



January 11, 2021

New Borrower Assistance Plan and Days Delinquent MBS Disclosures

Freddie Mac, in conjunction with Fannie Mae (the Enterprises), will soon begin publishing additional monthly loan-level disclosure information that will inform investors when a loan is subject to a Borrower Assistance Plan, such as a forbearance plan, a trial period plan or a repayment plan. We will also begin providing a loan-level delinquency status for all loans in the monthly disclosure files.

Beginning with the March 4th monthly securities disclosures, we will include the following additional disclosure for all loans in a pool:

Loan-Level Enhancements:

- Borrower Assistance Plan
 - F = Forbearance Plan
 - R = Repayment Plan
 - T = Trial Period Plan
 - O = Other Workout Plan
 - N = No Workout Plan
 - 7 = Not Applicable
 - 9 = Not Available

- Days Delinquent
 - 0 = Current
 - 1 = 30-59 days delinquent
 - 2 = 60-89 days delinquent
 - 3 = 90-119 days delinquent
 - 4 = 120+ days delinquent

Beginning February 22nd, the loan-level disclosure file format for the daily issuance file will also be updated, however, no new data will be populated. Delimiters will be added to these daily files to represent the Borrower Assistance Plan, thereby aligning the file format with the monthly files described above.

Also beginning February 22nd, Freddie Mac will begin publishing a new pool-level stratification for modified and reinstated securities in the new issuance security supplemental file. The Borrower Assistance Plan History will provide the type of assistance program that the borrower was enrolled in at any time during the 36 months prior to issuance. The stratification will include the unpaid principal balance (UPB) and percent of UPB, number of loans and the percent of those loans as a share of the mortgages underlying each security.



Security Supplemental Enhancement:

- Borrower Assistance Plan History (record type 48)
 - F = Forbearance Plan
 - R = Repayment Plan
 - T = Trial Period Plan
 - O = Other Workout Plan
 - N = No Workout Plan
 - 7 = Not Applicable
 - 9 = Not Available
- Borrower Payment Date

The file formats for these attributes will be included in the [Single-Family Disclosure Guide](#).

For questions, please contact the Freddie Mac Investor Inquiry line at 800-336-3672 or investor_inquiry@freddiemac.com.

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