

Freddie Mac CRT Historical Disclosure Changes

Effective Date	Attribute Name	Description of Change	Prior to Change
9/23/2014	CURRENT LOAN DELINQUENCY STATUS	A value corresponding to the number of days the borrower is delinquent, based on the due date of last paid installment ("DDLPI") reported by servicers to Freddie Mac. The Current Loan Delinquency Status will remain constant beginning in the month in which the loan is removed from the Reference Pool. 00 = Current, or less than 30 days delinquent 01 = 30-59 days delinquent 02 = 60-89 days delinquent 03 = 90-119 days delinquent 04 = 120-149 days delinquent 05 = 150-179 days delinquent 06 = 180-209 days delinquent 07 = 210-239 days delinquent 08 = 240-269 days delinquent 09 = 270-299 days delinquent 10 = 300-329 days delinquent 11 = 330-359 days delinquent 12 = 360-389 days delinquent 13 = 390-419 days delinquent 14 = 420-449 days delinquent 15 = 450-479 days delinquent 16 = 480-509 days delinquent 17 = 510-539 days delinquent 18 = 540+ days delinquent XX = Unavailable	06 = 180 + days delinquent
9/23/2014	PAYMENT HISTORY	The coded string of values that describes the payment performance of the loan over the most recent 12 months. The string of values corresponds to the valid values used in the Current Loan Delinquency Status field. The value for any given month will be capped at 9, if the Current Loan Delinquency Status exceeds 9. The loan's Payment History will remain constant beginning in the month in which the loan is removed from the Reference Pool	Prior to change there is no cap of '9'
5/1/2015	PAYMENT HISTORY	The coded string of values that describes the payment performance of the loan over the most recent 24 months . The string of values corresponds to the valid values used in the Current Loan Delinquency Status field. The loan's Payment History will remain constant beginning in the month in which the loan is removed from the Reference Pool	Updated from 12 characters to 48 characters
5/1/2015	FILE LAYOUT CHANGE	Added separate Loan Level record types: 50 for Fixed Severity Ref Pools 51 for Actual Loss Ref Pools	
3/23/2016	MODIFICATION FLAG	A flag indicating the loan has been modified in the current or prior period. Y = Modified in current period P = Modified in prior period Space(1) = Not Modified	Prior to Change: A flag indicating the loan has been modified in the current period. Y = Modified Space = Not Modified
1/31/20217	Amortization Type	The classification of the loan as having either a fixed- or an adjustable-interest rate. FRM = Fixed-Rate ARM = Adjustable-Rate	Prior to Change: Denotes whether the mortgage is 1) a fixed-rate mortgage (FRM) or an ARM and 2) the loan term. For example, FRM30 indicates a fixed-rate mortgage with a 30 year term.
12/8/2017	Modification Program	For modified fixed-rate and modified step-rate loans, the program under which the loan was modified. If a loan has been modified more than once, this field represents the most recent modification. A = Alternative B = HAMP Backup C = Classic D = Deferred Payment F = Flex H = HAMP O = Other S = Standard T= Streamlined U = Underwater Space(1) = Not Applicable (i.e., non Modified loans)	For loans modified for loss mitigation purposes, the program under which the loan was modified. If a loan has been modified more than once, this field represents the most recent modification. A = Alternative B = HAMP Backup C = Classic H = HAMP O = Other S = Standard T= Streamlined U = Underwater Space(1) = Not Applicable (i.e., non Modified loans)
5/1/2018	File Related	File Layout change to make Consistency across our products by aligning with Single Security disclosures. Removed multiple record types within loan level disclosure file. Beginning with version 2.0, file is pipe-delimited only and no fixed . Each file will begin with a file header record followed by the loan level data. Prior to version 2.0, the file was fixed-width and pipe-delimited; and disclosed loan and pool level data within a single file.	
5/1/2018	Channel	9 = Not Available	Space = Unknown
5/1/2018	Credit Score	9999 = Not Available	Space(3) = Unknown
5/1/2018	Current Loan Delinquency Status	RA = REO Acquisition	Didn't disclose RA = REO Acquisition.
