



# FREDDIE MAC STRUCTURED AGENCY CREDIT RISK – SECURITIZED PARTICIPATION INTERESTS (STACR SPI<sup>SM</sup>) GLOSSARY

This glossary provides the definitions and codes/enumerations for attributes disclosed in the Securitized Participation Interests disclosure files. The loan level attributes are listed alphabetically. For file layouts and other technical details of each attribute, please refer to the STACR SPI<sup>SM</sup> Disclosure File Layouts.

This glossary will be updated as changes occur and posted to the [Freddie Mac Credit Risk Offerings website](#). Any questions related to Freddie Mac’s credit risk offerings may be directed to [credit\\_securities@freddiemac.com](mailto:credit_securities@freddiemac.com).

Attribute Name	Description	Notes
Accepted REO Offer Date	The date on which the REO sale amount was accepted. “Not Available” will be indicated by null.	
Adjusted Remaining Months to Maturity (RMM)		Reserved for future use.
Aggregate UPB at Issuance	The aggregate UPB at Issuance of the mortgages contributing to the associated Postal Code Designation.  The Aggregate UPB at Issuance will be rounded to the nearest thousandth.	This is an attribute in the Aggregated Postal Code Disclosure File.

Amortization Type	Denotes whether the mortgage is a fixed-rate mortgage or an adjustable rate mortgage. "Not Available" will be indicated by null. This value will remain constant beginning in the month in which the loan goes to zero balance.  FRM = Fixed Rate ARM = Adjustable Rate	This attribute was previously named Product Type.
-------------------	--	---

Attribute Name	Description	Notes
Automated Valuation Model (AVM) Name	<p>The name of the AVM model used to calculate the valuation of the subject property. If an AVM was not the method by which the property value was assessed, then AVM Name will be disclosed as “No AVM Used.” If the property is not valued, it will be indicated by null. This value will remain constant beginning in the month in which the loan goes to zero balance.</p> <p>0 = No AVM Used 3 = Fidelity Hansen 6 = Home Value Explorer 28 = Rapid Value 29 = Real Value</p>	
Bankruptcy Clearance Date	<p>The date the loan was removed from bankruptcy resulting from a dismissal, discharge, and/or the granting of a Motion for Relief. “Not Available” will be indicated by null. This value will remain constant beginning in the month in which the loan goes to zero balance.</p>	
Bankruptcy Cramdown Indicator	<p>An indicator that denotes Bankruptcy Cramdown Loss/Recovery was applied to this loan in the current period. “Not Applicable” will be indicated by null.</p> <p>Y = Bankruptcy Cramdown applied Null = No Cramdown was applied</p>	
Bankruptcy File Date	<p>The date on which the borrower filed for bankruptcy. Once the Servicer has reported that the borrower has filed for bankruptcy, this date will be populated until the bankruptcy has been cleared (as reported by the Servicer) or the loan has been acquired through REO. “Not Available” will be indicated by null. This value will remain constant beginning in the month in which the loan goes to zero balance.</p>	
Borrower Assistance Plan	<p>Regardless of delinquency status, the type of assistance plan that the borrower is enrolled in that provides temporary mortgage payment relief or an opportunity to cure a mortgage delinquency over a defined period.</p> <p>F = Forbearance Plan R = Repayment Plan T = Trial Period Plan NULL = No workout plan or not applicable.</p>	<p>Loan status for this field is reported as of the last day of the second calendar month preceding the payment date.</p> <p>On and after July 2020: This field is applicable for all deals.</p>

Borrower Due Date of Last Paid Installment (DDLPI)	The due date that the loan's scheduled principal and interest is paid through, regardless of when the installment payment was actually made. The Borrower DDLPI will remain constant beginning in the month in which the loan goes to zero balance in the Trust.	
--	--	--

Attribute Name	Description	Notes
Buydown Indicator	<p>Indicates whether there is a temporary buy down subsidy. A subsidy is money paid by the borrower or third party for the purpose of paying down the interest rate or reducing the monthly payments. If the Buydown Indicator is “Unknown,” then it will be indicated by null. This value will remain constant beginning in the month in which the loan goes to zero balance.</p> <p>Y = Buy down N = No buy down</p>	
Capitalization Amount	<p>In the case of a modified mortgage for the month in which the modification occurs (except for modifications related to a Bankruptcy Cramdown), the amount of interest and non-interest arrearages added to the principal balance of a loan due to the most recent modification plus any principal advances reimbursed to the master servicer. This field will be disclosed as “Not Available,” which will be indicated by null, for non- Modified loans.</p>	

Channel	<p>The origination channel used by the party that delivered the loan to the issuer. This value will remain constant beginning in the month in which the loan goes to zero balance.</p> <p>Disclosure indicates whether a Broker or Correspondent, as those terms are defined below, originated or was involved in the origination of the mortgage loan. If a Third-Party Origination is applicable, but the Seller does not specify Broker or Correspondent, the disclosure will indicate "TPO - Not Specified." If a Broker, Correspondent or Third Party Origination disclosure is not applicable, the mortgage loan will be designated as Retail, as defined below.</p> <ul style="list-style-type: none"> <li>• Broker is a person or entity that specializes in loan originations, receiving a commission (from a Correspondent or other lender) to match Borrowers and lenders. The Broker performs some or most of the loan processing functions, such as taking loan applications, or ordering credit reports, appraisals and title reports. Typically, the Broker does not underwrite or service the mortgage loan and generally does not use its own funds for closing; however, if the Broker funded a mortgage loan on a lender's behalf, such a mortgage loan is considered a "Broker" third party origination mortgage loan. The mortgage loan is generally closed in the name of the lender who commissioned the Broker's services.</li> <li>• Correspondent is an entity that typically sells the Mortgages it originates to other lenders, which are not Affiliates of that entity, under a specific commitment or as part of an ongoing relationship. The Correspondent</li> </ul>	
---------	--	--

