



June 29, 2023

## Freddie Mac Announces Single-Family MBS Disclosure Enhancements

Freddie Mac, in alignment with Fannie Mae, is introducing enhancements to its Single-Family Mortgage-Backed Securities (MBS) disclosures beginning with September issuances. The updates will include the following items:

- A new pool-level stratification (Interest Rate Buydown Type) will report the share of loans with interest rate buydowns, including both temporary and extended buydowns, by loan count and unpaid principal balance (UPB). The disclosure will also be provided in the monthly Security Supplemental files for outstanding MBS issued since January 2022.
- The Social Density Score (SDS) and Social Criteria Share (SCS) attributes are being added to the intraday issuance and monthly Security Core files. The SDS and SCS attributes for prior issuances will also be included in the monthly Security Core file. The existing Daily MBS Social Disclosure file that is available on the Freddie Mac [MBS webpage](#) will be published for the final time on September 1, 2023.
- As previously [announced](#), the Property Valuation Method disclosure for MBS will also be enhanced to introduce a new enumeration for “Appraisal Waiver plus Property Data Collection – Condition (C)” and the current enumeration for “Onsite Property Data Collection (P)” will be relabeled to “Appraisal Waiver plus Property Data Collection – Value (V)”.

These enhancements will be effective on August 14, 2023, beginning with September issuances and September 7, 2023, for the applicable outstanding securities.

For questions, please contact Freddie Mac Investor Inquiry by email at [investor\\_inquiry@freddiemac.com](mailto:investor_inquiry@freddiemac.com).

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