REFERENCE POOL DISCLOSURE FILE LAYOUTS
for Data Download in Clarity

This guide is designed to serve as a reference tool for investors and vendors of Freddie Mac's Credit Risk Transfer (CRT) offerings, specifically for STACR and ACIS Reference Pools. This guide provides the technical specifications of Reference Pool disclosure files and includes the file layout, datatypes, formats, and maximum attribute lengths for all disclosure files. For detailed information on attribute definitions and enumerations, please refer to the Reference Pool Glossary.

This guide defines the file layout and technical specifications for the following Reference Pool Disclosure Files:
1) Reference Pool Disclosure File – Loan Level
2) Aggregated Postal Code Disclosure File
3) Supplemental Disclosure Files for STACR HRP and FTR Reference Pools
4) Applicable file names for various CRT transaction types

Note: The Preliminary Payment Disclosure data, which used to be available for download as a file, is now available as a dashboard on Clarity (clarity.freddiemac.com).

Freddie Mac Offering Documents and their related legal documentation provide additional information on Freddie Mac credit risk offerings. For a copy of our offering documents, please visit our website at https://capitalmarkets.freddiemac.com/crt.

This guide will be updated as changes occur and posted to the CRT website.

Any questions related to CRT may be directed to clarity@freddiemac.com.

1) REFERENCE POOL DISCLOSURE FILE – LOAN LEVEL

A Loan Level Reference Pool Disclosure File will be disclosed at the time of Reference Pool formation and monthly. The following file format below applies to both the formation and monthly file. Refer to the Reference Pool Glossary for the definition and codes/enumerations of each attribute.

Beginning with version 2.0, this file is pipe-delimited only and no longer has a header record. Prior to version 2.0, the file was fixed-width and pipe-delimited; and disclosed loan and pool level data with a header record are within a single file. If a disclosure field is not applicable to a Reference Pool, then the attribute will be disclosed as null (unless otherwise specified in the Reference Pool Glossary). See last page of this document for file names for various transaction types.

Reference Pool Disclosure File – Loan Level

Field Position	Attribute Name	Data Type & Format	Max Length	Applicable Reference Pools	Date Added	Notes
1	Period	Date - CCYYMM	6	All	Jul-2013	
2	Reference Pool Number	Alpha-Numeric	6	All	Jul-2013	Effective with v2.0, the loan detail is combined into one row per loan.
3	Loan Identifier	Alpha-Numeric	12	All	Jul-2013	
4	Amortization Type	Alpha	3	All	Jul-2013	For deals settled and monthly disclosures prior to February 2017, the valid values have max length of 5 (i.e., FRM15, FRM30).
5	Seller Name	Alpha-Numeric	100	All	Jul-2013	
6	Property State	Alpha	2	All	Jul-2013	
7	Postal Code (3-Digit)	Numeric	3	All	Jul-2013	
8	Metropolitan Statistical Area (MSA) or Metropolitan Division	Numeric	5	All	Jul-2013	
9	First Payment Date	Date - CCYYMM	6	All	Jul-2013	
10	Maturity Date	Date - CCYYMM	6	All	Jul-2013	
11	Original Loan Term	Numeric	3	All	Jul-2013	
12	Original Interest Rate	Numeric – 2.3	6	All	Jul-2013	
13	Original UPB	Numeric – 9.2	12	All	Jul-2013	
14	UPB at Issuance	Numeric – 9.2	12	All	Jul-2013	
15	Loan Purpose	Alpha-Numeric	1	All	Jul-2013	
16	Channel	Alpha-Numeric	1	All	Jul-2013	
17	Property Type	Alpha-Numeric	2	All	Jul-2013	
18	Number of Units	Numeric	2	All	Jul-2013	
19	Occupancy Status	Alpha-Numeric	1	All	Jul-2013	
20	Number of Borrowers	Numeric	2	All	Jul-2013	
21	First Time Homebuyer Indicator	Alpha-Numeric	1	All	Jul-2013	
22	Prepayment Penalty Indicator	Alpha-Numeric	1	All	Jul-2013	
23	Credit Score	Numeric	4	All	Jul-2013	
24	Original Loan-To-Value (LTV)	Numeric	3	All	Jul-2013	

