

**Structured Agency Credit Risk Transfer Securities (STACR®)**

**DISCLAIMER**

European institutional investors should be aware that Freddie Mac makes no representation or warranty concerning the accuracy or completeness of the information set forth herein as it relates to the due diligence requirements under Article 5 or otherwise. An EU institutional investor must conduct its own independent review and make its own assessment of the completeness of the information set forth herein with respect to the due diligence obligations set forth in Article 5. EU institutional investors should consult legal, tax and accounting advisors for assistance in assessing the information set forth herein and concluding that the due diligence obligations under Article 5 have been satisfied.

**STACR - ESMA Annex 2 Mapping**

**Notes:**

-The table below maps STACR data fields to ESMA Annex 2, where a STACR data field exists

- In some cases, an ESMA required field, not directly disclosed in a STACR data field, can be populated using some transformation of one or more disclosed STACR fields. For these cases, please see the explanations column

- Please see:

[STACR Reference Pool Disclosure File Layouts](#)

[STACR Reference Pool Glossary](#)

ESMA - Field Code	ESMA - Field Name	ESMA - ND1 - D4 Allowed?	ESMA - NDS Allowed	STACR Field Name (Field Position)	STACR Valid Values	Input for ESMA field and Explanations
RREL1	Unique Identifier	NO	NO			Freddie Mac does not provide a unique identifier based on EU disclosure guidelines. Users are encouraged to build an ID based on: -LEI number of reporting entity -Date combination of when the securitisation was issued -Letter N, since the securitisation is non-ABCP
RREL2	Original Underlying Exposure Identifier	NO	NO	Loan Identifier (2)		Latest STACR Pool Disclosure file: 2
RREL3	New Underlying Exposure Identifier	NO	NO	Loan Identifier (2)		Latest STACR Pool Disclosure file: 2
RREL4	Original Obligor Identifier	NO	NO			Freddie Mac does not provide an obligor identifier given legal restrictions and privacy concerns
RREL5	New Obligor Identifier	NO	NO			Freddie Mac does not provide an obligor identifier given legal restrictions and privacy concerns
RREL6	Data Cut-Off Date	NO	NO			Not available/applicable
RREL7	Pool Addition Date	NO	YES			Report as the closing date (YYYY-MM-DD) of the relevant STACR transaction. DD equals the last day of the month
RREL8	Date Of Repurchase	NO	YES	1. Zero Balance Code (42) 2. Zero Balance Effective Date (43) 3. Underwriting Defect Or Major Servicing Defect Settlement Date (44)	01 = Prepaid or Matured (Voluntary Payoff) 03 = Foreclosure Alternative (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	Logic: If Zero Balance Code = 96 OR Underwriting Defect Or Major Servicing Defect Settlement Date is not null, then Date of Repurchase = Zero Balance Effective Date Otherwise, report "NDS"
RREL9	Redemption Date	NO	YES	1. Zero Balance Code (42) 2. Zero Balance Effective Date (43) 3. Underwriting Defect Or Major Servicing Defect Settlement Date (44)	01 = Prepaid or Matured (Voluntary Payoff) 03 = Foreclosure Alternative (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	Logic: If Zero Balance Code NOT NULL, then Date of Repurchase = Zero Balance Effective Date Otherwise, report "NDS"
RREL10	Resident	YES	NO			ND1 Note: There might be particular cases where borrowers are not US residents
RREL11	Geographic Region - Obligor	YES	NO			Default: United States (US) Note: Not applicable for non-EU jurisdictions
RREL12	Geographic Region Classification	YES	NO			ND1
RREL13	Employment Status	YES	NO			ND3
RREL14	Credit Impaired Obligor	NO	YES			NDS
RREL15	Customer Type	YES	NO			ND1
RREL16	Primary Income	YES	NO			ND2
RREL17	Primary Income Type	YES	NO			ND3
RREL18	Primary Income Currency	YES	NO			Default: U.S. Dollars
RREL19	Primary Income Verification	YES	NO			ND3
RREL20	Secondary Income	YES	YES			ND4
RREL21	Secondary Income Verification	YES	YES			NDS
RREL22	Special Scheme	YES	YES			NDS
RREL23	Origination Date	YES	NO			Origination date is not disclosed. Month and year that the final scheduled payment of the loan is due. For loans modified after inclusion in the reference pool, the date will be updated to reflect the maturity of the modified loan.
RREL24	Maturity Date	NO	YES	Maturity Date (9)		The number of months in which regularly scheduled borrower payments are due. For loans modified after inclusion in the Reference Pool, the Original Loan Term will be updated to reflect the loan term of the modified loan.