Attribute Name	Description	Notes
	<p>performs some or all of the loan processing functions, such as taking the loan application, ordering credit reports, appraisals, and title reports, and verifying the Borrower's income and employment. The Correspondent may or may not have delegated underwriting and typically funds the mortgage loans at settlement. The mortgage loan is closed in the Correspondent's name and the Correspondent may or may not service the mortgage loan. The Correspondent may use a Broker to perform some of the processing functions or even to fund the loan on its behalf; under such circumstances, the mortgage loan is considered a "Broker" third party origination mortgage loan, rather than a "Correspondent" third party origination mortgage loan.</p> <ul style="list-style-type: none"> <li>• Retail Mortgage is a mortgage loan that is originated, underwritten and funded by a lender or its Affiliates. The mortgage loan is closed in the name of the lender or its Affiliate and if it is sold to Freddie Mac, it is sold by the lender or its Affiliate that originated it. A mortgage loan that a Broker or Correspondent completely or partially originated, processed, underwrote, packaged, funded or closed is not considered a Retail mortgage loan.</li> <li>• For purposes of the definitions of Correspondent and Retail, "Affiliate" means any entity that is related to another party as a consequence of the entity, directly or indirectly, controlling the other party, being controlled by the other party, or being under common control with the other party.</li> </ul> <p>R = Retail B = Broker C = Correspondent T = Third Party Origination - Not Specified 9 = Not Available</p>	
Covered/High Cost Loan Indicator	<p>Indicates whether the loan is categorized as a "high-cost" loan, "covered" loan, or any other similarly designated loan as defined under any state, local, or federal law, as defined by applicable predatory and abusing lending laws. This value will remain constant beginning in the month in which the loan goes to zero balance.</p> <p>Y = Yes N = No</p>	

Attribute Name	Description	Notes
Credit Score	<p>The standardized credit score used to evaluate the borrower during the loan origination process. Generally, the credit score disclosed is the score known at the time of PC issuance and is the score used to originate the mortgage.</p> <p>An unavailable credit score or a credit score value less than 300 or greater than 850 will be disclosed as “Not Available,” which will be indicated by 9999. This value will remain constant beginning in the month in which the loan goes to zero balance.</p> <p>9999 = Not Available</p>	
Cumulative Loss Amount	For a mortgage loan, the total loss amount (net of subsequent recoveries) passed through to the Trust to date.	
Cumulative Principal Advanced	Amount of principal advanced to the Trust up to and including the prior period.	
Current Actual UPB	<p>The Current Actual UPB reflects the mortgage ending balance as reported by the servicer for the corresponding monthly distribution period. For loans modified after inclusion in the Deal, the Current Actual UPB equals the sum of the interest bearing UPB (the amortizing principal balance of the mortgage) and the deferred UPB (the non-interest bearing balance), if applicable. For loans in REO, the Current Actual UPB will represent the last reported balance (until the loan is removed from the Trust at which point the balance will be reduced to zero). The Current Actual UPB will be reduced to zero beginning in the month in which the loan goes to zero balance in the Trust.</p> <p>If Loan Age is <math>\leq 6</math> months and Current Actual UPB is <math>&gt; \\$500</math>, then value is rounded to the nearest \$1,000. UPB is not rounded for modified loans. This business rule does not apply to modified mortgages.</p>	



Current Deferred UPB	<p>The current non-interest bearing UPB of the modified mortgage. The current deferred UPB does not contribute to the Stated Principal Balance of the Deal. The Current Deferred UPB will be reduced to zero beginning in the month in which the loan goes to zero balance in the Trust.</p> <p>Space (12) = Not Applicable (i.e., non-Modified loans)</p> <p>If Loan Age is <math>\leq 6</math> months and Current Actual UPB is <math>&gt; \\$500</math>, then value is rounded to the nearest \$1,000. UPB is not rounded for modified loans. This business rule does not apply to modified mortgages.</p>	
----------------------	---	--

Attribute Name	Description	Notes
Current Interest Bearing UPB	<p>The interest-bearing portion of the UPB for a given mortgage. For loans modified after inclusion in the Deal, this UPB represents the amortizing principal balance of the mortgage and may be less than the Current Actual UPB. The Current Interest Bearing UPB will be reduced to zero beginning in the month in which the loan goes to zero balance in the Trust.</p> <p>If Loan Age is &lt;=6 months and Current Actual UPB is &gt;\$500, then value is rounded to the nearest \$1,000. UPB is not rounded for modified loans. This business rule does not apply to modified mortgages.</p>	
Current Interest Rate	<p>The interest rate of the loan in effect during the current reporting period. For loans modified after inclusion in the STACR SPI Transaction, the interest rate is updated to reflect the rate as indicated on the note modification. The Current Interest Rate will remain constant beginning in the month in which the loan goes to zero balance in the Trust.</p>	
Current Loan Delinquency Status	<p>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. If a loan is acquired through REO, then the Current Loan Delinquency Status will reflect “RA” for REO Acquisition (instead of the value corresponding to the number of days the borrower is delinquent). This value for any given month will be capped at 99. The Current Loan Delinquency Status will remain constant beginning in the month in which the loan is removed from the Reference Pool.</p> <p>00 = Current, or less than 30 days delinquent            01 = 30-59 days delinquent            02 = 60-89 days delinquent            03 = 90-119 days delinquent....etc.            RA = REO Acquisition            XX = Not Available</p>	<p>Prior to May 2018 reporting cycle, the Payment History field does not reflect RA = REO Acquisition. For reporting cycles beginning in May 2018, the payment string will disclose RA in the month of REO Acquisition and any subsequent periods.</p>
Current Loan Participation Percent	<p>The percentage of the credit participation interest balance in the STACR SPI trust which will remain constant. It will change to 100% if the related PC participation interest is removed from the PC.</p>	<p>This attribute was previously named Current Subordinate Pool Percent.</p>
Date Removed from PC Pool	<p>The date when the related PC Participation Interest was removed from the PC pool.</p>	
Deferred Amount	<p>The non-interest bearing UPB of the modified mortgage as of the most recent note modification. “Not Available” will be indicated by null.</p>	

Attribute Name	Description	Notes
Delinquency Due to Disaster	<p>A flag indicating that the Servicer has reported disaster-related hardship and that the mortgage may be in payment forbearance, as defined by the Freddie Mac Seller/Servicer Guide. Loan status for this field is reported as of the last day of the second calendar month preceding the payment date. The Delinquency Due to Disaster flag will remain constant beginning in the month in which the loan is removed from the Reference Pool.</p> <p>Y = Delinquency Due to Disaster</p>	
Delinquency Reporting Style - (MBA vs. OTS)	<p>Indicates whether delinquency status is reported using the OTS/FFIEC rule or the MBA rule.</p> <p>1 = MBA 2 = OTS</p>	
Distribution Period	<p>The month of distribution of the file.</p>	
Escrow Indicator	<p>Indicates whether or not any escrow amounts are associated with the loan. If the loan's inclusion of an escrow account is "Unknown," then it will be indicated by null. This value will remain constant beginning in the month in which the loan goes to zero balance.</p> <p>Y = Yes N = No</p>	

