications include a borrower trial period for the modifications before they are finalized. If the initial modified interest rate is less than the terminal step rate, the interest rate will increase after five years in 1% (or less) increments annually until the terminal step rate is reached. HAMP applies to Mortgages originated on or before January 1, 2009. Borrowers must have applied for HAMP no later than December 31, 2016 and, if eligible, must enter into a HAMP modification agreement no later than December 1, 2017.
O	Other	The borrower has executed a modification program other than the provided enumerations.
P	Cap & Extend	Cap and Extend modifications include capitalization of interest and certain non-interest arrearages, extending the Mortgage term up to 480 months, setting of interest rates to a fixed rate (increasing or decreasing rates), a borrower trial period for the modifications before they are finalized and may include forbearance (but not reductions) of principal. We ceased offering the Cap and Extend modification on October 1, 2020.
R	Regular	Fannie Mae Only
U	Underwater	Underwater modifications included capitalization of interest and non-interest arrearages, setting of interest rates to a fixed-rate (increasing or decreasing rates), extending the Mortgage term, and may have included forbearance (but not reductions) of principal. The terms of the modifications under our underwater modification initiative were generally offered to borrowers with loan origination dates before May 31, 2009 whose Mortgages had



## Loan-level Disclosure Variables

Fixed-Rate	ARM	Modified	Variable Name	Description	Inception	Monthly												
				<table border="1"> <tr> <td></td> <td></td> <td>estimated loan-to-value ratios at the time of modification of greater than 150%. The underwater modification initiative was a one-time initiative and the final modification agreement must have been entered into no later than August 1, 2013.</td> </tr> <tr> <td><b>S</b></td> <td>Standard</td> <td>Non-HAMP Standard modifications include capitalization of interest and certain non-interest arrearages, setting of interest rates to a fixed rate (increasing or decreasing rates), extending the Mortgage term to 480 months, a borrower trial period for the modifications before they are finalized and may include forbearance (but not reductions) of principal. This initiative began in October 2011 and expired on September 30, 2017.</td> </tr> <tr> <td><b>T</b></td> <td>Streamlined</td> <td>Streamlined modifications include capitalization of interest and certain non-interest arrearages, setting of interest rates to a fixed rate (increasing or decreasing rates), extending the Mortgage term to 480 months, a borrower trial period for the modifications before they are finalized and may have included forbearance (but not reductions) of principal. We generally offer the streamlined modification to borrowers who are at least three-months delinquent on their Mortgages or borrowers with step-rate modified mortgages who become two-months delinquent following a step-rate adjustment. The Streamlined Modification initiative was implemented in July 2013 (with earlier adoption permitted) and the last day a trial period may be entered is September 1, 2017.</td> </tr> <tr> <td><b>9</b></td> <td>Not Available</td> <td>The modification program is not available for disclosure.</td> </tr> </table>			estimated loan-to-value ratios at the time of modification of greater than 150%. The underwater modification initiative was a one-time initiative and the final modification agreement must have been entered into no later than August 1, 2013.	<b>S</b>	Standard	Non-HAMP Standard modifications include capitalization of interest and certain non-interest arrearages, setting of interest rates to a fixed rate (increasing or decreasing rates), extending the Mortgage term to 480 months, a borrower trial period for the modifications before they are finalized and may include forbearance (but not reductions) of principal. This initiative began in October 2011 and expired on September 30, 2017.	<b>T</b>	Streamlined	Streamlined modifications include capitalization of interest and certain non-interest arrearages, setting of interest rates to a fixed rate (increasing or decreasing rates), extending the Mortgage term to 480 months, a borrower trial period for the modifications before they are finalized and may have included forbearance (but not reductions) of principal. We generally offer the streamlined modification to borrowers who are at least three-months delinquent on their Mortgages or borrowers with step-rate modified mortgages who become two-months delinquent following a step-rate adjustment. The Streamlined Modification initiative was implemented in July 2013 (with earlier adoption permitted) and the last day a trial period may be entered is September 1, 2017.	<b>9</b>	Not Available	The modification program is not available for disclosure.		