RREL25	Original Term	YES	YES	Original Loan Term (10)		
RREL26	Origination Channel	YES	YES	Channel (15)	R = Retail B = Broker C = Correspondent T = Third Party Origination - Not Specified 9 = Not Available	Valid Value Mapping: Office or Branch Network (BRAN) = R Broker (BROK) = B Third Party Channel but Underwriting Performed Entirely by the Originator (TPCT) = C Other (OTHR) = T
RREL27	Purpose	YES	NO	Loan Purpose (14)	P = Purchase C = Refinance - Cash Out N = Refinance - No Cash Out R = Refinance - Not Specified 9 = Not Available	Purchase (PURC) = P Remortgage (RMRT) = N or R Remortgage with Equity Release (RMEQ) = C
RREL28	Currency Denomination	NO	NO			Default: USD
RREL29	Original Principal Balance	YES	YES	Original UPB (12)		USD + [Space] + Original Unpaid Principal Balance
RREL30	Current Principal Balance	NO	YES	Current Actual UPB (39)		USD + [Space] + Current Unpaid Principal Balance
RREL31	Prior Principal Balances	YES	YES			Default: USD + [Space] + 0
RREL32	Pari Passu Underlying Exposures	YES	YES			Default: USD + [Space] + 0
RREL33	Total Credit Limit	NO	YES			NDS
RREL34	Purchase Price	NO	YES			Default: 100
RREL35	Amortisation Type	YES	NO			Default: FRXX Note: All STACR loans have "French" amortisation type
RREL36	Principal Grace Period End Date	NO	YES			NDS
RREL37	Scheduled Principal Payment Frequency	NO	YES			Default: MNTH
RREL38	Scheduled Interest Payment Frequency	NO	YES			Default: MNTH
RREL39	Payment Due	NO	YES			
RREL40	Debt To Income Ratio	YES	YES	Original Debt-to-income (25)	Percentages less than 1% or greater than 65% will be disclosed as "Not Available," which will be indicated by 999. For loans in STACR-HP Reference Pools, this field will be disclosed as "Not Available," which will be indicated by 999.  999 = Not Available	
RREL41	Balloon Amount	YES	YES			NDS Note: STACR mortgages are fully amortizing loans only. Criteria might be subject to change in the future
RREL42	Interest Rate Type	NO	YES			Default: FXRL Note: STACR mortgages are fixed-rate only. Criteria might be subject to change in the future
RREL43	Current Interest Rate	NO	YES	Current Interest Rate (38)		
RREL44	Current Interest Rate Index	NO	YES			NDS Note: According to STACR pool eligibility criteria, mortgages are fixed rate only, this criteria might be subject to change
RREL45	Current Interest Rate Index Tenor	NO	YES			NDS Note: According to STACR pool eligibility criteria, mortgages are fixed rate only, this criteria might be subject to change
RREL46	Current Interest Rate Margin	NO	YES			NDS Note: According to STACR pool eligibility criteria, mortgages are fixed rate only, this criteria might be subject to change
RREL47	Interest Rate Reset Interval	NO	YES			NDS Note: According to STACR pool eligibility criteria, mortgages are fixed rate only, this criteria might be subject to change
RREL48	Interest Rate Cap	NO	YES			NDS Note: According to STACR pool eligibility criteria, mortgages are fixed rate only, this criteria might be subject to change
RREL49	Interest Rate Floor	NO	YES			NDS Note: According to STACR pool eligibility criteria, mortgages are fixed rate only, this criteria might be subject to change
RREL50	Revision Margin 1	YES	YES			NDS Note: According to STACR pool eligibility criteria, mortgages are fixed rate only, this criteria might be subject to change
RREL51	Interest Revision Date 1	YES	YES			NDS Note: According to STACR pool eligibility criteria, mortgages are fixed rate only, this criteria might be subject to change
RREL52	Revision Margin 2	YES	YES			NDS Note: According to STACR pool eligibility criteria, mortgages are fixed rate only, this criteria might be subject to change
RREL53	Interest Revision Date 2	YES	YES			NDS Note: According to STACR pool eligibility criteria, mortgages are fixed rate only, this criteria might be subject to change
RREL54	Revision Margin 3	YES	YES			NDS Note: According to STACR pool eligibility criteria, mortgages are fixed rate only, this criteria might be subject to change
RREL55	Interest Revision Date 3	YES	YES			NDS Note: According to STACR pool eligibility criteria, mortgages are fixed rate only, this criteria might be subject to change
RREL56	Revised Interest Rate Index	YES	YES			NDS Note: According to STACR pool eligibility criteria, mortgages are fixed rate only, this criteria might be subject to change