<p>Estimated Loan-To-Value (ELTV) – Quarterly</p>	<p>The ratio obtained by dividing the outstanding balance of the mortgage loan by the estimated current value of the property obtained through our proprietary Automated Valuation Model (AVM). In the case of modified mortgages with deferred amounts, the outstanding balance of the modified mortgage loan reflects both interest bearing and non-interest bearing UPB amounts. Although we believe that our automated valuation model yields a reasonable approximation of the property's current value, using a value obtained from: (i) a different automated valuation model, (ii) an appraisal based on a physical inspection of the property or (iii) an arm's length sale of the property could result in a different value for the property. This value will be refreshed quarterly and persisted until the next refresh. This value will remain constant beginning in the month in which the loan goes to zero balance. For more information on our proprietary AVM and/or FSD, please visit <a href="http://www.freddiemac.com/hve/hve.html">http://www.freddiemac.com/hve/hve.html</a>.</p> <p>Estimated LTV ratios that are unavailable, less than 1% or greater than 998% will be disclosed as "Not Available," which is indicated by 999.</p>	<p>In STACR SPI Disclosure Files released prior to September 2018, ELTV ratios that were unavailable, less than 1% or greater than 300% were disclosed as "Not Available," which was indicated by Space(3).</p>
---	---	---

Attribute Name	Description	Notes
Fifth Step Rate	<p>For modified step rate mortgages, the mortgage interest rate to be in effect on the fifth scheduled interest rate adjustment date. If a loan has been modified more than once, this field represents the most recent modification.</p> <p>This field will be disclosed as “Not Applicable,” which will be indicated by null, for non-Step Modified loans or Step Modified loans that do not have 5 step rate adjustments.</p>	
Fifth Step Rate Adjustment Date	<p>For modified step rate mortgages, the fifth date on which the mortgage interest rate is scheduled to increase. If a loan has been modified more than once, this field represents the most recent modification. This field will be disclosed as “Not Applicable,” which will be indicated by null, for non-Step Modified loans or Step Modified loans that do not have 5 step rate adjustments.</p>	
First Payment Date	<p>The first payment due date of the mortgage. For seller-owned modified mortgages, converted mortgages, and construction to permanent mortgages, the first payment due date of the mortgage as of the note modification, conversion, or construction to permanent date of the mortgage. This value will remain constant beginning in the month in which the loan goes to zero balance.</p>	
First Step Rate	<p>For modified step rate mortgages, the mortgage interest rate to be in effect on the first scheduled interest rate adjustment date. If a loan has been modified more than once, this field represents the most recent modification. This field will be disclosed as “Not Applicable,” which will be indicated by null, for non-Step Modified loans.</p>	
First Step Rate Adjustment Date	<p>For modified step rate mortgages, the first date on which the mortgage interest rate is scheduled to increase. If a loan has been modified more than once, this field represents the most recent modification. This field will be disclosed as “Not Applicable,” which will be indicated by null, for non-Step Modified loans.</p>	

Attribute Name	Description	Notes
First Time Homebuyer Indicator	<p>The indicator denoting whether a borrower on the loan qualifies as a first-time homebuyer.</p> <p>Indicates whether the Borrower, or one of a group of Borrowers, is an individual who (1) is purchasing the mortgaged property, (2) will reside in the mortgaged property as a primary residence and (3) had no ownership interest (sole or joint) in a residential property during the three-year period preceding the date of the purchase of the mortgaged property. With certain limited exceptions, a displaced homemaker or single parent may also be considered a First-Time Homebuyer if the individual had no ownership interest in a residential property during the preceding three-year period other than an ownership interest in the marital residence with a spouse. "Not Available," will be indicated by 9. This value will remain constant beginning in the month in which the loan goes to zero balance.</p> <p>Y = Yes N = No 9 = Not Available</p>	
Forecast Standard Deviation (FSD)	<p>In association with the Estimated LTV, the Forecast Standard Deviation (FSD) indicates the accuracy of the estimated value obtained through our proprietary Automated Valuation Model (AVM). FSD is a statistical measure that represents the probability that the AVM value falls within a statistical range of the actual market value, measured against an expected sales price. FSD is expressed as a percentage in decimal form. Although FSD is a proportional measure it can be approximated by a percentage range. For example, FSDs of 0.10 (or 10%) indicate that about 68% (one standard deviation) of actual market sales will fall between +/-10% of the AVM estimated value. The lower the FSD, the smaller the error in predicting actual market value and the greater the accuracy of the value. For more information on our proprietary AVM and/or FSD, please visit <a href="http://www.freddie.com/hve/hve.html">http://www.freddie.com/hve/hve.html</a>.</p> <p>If a mortgage loan does not have an ELTV disclosed, then this field will be disclosed as 9.99.</p> <p>9.99 = Not Available</p>	
Foreclosure Exit Date	<p>The date the loan exited foreclosure. For a loan with Foreclosure Exit Reason Code of "Zero Balance Event," this date will reflect the date on which the Zero Balance Code was applied to the loan. "Not Available" will be indicated by null.</p>	

