

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/HFA	ACE	CA	In Deal
24-Jan	23K	\$7B	\$7B	7.2401	75	76	757	39	10.8%	8.0%	4.6%			87.4%	30.1%	6.6%	0.6	5.5%	22.6%	11.5%	No
23-Dec	30K	\$10B	\$10B	7.3943	76	76	757	39	9.1%	8.1%	3.7%			88.2%	31.5%	5.8%	0.5	4.8%	22.2%	11.7%	No
23-Nov	32K	\$10B	\$11B	7.2116	76	76	758	39	8.6%	8.9%	3.3%			87.8%	30.2%	5.3%	0.5	5.5%	24.0%	12.3%	No
23-Oct	31K	\$10B	\$10B	7.0129	76	76	757	39	9.6%	8.2%	3.5%			88.4%	31.7%	6.3%	0.6	5.8%	25.8%	11.2%	No
23-Sep	39K	\$12B	\$13B	6.8168	76	76	757	39	8.6%	8.8%	3.1%			88.1%	29.7%	6.1%	0.5	5.4%	24.1%	10.5%	No
23-Aug	34K	\$11B	\$11B	6.6778	76	76	758	38	7.7%	8.0%	3.1%			89.0%	28.6%	5.5%	0.5	4.7%	24.2%	11.3%	No
23-Jul	32K	\$11B	\$11B	6.5401	76	76	758	38	9.3%	7.8%	3.5%			88.7%	26.9%	5.7%	0.5	4.1%	21.1%	11.1%	No
23-Jun	39K	\$13B	\$13B	6.4167	76	76	757	38	9.7%	8.4%	3.7%			87.9%	25.6%	5.8%	0.5	3.2%	16.0%	11.5%	No
23-May	35K	\$11B	\$12B	6.4183	76	76	758	38	10.8%	8.9%	4.2%			86.8%	24.6%	6.8%	0.5	3.6%	14.8%	12.3%	No
23-Apr	22K	\$7B	\$7B	6.3619	76	77	751	39	9.1%	9.7%	5.4%			84.9%	26.5%	4.8%	0.5	4.4%	15.0%	12.4%	Yes
23-Mar	21K	\$6B	\$7B	6.2214	76	76	751	39	10.4%	11.2%	5.6%			83.2%	25.0%	5.8%	0.5	4.9%	12.2%	11.8%	Yes
23-Feb	20K	\$6B	\$6B	6.3912	76	76	752	38	14.9%	9.9%	5.4%			84.7%	25.0%	6.4%	0.6	5.0%	9.7%	10.2%	Yes
23-Jan	26K	\$8B	\$8B	6.4416	76	76	751	39	10.2%	12.7%	4.5%			82.7%	24.8%	6.5%	0.5	2.8%	9.9%	14.8%	Yes
22-Dec	33K	\$9B	\$10B	6.3451	76	76	750	38	11.2%	13.9%	3.6%			82.5%	24.1%	6.8%	0.6	1.9%	13.7%	10.0%	No
22-Nov	30K	\$8B	\$9B	5.9571	76	76	750	38	12.5%	15.7%	4.0%			80.2%	22.8%	7.1%	0.6	1.1%	17.8%	9.0%	No
22-Oct	34K	\$10B	\$11B	5.5524	76	76	750	38	11.7%	17.1%	4.1%			78.8%	21.4%	7.2%	0.6	1.3%	21.0%	10.6%	No
22-Sep	49K	\$14B	\$16B	5.5006	76	76	748	38	11.2%	18.5%	3.8%			77.8%	19.7%	8.3%	0.6	1.2%	21.5%	10.6%	Yes
22-Aug	61K	\$18B	\$20B	5.3788	76	76	751	37	15.0%	18.9%	3.5%			77.6%	19.2%	7.1%	0.6	1.0%	19.8%	10.7%	Yes
22-Jul	53K	\$15B	\$17B	5.2255	75	76	749	37	9.6%	21.4%	4.0%			74.6%	19.7%	8.5%	0.6	1.0%	20.2%	10.7%	Yes
22-Jun	56K	\$16B	\$18B	4.8594	75	75	748	38	12.7%	26.8%	6.1%			67.1%	19.8%	8.8%	0.7	0.8%	15.7%	12.0%	Yes
22-May	61K	\$17B	\$19B	4.4096	75	75	745	37	12.9%	35.9%	8.3%			55.8%	17.5%	9.9%	0.8	0.7%	14.6%	13.8%	Yes
22-Apr	77K	\$21B	\$23B	4.0133	74	75	743	37	13.5%	42.3%	11.3%			46.4%	15.6%	10.4%	0.8	0.4%	17.1%	15.5%	Yes
22-Mar	89K	\$25B	\$28B	3.6556	74	75	745	37	11.2%	42.7%	15.5%			41.8%	14.8%	9.5%	0.8	0.6%	19.7%	15.8%	Yes
22-Feb	90K	\$25B	\$28B	3.3584	74	75	745	36	8.3%	40.5%	19.2%			40.3%	14.1%	9.7%	0.7	0.8%	23.3%	16.7%	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/HFA	ACE	CA	In Deal