		estimated loan-to-value ratios at the time of modification of greater than 150%. The underwater modification initiative was a one-time initiative and the final modification agreement must have been entered into no later than August 1, 2013.																
<b>S</b>	Standard	Non-HAMP Standard modifications include capitalization of interest and certain non-interest arrearages, setting of interest rates to a fixed rate (increasing or decreasing rates), extending the Mortgage term to 480 months, a borrower trial period for the modifications before they are finalized and may include forbearance (but not reductions) of principal. This initiative began in October 2011 and expired on September 30, 2017.																
<b>T</b>	Streamlined	Streamlined modifications include capitalization of interest and certain non-interest arrearages, setting of interest rates to a fixed rate (increasing or decreasing rates), extending the Mortgage term to 480 months, a borrower trial period for the modifications before they are finalized and may have included forbearance (but not reductions) of principal. We generally offer the streamlined modification to borrowers who are at least three-months delinquent on their Mortgages or borrowers with step-rate modified mortgages who become two-months delinquent following a step-rate adjustment. The Streamlined Modification initiative was implemented in July 2013 (with earlier adoption permitted) and the last day a trial period may be entered is September 1, 2017.																
<b>9</b>	Not Available	The modification program is not available for disclosure.																
		•	<b>Modification Type</b>	<p>For reperforming, modified fixed-rate and modified step-rate loans, the classification describing the type of modification.</p> <p>R = Rate T = Term B = Rate &amp; Term C = Capitalization D = Deferred Amount F = Rate, Term &amp; Deferred Amount S = Rate &amp; Deferred Amount U = Term &amp; Deferred Amount O = Other</p>	•	•												
		•	<b>Number of Modifications</b>	For reperforming, modified fixed-rate and modified step-rate loans, the number of times the loan has been modified, at the time security was issued.	•	•												
		•	<b>Total Capitalized Amount</b>	For reperforming, modified fixed-rate and modified step-rate loans, the amount of interest and non-interest arrearages added to the principal balance as of the most recent modification.	•	•												
		•	<b>Interest Bearing Mortgage Loan Amount</b>	<p>For reperforming, modified fixed-rate and modified step-rate loans, the interest bearing unpaid principal balance at the time of modification.</p> <p><i>Privacy Masking: Round to nearest thousand if &gt; \$500</i></p>	•	•												
		•	<b>Original Deferred Amount</b>	<p>For reperforming, modified fixed-rate and modified step-rate loans, the non-interest bearing unpaid principal balance at the time of modification.</p> <p>The deferred amount is not included in the unpaid principal balance of the security and is not payable to the certificate holder.</p> <p><i>Privacy Masking: Round to nearest thousand if &gt; \$500</i></p>	•	•												
		•	<b>Current Deferred UPB</b>	<p>For reperforming, modified fixed-rate and modified step-rate loans, the current non-interest bearing unpaid principal balance.</p> <p>The deferred amount is not included in the unpaid principal balance of the security and is not payable to the certificate holder.</p> <p><i>Privacy Masking: Round to nearest thousand if &gt; \$500</i></p>		•												
		•	<b>Loan Age as Of Modification</b>	For reperforming, modified fixed-rate and modified step-rate loans, the number of scheduled payments from the time the loan was originated up to the date of modification.	•	•												