Attribute Name	Description	Notes
Foreclosure Exit Reason Code	<p>A code indicating the reason foreclosure proceedings ended. 'Not Available' will be indicated by null.</p> <p>01 = Reinstatement 02 = REO Acquisition 03 = Zero Balance Event (see Zero Balance Code)</p>	
Foreclosure: Attorney Referral Date	<p>For a loan in foreclosure status, the date on which the loan was referred to a foreclosure attorney. Once a loan has been referred to foreclosure, this field will be populated until the loan exits foreclosure. "Not Available" will be indicated by null.</p>	
Fourth Step Rate	<p>For modified step rate mortgages, the mortgage interest rate to be in effect on the fourth scheduled interest rate adjustment date. If a loan has been modified more than once, this field represents the most recent modification.</p> <p>This field will be disclosed as "Not Applicable," which will be indicated by null, for non-Step Modified loans or Step Modified loans that do not have 4 step rate adjustments.</p>	
Fourth Step Rate Adjustment Date	<p>For modified step rate mortgages, the fourth date on which the mortgage interest rate is scheduled to increase. If a loan has been modified more than once, this field represents the most recent modification. This field will be disclosed as "Not Applicable," which will be indicated by null, for non-Step Modified loans or Step Modified loans that do not have 4 step rate adjustments.</p>	
Group Number	<p>Indicates the group number (also known as mortgage pool number) in which the mortgage loan falls. For deals with only 1 pool, the loan group will be "01."</p>	
HELOC Indicator	<p>Indicates whether the loan in the Trust is a home equity line of credit. If the HELOC status is "Not Available," then it will be indicated by null. This value will remain constant beginning in the month in which the loan goes to zero balance.</p> <p>Y = Yes N = No</p>	
Indemnification Expiration Date	<p>Date on which Freddie Mac provided indemnification expires on the loan.</p>	

Attribute Name	Description	Notes
Initial Interest Indicator	<p>Denotes whether the mortgage is an Initial Interest mortgage. An Initial Interest mortgage requires (1) interest only payments for a specified period of time beginning with the first payment date and (2) P&amp;I payments on a fully amortizing basis for the remainder of the mortgage term. This value will remain constant beginning in the month in which the loan goes to zero balance.</p> <p>Y = Initial Interest N = Not Initial Interest</p>	This attribute was previously named Initial Interest Flag.
Interest Amount	The calculated scheduled interest remitted to the Trust based on the prior months Stated Principal Balance. This may also include delinquent interest that is being passed through to the Trust in the current period. In the month of issuance, the Interest Amount will be disclosed as zero.	
Interest Amount for the SPI Participation Interest	The interest amount for the SPI participation interest.	
Interest Bearing Mortgage Loan Amount	The interest bearing UPB of the modified mortgage as of the most recent note modification. "Not Available" will be indicated by null.	
Interest Rate Step Indicator	<p>The indicator denoting whether the modification includes a step rate. If a loan has been modified more than once, this field represents the most recent modification. "Not Available" will be indicated by null.</p> <p>Y = Yes N = No</p>	
Investor Balance for the PC Participation Interest	The PC Investor Balance of the loan. The Investor Balance for PC Interest portion will be 0 starting the month in which the loan has reached zero balance.	
Investor Balance when Removed from PC Pool	<p>The (PC) Investor Balance of the loan at time of removal from PC.</p> <p>At issuance set to Not Applicable. Once populated, the Investor Balance at time of removal from PC Pool will remain constant.</p>	
Lien Position	<p>A number indicating the loan's lien position (1 = first lien, etc.).</p> <p>If the Lien Position is "Unknown," then it will be indicated by null. This value will remain constant beginning in the month in which the loan goes to zero balance.</p>	



Attribute Name	Description	Notes
Loan Age	<p>The number of scheduled payments from the time of the loan's first payment date up to and including the current reporting period.</p> <p>Loan Age = (Monthly Distribution Period (MM/YY) – Loan First Payment Date (MM/YY)) + 1</p> <ul style="list-style-type: none"> <li>• For modified mortgages, converted mortgages, and construction to permanent mortgages, the first payment date of the mortgage as of the note modification, conversion, or construction to permanent date of the mortgage.</li> </ul>	
Loan Identifier	The unique designation assigned to each loan by the issuer. First six characters represent the Deal Number. Second six characters is a sequential loan count.	
Loan Participation Percentage at Issuance	<p>The mortgage participation percentage at the time of issuance of the STACR SPI. This value will remain constant beginning in the month in which the loan goes to zero balance.</p>	This attribute was previously named Subordinate Pool Percentage at Issuance.

Attribute Name	Description	Notes
Loan Purpose	<p>The classification describing the purpose of the loan.</p> <p>Generally, a Cash-out Refinance mortgage loan is a mortgage loan in which the use of the loan amount is not limited to specific purposes. A mortgage loan placed on a property previously owned free and clear by the Borrower is always considered a Cash-out Refinance mortgage loan. The classification describing the purpose of the loan.</p> <p>Generally, a No Cash-out Refinance mortgage loan is a mortgage loan in which the loan amount is limited to the following uses:</p> <ul style="list-style-type: none"> <li>• Pay off the first mortgage, regardless of its age;</li> <li>• Pay off any junior liens secured by the mortgaged property, that were used in their entirety to acquire the subject property;</li> <li>• Pay related closing costs, financing costs and prepaid items; and</li> <li>• Disburse cash out to the Borrower (or any other payee) not to exceed 2% of the new refinance mortgage loan or \$2,000, whichever is less.</li> </ul> <p>As an exception to the above, for construction conversion mortgage loans and renovation mortgage loans, the amount of the interim construction financing secured by the mortgaged property is considered an amount used to pay off the first mortgage. Paying off unsecured liens or construction costs paid by the Borrower outside of the secured interim construction financing is considered cash out to the Borrower, if greater than \$2,000 or 2% of loan amount.</p> <p>This disclosure is subject to various special exceptions used by Sellers to determine whether a mortgage loan is a No Cash-out Refinance mortgage loan. This value will remain constant beginning in the month in which the loan goes to zero balance.</p> <p>P = Purchase C = Cash-out Refinance N = No Cash-out Refinance R = Refinance – Not Specified 9 = Not Available</p>	