**STACR - ESMA Annex 2 Mapping**

**Notes:**

-The table below maps STACR data fields to ESMA Annex 2, where a STACR data field exists

- In some cases, an ESMA required field, not directly disclosed in a STACR data field, can be populated using some transformation of one or more disclosed STACR fields. For these cases, please see the explanations column

- Please see:

[STACR Reference Pool Disclosure File Layouts](#)

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ESMA - Field Code	ESMA - Field Name	ESMA - ND1 - D4 Allowed?	ESMA - ND5 Allowed	STACR Field Name (Field Position)	STACR Valid Values	Input for ESMA field and Explanations
RREL57	Revised Interest Rate Index Tenor	YES	YES			NDS Note: According to STACR pool eligibility criteria, mortgages are fixed rate only, this criteria might be subject to change
RREL58	Number Of Payments Before Securitisation	YES	NO	Not Available		Not available
RREL59	Percentage Of Prepayments Allowed Per Year	YES	YES			Default: 100%
RREL60	Prepayment Lock-Out End Date	YES	YES			NDS Note: STACR pool eligibility criteria does not allow lock out or prepayment fees
RREL61	Prepayment Fee	NO	YES			NDS Note: STACR mortgages do not have a prepayment fee
RREL62	Prepayment Fee End Date	YES	YES			NDS Note: STACR mortgages do not have a prepayment fee
RREL63	Prepayment Date	YES	YES			NDS Note: STACR mortgages do not have a prepayment fee
RREL64	Cumulative Prepayments	YES	YES			NDS Note: STACR mortgages do not have a prepayment fee
RREL65	Date Of Restructuring	YES	YES	Modification Flag (45) Modification First Payment Date (66) Due Date of last paid installment (47)	Y = Modified in current period P = Modified in prior period	Logic: If modification flag (45) is not null, then report Modification first payment date (66) Otherwise, "NDS"
RREL66	Date Last In Arrears	YES	YES			
RREL67	Arrears Balance	NO	NO			Not Available
RREL68	Number Of Days In Arrears	NO	NO	Current Loan Delinquency Status (36) Zero bal code (42)	0 = Current, or less than 30 days 1 = 30-59 days delinquent 2 = 60-89 days delinquent 3 = 90-119 days delinquent RA = REO Acquisition XX= N/A  Current Delinquency Status: 0 = Current, or less than 30 days 1 = 30-59 days delinquent 2 = 60-89 days delinquent 3 = 90-119 days delinquent RA = REO Acquisition XX= N/A  Modification Flag: Y = Modified in Current Period P = Modified in Prior Period	Logic: If zero bal code is not null, then STACR Current Loan Delinquency Status (36) * 30 to show the days delinquent. For RA, leave it as RA.
RREL69	Account Status	NO	NO	Current Loan Delinquency Status (36) Modification Flag (45) Zero Balance Code (42) Date Referred to Foreclosure (49) Underwriting Defect and Major Servicing Defect Settlement Date (44)	0 = Prepaid or Matured (Voluntary Payoff) 02 = [Fixed Severity Only] Third Party Sale Prior to D180 03 = [Fixed Severity Only] Short Sale or Short Payoff Prior to D180 [Actual Loss Only] Foreclosure Alternative (Short Sale, Third Party Sale, Charge Off, or Note Sale) 04 = [Fixed Severity Only] Deed-in-Lieu of Foreclosure Prior to D180 08 = [Fixed Severity Only] REO Acquisition Prior to D180 09 = [Actual Loss Only] REO Disposition 96 = [Fixed Severity] REO Acquisition Prior to D180 97 = [Fixed Severity Only] D180 98 = Other	Logic: - If STACR (36) is not "00" OR "01" OR "02", or STACR (42) is not "02" OR "03" OR "04" OR "08" OR "09", or STACR (49) is NOT NULL then "DADB" - If STACR (42) is "96", then "REOT" - If STACR (42) is "01" OR "98" then "RDMD" - If STACR (45) is "Y" AND (36) are "01" OR "02", then "RARB" - If STACR (45) is "Y" AND (36) = "00", then "RNRAR" - Else If STACR (36) are "01" OR "02", then "ARRE" - Otherwise, "PERF"
RREL70	Reason for Default or Foreclosure	YES	YES			Default: DNS
RREL71	Default Amount	NO	YES	Current Actual UPB (39) Current Loan Delinquency Status (36) Foreclosure Date (49)		- If STACR (36) is not "00" OR "01" OR "02", then STACR (41). - If STACR (49) is not null then STACR (41).