## Loan-level Disclosure Variables

Fixed-Rate	ARM	Modified	Variable Name	Description	Inception	Monthly
		•	<b>Estimated Loan-to-Value (ELTV)</b>	<p>For reinstated, reperforming, modified fixed-rate and modified step-rate loans, the ratio obtained by dividing the outstanding balance of the mortgage loan by the estimated current value of the property obtained by the issuer, at the time of issuance, through a proprietary Automated Valuation Model (AVM).</p> <p>In the case of modified mortgages with deferred amounts, the outstanding balance of the modified mortgage loan reflects both interest bearing and non-interest bearing UPB amounts. Although we believe that our automated valuation model yields a reasonable approximation of the property's current value, using a value obtained from: (i) a different automated valuation model, (ii) an appraisal based on a physical inspection of the property or (iii) an arm's length sale of the property could result in a different value for the property.</p> <p>Estimated LTV ratios that are not available, less than 1% or greater than 998% will be disclosed as "Not Available," which is indicated by 9999.</p> <p>9999 = Not Available</p>	•	•
		•	<b>Updated Credit Score</b>	<p>For reinstated, reperforming, modified fixed-rate and modified step-rate loans, the most recently available standardized credit score provided at the time of issuance.</p> <p>If an updated credit score is unavailable or outside the range of 300 to 850, then we disclose "Not Available," which is indicated by 9999.</p> <p>9999 = Not Available</p>	•	•
		•	<b>Interest Rate Step Indicator</b>	<p>The indicator denoting whether the modification includes a step rate. If a loan has been modified more than once, this field represents the most recent modification.</p> <p>Y = Yes N = No</p>	•	•
		•	<b>Initial Step Fixed-Rate Period</b>	<p>For reperforming, modified step-rate loans, the number of months between the first payment date of the modified loan and the first step rate adjustment date.</p> <p>00 = &lt;=6 Months 01 = 7-18 Months 02 = 19-30 Months 03 = 31-42 Months 04 = 43-54 Months 05 = 55-66 Months 06 = 67-78 Months 07 = 79-90 Months 08 = 91-102 Months 09 = 103-114 Months 10 = 115-126 Months 11 = 127-138 Months 12 = 139-150 Months 13 = 151-162 Months 14 = 163-174 Months 15 = 175-186 Months 16 = &gt;186 Months</p>	•	•
		•	<b>Total Number of Steps</b>	<p>For reperforming, modified step-rate loans, the number of upward interest rate adjustments per the modification agreement.</p>	•	•
		•	<b>Number of Remaining Steps</b>	<p>For reperforming, modified step-rate loans, the number of upward interest rate adjustments remaining.</p>	•	•
		•	<b>Next Step Rate</b>	<p>For reperforming, modified step-rate loans, the scheduled interest rate in effect at the next step-rate date.</p>	•	•
		•	<b>Terminal Step Rate</b>	<p>For reperforming, modified step-rate loans, the maximum interest rate in effect following the final scheduled interest rate adjustment date.</p> <p>Once the interest rate reaches the Terminal Step Rate, it is fixed for the remaining term of the mortgage.</p>	•	•
		•	<b>Terminal Step Date</b>	<p>For reperforming, modified step-rate loans, the final scheduled date on which the mortgage interest rate is scheduled to increase to its terminal step rate.</p>	•	•
		•	<b>Step Rate Adjustment Frequency</b>	<p>For reperforming, modified step-rate loans, the number of months between each interest rate adjustment.</p>	•	•
		•	<b>Next Step Rate Adjustment Date</b>	<p>For reperforming, modified step-rate loans, the month and year that the interest rate is scheduled to increase.</p>	•	•

## Loan-level Disclosure Variables

Fixed-Rate	ARM	Modified	Variable Name	Description	Inception	Monthly
		•	<b>Months to Next Step Rate Adjustment Date</b>	For repricing, modified step-rate loans, the number of months from the current month to the next date on which the mortgage interest rate increases.	•	•
		•	<b>Periodic Step Cap Up Percent</b>	For repricing, modified step-rate loans, the maximum percentage points the interest rate may increase at each step rate adjustment date.	•	•
		•	<b>Origination Mortgage Loan Amount</b>	For repricing, modified fixed-rate and modified step-rate loans, the dollar amount of the loan in the security as stated on the note at the time the loans were originated or modified. <i>Privacy Masking: Round to nearest thousand if &gt; \$500</i>	•	•
		•	<b>Origination Interest Rate</b>	For repricing, modified fixed-rate and modified step-rate loans, the interest rate of the loan as stated on the note at the time the loan was originated. <i>If value &lt;0 or &gt;25, then the rate is considered not available (securities issued on or after 9/1/2017)</i>	•	•
		•	<b>Origination Amortization Type</b>	For repricing, modified fixed-rate and modified step-rate loans, the classification of the loan as having either a fixed- or an adjustable-interest rate as stated on the note at the time the loan was originated. FRM = Fixed-Rate ARM = Adjustable-Rate	•	•
		•	<b>Origination Interest Only Loan Indicator</b>	For repricing, modified fixed-rate and modified step-rate loans, the indicator denoting whether the loan only required interest payments for a specified period of time beginning with the first payment date as stated on the note at the time the loan was originated. Y = Yes N = No	•	•
		•	<b>Origination First Payment Date</b>	For repricing, modified fixed-rate and modified step-rate loans, the month and year that the first scheduled payment on the loan was due as stated on the note at the time the loan was originated.	•	•
		•	<b>Origination Maturity Date</b>	For repricing, modified fixed-rate and modified step-rate loans, the month and year in which the final payment on the loan was scheduled to be made at the time the loan was originated.	•	•
		•	<b>Origination Loan Term</b>	For repricing, modified fixed-rate and modified step-rate loans, the number of months in which regularly scheduled borrower payments are due as stated on the note at the time the loan was originated.	•	•
		•	<b>Origination Loan-To-Value (LTV)</b>	For repricing, modified fixed-rate and modified step-rate loans, the ratio, expressed as a percentage, obtained by dividing the amount of the loan at origination by the value of the property. Property value reflects either the lesser of the sales price or the appraised property value for a purchase, or the appraised property value for a refinance. 999 = Not Available <i>If value 998, then the ratio is considered not available (securities issued on or after 9/1/2017)</i>	•	•
		•	<b>Origination Combined Loan-To-Value (CLTV)</b>	For repricing, modified fixed-rate and modified step-rate loans, the ratio, expressed as a percentage, obtained by dividing the amount of all known outstanding loans at origination by the value of the property. Property value reflects either the lesser of the sales price or the appraised property value for a purchase, or the appraised property value for a refinance. 999 = Not Available <i>If value 998, then the ratio is considered not available (securities issued on or after 9/1/2017)</i>	•	•

