

Freddie Mac 2022 Production¹



LTV | 61-80

Month	Count	CUPB	OUPB	Rate	OLTV	CLTV	FICO	DTI	Investor	Cashout	Rate Term Refi	Purchase	DTI > 45	FICO < 680	Risk Layer ²	HP	ACE	CA
October	34K	\$11B	\$11B	5.5635	76	76	751	38	11.8%	17.2%	4.1%	78.7%	21.6%	7.2%	0.6	1.2%	21.0%	10.5%
September	49K	\$16B	\$16B	5.5109	76	76	748	38	11.4%	18.7%	3.7%	77.6%	19.8%	8.3%	0.6	1.1%	21.5%	10.5%
August	61K	\$20B	\$20B	5.3889	76	76	751	37	15.1%	19.2%	3.5%	77.3%	19.2%	7.1%	0.6	1.0%	19.8%	10.6%
July	53K	\$17B	\$17B	5.2345	75	76	749	37	9.7%	21.8%	4.0%	74.2%	19.7%	8.6%	0.6	1.0%	20.2%	10.5%
June	56K	\$17B	\$18B	4.8674	75	75	748	38	12.8%	27.3%	6.0%	66.7%	19.7%	9.0%	0.7	0.7%	15.7%	11.8%
May	61K	\$18B	\$19B	4.4164	75	75	745	37	13.0%	36.3%	8.3%	55.5%	17.5%	10.1%	0.8	0.7%	14.7%	13.6%
April	77K	\$23B	\$23B	4.0182	74	75	743	37	13.6%	42.8%	11.3%	46.0%	15.5%	10.6%	0.8	0.4%	17.2%	15.2%
March	89K	\$27B	\$28B	3.6600	74	75	745	37	11.2%	43.0%	15.5%	41.5%	14.8%	9.6%	0.8	0.6%	19.8%	15.6%
February	90K	\$27B	\$28B	3.3619	74	75	743	36	8.3%	40.7%	19.3%	40.0%	14.1%	9.8%	0.7	0.8%	23.4%	16.5%
January	120K	\$36B	\$39B	3.2870	74	75	744	36	9.1%	38.6%	19.8%	41.7%	13.7%	9.9%	0.7	0.7%	26.8%	18.6%

LTV | 81-97

Month	Count	CUPB	OUPB	Rate	OLTV	CLTV	FICO	DTI	Investor	Cashout	Rate Term Refi	Purchase	DTI > 45	FICO < 680	Risk Layer ²	HP	ACE	CA
October	30K	\$10B	\$10B	5.4902	92	92	751	39	0.4%	0.0%	1.1%	98.9%	18.4%	3.3%	0.2	10.1%	0.0%	8.5%
September	43K	\$15B	\$15B	5.4611	92	92	750	38	0.4%	0.0%	1.1%	98.9%	17.2%	3.8%	0.2	8.6%	0.1%	8.5%
August	49K	\$17B	\$17B	5.4210	92	92	752	38	0.3%	0.0%	0.9%	99.1%	17.2%	3.2%	0.2	8.2%	0.0%	8.2%
July	45K	\$15B	\$16B	5.1816	92	92	752	38	0.4%	0.0%	1.1%	98.9%	16.2%	3.4%	0.2	9.4%	0.1%	7.7%
June	42K	\$14B	\$14B	4.8728	92	92	751	38	0.6%	0.0%	1.7%	98.3%	14.9%	3.9%	0.2	7.6%	0.1%	7.6%
May	38K	\$13B	\$13B	4.4138	92	92	751	37	0.7%	0.0%	2.4%	97.6%	13.7%	4.0%	0.2	7.5%	0.2%	9.6%
April	40K	\$13B	\$14B	3.9684	92	92	751	37	0.8%	0.0%	3.3%	96.6%	11.9%	3.7%	0.2	5.7%	0.3%	10.4%
March	42K	\$14B	\$14B	3.5991	92	92	751	36	0.6%	0.0%	5.2%	94.8%	11.4%	4.2%	0.2	8.6%	0.7%	10.6%
February	44K	\$14B	\$15B	3.2971	92	92	748	36	0.6%	0.0%	6.6%	93.4%	11.1%	4.4%	0.2	8.4%	1.0%	10.9%
January	59K	\$19B	\$20B	3.2131	92	92	749	37	0.5%	0.0%	5.4%	94.6%	11.5%	5.0%	0.2	9.1%	1.2%	12.7%

¹2022 production in these tables include 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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