Attribute Name	Description	Notes
Maturity Date	The month and year that the final scheduled payment on the loan is due. For loans modified after inclusion in the Deal, the date will be updated to reflect the maturity of the modified loan. The Maturity Date will remain constant beginning in the month in which the loan goes to zero balance in the Trust.	
Metropolitan Statistical Area (MSA) or Metropolitan Division	<p>This disclosure will be based on the designation of the Metropolitan Statistical Area or Metropolitan Division as of the date of issuance. Metropolitan Statistical Areas (MSAs) are defined by the United States Office of Management and Budget (OMB) and have at least one urbanized area with a population of 50,000 or more inhabitants. OMB refers to an MSA containing a single core with a population of 2.5 million or more, which may be comprised of groupings of counties, as a Metropolitan Division. If an MSA applies to a mortgaged property, the applicable five-digit value is disclosed; however, if the mortgaged property also falls within a Metropolitan Division classification, the applicable five-digit value for the Metropolitan Division takes precedence and is disclosed instead. This disclosure will not be updated to reflect any subsequent changes in designations of MSAs, Metropolitan Divisions or other classifications.</p> <p>“Null” indicates that the area in which the mortgaged property is located is (a) neither an MSA nor a Metropolitan Division, or (b) unknown. This value will remain constant beginning in the month in which the loan goes to zero balance.</p>	
Modification Debt-to-Income (DTI) Ratio	<p>The ratio obtained by dividing the total monthly debt expense by the total monthly income of the borrower at the time the loan was modified.</p> <p>Disclosure of the debt to income ratio is based on (1) the sum of the Borrower’s monthly debt payments, including monthly housing expenses that incorporate the mortgage payment the Borrower is making as a result of the loan modification, divided by (2) the total monthly income of the Borrower at the time of the most recent loan modification. The debt to income ratio will not be updated. This disclosure is subject to the widely varying standards originators use to verify Borrowers’ assets and liabilities. Non-modified loans will be indicated by null.</p> <p>Percentages less than 1% or greater than 65% will be disclosed as “Not Available,” which will be indicated by 999.</p>	
Modification First Payment Date	The month and year that the first scheduled payment on the loan is due date of the mortgage as of the most recent note modification. “Not Available” will be indicated by null.	

Attribute Name	Description	Notes
Modification Indicator	<p>An indicator that the loan has been modified in the current period.</p> <p>Y = Modified in current period P = Modified in prior period</p>	This attribute was previously named Modification Flag.
Modification Loan Amount	<p>The UPB of the mortgage as of the most recent note modification. For modified mortgages with deferred amounts, the loan amount includes both the interest bearing and the non-interest bearing UPB amounts. This field will be disclosed as “Not Applicable,” which will be indicated by null, for loans that have not been modified.</p>	
Modification Program	<p>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.</p> <p>A = Alternative B = HAMP Backup C = Classic D = Deferred Payment E = Extend F = Flex H = HAMP O = Other P = Cap &amp; Extend R = Regular S = Standard T = Streamlined U = Underwater 9 = Not Available</p>	
Modification Rate Loss	<p>For any Distribution Date and any modified Mortgage Loan, the product of (i) the Stated Principal Balance as of the preceding Distribution Date, (ii) the Trust Mortgage Rate as of the Cut-off Date minus the Trust Mortgage Rate as of the preceding Distribution Date, and (iii) one-twelfth. “Not Applicable” will be indicated by null.</p>	

Attribute Name	Description	Notes
Modification Type	<p>For modified fixed-rate and modified step-rate loans, indicates the type of action that modified the loan term(s). If a loan has been modified more than once, this field represents the most recent modification.</p> <p>R = Rate  T = Term  B = Rate &amp; Term  C = Capitalization  D = Deferred Amount  F = Rate, Term &amp; Forbearance  S = Rate &amp; Deferred Amount  U = Term &amp; Deferred Amount  O = Other</p>	
Mortgage Insurance Cancellation Indicator	<p>An indicator that denotes if the mortgage insurance (MI) has been reported as cancelled after the time of Freddie Mac's purchase of the mortgage loan. The MI cancellation indicator will remain constant beginning in the month in which the loan goes to zero balance in the Trust.</p> <p>Y = Yes, MI has been cancelled  N = No, MI has not been cancelled  7 = Not Applicable</p>	

Attribute Name	Description	Notes
Mortgage Insurance Company Name	<p>The private MI company short/common name from whom the private mortgage insurance coverage was obtained. See Exhibit 10 of the Freddie Mac Single-Family Seller/Servicer Guide for additional information on the MI company short/common name. If, at the time of Freddie Mac's purchase of the mortgage loan, the loan did not have MI or MI is unknown, then this field will be disclosed as "Not Applicable," which will be indicated by 77. This value will remain constant beginning in the month in which the loan goes to zero balance.</p> <p>77 = Not Applicable            01 = CMG / ArchMI            02 = Essent            03 = Genworth            04 = MGIC            05 = PMI            06 = Radian            07 = RMIC            08 = Triad            09 = UGI            11 = CAHLIF            12 = CMG Pre Sep 94            14 = MIF            15 = RMIC-NC            44 = NMI            50 = IMAGIN</p>	

<p>Mortgage Insurance Percent (MI%)</p>	<p>The percentage of mortgage insurance coverage obtained at origination in effect at the time of Freddie Mac's purchase of the mortgage loan. For Actual Loss Reference Pools only, if the mortgage insurance on a loan has been reported as cancelled, the mortgage insurance percentage will be updated to zero.</p> <p>Only primary mortgage insurance that is purchased by the Borrower, lender, investor or Freddie Mac is disclosed. Mortgage insurance that constitutes "credit enhancement" that is not required by Freddie Mac's Charter is not disclosed. Amounts of mortgage insurance reported by Sellers that are in excess of 55% will be disclosed as "Not Available," which will be indicated by 999. This value will remain constant beginning in the month in which the loan goes to zero balance.</p> <p>0 = No MI 999 = Not Available</p>	
---	--	--

Attribute Name	Description	Notes
Mortgage Insurance Type	<p>The entity that is responsible for the Mortgage Insurance premium payment. If, at the time of Freddie Mac's purchase of the mortgage loan, the loan did not have MI then this field will be disclosed as "Not Applicable." This value will remain constant beginning in the month in which the loan goes to zero balance.</p> <p>1 = Borrower Paid 2 = Lender Paid 3 = Investor Paid 7 = Not Applicable or Not Available</p>	
Net Sales Proceeds	<p>The amount remitted to Freddie Mac resulting from a property disposition once allowable selling expenses have been deducted from the gross sales proceeds of the property. Prior to population of a Zero Balance code equal to 02, 03, 07 or 09, this field will be populated as "Not Applicable," which will be indicated by null. blank spaces. Following population of a Zero Balance Code equal to 02, 03, 07 or 09, this field will be updated monthly (as applicable) to reflect the cumulative total.</p>	
Number of Borrowers	<p>The number of borrowers who, at the time the loan was originated, are obligated to repay the loan. If value is &lt;1 or &gt;10, then the count is considered "Not Available." This value will remain constant beginning in the month in which the loan goes to zero balance.</p> <p>1 = 1 borrower 2 = 2 borrowers 3 = 3 borrowers 4 = 4 borrowers 5 = 5 borrowers 6 = 6 borrowers 7 = 7 borrowers 8 = 8 borrowers 9 = 9 borrowers 10 = 10 borrowers 99 = Not Available</p>	<p>For STACR SPI Disclosure Files released prior to September 2018, the Number of Borrowers was disclosed as 2 when the Number of Borrowers is &gt; 1.</p>
Number of Modifications	<p>The number of times that the loan has been modified. Non-modified loans will be disclosed as 0.</p>	