Field Position	Attribute Name	Data Type & Format	Max Length	Applicable Reference Pools	Date Added	Notes
25	Original Combined Loan-To-Value (CLTV)	Numeric	3	All	Jul-2013	
26	Original Debt-To-Income (DTI)	Numeric	3	All	Jul-2013	
27	Mortgage Insurance Percent (MI%)	Numeric	3	All	Jul-2013	
28	Updated Credit Score at Issuance	Numeric	4	Select	Apr-2015	
29	Special Eligibility Program	Alpha	26	All	Apr-2015	Prior to March 2024, this field was called Program Indicator.
30	Mortgage Insurance Type	Numeric	1	AL only	Mar-2016	
31	Filler	N/A	N/A	N/A	Apr-2015	Reserved for future use.
32	Disaster Grace Period	Numeric	2	Select	Apr-2015	Only for FS Ref Pools issued after 7/2014.
33	Servicer Name	Alpha-Numeric	100	All	Jul-2013	
34	Loan Age	Numeric	3	All	Jul-2013	
35	Remaining Months to Legal Maturity	Numeric	3	All	Jul-2013	
36	Adjusted Remaining Months to Maturity (RMM)	Numeric	3	All	Jul-2013	
37	Current Loan Delinquency Status	Alpha-Numeric	2	All	Jul-2013	
38	Loan Payment History	Alpha-Numeric	48	All	Jul-2013	
39	Current Interest Rate	Numeric – 2.3	6	All	Jul-2013	
40	Current Actual UPB	Numeric – 9.2	12	All	Jul-2013	
41	Current Interest Bearing UPB	Numeric – 9.2	12	All	Jul-2013	
42	UPB at Time of Removal from the Reference Pool	Numeric – 9.2	12	All	Jul-2013	
43	Zero Balance Code	Numeric	2	All	Jul-2013	
44	Zero Balance Effective Date	Date - CCYYMM	6	All	Jul-2013	
45	Underwriting Defect and Major Servicing Defect Settlement Date	Date - CCYYMM	6	All	Jul-2013	
46	Modification Flag	Alpha	1	All	Jul-2013	
47	Delinquency Due to Disaster	Alpha	1	All	Apr-2015	Effective May 2020, this field is applicable to all Reference Pools (FS and AL).
48	Due Date of Last Paid Installment (DDLPI)	Date - CCYYMM	6	All	Apr-2015	
49	Bankruptcy Flag	Alpha	1	AL only	Apr-2015	
50	Date Referred to Foreclosure	Date - CCYYMM	6	AL only	Apr-2015	
51	Net Sales Proceeds	Numeric – 9.2	12	AL only	Apr-2015	
52	MI Credit	Numeric – 9.2	12	AL only	Apr-2015	
53	Taxes and Insurance	Numeric – 9.2	12	AL only	Apr-2015	
54	Legal Costs	Numeric – 9.2	12	AL only	Apr-2015	
55	Maintenance and Preservation Costs	Numeric – 9.2	12	AL only	Apr-2015	

Field Position	Attribute Name	Data Type & Format	Max Length	Applicable Reference Pools	Date Added	Notes
56	Bankruptcy Cramdown Costs	Numeric – 9.2	12	AL only	Apr-2015	
57	Miscellaneous Expenses	Numeric – 9.2	12	AL only	Apr-2015	
58	Miscellaneous Credits	Numeric – 9.2	12	AL only	Apr-2015	
59	Mortgage Insurance Cancellation Indicator	Alpha-Numeric	1	All	Sep-2015	
60	Estimated Loan-To-Value (ELTV) – Quarterly	Numeric	3	All	Mar-2016	
61	Forecast Standard Deviation (FSD)	Numeric – 1.2	4	All	Mar-2016	Effective October 2019 we will no longer provide FSD.
62	Updated Credit Score #1 – Quarterly	Numeric	4	All	Mar-2016	See special Terms of Use per the Glossary.
63	Updated Credit Score #2 – Quarterly	Numeric	4	All	Mar-2016	See special Terms of Use per the Glossary.
64	Number of Modifications	Numeric	2	All	Mar-2016	
65	Modification Program	Alpha-Numeric	1	All	Mar-2016	
66	Modification Type	Alpha	1	All	Mar-2016	
67	Modification First Payment Date	Date - CCYYMM	6	All	Mar-2016	
68	Modification Debt-To-Income (DTI)	Numeric	3	All	Mar-2016	
69	Total Capitalized Amount	Numeric – 9.2	12	All	Mar-2016	
70	Interest Rate Step Indicator	Alpha	1	All	Mar-2016	
71	First Step Rate Adjustment Date	Date - CCYYMM	6	All	Mar-2016	
72	First Step Rate	Numeric – 2.3	6	All	Mar-2016	
73	Second Step Rate Adjustment Date	Date - CCYYMM	6	All	Mar-2016	
74	Second Step Rate	Numeric – 2.3	6	All	Mar-2016	
75	Third Step Rate Adjustment Date	Date - CCYYMM	6	All	Mar-2016	
76	Third Step Rate	Numeric – 2.3	6	All	Mar-2016	
77	Fourth Step Rate Adjustment Date	Date - CCYYMM	6	All	Mar-2016	
78	Fourth Step Rate	Numeric – 2.3	6	All	Mar-2016	
79	Fifth Step Rate Adjustment Date	Date - CCYYMM	6	All	Mar-2016	
80	Fifth Step Rate	Numeric – 2.3	6	All	Mar-2016	
81	Delinquent Accrued Interest	Numeric – 9.2	12	AL only	Apr-2017	
82	Modification Costs	Numeric – 9.2	12	AL only	Apr-2017	
83	Updated Credit Score #3 – Quarterly	Numeric	4	All	May-2018	Reserved for future use.
84	Property Valuation Method	Numeric	1	All	Oct-2019	Starting with 20DNA5
85	Group Number	Numeric	10	All	Oct-2019	
86	Enhanced Relief Refi Indicator	Numeric	1	AL only	Mar-2020	Starting with 19DNA4