5/1/2018	Estimated Loan-To-Value (ELTV) – Quarterly	Estimated LTV ratios that are unavailable, less than 1% or greater than 998% will be disclosed as "Not Available," which is indicated by 999. 999 = Not Available	Space(3) = Not Available
5/1/2018	First Time Homebuyer Indicator	9 = Not Available	Space = Unknown
5/1/2018	Forecast Standard Deviation (FSD)	9.99 = Not Available	Space(4) = Unknown or Not Applicable
5/1/2018	Loan Purpose	9 = Not Available	Space = Unknown
5/1/2018	Modification Debt-To-Income (DTI)	999 = Not Available	Space(3) = Not Applicable

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5/1/2018	Modification Program	For modified fixed-rate and modified step-rate loans, the program under which the loan was modified. If a loan has been modified more than once, this field represents the most recent modification. A = Alternative B = HAMP Backup C = Classic D = Deferred Payment F = Flex H = HAMP O = Other R = Regular S = Standard T = Streamlined U = Underwater 9 = Not Available	For modified fixed-rate and modified step-rate loans, the program under which the loan was modified. If a loan has been modified more than once, this field represents the most recent modification. A = Alternative B = HAMP Backup C = Classic D = Deferred Payment F = Flex H = HAMP O = Other S = Standard T = Streamlined U = Underwater Space(1) = Not Applicable (i.e., non Modified loans)
5/1/2018	Mortgage Insurance Percent (MI%)	0 = No MI 999 = Not Available	000 = No MI Space(3) = Unknown
5/1/2018	Mortgage Insurance Type	1 = Borrower Paid 2 = Lender Paid 3 = Investor Paid 7 = Not Applicable or Not Available	1 = Borrower Paid 2 = Lender Paid 9 = Not Applicable Space(1) = Unknown
5/1/2018	MORTGAGE INSURANCE CANCELLATION INDICATOR	Y = Yes, MI has been cancelled N = No, MI has not been cancelled 7 = Not Applicable	Y = Yes, MI has been cancelled N = No, MI has not been cancelled 7 = Not Applicable 9 = Unknown or Not Available
5/1/2018	Number of Borrowers	1 = 1 2 = 2 3 = 3 4 = 4 5 = 5 6 = 6 7 = 7 8 = 8 9 = 9 10 = 10 99 = Not Available	01 = 1 borrower 02 = > 1 borrowers
5/1/2018	Number of Units	1 = 1-unit 2 = 2-unit 3 = 3-unit 4 = 4-unit 99 = Not Available	Space(2) = Unknown
5/1/2018	Occupancy Status	The classification describing the property occupancy status at the time the loan was originated. P = Primary Residence S = Second Home I = Investment Property 9 = Not Available	In Reference Pool Disclosure Files released prior to May 2018, P = Primary Residence was disclosed as O = Owner Occupied O = Owner Occupied S = Second Home I = Investment Property Space = Unknown
5/1/2018	Original Combined Loan-To-Value (CLTV)	Percentages less than 1% or greater than 998% will be disclosed as "Not Available," which will be indicated by 999. 999 = Not Available	Space(3) = Unknown
5/1/2018	Original Debt-To-Income (DTI)	999 = Not Available	Space(3) = Unknown
5/1/2018	Payment History	RA = REO Acquisition	Prior to May 2018 didn't disclose RA = REO Acquisition.
5/1/2018	Property Type	The classification describing the type of property that secures the loan. CP = Cooperative CO = Condominium PU = Planned Unit Development MH = Manufactured Housing SF = Single-Family 99 = Not Available	For Reference Pools issued prior to May 2018, Property Types of "Leasehold" (code LH) and "1-4 Fee Simple" (code SF) are now mapped to "Single Family" CP = Cooperative CO = Condominium LH = Leasehold PU = Planned Unit Development MH = Manufactured Housing SF = 1-4 Fee Simple Space(2) = Unknown
5/1/2018	Updated Credit Score #1 – Quarterly	9999 = Not Available	Space(3) = Unknown or Not Applicable
5/1/2018	Updated Credit Score #2 – Quarterly	9999 = Not Available	Space(3) = Unknown or Not Applicable
5/1/2018	Updated Credit Score #3 – Quarterly (Reserved for Future)	9999 = Not Available	Space(3) = Unknown or Not Applicable
5/1/2018	Updated Credit Score at Issuance	9999 = Not Available	Space(3) = Unknown or Not Applicable
1/1/2019	Forecast Standard Deviation (FSD)	Effective October 2019 we will no longer provide FSD.	