## Loan-level Disclosure Variables

Fixed-Rate	ARM	Modified	Variable Name	Description	Inception	Monthly
		•	<b>Origination Debt-To-Income Ratio</b>	<p>For reperforming, modified fixed-rate and modified step-rate loans, the ratio obtained by dividing the total monthly debt expense by the total monthly income of the borrower at the time the loan was originated.</p> <p>In the case of purchase mortgages, the ratio was obtained by dividing the mortgage loan amount on the note date by the lesser of the mortgaged property's appraised value on the note date or its purchase price.</p> <p>In the case of a refinance mortgage loan, the ratio was obtained by dividing the mortgage loan amount on the note date by the mortgaged property's appraised value on the note date.</p> <p>In the case of a seasoned mortgage loan, if the Seller could not warrant that the value of the mortgaged property has not declined since the note date, Freddie Mac required that the Seller provide a new appraisal value, which was used in the LTV calculation.</p> <p>Percentages below 1% or greater than 65% will be disclosed as "Not Available," indicated by a 999</p> <p>999 = Not Available</p>	•	•
		•	<b>Origination Credit Score</b>	<p>For reperforming, modified fixed-rate and modified step-rate loans, the standardized credit score used to evaluate the borrower during the loan origination process.</p> <p>An unavailable credit score or a credit score value less than 300 or greater than 850 will be disclosed as "Not Available", which will be indicated by a 9999.</p> <p>9999 = Not Available</p> <p><i>If value &lt;300 or &gt;850, then the ratio is considered not available</i></p>	•	•
		•	<b>Origination Loan Purpose</b>	<p>For reperforming, modified fixed-rate and modified step-rate loans, the classification of the loan as either a purchase money mortgage or a refinance mortgage at the time the loan was originated.</p> <p>The classification describing the purpose of the loan.</p> <p>Indicates whether the mortgage loan is a Cash-out Refinance mortgage, No Cash-out Refinance mortgage, a Purchase mortgage or a Modified Mortgage. If a Refinance is applicable, but the seller of the mortgage loan does not specify Cash-out Refinance or No Cash-out Refinance, "Refinance—Not Specified" is indicated. "Not Available" will be indicated by a 9.</p> <p>A Modified Mortgage is a mortgage which has been modified for loss mitigation purposes.</p> <p>Generally, a Cash-out Refinance mortgage loan is a mortgage loan in which the use of the loan amount is not limited to specific purposes. A mortgage loan placed on a property previously owned free and clear by the Borrower is always considered a Cash-out Refinance mortgage loan.</p> <p>Generally, a No Cash-out Refinance mortgage loan is a mortgage loan in which the loan amount is limited to the following uses:</p> <ul style="list-style-type: none"> <li>• Pay off the first mortgage, regardless of its age</li> <li>• Pay off any junior liens secured by the mortgaged property, that were used in their entirety to acquire the subject property</li> <li>• Pay related closing costs, financing costs and prepaid items, and</li> <li>• Disburse cash out to the Borrower (or any other payee) not to exceed 2% of the new refinance mortgage loan or \$2,000, whichever is less</li> </ul> <p>As an exception to the above, for construction conversion mortgage loans and renovation mortgage loans, the amount of the interim construction financing secured by the mortgaged property is considered an amount used to pay off the first mortgage. Paying off unsecured liens or construction costs paid by the Borrower outside of the secured interim construction financing is considered cash out to the Borrower, if greater than \$2,000 or 2% of the loan amount.</p> <p>This disclosure is subject to various special exceptions used by Sellers to determine whether a mortgage loan is a No Cash-out Refinance mortgage loan.</p> <p>C = Refinance - Cash Out            N = Refinance - No Cash Out            R = Refinance - Not Specified            P = Purchase            9 = Not Available</p>	•	•
		•	<b>Origination Occupancy Status</b>	<p>For reperforming, modified fixed-rate and modified step-rate loans, the classification describing the property occupancy status at the time the loan was originated.</p> <p>P= Primary Residence            S= Second Home            I= Investment Property            9= Not Available</p>	•	•

