



## Single-Family Disclosure Guide

Guide to PC, Giant  
and Tax Reporting  
Disclosure Information

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# INTRODUCTION

## INTRODUCTION

This guide is designed to serve as a reference tool for investors in Freddie Mac mortgage securities and vendors of Freddie Mac mortgage-related securities information. It provides timing and frequency of disclosure data transmitted directly from Freddie Mac or through independent information vendors, and file formats of the transmissions currently produced and distributed by Freddie Mac.

This guide also provides technical specifications that include definitions, enumerations, datatypes, formats and maximum attribute lengths for all disclosure files. The file layouts are the same for daily issuance and monthly files, with Loan level and Security level data in separate files.

This guide is divided into six distinct disclosure related sections:

- Loan Level
- Security Level
- Security Supplemental Level
- Mission Index Criteria Attribution (MICA) files
- Exchange related files
- Tax

Disclosure files are created in text (txt) format with pipe delimiter separated values (except Tax related files). The text files will be compressed in a zipped (zip) format.

Freddie Mac Offering Circulars and their related supplements provide more detailed information on Freddie Mac mortgage securities. For a copy of an Offering Circular, including the Offering Circular Supplement ("OCS"), please visit our website at [www.freddiemac.com/mbs](http://www.freddiemac.com/mbs).

**Investor Inquiry** is available to answer any questions related to Freddie Mac's mortgage securities. To contact Investor Inquiry send e-mail to **[Investor\\_Inquiry@freddiemac.com](mailto:Investor_Inquiry@freddiemac.com)**. Freddie Mac's Mortgage Securities website ([www.freddiemac.com/mbs](http://www.freddiemac.com/mbs)) contains current and historical disclosure data for MBS, PCs, REMICs and other securities.

Freddie Mac provides mortgage-backed securities disclosure information through several disclosure vendors. For a listing of Freddie Mac's disclosure vendors, please contact Investor Inquiry.

This guide will be updated as changes occur and posted to the Freddie Mac mortgage securities website.

**This document is neither an offer to sell nor a solicitation of an offer to buy any of the securities described herein, which are offered only by the applicable offering circulars and related supplements, which incorporate Freddie Mac's Annual Report or Form 10-K and certain other reports filed with the Securities and Exchange Commission.**

For the complete description and for important information, please see 'Loan-Level Disclosure – Variable Names and Descriptions' on the Freddie Mac website  
[http://www.freddiemac.com/mbs/docs/fs\\_lld.pdf](http://www.freddiemac.com/mbs/docs/fs_lld.pdf)

The chart below classifies the prefixes found on each file.

	File 1	File 2	Pseudopool File
Prefix	A0, A1, A2, A3, A4, A5, A6, A7, A8, A9, B0, B1, B2, B3, B4, B5, B6, B7, B8, B9, C0, C1, C2, C3, C4, C5, C6, C7, C8, C9, D0, D1, D2, D3, D4, D5, D6, D7, D8, D9, E0, E1, E2, E3, E4, E5, E6, E7, E8, E9, F5, F6, F7, F9, G0, G1, G2, G3, G6, G7, H0, H1, H2, H8, J0, J1, J2, J3, J4, J5, J6, J7, J8, J9, K0, K3, K9, L0, L1, M2, M3, M4, M5, M6, M7, N2, N3, N4, N5, N6, N7, NA, NB, O2, O3, O5, O6, P0, P1, P2, P3, P4, P5, P6, P9, Q0, Q1, Q2, Q3, Q4, Q5, Q6, Q7, Q8, Q9, S0, S1, S2, S3, S4, S5, S6, S7, S8, S9, T3, T4, T5, T6, U1, U2, U3, U4, U5, U6, U7, U8, U9, V6, V7, V8, Z4, Z5, Z6, 3A, 3B, 3C, 3D, 3E, 3F, 3G, 3H, 3I, 3J, 3K, 3L, 3M, 3N, 3O, 3P, 3Q, 3R, 3S, 3T, 3U, 3V, 3W, 3X, 3Y, 3Z, 4L, 4M, 4N, 4O, 4P, 4Q, 4R, 4S, 4T, 4U, 4V, 5B, 5C, 5D, 5E, 5F, 5G, 5H, 5I, 5J, 5K, 5L, 5M, 5N, 5O, 5P, 5Q, 5R, 5S, 5T, 5U, 5V, 5W, 5X, 5Y, 5Z, 6A, 6B, 6C, 6D, 6E, 6F, 6G, 6H, 6I, 6M, 6N, 6O, 6P, 6Q, 6R, 6S 6T, 6U, 6V, 7D, 7E, 7F, 7G, 7H, 7I, 7J, 7K, 7M, 7N, 7O, 7P, 7Q, 7R, 7S, CI, CL, CN, CT, ZI, ZL, ZN, ZT	17, 35, 36, 39, 40, 41, 42, 43, 60, 61, 63, 64, 68, 71, 74, 75, 76, 77, 78, 84, 86, 87, 94, 96, 1A, 1B, 1C, 1E, 1F, 1G, 1H, 1J, 1K, 1L, 1M, 1N, 1Q, 1R, 2B, 53, 54, 55, 5A, 88, 97, HA, HB, MA, MB, R0, 4A, 4B, 4C, 4D, 4E, 4F, 4G, 4H, 4I, 4J, 4K, 8A, 8B, 8C, 8D	X0