Attribute Name	Description	Notes
Number of Units	<p>The number of dwelling units in the mortgaged property at the time the loan was originated. If value is &lt;1 or &gt;4, then the count is considered "Not Available." This value will remain constant beginning in the month in which the loan goes to zero balance.</p> <p>1 = 1-unit 2 = 2-unit 3 = 3-unit 4 = 4-unit 99 = Not Available</p>	
Occupancy Status	<p>The classification describing the property occupancy status at the time the loan was originated. "Not Available" will be indicated by 9. This value will remain constant beginning in the month in which the loan goes to zero balance.</p> <p>P = Primary Residence S = Second Home I = Investment Property 9 = Not Available</p>	<p>In STACR SPI Disclosure Files released prior to September 2018, P = Primary Residence was disclosed as O = Owner Occupied.</p>

Attribute Name	Description	Notes
Original Combined Loan-to-Value (CLTV)	<p>The ratio, expressed as a percentage, obtained by dividing the amount of all known outstanding loans at origination by the value of the property. Property value reflects either the lesser of the sales price or the appraised property value for a purchase, or the appraised property value for a refinance.</p> <p>If the secondary financing amount disclosed by the Seller includes a home equity line of credit, then the CLTV calculation reflects the disbursed amount at closing of the first lien mortgage loan, not the maximum loan amount available under the home equity line of credit.</p> <p>In the case of a seasoned mortgage loan, if the Seller cannot warrant that the value of the mortgaged property has not declined since the note date, Freddie Mac requires that the Seller must provide a new appraisal value, which is used in the CLTV calculation. This disclosure is subject to the widely varying standards originators use to calculate and/or report Borrowers' secondary mortgage loan amounts.</p> <p>Percentages less than 1% or greater than 998% will be disclosed as "Not Available," which will be indicated by 999. This value will remain constant beginning in the month in which the loan goes to zero balance.</p> <p>999 = Not Available</p>	<p>For STACR SPI Disclosure Files issues prior to September 2018, loans with CLTV percentages less than 6% or greater than 135% will be disclosed as "Not Available," which will be indicated by 999.</p>

Attribute Name	Description	Notes
Original Debt-To-Income (DTI)	<p>The ratio obtained by dividing the total monthly debt expense by the total monthly income of the borrower at the time the loan was originated.</p> <p>Disclosure of the debt to income ratio is based on (1) the sum of the borrower's monthly debt payments, including monthly housing expenses that incorporate the mortgage payment the borrower is making at the time of the delivery of the mortgage loan to Freddie Mac, divided by (2) the total monthly income used to underwrite the borrower as of the date of the origination of the mortgage loan. The debt to income ratio will not be updated. This disclosure is subject to the widely varying standards originators use to calculate and/or report Borrowers' income and liabilities.</p> <p>Percentages less than 1% or greater than 65% will be disclosed as "Not Available," which will be indicated by 999. This value will remain constant beginning in the month in which the loan goes to zero balance.</p> <p>999 = Not Available</p>	
Original HELOC Combined Loan-To-Value (HCLTV)	<p>The ratio, expressed as a percentage, obtained by dividing the amount of all known outstanding loans at origination by the value of the property. Property value reflects either the lesser of the sales price or the appraised property value for a purchase, or the appraised property value for a refinance.</p> <p>If the secondary financing amount disclosed by the Seller includes a home equity line of credit, then the HCLTV calculation reflects the maximum loan amount available under the home equity line of credit.</p> <p>In the case of a seasoned mortgage loan, if the Seller cannot warrant that the value of the mortgaged property has not declined since the note date, Freddie Mac requires that the Seller must provide a new appraisal value, which is used in the HCLTV calculation.</p> <p>This disclosure is subject to the widely varying standards originators use to calculate and/or report Borrowers' secondary mortgage loan amounts.</p> <p>Percentages below 6% or greater than 135% will be disclosed as "Unknown," which will be indicated by null. This value will remain constant beginning in the month in which the loan goes to zero balance.</p>	

Attribute Name	Description	Notes
Original Interest Rate	The interest rate of the loan as stated on the note at the time the loan was originated. This value will remain constant beginning in the month in which the loan goes to zero balance.	
Original Loan Term	The number of months in which regularly scheduled borrower payments are due. For loans modified after inclusion in the STACR SPI trust, the Original Loan Term will be updated to reflect the loan term of the modified loan which will be equal to the number of months in which scheduled borrower payments are due pursuant to the modification terms. This value will remain constant beginning in the month in which the loan goes to zero balance.	
Original Loan-To-Value (LTV)	<p>The ratio, expressed as a percentage, obtained by dividing the amount of the loan at origination by the value of the property. Property value reflects either the lesser of the sales price or the appraised property value for a purchase, or the appraised property value for a refinance.</p> <p>In the case of a seasoned mortgage loan, if the Seller cannot warrant that the value of the mortgaged property has not declined since the note date, Freddie Mac requires that the Seller must provide a new appraisal value, which is used in the LTV calculation.</p> <p>Percentages below 1% or greater than 998% will be disclosed as "Not Available," indicated by 999. This value will remain constant beginning in the month in which the loan goes to zero balance.</p>	For STACR SPI Disclosure Files issued prior to September 2018, loans with LTV percentages less than 6% or greater than 135% will be disclosed as "Not Available," which will be indicated by 999.
Original UPB	The UPB of the mortgage on the note date. For seller-owned modified mortgages, converted mortgages, and construction to permanent mortgages, the UPB of the mortgage as of the note modification, conversion or construction to permanent date of the mortgage. This value will remain constant beginning in the month in which the loan goes to zero balance.	
Payment Deferral Flag	<p>A flag indicating the loan has been granted a Payment Deferral plan in the current or prior period.</p> <p>C = Current Period P = Prior Period</p>	On and after August 2020: This field is applicable for all deals.