## Loan-level Disclosure Variables

Fixed-Rate	ARM	Modified	Variable Name	Description	Inception	Monthly
		•	<b>Origination Channel</b>	<p>For repurchasing, modified fixed-rate and modified step-rate loans, the origination channel used by the party that delivered the loan to the issuer.</p> <ul style="list-style-type: none"> <li>• Broker is a person or entity that specializes in loan originations, receiving a commission (from a Correspondent or other lender) to match Borrowers and lenders. The Broker performs some or most of the loan processing functions, such as taking loan applications, or ordering credit reports, appraisals and title reports. Typically, the Broker does not underwrite or service the mortgage loan and generally does not use its own funds for closing; however, if the Broker funded a mortgage loan on a lender's behalf, such a mortgage loan is considered a "Broker" third party origination mortgage loan. The mortgage loan is generally closed in the name of the lender who commissioned the Broker's services.</li> <li>• Correspondent is an entity that typically sells the Mortgages it originates to other lenders, which are not Affiliates of that entity, under a specific commitment or as part of an ongoing relationship. The Correspondent performs some or all of the loan processing functions, such as taking the loan application, ordering credit reports, appraisals, and title reports, and verifying the Borrower's income and employment. The Correspondent may or may not have delegated underwriting and typically funds the mortgage loans at settlement. The mortgage loan is closed in the Correspondent's name and the Correspondent may or may not service the mortgage loan. The Correspondent may use a Broker to perform some of the processing functions or even to fund the loan on its behalf; under such circumstances, the mortgage loan is considered a "Broker" third party origination mortgage loan, rather than a "Correspondent" third party origination mortgage loan.</li> <li>• Retail Mortgage is a mortgage loan that is originated, underwritten and funded by a lender or its Affiliates. The mortgage loan is closed in the name of the lender or its Affiliate and if it is sold to Freddie Mac, it is sold by the lender or its Affiliate that originated it. A mortgage loan that a Broker or Correspondent completely or partially originated, processed, underwrote, packaged, funded or closed is not considered a Retail mortgage loan.</li> <li>• For purposes of the definitions of Correspondent and Retail, "Affiliate" means any entity that is related to another party as a consequence of the entity, directly or indirectly, controlling the other party, being controlled by the other party, or being under common control with the other party.</li> </ul> <p>R = Retail                      B = Broker                      C = Correspondent                      T = Third Party Origination - Not Specified                      9 = Not Available</p>	•	•
•	•	•	<b>Days Delinquent</b>	<p>The number of days for which a mortgage loan has been reported delinquent.</p> <p>0 = Current                      1 = 30-59                      2 = 60-89                      3 = 90-119                      4 = 120-149                      5 = 150-179                      6 = 180-209                      7 = 210-239                      8 = 240-269                      9 = 270-299                      10 = 300-329                      11 = 330-359                      12 = 360-389                      13 = 390-419                      14 = 420-449                      15 = 450-479                      16 = 480-509                      17 = 510-539                      18 = 540-569                      19 = 570-599                      20 = 600-629                      21 = 630-659                      22 = 660-689                      23 = 690-719                      24 = 720+</p> <p><i>Effective beginning March 2021</i></p>		•