For more information regarding PC Prefixes, please refer to our PC Prefix Library:  
<https://www.freddiemac.com/mbs/docs/prefixlibrary.xlsx>

# **TIMING AND FREQUENCY OF DATA**

## TIMING AND FREQUENCY OF DISCLOSURE

Transmission Name	Description	Filename/Format  Text files will be compressed in a zipped format	Day of the Month Publicly Available
Daily Files (Loan, Security and Supplemental Level)			
Daily Issuance Loan Level File 1	Initial loan-level data on newly issued pools	flYYMMDD.txt	6:30 A.M.
Daily Issuance Loan Level File 1_Intraday #2**	Initial loan-level data on newly issued pools	flYYMMDD_2.txt	10:30 AM
Daily Issuance Loan Level File 1_Intraday #3**	Initial loan-level data on newly issued pools	flYYMMDD_3.txt	1:30 PM
Daily Issuance Loan Level File 1_Intraday #4**	Initial loan-level data on newly issued pools	flYYMMDD_4.txt	3:30 PM
Daily Issuance Security File 1	Information on newly issued pools	dnYYMMDD.txt	6:30 A.M.
Daily Issuance Security File 1_Intraday #2**	Information on newly issued pools	dnYYMMDD_2.txt	10:30 AM
Daily Issuance Security File 1_Intraday #3**	Information on newly issued pools	dnYYMMDD_3.txt	1:30 PM
Daily Issuance Security File 1_Intraday #4**	Information on newly issued pools	dnYYMMDD_4.txt	3:30 PM
Daily Issuance Security Supplemental File 1	Pool-level stratifications for newly issued pools.	wfYYMMDD.txt	6:30 A.M.
Daily Issuance Security Supplemental File 1_Intraday #2**	Pool-level stratifications for newly issued pools.	wfYYMMDD_2.txt	10:30 AM
Daily Issuance Security Supplemental File 1_Intraday #3**	Pool-level stratifications for newly issued pools.	wfYYMMDD_3.txt	1:30 PM
Daily Issuance Security Supplemental File 1_Intraday #4**	Pool-level stratifications for newly issued pools.	wfYYMMDD_4.txt	3:30 PM
Daily Issuance Security Supplemental File 2*	Information on newly issued pools	wgYYMMDD.txt	6:30 A.M.
Daily Issuance Loan Level File 2*	Initial loan-level information on newly issued pools	alYYMMDD.txt	6:30 A.M.
Daily Issuance Security File 2*	Information on newly issued pools	dbYYMMDD.txt	6:30 A.M.
Pseudopool Issuance Security Core	Factors for Pseudopools	xaYYMMDD.txt	6:30 A.M.
Pseudopool Issuance Security Supplemental	Quartiles for Pseudopools and Assorted Data	xoYYMMDD.txt	6:30 A.M.
Monthly Files (Loan, Security and Supplemental Level)			
Monthly Loan Level File 1	Updated monthly loan-level information	fuYYMMDD.txt	4 <sup>th</sup> Business Day 4:30 P.M.
Monthly Loan Level File 2*	Updated monthly loan-level information	auYYMMDD.txt	
Monthly Security Core File 1	Factors for pools	fdYYMMDD.txt	
Monthly Security Core File 2*	Factors for pools	arYYMMDD.txt	
Monthly Security Supplemental File 1	Quartiles for pools & Assorted Data	fqYYMMDD.txt	
Monthly Security Supplemental File 2*	Quartiles for pools & Assorted Data	geYYMMDD.txt	
Pseudopool Monthly Security Core File	Factors for Pseudopools	xfYYMMDD.txt	
Pseudopool Monthly Security Supplemental File	Quartiles for Pseudopools and Assorted Data	xsYYMMDD.txt	
Exchange files			
Daily 45-Day to 55-Day Exchange Activity	Daily 45-Day to 55-Day Exchange Activity	edYYMMDD.txt	6:30 A.M.
Cumulative 45-Day to 55-Day Exchange Activity	Cumulative 45-Day to 55-Day Exchange Activity	ecYYMMDD.txt	
Aggregate Level 1 Collateral Exchange Activity	Aggregate Level 1 Collateral Exchange Activity	eaYYMMDD.txt	
Tax Files			
Multiclass Tax Type File 1		FRE_MCTAX_Q#YY YY.typ	Quarterly
Multiclass Tax Factor File 1		FRE_MCTAX_Q#YY YY.fac	Quarterly
Single Class Tax Type File 1		FRE_SCTAX_Q#YY YY.tvp	Quarterly