RREL72	Default Date	NO	YES			Default: NDS Note: Applied only for Actual Loss deals. Logic: (+) Removal UPB (41) (-) Net sales proceeds (50) (-) Miscellaneous Credits (57) (-) MI Credit (51) (+) Miscellaneous Expenses (56) (+) Delinquent Accrued Interest (80) (+) Legal costs (53) (+) Taxes and Insurance (52) (+) Maintenance and preservation costs (54) (+) Bankruptcy costs (55) (+) Modification Costs (81)
RREL73	Allocated Losses	NO	YES	(41) UPB at time of removal from ref. pool (50) Net Sales Proceeds (57) Miscellaneous Credits (51) MI Credit (56) Miscellaneous Expenses (80) Delinquent Accrued Interest (53) Legal Costs (52) Taxes and Insurance (54) Maintenance and preservation costs (55) Bankruptcy Cramdown Costs (81) Modification Costs		Not available. There are various recovery fields on the loan level per the STACR disclosure guide that may be different to the ESMA definition. Not available. There are various expense fields on the loan level per the STACR disclosure guide that may be different to the ESMA definition.
RREL74	Cumulative Recoveries	NO	YES			Not available. There are various recovery fields on the loan level per the STACR disclosure guide that may be different to the ESMA definition.
RREL75	Litigation	NO	YES			Not available. There are various expense fields on the loan level per the STACR disclosure guide that may be different to the ESMA definition.
RREL76	Recourse	YES	YES			NDS
RREL77	Deposit Amount	NO	YES			Default: 0
RREL78	Insurance Or Investment Provider	YES	YES			NDS
RREL79	Original Lender Name	YES	YES	Seller Name (4)		Note: Seller name will be disclosed as "Other" for any seller with an aggregated UPB at issuance representing less than 1% of the total UPB
RREL80	Original Lender Legal Entity Identifier	YES	YES			NDS
RREL81	Original Lender Establishment Country	YES	YES			ND3
RREL82	Originator Name	NO	NO	Seller Name (4)		Note: Seller name will be disclosed as "Other" for any seller with an aggregated UPB at issuance representing less than 1% of the total UPB
RREL83	Originator Legal Entity Identifier	NO	NO			
RREL84	Originator Establishment Country	NO	NO			Default: US
RREC1	Unique Identifier	NO	NO			Note: Same as RREL1 Freddie Mac does not provide a unique identifier based on EU disclosure guidelines. Users are encourage to build an ID based on: -LEI number of reporting identity -Date combination of when the securitisation was issued -Letter N, since the securitisation is non-ABCP
RREC2	Underlying Exposure Identifier	NO	NO	Loan Identifier (2)		Latest STACR Pool Disclosure file: 2
RREC3	Original Collateral Identifier	NO	NO			
RREC4	New Collateral Identifier	NO	NO			
RREC5	Collateral Type	NO	NO			Default: RBLD
RREC6	Geographic Region - Collateral	YES	YES			Default: USZZ
RREC7	Occupancy Type	YES	YES	Occupancy Status (18)	P = Primary Residence S = Second Home I = Investment Property 9 = Not available	TLET = I FOWN = P HOLD = S
RREC8	Lien	YES	YES			Default: 1 Only 1st lien is eligible for STACR Reference Pool.
RREC9	Property Type	NO	YES	Property Type (16)	CP = Cooperative CO = Condominium PU = Planned Unit Development SF = Single-Family MH = Manufactured Housing 99 = Not Available	RHOS = SF RLET = CO or CP OTHER = PU or MH
RREC10	Energy Performance Certificate Value	YES	YES			Default: NDS
RREC11	Energy Performance Certificate Provider Name	YES	YES			Default: NDS
RREC12	Current Loan-To-Value	YES	YES	Estimated Loan-to-Value (ELTV) - Quarterly (59)	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 or if the HVE Confidence Score is Low (Forecast Standard Deviation > .201)	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).
RREC13	Current Valuation Amount	YES	YES			Not available. Currently STACR does not provide current valuation amount. Please refer to RREC12 for Current Loan-to-Value.
RREC14	Current Valuation Method	YES	NO			Default: AUVM
RREC15	Current Valuation Date	YES	YES			Current valuation