## Loan-level Disclosure Variables

Fixed-Rate	ARM	Modified	Variable Name	Description	Inception	Monthly
		•	<b>Loan Performance History</b>	<p>For reperforming, modified and modified step-rate loans, the coded string of values that describes the previous payment performance of the loan at the time of issuance.</p> <p>This string will contain 36 months of history for reperforming modified and modified step rate loans and 12 months for reinstated loans.</p> <p>0 = Current            1 = 30-59            2 = 60-89            3 = 90-119            4 = 120-149            5 = 150-179            6 = 180-209            7 = 210-239            8 = 240-269            9 = 270-299            10 = 300-329            11 = 330-359            12 = 360-389            13 = 390-419            14 = 420-449            15 = 450-479            16 = 480-509            17 = 510-539            18 = 540-569            19 = 570-599            20 = 600-629            21 = 630-659            22 = 660-689            23 = 690-719            24 = 720+            XX = Unknown            YY = Not Expected</p> <p><i>The most recently reported activity is reported in the last two positions in the string.</i></p> <p><i>“Unknown” represents when a loan payment is not available, or activity is not reported by servicer. “Not Expected” represents when a payment is not due (e.g., month prior to first payment date)</i></p>	•	
•	•	•	<b>Loan Participation Percent</b>	<p>The percentage of the loan that is contributing to the security.</p> <p><i>Populated for loans backing securities issued on or after 10/1/2017.</i></p>	•	•
•	•	•	<b>Property Valuation Method</b>	<p>Indicates the method by which the value of the subject property was obtained.</p> <ul style="list-style-type: none"> <li>• <b>Appraisal (A)</b> - The property value was obtained through an appraisal that was completed by a licensed or certified appraiser.</li> <li>• <b>Onsite Property Data Collection (P)</b> - The property data collected onsite by a licensed or certified appraiser or other third-party and validated through a proprietary automated valuation model.</li> <li>• <b>GSE Targeted Refinance Programs (R)</b> - The programs implemented by the GSEs for targeted refinance products. <i>Includes Relief Refinance and Enhanced Relief Refinance program loans. Commingled Supers may contain Fannie Mae Refi Plus or High LTV Refinance loans.</i></li> <li>• <b>Appraisal Waiver (W)</b> - The appraisal is waived per applicable Selling Guide or negotiated terms. <i>Appraisal waiver granted under Freddie Mac's <a href="#">Automated Collateral Evaluation (ACE)</a> program. Commingled Supers may contain loans with appraisal waivers granted under Fannie Mae's <a href="#">Property Inspection Waiver (PIW)</a> program.</i></li> <li>• <b>Other (O)</b> - Any property valuation method not provided within the other enumerations.</li> <li>• <b>Not Available (9)</b> - The Property Valuation Method is not available for disclosure. <i>Default value for loans backing pools issued prior to June 1, 2017.</i></li> <li>• <b>Not Applicable (7)</b> - The Property Valuation Method is not applicable to the loan product. <i>The disclosure is not applicable for modified fixed-rate and step-rate loans.</i></li> </ul>	•	•

