

**Summary of Terms**  
**Agency Credit Insurance Structure 2020–DNA4**  
**Insurance Policy A and Insurance Policy B**  
**(“ACIS 2020–DNA4”)**

|  |   |
|--|---|
| <b>Insured</b>                           | Federal Home Loan Mortgage Corporation (“Freddie Mac”)  |
| <b>Covered Loans</b>                     | Initial reference pool of \$41.9B associated with STACR 2020-DNA4. Pool includes conventional fully amortizing 20-year to 30-year fixed rate first lien mortgages with original LTVs less than 80%. The Reference Obligations are mortgage loans that were securitized in Freddie Mac’s PCs between January 1, 2020 and March 31, 2020. |
| <b>Insurance Coverage</b>                | Aggregate Excess of Loss Credit Insurance Policy with a maximum loss limit of \$367M on losses related to Credit Events (as defined in the insurance policy). Reference Tranches M-1H, M-2H, B-1H and B-2H. Freddie Mac fully absorbs any losses related to Reference Tranches A-H and B-3H.  |
| <b>Counterparties</b>                    | 2 International & Domestic insurance providers<br>13 International & Domestic reinsurers  |
| <b>Effective Date</b>                    | August 25, 2020   |
| <b>Maturity Date</b>                     | February 2033   |
| <b>Freddie Mac Min Collateral Amount</b> | Freddie Mac required the participating counterparties to establish collateral trust accounts that hold cash and cash equivalent securities. The aggregate minimum collateral amount required by Freddie Mac was approximately \$73.7M <sup>1</sup> .  |

<sup>1</sup> Collateral amounts were calculated based on a number of internal factors and are subject to change in future transactions