11/1/2020	Property Valuation Method	1 = ACE. An indicator denoting whether the loan was originated without a traditional appraisal using Loan Advisor™ automated collateral evaluation (ACE). For more information on ACE, please visit https://sf.freddie.mac.com/tools-learning/loan_1_advisor/content/automatedcollateral-evaluation 2 = Full Appraisal. An indicator denoting that the appraisal was completed by a licensed or certified appraiser per the Guide. 3 = Other. An indicator denoting that the loan was originated using other appraisal methods such as Desktop, exterior, drive-by appraisal, etc. 7 = Not Available	1 = ACE 7 = Not Applicable

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4/1/2021	Modification Program	A = Alternative B = HAMP Backup C = Classic D = Deferred Payment E = Extend F = Flex H = HAMP O = Other P = Cap & Extend R = Regular S = Standard T= Streamlined U = Underwater 9 = Not Available	A = Alternative B = HAMP Backup C = Classic D = Deferred Payment F = Flex H = HAMP O = Other R = Regular S = Standard T= Streamlined U = Underwater 9 = Not Available
4/1/2021	Modification Type	R = Rate T = Term B = Rate & Term C = Capitalization D = Deferred Amount F = Rate, Term & Deferred Amount S = Rate & Deferred Amount U = Term & Deferred Amount O = Other	R = Rate T = Term B = Rate & Term C = Capitalization F = Rate, Term & Forbearance O = Other
4/1/2021	Zero Balance Code	For Actual Loss Reference Pools: 01 = Prepaid or Matured (Voluntary Payoff) 03 = Foreclosure Alternative Group (Short Sale, Third Party Sale, Charge Off, or Note Sale) 09 = REO Disposition 96 = Confirmed Underwriting Defect or Major Servicing Defect prior to credit event 98 = Other 99 = Pool Termination For Fixed Severity Reference Pools: 01 = Prepaid or Matured (Voluntary Payoff) 02 = Third Party Sale Prior to D180 03 = Short Sale or Short Payoff Prior to D180 04 = Deed-in-Lieu of Foreclosure Prior to D180 08 = REO Acquisition Prior to D180 96 = Underwriting Defect Prior to D180 97 = D180 98 = Other 99 = Pool Termination	For Actual Loss Reference Pools: 01 = Prepaid or Matured (Voluntary Payoff) 03 = Foreclosure Alternative Group (Short Sale, Third Party Sale, Charge Off, or Note Sale) 09 = REO Disposition 96 = Confirmed Underwriting Defect or Major Servicing Defect prior to credit event 98 = Other For Fixed Severity Reference Pools: 01 = Prepaid or Matured (Voluntary Payoff) 02 = Third Party Sale Prior to D180 03 = Short Sale or Short Payoff Prior to D180 04 = Deed-in-Lieu of Foreclosure Prior to D180 08 = REO Acquisition Prior to D180 96 = Underwriting Defect Prior to D180 97 = D180 98 = Other
12/1/2021	Program Indicator	The indicator that identifies if a loan participates in the following Freddie Mac programs. H = Home Possible F = HFA Advantage	Prior to December 2021, there was only one valid value H = Home Possible (combination of Home Possible and HFA Advantage)
5/1/2022	Program Indicator	The indicator that identifies if a loan participates in the following Freddie Mac programs. H = Home Possible F = HFA Advantage R = Refi Possible	The indicator that identifies if a loan participates in the following Freddie Mac programs. H = Home Possible F = HFA Advantage
7/17/2022	Property Valuation Method	1 = ACE. An indicator denoting whether the loan was originated without a traditional appraisal using Loan Advisor™ Automated Collateral Evaluation (ACE). 2 = Full Appraisal. An indicator denoting that the appraisal was completed by a licensed or certified appraiser per the Guide. 3 = Other. An indicator denoting that the loan was originated using other appraisal methods such as Desktop, exterior, drive-by appraisal, etc. 4 = ACE with Property Data Report (PDR). An indicator denoting that the loan was originated using Loan Advisor™ Automated Collateral Evaluation (ACE) along with property data collected onsite by a licensed or certified appraiser or other third-party and validated through a proprietary automated valuation model. 7= Not Available	1 = ACE. An indicator denoting whether the loan was originated without a traditional appraisal using Loan Advisor™ automated collateral evaluation (ACE). For more information on ACE, please visit https://sf.freddie.mac.com/tools-learning/loan; advisor/content/automatedcollateral-evaluation 2 = Full Appraisal. An indicator denoting that the appraisal was completed by a licensed or certified appraiser per the Guide. 3 = Other. An indicator denoting that the loan was originated using other appraisal methods such as Desktop, exterior, drive-by appraisal, etc. 7= Not Available
10/17/2025	Property Valuation Method	The indicator denoting which method was used to obtain a property appraisal, if any. 1 = Appraisal Waiver (ACE). An appraisal is waived per applicable Selling Guide or negotiated terms. This is primarily comprised of loans originated with appraisal waivers granted under Freddie Mac's Automated Collateral Evaluation (ACE) program. 2 = Appraisal. The property value was obtained through an appraisal that was completed by a licensed or certified appraiser. 3 = Other. Any property valuation method not provided within the other enumerations. 4 = ACE+ PDR. The appraisal is waived with the requirements that the loan was originated using Freddie Mac's Automated Collateral Evaluation (ACE) along with property data collected onsite by a licensed or certified appraiser or other third-party and validated through a proprietary automated valuation model. 7 = Not Available	1 = ACE. An indicator denoting whether the loan was originated without a traditional appraisal using Loan Advisor™ Automated Collateral Evaluation (ACE). 2 = Full Appraisal. An indicator denoting that the appraisal was completed by a licensed or certified appraiser per the Guide. 3 = Other. An indicator denoting that the loan was originated using other appraisal methods such as Desktop, exterior, drive-by appraisal, etc. 4 = ACE with Property Data Report (PDR). An indicator denoting that the loan was originated using Loan Advisor™ Automated Collateral Evaluation (ACE) along with property data collected onsite by a licensed or certified appraiser or other third-party and validated through a proprietary automated valuation model. 7= Not Available