## Loan-level Disclosure Variables

Fixed-Rate	ARM	Modified	Variable Name	Description	Inception	Monthly
•	•	•	<b>Alternative Delinquency Resolution</b>	<p>Loss mitigation solution that resolves delinquencies and help homeowners remain in their homes in accordance with the servicer's contractual obligation, while allowing the loan to remain in the security. <i>The latest Alternative Delinquency Resolution completed by the borrower will be disclosed.</i></p> <ul style="list-style-type: none"> <li>• <b>Payment Deferral (P)</b> - For borrowers who have resolved a temporary hardship and can resume making their monthly mortgage payment but cannot afford either a full reinstatement or repayment plan to bring the loan current. The borrower can defer up to two months of missed principal and interest (P&amp;I) payments. The amount is deferred into a non-interest-bearing balance due at mortgage loan maturity, or earlier upon the sale or transfer of the property, refinance of the mortgage loan, or payoff of the interest-bearing UPB.</li> <li>• <b>COVID-19 Payment Deferral (C)</b> - For borrowers who experienced a COVID-19 related hardship and can resume making their monthly mortgage payment. The borrower can defer up to 18 months of missed P&amp;I payments, out-of-pocket escrow advances paid to third parties; servicing advances paid to third parties in the ordinary course of business and not retained by the servicer, if allowed by state law. The amount is deferred into a non-interest-bearing balance due at mortgage loan maturity or earlier upon the sale or transfer of the property, refinance of the mortgage loan, or payoff of the interest-bearing UPB.</li> <li>• <b>Disaster Payment Deferral (D)</b> - For borrowers who experienced a disaster related hardship and can resume making their monthly mortgage payment. The borrower can defer up to 12 months of missed P&amp;I payments, out-of-pocket escrow advances paid to third parties; servicing advances paid to third parties in the ordinary course of business and not retained by the servicer, if allowed by state law. The amount is deferred into a non-interest-bearing balance due at mortgage loan maturity or earlier upon the sale or transfer of the property, refinance of the mortgage loan, or payoff of the interest-bearing UPB.</li> <li>• <b>Other (O)</b> - The borrower has executed an Alternative Delinquency Resolution program other than the other provided enumerations.</li> <li>• <b>Not Applicable (7)</b> – An Alternative Delinquency Resolution is not applicable for the related mortgage loan.</li> <li>• <b>Not Available (9)</b> – The Alternative Delinquency Resolution is not available for disclosure.</li> </ul>		•
•	•	•	<b>Number of Alternative Delinquency Resolutions</b>	The total number of Alternative Delinquency Resolutions as reported by the servicer for a specific loan.		•
•	•	•	<b>Total Deferral Amount</b>	The total non-interest-bearing deferral amount related to one or more Alternative Delinquency Resolutions.		•
•	•	•	<b>Borrower Assistance Plan</b>	<p>The type of assistance plan that the borrower is enrolled in that provides temporary mortgage payment relief or an opportunity to cure a mortgage delinquency over a defined period.</p> <ul style="list-style-type: none"> <li>• <b>Forbearance Plan (F)</b> - An agreement between the servicer and the borrower that reflects the terms of the forbearance, including whether the borrower may make either reduced or no monthly payments for a specific period.</li> <li>• <b>Repayment Plan (R)</b> - An agreement between the servicer and a borrower that gives the borrower a defined period to reinstate the mortgage by paying the normal regular payments plus an additional agreed upon amount in repayment of the delinquency.</li> <li>• <b>Trial Period Plan (T)</b> - An agreement, generally lasting 3 months, that allows the servicer to test the borrower's ability to make a modified loan payment before finalizing the modification.</li> <li>• <b>Other Workout Plan (O)</b> - The borrower is enrolled in a plan other than a forbearance plan, a repayment plan or a trial period plan.</li> <li>• <b>No Workout Plan (N)</b> - The borrower is not enrolled in an alternate plan.</li> <li>• <b>Not Applicable (7)</b> - A borrower assistance plan is not applicable for the related mortgage loan.</li> <li>• <b>Not Available (9)</b> - A borrower assistance plan is not available for disclosure.</li> </ul> <p><i>The data in this stratification will be published on a one-month delay due to the timing of our servicing reporting cycle. For example, the values in this stratification published in July 2020 correspond to the delinquency status in the Days Delinquent Stratification published in June 2020.</i></p>		•

## Loan-level Disclosure Variables

Fixed-Rate	ARM	Modified	Variable Name	Description	Inception	Monthly
•	•	•	<b>Special Eligibility Program</b>	<p>A mortgage program with expanded eligibility criteria designed to increase and maintain home ownership.</p> <ul style="list-style-type: none"> <li>• <b>Home Possible / HomeReady (H)</b> – An affordable mortgage program designed for eligible, creditworthy borrowers.</li> <li>• <b>HFA Advantage / HFA Preferred (F)</b> – An affordable, conventional mortgage program available exclusively to housing financing agencies (HFAs) to maximize financing to eligible low-to moderate-income borrowers.</li> <li>• <b>Refi Possible / RefiNow (R)</b> – An affordable refinance program designed for eligible, creditworthy borrowers with an existing Freddie Mac-owned mortgage.</li> <li>• <b>Other (O)</b> – A special eligibility program not provided within the other enumerations.</li> <li>• <b>Not Applicable (7)</b> – The special eligibility program disclosure is not applicable to the related loan. Default value for all modified loans and Home Possible / HomeReady loans backing pools issued prior to 1/1/2016.</li> <li>• <b>Not Available (9)</b> – The special eligibility program disclosure is not available for the related loan.</li> </ul> <p><i>As of July 2019, Home Possible eligibility generally requires that borrowers earn 80% or less of the area median income (AMI) limit. Prior to that date, Home Possible eligibility generally required that borrowers earn 100% or less of the AMI limit, with certain exceptions for higher cost areas.</i></p>	•	•