Attribute Name	Description	Notes
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 Payment History field contains 48 characters (with 2 characters for each of the 24 months). The most recent month is located to the right. The loan's Payment History will remain constant beginning in the month in which the loan goes to zero balance in the Trust.	Prior to May 2018 reporting cycle, the Payment History field does not reflect RA = REO Acquisition. For reporting cycles beginning in May 2018, the payment string will disclose RA in the month of REO Acquisition and any subsequent periods.
Postal Code (3-Digit)	The first three digits of the postal code for the location of the mortgaged property. This value will remain constant beginning in the month in which the loan goes to zero balance.	
Postal Code Designation	<p>This disclosure will represent one of the following values for the corresponding mortgages represented in the Aggregate UPB at Issuance:</p> <ul style="list-style-type: none"> <li>• The five-digit postal code for the location of the mortgaged properties.</li> <li>• The first three digits of the postal code for the location of the mortgaged properties. The first three digits of the postal code will be followed by two blank spaces.</li> <li>• A value of "OTHER" which represents any mortgages in the Reference Pool that are not represented by either the 5-digit postal code or 3-digit postal code.</li> </ul> <p>The 5-digit and 3-digit post codes are only disclosed when the defined disclosure rules (as described in the Reference Pool Disclosure File Layout) have been met; otherwise, the mortgaged property is included in "OTHER." This value will remain constant beginning in the month in which the loan goes to zero balance.</p>	This is an attribute in the Aggregated Postal Code Disclosure File.
Prepayment Penalty Indicator	<p>The indicator denoting whether the borrower is subject to a penalty for early payment of principal. This value will remain constant beginning in the month in which the loan goes to zero balance.</p> <p>Y = PPM N = Not PPM</p>	This attribute was previously named Prepayment Penalty Mortgage (PPM) Flag.
Principal Advanced	Amount of principal advanced to the Trust in the prior period.	
Principal Advanced Recovery	Amount of previously advanced principal recovered by the master servicer in the prior period.	
Principal Amount	Current period principal payments paid to the trust attributed whether received from the borrower or advanced by the master servicer.	

Attribute Name	Description	Notes
Principal Amount for the SPI Participation Interest	The principal amount for the SPI participation interest.	
Program Indicator	<p>The indicator that identifies if a loan was originated in the following Freddie Mac program.</p> <p>H = Home Possible  <b>F = HFA Advantage</b></p>	<p>Prior to January 2022:  H = Home Possible</p>
Property Inspection Condition	<p>If a mortgage is delinquent or in REO status and a property inspection has been performed after the loan is originated and reported in the current period, a code that indicates the condition of the property. This field will be disclosed as “Unknown,” which will be indicated by null, for loans with an unknown property inspection condition.</p> <p>E = Excellent  G = Good  A = Average  F = Fair  P = Poor</p>	
Property Inspection Occupancy Status	<p>If a mortgage is delinquent or in REO status and a property inspection has been performed after the loan is originated and reported in the current period, denotes whether the mortgage property is occupied by the borrower, occupied by a tenant or vacant. This field will be disclosed as “Unknown,” which will be indicated by null, for loans where the occupancy status is unknown.</p> <p>B = Borrower  T = Tenant  V = Vacant</p>	
Property State	A two-letter abbreviation indicating the state or territory within which the property securing the mortgage is located. This value will remain constant beginning in the month in which the loan goes to zero balance.	

Property Type	<p>The classification describing the type of property that secures the loan. "Not Available" will be indicated by 99. This value will remain constant beginning in the month in which the loan goes to zero balance.</p> <p>CO = Condominium  CP = Cooperative  MH = Manufactured Housing  PU= Planned Unit Development  SF = Single-Family  99 = Not Available</p>	<p>For STACR SPI Disclosure Files released prior to September 2018, Property Types of "Leasehold" (code LH) and "1-4 Fee Simple" (code SF are now mapped to 'Single Family.'</p>
---------------	---	--

Attribute Name	Description	Notes
Property Valuation Date	Specifies the month and year date on which the most recent property valuation, as of loan delivery to Freddie Mac, was reported. If the valuation has decreased from the original property valuation, Sellers are instructed to use the new, lower value. If the property value has not declined, Sellers are to deliver the original property value obtained. In the case of a seasoned mortgage loan, if the Seller cannot warrant that the value of the mortgaged property has not declined since the note date, Freddie Mac requires the Seller to provide a new appraisal value. If the method is "Unknown," it will be indicated by null. This value will remain constant beginning in the month in which the loan goes to zero balance.	The classification describing the type of property that secures the loan. "Not Available," will be indicated by 99.
Property Valuation Type	Specifies the method by which the property value, which is used to calculate the LTV, was assessed (with the exception of where the purchase price is used in the LTV). If the method is "Unknown," it will be indicated by null. This value will remain constant beginning in the month in which the loan goes to zero balance.  01 = Full Appraisal 02 = Drive By 03 = Prior Appraisal Used 04 = Desktop Appraisal 05 = Automated Valuation Model (AVM) 06 = None 07 = Field Review 23 = Other	
Realized Loss Amount	For a mortgage loan, the total loss amount passed through to the Trust during the current period.	
Relocation Loan Indicator	Indicates whether the loan was originated as part of a corporate relocation program. If the Relocation Loan Indicator is "Unknown," it will be indicated by null. This value will remain constant beginning in the month in which the loan goes to zero balance.  Y = Yes N = No	This field is formally known as Relocation Indicator.
REO Exit Date	The date the loan exited REO status due to Actual REO Sales Closing or REO rollback. This field will be disclosed as "Not Applicable," which will be indicated by null, for loans without an applicable REO Exit Date.	



