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News Release

FOR IMMEDIATE RELEASE
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Freddie Mac Announces Tender Offer for Any and All of Certain STACR Notes

McLean, Va. - Freddie Mac (OTCQB: FMCC) today announced that it has commenced a fixed-price cash tender offer (the "Offer") for the purchase of any and all of the STACR® (Structured Agency Credit Risk) Notes listed in the table below (the "Notes") beginning Monday, October 26, 2026. Each of the classes of Notes subject to the Offer was issued by the STACR Trust identified in the table below (each, a "Trust"). Freddie Mac is the holder of the owner certificate issued by each Trust and, as a result, the sole beneficial owner of each Trust.

Freddie Mac has engaged Wells Fargo Securities, LLC and Cantor Fitzgerald & Co. as lead dealer managers (the "Lead Dealer Managers") and CastleOak Securities, L.P. as co-dealer manager (the "Co-Dealer Manager" and, collectively with the Lead Dealer Managers, the "Dealer Managers") for the Offer. Freddie Mac is offering to purchase any and all of the Notes listed. The applicable Total Consideration to be paid by Freddie Mac to holders that tender Notes accepted for purchase pursuant to the Offer will be calculated based on the original principal amount of such tendered and accepted Notes, the applicable factor, and the applicable Tender Offer Consideration identified in the table below, plus any accrued and unpaid interest under the applicable Indenture upon the terms and subject to the conditions set forth in the Offer to Purchase dated October 26, 2026 (as amended from time to time, the "Offer to Purchase"). Capitalized terms used and not otherwise defined herein will have the meaning ascribed to such terms in the Offer to Purchase.

The tender offer period will commence on Monday, October 26, 2026, and expire at 5 p.m., New York City time, on Friday, October 30, 2026 (the "Expiration Time"), unless extended. Holders must validly tender their Notes at or prior to the Expiration Time. Notes validly tendered may be withdrawn at any time at or prior to 5 p.m., New York City time, on Friday, October 30, 2026, unless extended by Freddie Mac, but not thereafter (except in certain limited circumstances where additional withdrawal rights are granted by Freddie Mac or otherwise required by law).

Holders whose Notes are purchased in the Offer will receive accrued and unpaid interest from the last interest payment date to, but not including, the Settlement Date (as defined in the Offer to Purchase) for the Notes. Freddie Mac expects the Settlement Date to occur on Tuesday, November 3, 2026.

Title of Security	STACR Trust	CUSIP Number (Rule 144A / Regulation S)	ISIN Number (Rule 144A / Regulation S)	Original Principal Amount	Tender Offer Consideration (per $1,000 original principal amount)
STACR 2020-HQA5 B-1	Freddie Mac STACR REMIC Trust 2020-HQA5	35565TBD0 / U3197KBD0	US35565TBD00 / USU3197KBD01	$225,000,000	$1,096.25
STACR 2021-DNA3 B-1	Freddie Mac STACR REMIC Trust 2021-DNA3	35564KFG9 / U3201WFG7	US35564KFG94 / USU3201WFG79	$211,000,000	$1,135.00
STACR 2021-DNA5 B-1	Freddie Mac STACR REMIC Trust 2021-DNA5	35564KJA8 / U3201WJA6	US35564KJA88 / USU3201WJA63	$339,000,000	$1,064.90
STACR 2021-HQA1 B-1	Freddie Mac STACR REMIC Trust 2021-HQA1	35564KCN7 / U3201WCN5	US35564KCN72 / USU3201WCN57	$223,000,000	$1,110.00
STACR 2023-DNA2 M-1B	Freddie Mac STACR REMIC Trust 2023-DNA2	35564KT66 / U3201WT56	US35564KT664 / USU3201WT560	$127,000,000	$1,035.17

This announcement is neither an offer to buy nor a solicitation of offers to buy any of these securities. None of Freddie Mac, the Dealer Managers, or the Information Agent make any recommendation that any holder of the securities tender or refrain from tendering all or any portion of the original principal amount of such holder's securities. Holders must make their own decisions whether to tender securities, and if so, decide on the original principal amount of securities to tender.

The Offer is being made only upon the terms and subject to the conditions set forth in the Offer to Purchase. Copies of the Offer to Purchase may be obtained on Freddie Mac's website at https://capitalmarkets.freddiemac.com/crt/securities or from the Information Agent for the Offer, Global Bondholder Services Corporation's website at https://www.gbsc-usa.com/FreddieMac, or by calling (212) 430-3774 or (855) 654-2015 (toll-free). Questions regarding the Offer may be directed to Wells Fargo Securities, LLC at (704) 410-4820 or (866) 309-6316 (toll-free); Cantor Fitzgerald & Co. at (212) 610-2220; or Global Bondholder Services Corporation, as tender agent, at (212) 430-3774 or (855) 654-2015 (toll-free).

This announcement does not constitute an invitation to participate in the Offer in or from any jurisdiction in or from which, or to or from any person to or from whom, it is unlawful to make such Offer under applicable securities laws or otherwise. The distribution of materials relating to the Offer, and the transactions contemplated by the Offer, may be restricted by law in certain jurisdictions where it is legal to do so. The Offer is void in all jurisdictions where it is prohibited. If materials relating to the Offer come into your possession, you are required by Freddie Mac to inform yourself of and to observe all of these restrictions. The materials relating to the Offer do not constitute, and may not be used in connection with, an offer or solicitation in any place where offers or solicitations are not permitted by law. If a jurisdiction requires that the Offer be made by a licensed broker or dealer and a dealer manager or any affiliate of a dealer manager is a licensed broker or dealer in that jurisdiction,

the Offer shall be deemed to be made by the dealer manager or such affiliate on behalf of Freddie Mac in that jurisdiction.

About Freddie Mac Single-Family Credit Risk Transfer

Freddie Mac's Single-Family CRT programs transfer credit risk away from U.S. taxpayers to global private capital via securities and (re)insurance policies. We founded the GSE Single-Family CRT market when we issued our first Structured Agency Credit Risk (STACR®) notes in July 2013. In November 2013, we introduced our Agency Credit Insurance Structure® (ACIS®) program. Today, CRT serves as the primary source of private capital investment in residential mortgage credit. For specific STACR and ACIS transaction data, please visit Clarity, our CRT data intelligence portal.

About Freddie Mac

Freddie Mac's mission is to make home possible for families across the nation. We promote liquidity, stability, and affordability in the housing market throughout all economic cycles. Since 1970, we have helped tens of millions of families buy, rent or keep their home. Learn More: Website | Consumers | LinkedIn | Facebook | X | Instagram | YouTube

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