24-Jan	21K	\$7B	\$7B	7.2297	93	93	747	41	0.4%	0.0%	1.4%			98.6%	32.9%	6.2%	0.4	17.3%	0.2%	8.5%	No
23-Dec	27K	\$9B	\$9B	7.3921	92	93	749	41	0.3%	0.0%	1.5%			98.5%	33.7%	5.0%	0.4	13.6%	0.2%	8.4%	No
23-Nov	30K	\$10B	\$10B	7.1930	93	93	749	41	0.3%	0.0%	1.2%			98.8%	34.5%	4.9%	0.4	17.4%	0.2%	8.7%	No
23-Oct	29K	\$10B	\$10B	7.0264	93	93	747	41	0.3%	0.0%	0.9%			99.1%	34.1%	5.6%	0.4	16.3%	0.1%	7.7%	No
23-Sep	37K	\$12B	\$12B	6.8317	93	93	748	40	0.3%	0.0%	0.9%			99.1%	31.2%	5.4%	0.4	15.0%	0.1%	7.5%	No
23-Aug	34K	\$11B	\$11B	6.7041	93	93	749	40	0.2%	0.0%	0.9%			99.1%	30.8%	4.9%	0.4	14.3%	0.1%	7.9%	No
23-Jul	34K	\$11B	\$12B	6.5663	93	93	749	40	0.3%	0.0%	0.9%			99.1%	28.5%	4.7%	0.3	13.2%	0.1%	7.8%	No
23-Jun	41K	\$14B	\$14B	6.4247	93	93	751	39	0.3%	0.0%	1.1%			98.9%	26.6%	4.4%	0.3	10.6%	0.1%	8.6%	No
23-May	36K	\$12B	\$12B	6.4214	93	93	749	40	0.3%	0.0%	1.2%			98.8%	26.4%	5.5%	0.3	13.6%	0.0%	8.1%	No
23-Apr	28K	\$9B	\$10B	6.2789	92	92	750	40	0.4%	0.0%	1.7%			98.3%	26.3%	2.3%	0.3	15.2%	0.1%	9.3%	No
23-Mar	26K	\$9B	\$9B	6.1522	93	93	750	39	0.4%	0.0%	1.8%			98.2%	23.5%	2.7%	0.3	12.7%	0.0%	9.8%	No
23-Feb	23K	\$7B	\$8B	6.2586	92	92	749	40	0.5%	0.0%	1.6%			98.4%	23.7%	3.9%	0.3	19.6%	0.0%	9.2%	No
23-Jan	28K	\$9B	\$10B	6.3879	92	92	749	40	0.4%	0.0%	1.2%			98.8%	23.3%	3.5%	0.3	10.7%	0.0%	13.4%	No
22-Dec	34K	\$10B	\$11B	6.3570	92	92	749	39	0.4%	0.0%	0.9%			99.1%	21.4%	3.6%	0.3	9.4%	0.0%	9.2%	Yes
22-Nov	28K	\$9B	\$9B	5.8734	92	92	751	39	0.5%	0.0%	1.2%			98.8%	20.3%	3.0%	0.2	8.8%	0.0%	8.2%	Yes
22-Oct	30K	\$9B	\$10B	5.4855	92	92	750	39	0.4%	0.0%	1.2%			98.8%	18.2%	3.3%	0.2	10.3%	0.0%	8.6%	Yes
22-Sep	43K	\$14B	\$15B	5.4566	92	92	750	38	0.4%	0.0%	1.1%			98.9%	17.0%	3.8%	0.2	8.8%	0.1%	8.6%	Yes
22-Aug	49K	\$16B	\$17B	5.4162	92	92	752	38	0.3%	0.0%	0.9%			99.1%	17.2%	3.1%	0.2	8.4%	0.0%	8.3%	Yes
22-Jul	45K	\$14B	\$16B	5.1760	92	92	752	38	0.3%	0.0%	1.1%			98.9%	16.1%	3.4%	0.2	9.5%	0.1%	7.7%	Yes
22-Jun	42K	\$13B	\$14B	4.8664	92	92	751	38	0.5%	0.0%	1.6%			98.4%	14.9%	3.9%	0.2	7.7%	0.1%	7.7%	Yes
22-May	38K	\$12B	\$13B	4.4084	92	92	751	37	0.6%	0.0%	2.4%			97.6%	13.6%	4.0%	0.2	7.6%	0.2%	9.7%	No
22-Apr	40K	\$13B	\$14B	3.9618	92	92	751	37	0.7%	0.0%	3.3%			96.7%	11.9%	3.6%	0.2	5.8%	0.3%	10.5%	No
22-Mar	42K	\$13B	\$14B	3.5969	92	92	751	36	0.6%	0.0%	5.2%			94.8%	11.5%	4.2%	0.2	8.7%	0.6%	10.8%	Yes
22-Feb	44K	\$13B	\$15B	3.2922	92	92	750	36	0.6%	0.0%	6.5%			93.5%	11.2%	4.3%	0.2	8.5%	0.9%	11.1%	Yes

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%, FICO is less than 680, and cash-out refinance mortgages. Each condition will add one risk layer to the loan.

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