

Freddie Mac Production¹



LTV | 61-80

Year Mo	Count	CUPB	OUPB	Rate	OLTV	CLTV	FICO	DTI	Investor	Cashout	Rate	Term Refi	Purchase	DTI > 45	FICO < 680	Risk Layer ²	HP	ACE	CA	In Deal
23-Apr	22K	\$7B	\$7B	6.3734	76	76	752	39	9.2%	9.7%	5.3%		84.9%	26.6%	4.7%	0.5	4.3%	15.1%	12.3%	No
23-Mar	21K	\$7B	\$7B	6.2311	76	76	752	39	10.6%	11.3%	5.6%		83.1%	25.0%	5.7%	0.5	4.7%	12.2%	11.6%	No
23-Feb	20K	\$6B	\$6B	6.4052	76	76	752	39	15.2%	10.1%	5.4%		84.4%	25.1%	6.4%	0.6	4.9%	9.8%	10.2%	No
23-Jan	26K	\$8B	\$8B	6.4554	76	76	751	39	10.4%	13.0%	4.6%		82.4%	24.9%	6.5%	0.5	2.7%	9.8%	14.7%	No
22-Dec	33K	\$10B	\$10B	6.3623	76	76	750	38	11.4%	14.3%	3.5%		82.2%	24.1%	6.9%	0.6	1.9%	13.6%	10.0%	No
22-Nov	30K	\$9B	\$9B	5.9681	76	76	750	38	12.6%	16.1%	4.0%		79.9%	22.9%	7.1%	0.6	1.1%	17.7%	9.0%	No
22-Oct	34K	\$10B	\$11B	5.5583	76	76	751	38	11.8%	17.4%	4.1%		78.5%	21.4%	7.3%	0.6	1.3%	20.9%	10.6%	No
22-Sep	49K	\$15B	\$16B	5.5073	76	76	748	38	11.3%	18.7%	3.8%		77.5%	19.7%	8.4%	0.6	1.2%	21.5%	10.5%	No
22-Aug	61K	\$19B	\$20B	5.3842	76	76	751	37	15.1%	19.2%	3.5%		77.3%	19.1%	7.1%	0.6	1.0%	19.8%	10.6%	Yes
22-Jul	53K	\$16B	\$17B	5.2315	75	76	749	37	9.7%	21.8%	3.9%		74.3%	19.6%	8.6%	0.6	1.0%	20.2%	10.5%	Yes
22-Jun	56K	\$17B	\$18B	4.8647	75	75	748	38	12.7%	27.1%	6.1%		66.8%	19.7%	8.9%	0.7	0.8%	15.7%	11.9%	Yes
22-May	61K	\$18B	\$19B	4.4143	75	75	745	37	12.9%	36.2%	8.3%		55.5%	17.5%	10.1%	0.8	0.7%	14.7%	13.6%	Yes
22-Apr	77K	\$22B	\$23B	4.0165	74	75	743	37	13.6%	42.6%	11.3%		46.1%	15.6%	10.5%	0.8	0.4%	17.1%	15.3%	Yes
22-Mar	89K	\$26B	\$28B	3.6582	74	75	745	37	11.2%	42.9%	15.5%		41.6%	14.8%	9.6%	0.8	0.6%	19.7%	15.6%	Yes
22-Feb	90K	\$26B	\$28B	3.3606	74	75	745	36	8.3%	40.6%	19.3%		40.1%	14.1%	9.7%	0.7	0.8%	23.4%	16.5%	Yes
22-Jan	120K	\$36B	\$39B	3.2856	74	75	745	36	9.0%	38.5%	19.8%		41.8%	13.8%	9.9%	0.7	0.7%	26.8%	18.7%	Yes

LTV | 81-97

Year Mo	Count	CUPB	OUPB	Rate	OLTV	CLTV	FICO	DTI	Investor	Cashout	Rate	Term Refi	Purchase	DTI > 45	FICO < 680	Risk Layer ²	HP	ACE	CA	In Deal
23-Apr	28K	\$10B	\$10B	6.2846	92	92	750	40	0.4%	0.0%	1.7%		98.3%	26.4%	2.3%	0.3	14.9%	0.1%	9.1%	No
23-Mar	26K	\$9B	\$9B	6.1577	93	93	751	39	0.4%	0.0%	1.8%		98.2%	23.6%	2.7%	0.3	12.5%	0.0%	9.7%	No
23-Feb	23K	\$7B	\$8B	6.2629	92	92	749	40	0.5%	0.0%	1.6%		98.4%	23.7%	3.9%	0.3	19.4%	0.0%	9.1%	No
23-Jan	28K	\$10B	\$10B	6.3953	92	92	749	40	0.4%	0.0%	1.2%		98.8%	23.4%	3.5%	0.3	10.5%	0.0%	13.4%	No
22-Dec	34K	\$11B	\$11B	6.3661	92	92	749	39	0.4%	0.0%	0.9%		99.1%	21.5%	3.6%	0.3	9.3%	0.0%	9.2%	No
22-Nov	28K	\$9B	\$9B	5.8776	92	92	751	39	0.5%	0.0%	1.2%		98.8%	20.5%	3.0%	0.2	8.7%	0.0%	8.3%	No
22-Oct	30K	\$10B	\$10B	5.4878	92	92	750	39	0.4%	0.0%	1.2%		98.8%	18.2%	3.4%	0.2	10.3%	0.0%	8.6%	No
22-Sep	43K	\$14B	\$15B	5.4586	92	92	750	38	0.4%	0.0%	1.1%		98.9%	17.0%	3.8%	0.2	8.7%	0.1%	8.5%	Yes
22-Aug	49K	\$17B	\$17B	5.4188	92	92	752	38	0.3%	0.0%	0.9%		99.1%	17.1%	3.2%	0.2	8.3%	0.0%	8.2%	No
22-Jul	45K	\$15B	\$16B	5.1782	92	92	752	38	0.3%	0.0%	1.1%		98.9%	16.2%	3.4%	0.2	9.4%	0.1%	7.6%	No
22-Jun	42K	\$14B	\$14B	4.8688	92	92	751	38	0.5%	0.0%	1.7%		98.3%	14.9%	3.9%	0.2	7.7%	0.1%	7.6%	Yes
22-May	38K	\$13B	\$13B	4.4087	92	92	751	37	0.7%	0.0%	2.4%		97.6%	13.6%	4.0%	0.2	7.6%	0.2%	9.6%	No
22-Apr	40K	\$13B	\$14B	3.9631	92	92	751	37	0.8%	0.0%	3.3%		96.7%	11.9%	3.7%	0.2	5.8%	0.3%	10.4%	No
22-Mar	42K	\$13B	\$14B	3.5970	92	92	751	36	0.6%	0.0%	5.2%		94.8%	11.4%	4.2%	0.2	8.7%	0.6%	10.6%	Yes
22-Feb	44K	\$14B	\$15B	3.2934	92	92	750	36	0.6%	0.0%	6.5%		93.5%	11.1%	4.3%	0.2	8.5%	1.0%	11.0%	Yes
22-Jan	59K	\$19B	\$20B	3.2127	92	92	749	37	0.5%	0.0%	5.3%		94.7%	11.5%	5.0%	0.2	9.1%	1.2%	12.7%	No

¹Production in these tables includes all loans with terms 241-360 months and original LTV between 61-97 that were securitized into MBS during the specified period.

²Risk Layers: Risk layer is defined as loans that are investment property, DTI ratio greater than 45% or is unknown, FICO is less than 680, and cash-out refinance mortgages. Each condition will add one risk layer to the loan.

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