Attribute Name	Description	Notes
Repurchase Settlement Date	For loans repurchased from the Trust, or for which an indemnification payment was made because the loan previously liquidated, the effective date of such repurchase or indemnification payment. This field will be disclosed as “Not Applicable,” which will be indicated by null, for loans without an applicable Repurchase Settlement Date.	
Second Step Rate	For modified step rate mortgages, the mortgage interest rate to be in effect on the second scheduled interest rate adjustment date. If a loan has been modified more than once, this field represents the most recent modification. This field will be disclosed as “Not Applicable,” which will be indicated by null, for non-Step Modified loans or Step Modified loans that do not have 2 step rate adjustments.	
Second Step Rate Adjustment Date	For modified step rate mortgages, the second date on which the mortgage interest rate is scheduled to increase. If a loan has been modified more than once, this field represents the most recent modification. This field will be disclosed as “Not Applicable,” which will be indicated by null, for non-Step Modified loans or Step Modified loans that do not have 2 step rate adjustments.	
Seller Name	The entity acting in its capacity as a Seller of mortgages to Freddie Mac. This disclosure field represents the Underlying Seller in the Trust as Freddie Mac is the Seller of mortgages to the Trust. Any reference to ‘Seller’ in this Disclosure Guide refers to the Underlying Seller (not Freddie Mac). This value will remain constant after the initial disclosure of the Seller Name.	
Servicer Name	The entity acting in its capacity as a Servicer of mortgages for Freddie Mac. The Servicer Name will remain constant beginning in the month in which the loan goes to zero balance in the Trust.	
Servicing Fee	The fee earned by the servicer for administering the loan. The Servicing Fee will remain constant beginning in the month in which the loan goes to zero balance in the Trust.	
SPI Deal Identifier	A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a Deal.	

Attribute Name	Description	Notes
Stated Principal Balance	The UPB of the mortgage contributing to the current UPB of the Deal. For modified mortgages with deferred amounts, only the interest bearing UPB contributes to the Stated Principal Balance of a Deal. The Stated Principal Balance will be reduced to zero beginning in the month in which the loan goes to zero balance in the Trust.	
Subsequent Recovery Amount	The current period amount recovered with respect to a mortgage loan for which a loss was previously reported.	

Attribute Name	Description	Notes
Third Step Rate	For modified step rate mortgages, the mortgage interest rate to be in effect on the third scheduled interest rate adjustment date. If a loan has been modified more than once, this field represents the most recent modification. This field will be disclosed as “Not Applicable,” which will be indicated by null, for non-Step Modified loans or Step Modified loans that do not have 3 step rate adjustments.	
Third Step Rate Adjustment Date	For modified step rate mortgages, the third date on which the mortgage interest rate is scheduled to increase. If a loan has been modified more than once, this field represents the most recent modification. This field will be disclosed as “Not Applicable,” which will be indicated by null, for non-Step Modified loans or Step Modified loans that do not have 3 step rate adjustments.	
Total Capitalized Amount	In the case of a modified mortgage for the month in which the modification occurs (except for modifications related to a Bankruptcy Cramdown), the amount of interest and non-interest arrearages added to the principal balance of a loan due to the most recent modification. This field will be disclosed as “Not Applicable,” which will be indicated by null, for non-Modified loans.	
Trust Due Date of Last Paid Installment (DDLPI)	Due date of last scheduled payment remitted to the Trust. The Trust DDLPI will remain constant beginning in the month in which the loan goes to zero balance in the Trust.	
UPB At Issuance	The UPB of the mortgage (as of the securitization cutoff date) contributing to the issuance UPB of the Deal. This value will remain constant beginning in the month in which the loan goes to zero balance.	

Attribute Name	Description	Notes
Updated Credit Score #1 - Quarterly	<p>The updated credit score is a number prepared by third parties, summarizing the borrower's creditworthiness, which may be indicative of the likelihood that borrower will timely repay future obligations. This updated credit score i) was obtained using the Fair Isaac Risk Model v2 developed by Fair Isaac Corporation, ii) represents the most recently available credit score provided by Experian to Freddie Mac, iii) is distinct from the FICO score described in Freddie Mac's Seller/Service Guide, which may be provided by any of the three major credit repositories, and iv) represents the lower of borrower and co-borrower credit scores (as applicable). This value will be refreshed quarterly starting in September 2016 and persisted until the next refresh. The credit score is generally as of the end of the second calendar month preceding the quarterly update. The value will remain constant beginning in the month in which the loan has been acquired through REO or has been reduced to zero balance. If an updated credit score is unavailable or outside the range of 300 to 850, then we disclose "Not Available."</p> <p>This disclosure field is subject to specific "Terms of Use;" see Part C of <a href="https://crt.freddie.com/docs/terms_for_crt_1ld_and_fico.pdf">https://crt.freddie.com/docs/terms_for_crt_1ld_and_fico.pdf</a>.</p> <p>9999 = Not Available</p>	

Attribute Name	Description	Notes
Updated Credit Score #2 - Quarterly	<p>The updated credit score is a number prepared by third parties, summarizing the borrower's creditworthiness, which may be indicative of the likelihood that borrower will timely repay future obligations. Credit scores are typically based on a proprietary statistical model that is developed for use by credit data repositories. These credit repositories apply the model to borrower credit information to derive a credit score. This updated credit score i) was obtained using the Fair Isaac Risk Model v9 developed by Fair Isaac Corporation, ii) represents the most recently available credit score provided by Experian to Freddie Mac, and iii) is distinct from the FICO score referenced in Freddie Mac's Seller/Servicer Guide, which may be provided by any of the three major credit repositories. Reserved for future use. The value will remain constant beginning in the month in which the loan has been acquired through REO or has been reduced to zero balance. If an updated credit score is unavailable or outside the range of 300 to 850, then we disclose "Not Available."</p> <p>This disclosure field is subject to specific "Terms of Use;" see Part C of <a href="https://crt.freddie.com/docs/terms_for_crt_ild_and_fico.pdf">https://crt.freddie.com/docs/terms_for_crt_ild_and_fico.pdf</a>.</p> <p>9999 = Not Available</p>	
Updated Credit Score #3 - Quarterly	Reserved for future use.	
Zero Balance Code	<p>A code indicating the reason the loan's balance was reduced to zero.</p> <p>01 = Prepaid or Matured (Voluntary Payoff)            02 = Third Party Sale            03 = Short Sale            06 = Repurchased Prior to Property Disposition            07 = Charge-Off            09 = REO Disposition            9999 = Not Available</p>	
Zero Balance Effective Date	<p>The date on which the event triggering the Zero Balance Code took place.</p> <p>9999 = Not Available</p>	