Single Class Tax Factor File 1		FRE_SCTAX_Q#YY YY.fac	Quarterly
Multiclass Tax Type File 2		FRE2_MCTAX_Q#Y YYY.typ	Quarterly
Multiclass Tax Factor File 2		FRE2_MCTAX_Q#Y YYY.fac	Quarterly
Single Class Tax Type File 2		FRE2_SCTAX_Q#Y YYY.typ	Annual
Single Class Tax Factor File 2		FRE2_SCTAX_Q#Y YYY.fac	Annual

Note: Freddie Mac mortgage security data files will not be disseminated on the holidays observed by the Federal Reserve System. Mortgage security data files will be disseminated on the next business day. The Disclosure Holiday Schedule is disclosed in the quick links section of the mortgage securities page ([http://www.freddie.mac.com/mbs/docs/holiday\\_schedule.pdf](http://www.freddie.mac.com/mbs/docs/holiday_schedule.pdf)).

\* Files specific to ARMS, Reinstated, and Modified mortgages.

\*\* These files will be made available 4 times a day, even if the file contains zero records. Intraday file #1 will contain all issuance activity for the prior day. Intraday file #2 - #4 are intended for the preliminary disclosure of FRE Supers and will not be cumulative.



# LOAN LEVEL FILE

The daily loan level issuance file and the monthly loan level file contain the aligned loan level data attributes for Freddie Mac mortgage-backed securities. The layout of the files is identical. Original information is calculated based on information available when the security was issued and updated information in the monthly file is calculated based on the mortgage information reported to Freddie Mac by servicers. This data should be considered in conjunction with the information appearing in the applicable Freddie Mac Offering Circulars, as supplemented.

The loan level data file includes the attribute names, definitions, enumerations, data types, formats, max lengths and implementation notes. Freddie Mac will publish two daily loan level files each business day in the morning and two monthly loan level files. Most of Freddie Mac's securities will be in one file, but we will publish a second loan level file with the data for the following securities: Adjustable-Rate Mortgages (ARM), Modified, & Reinstated securities. To find prefixes included in each file, please refer to the Introduction section.