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ESMA - Field Code	ESMA - Field Name	ESMA - ND1 - D4 Allowed?	ESMA - ND5 Allowed	STACR Field Name (Field Position)	STACR Valid Values	Input for ESMA field and Explanations
RREC16	Original Loan-To-Value	YES	YES	Original Loan-To-Value (23)	Percentages less than 1% or greater than 998% will be disclosed as "Not Available," which will be indicated by 999.	
RREC17	Original Valuation Amount	YES	NO	Not Available	999 = Not Available	Not Available
RREC18	Original Valuation Method	YES	NO	Property Valuation Method (B3)	<p>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 <a href="https://sf.freddiemac.com/tools-learning/loanadvisor/content/automatedcollateral-evaluation">https://sf.freddiemac.com/tools-learning/loanadvisor/content/automatedcollateral-evaluation</a></p> <p>2 = Full Appraisal. An indicator denoting that the appraisal was completed by a licensed or certified appraiser per the Guide.</p> <p>3 = Other. An indicator denoting that the loan was originated using other appraisal methods such as Desktop, exterior, drive-by appraisal, etc.</p> <p>7= Not Available</p>	<p>FIEI = 2 DKTP, FOEI, DRVB, ALVVM = 1, 3</p>
RREC19	Original Valuation Date	YES	NO			ND3
RREC20	Date Of Sale	YES	YES			ND3
RREC21	Sale Price	NO	YES	Net Sales Proceeds (50)		Note: Prior to population of a Zero Balance Code equal to 03 or 09 or after population of an Underwriting Defect or Major Servicing Defect Settlement Date, this field will be populated as "Not Applicable," which will be indicated by null. Following population of a Zero Balance Code equal to 03 or 09, this field will be updated monthly (as applicable) to reflect the cumulative total
RREC22	Collateral Currency	NO	YES			Default: USD
RREC23	Guarantor Type	YES	NO			Default: NGUA