



FREDDIE MAC CRA – TARGETED POOL SUPPLEMENTAL DISCLOSURES

Community Reinvestment Act (CRA) – Targeted Pool Supplemental Disclosures will be provided on Freddie Mac’s website at the time of pool formation where that pool has been identified as CRA rich. The supplemental disclosure includes the data elements below.

NOTICE: Freddie Mac makes no representation or warranty as to whether the underlying mortgage assets are eligible for CRA treatment. Institutions should contact their own regulator for guidance.

POOL NUMBER – A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a pool.

CUSIP – The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).

ORIGINAL NOTE RATE – The interest rate of the loan as stated on the note at the time the loan was originated or modified.

LOAN TERM – For fixed-rate, adjustable-rate, and Initial Interest mortgages, the number of scheduled monthly payments of the mortgage between the first payment date and the maturity date of the mortgage.

CITY – The municipality in which the property is located.

PROPERTY STATE – The abbreviation denoting the location of the property securing the loan.

COUNTY – The geographical subdivision of the state in which the property is located.

LOAN % MEDIAN INCOME – Represents the borrower’s annual income at the time of the loan’s origination divided by the area median income of the census tract in which the property is located.

UNIT #1 % MEDIAN INCOME – Represents the occupant’s rent amount divided by the adjusted area median income for the size of the family or a proxy using the unit bedroom count.

UNIT #2 % MEDIAN INCOME – Represents the occupant’s rent amount divided by the adjusted area median income for the size of the family or a proxy using the unit bedroom count.

UNIT #3 % MEDIAN INCOME – Represents the occupant’s rent amount divided by the adjusted area median income for the size of the family or a proxy using the unit bedroom count.

UNIT #4 % MEDIAN INCOME – Represents the occupant’s rent amount divided by the adjusted area median income for the size of the family or a proxy using the unit bedroom count.



NUMBER OF UNITS – Denotes the number of units within the single-family property.

CENSUS TRACT – Small, relatively permanent statistical subdivisions of a county or equivalent entity that are updated by local participants prior to each decennial census as part of the Census Bureau's Participant Statistical Areas Program. The Census Bureau delineates census tracts in situations where no local participant existed or where state, local, or tribal governments declined to participate. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. The supplemental disclosure displays the 11-digit tract identifier of the state/county tract.

LOW/MOD INCOME TRACT – Low- and moderate-income census tracts are based on a comparison of tract median family income to area median family income. The Federal Financial Institutions Examination Council's Geocoding/Mapping Systems provide Census demographic information about census tracts, including income, population and housing data. If the median family income of the tract is less than 50% of area median family income, then the tract is considered Low. If the tract median family income is greater than or equal to 50% and less than 80% then the tract is Moderate. If a loan meets the criterion, then "Yes" is displayed in the supplemental disclosure. If a loan does not meet the criterion, then "NO" is displayed in the supplemental disclosure.