Field Position	Attribute Name	Data Type & Format	Max Length	Applicable Reference Pools	Date Added	Notes
87	Borrower Assistance Plan	Alpha	1	All	Jul-2020	Effective July 2020, this field is applicable to all Reference Pools (FS and AL).
88	Payment Deferral Flag	Alpha	1	All	Jul-2020	Effective July 2020, this field is applicable to all Reference Pools (FS and AL).
89	Distressed Principal Balance Flag	Alpha	1	AL only	Dec-2021	Effective December 2021, this field is applicable for AL Reference Pools.
90	Temporary Subsidy Buydown Plan Type	Numeric	1	All	Sep-2024	Effective for reporting periods September 2024 and later.

2) AGGREGATED POSTAL CODE DISCLOSURE

This supplemental file contains aggregated postal code disclosure for Reference Pools. The disclosure will be provided on Clarity Loan-Level download page at the time of issuance of the Reference Pool and will not be updated monthly.

This disclosure is aggregated based on the following disclosure rules:
- The loans within a 5-digit postal code may not represent more than 60% of the loans within the 3-digit postal code; if so, then include those loans in the corresponding 3-digit postal code. For example, if 5-digit postal code of '12345' represents 80 loans out of 100 loans in 3-digit postal code '123', then all 80 loans will be included in 3-digit postal code of '123' instead of disclosing a 5-digit postal code '12345'.
- A 5-digit postal code may not contain less than 10 loans; if so, then include those loans in the corresponding 3-digit postal code.
- A 3-digit postal code may not contain less than 10 loans; if so, then include those loans in 'OTHER'.
- The Aggregate UPB at Issuance for each Postal Code Designation will be rounded to the nearest thousand.

Note: This disclosure is provided for Reference Pools issued April 2015 and later. Reference Pools issued prior to that date will not have this supplemental file. This file is pipe-delimited. See last page of this document for file names for each product.

Aggregated Postal Code Disclosure File

Field Position	Attribute Name	Data Type & Format	Max Length	Applicable Reference Pools	Notes
1	Reference Pool Number	Alpha-Numeric	6	All	Only for Ref Pools issued April 2015 and later.
2	Postal Code Designation	Alpha-Numeric	5	All	
3	Aggregate UPB at Issuance	Numeric – 12.2	15	All	

3) SUPPLEMENTAL DISCLOSURE FILES

1) Original Loan Data (mortgage prior to being refinanced via Freddie Mac Relief Refi Program)
   File ID: DealName_YYYYMMDD_pre_harp_data.txt
   This supplemental file is generated for STACR HRP Reference Pools only and contains origination data for the loans prior to the loan being refinanced via the Freddie Mac Relief Refi program. The file layout for this supplemental file is consistent with the Reference Pool Disclosure File – Loan Level layout, except as noted below.
   - This file only includes data fields in position 2 through 30 , all other fields have been removed.
   - In addition, the following fields are populated as null: Postal Code, Prepayment Penalty Indicator, UPB at Issuance, and Program Indicator.

2) Lifetime Delinquency for loans
   File ID: DealName_YYYYMMDD_life_to_date_pay_hist.txt
   This supplemental file is generated for STACR HRP and FTR Reference Pools and contains the Loan Identifier followed by the lifetime delinquency string for each loan in the Reference Pool. The lifetime delinquency string is consistent with the Payment History field in the Reference Pool Disclosure File layout, with the exception that that a) REO Acquisition is not applicable and b) greater than 24 months of payment history is provided.

For any loans that had a Borrower Assistance Plan prior to July 2020, a one-time supplemental disclosure file was disclosed. This file is no longer available for download, but the borrower assistance data is now incorporated in the loan-level files available for download on Clarity.

Supplemental files are pipe-delimited.

Credit Risk Offering File Names:

All Deals
AT ISSUANCE
Loan Level Issuance Disclosure File (DealName_YYYYMMDD_lld.txt)
Aggregate Postal Code Disclosure File (DealName_YYYYMMDD_agg_zipcode.txt)
MONTHLY
Loan Level Monthly Disclosure File (DealName_YYYYMMDD_lld.txt)

Supplemental files
STACR HARP
Original Loan Data (DealName_ YYYYMMDD _pre_harp_data.txt)
Lifetime Delinquency Data (DealName_ YYYYMMDD _life_to_date_pay_hist.txt)
FTR
Lifetime Delinquency Data (DealName_ YYYYMMDD _life_to_date_pay_hist.txt)