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
L-001	<b>Loan Identifier</b>	The unique designation assigned to the loan by the issuer.		String		12	<ul style="list-style-type: none"> <li>• Daily Loan Level File 1: For pools issued after 10/1/2018, the Loan Identifier is a 10-character string.</li> <li>• Monthly Loan Level File 1: For pools issued after 10/1/2018, the Loan Identifier is a 10-character string. For pools issued prior to that date, the identifier will be a 12-character string.</li> <li>• Daily/Monthly Loan Level Files 2: The Loan Identifier is a 12-character string. The first 6 characters will match the pool number, second 6 characters is a sequential loan count.</li> </ul>
L-002	<b>Loan Correction Indicator</b>	The indicator denoting whether any attributes for the loan have changed from previous disclosures.	Y = Yes N = No A = Added D = Deleted	String		1	
L-003	<b>Prefix</b>	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
L-004	<b>Security Identifier</b>	The unique designation assigned to the security by the issuer.		String		6	
L-005	<b>CUSIP</b>	The unique designation assigned to the security by the Committee on Uniform		String		9	

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
		Securities Identification Procedures (CUSIP).					
L-006	<b>Mortgage Loan Amount</b>	The dollar amount of the loan as stated on the note at the time the loan was originated or modified.  <i>For repricing, modified fixed-rate and modified step-rate loans, this value represents both the interest bearing and non-interest-bearing amount.</i>		Numeric	9.2	12	Privacy Masking: rounded to nearest thousand, if > \$500
L-007	<b>Issuance Investor Loan UPB</b>	The unpaid principal balance of the loan as it contributes to the balance of the security at the time the security was issued.		Numeric	9.2	12	Privacy Masking: If loan age <= 6 months, round to nearest thousand if > \$500
L-008	<b>Current Investor Loan UPB</b>	The unpaid principal balance of the loan as it contributes to the current balance of the security.		Numeric	9.2	12	Privacy Masking: If loan age <= 6 months, round to nearest thousand if > \$500
L-009	<b>Amortization Type</b>	The classification of the loan as having either a fixed- or an adjustable-interest rate.	FRM = Fixed-Rate ARM = Adjustable-Rate	String		3	
L-010	<b>Original Interest Rate</b>	The interest rate of the loan as stated on the note at the time the loan was originated or modified.	99.999 = Not Available	Numeric	2.3	6	If value <0 or >25, then the rate is considered not available (securities issued on or after 9/1/2017)
L-011	<b>Issuance Interest Rate</b>	The interest rate of the loan in effect at the time the security was issued.	99.999 = Not Available	Numeric	2.3	6	If value <0 or >25, then the rate is considered not available (applicable to securities issued on or after 9/1/2017)
L-012	<b>Current Interest Rate</b>	The interest rate of the loan in effect during the current reporting period.	99.999 = Not Available	Numeric	2.3	6	If value <0 or >25, then the rate is considered not available (securities issued on or after 9/1/2017)  Not Available for Freddie Mac ARMs
L-013	<b>Issuance Net Interest Rate</b>	The interest rate of the loan at the time the security was issued less servicing fees and guarantor fees.	99.999 = Not Available	Numeric	2.3	6	If value <0 or >25, then the rate is considered not available (securities issued on or after 9/1/2017)

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
L-014	<b>Current Net Interest Rate</b>	The interest rate of the loan in effect during the current reporting period less servicing fees and guarantor fees.	99.999 = Not Available	Numeric	2.3	6	If value <0 or >25, then the rate is considered not available (securities issued on or after 9/1/2017)
L-015	<b>First Payment Date</b>	The month and year that the first scheduled payment on the loan is due.		Date	MMCC YY	6	
L-016	<b>Maturity Date</b>	The month and year that the final scheduled payment on the loan is due.		Date	MMCC YY	6	
L-017	<b>Loan Term</b>	The number of months in which regularly scheduled borrower payments are due.		Numeric		3	
L-018	<b>Remaining Months to Maturity</b>	The number of scheduled monthly payments that will reduce the Current Investor Loan UPB to zero.  <i>For fixed-rate loans, this value takes into account the impact of any curtailments.</i>		Numeric		3	Value can be Negative
L-019	<b>Loan Age</b>	The number of scheduled payments from the time the loan was originated or modified up to and including the current reporting period.		Numeric		3	Value can be Negative
L-020	<b>Loan-To-Value (LTV)</b>	The ratio, expressed as a percentage, obtained by dividing the amount of the loan at origination by the value of the property.  <i>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.</i>  <i>For reperforming, modified fixed-rate and modified step-rate loans, this value will be blank.</i>	999 = Not Available	Numeric		3	If value <1 or >998, then the ratio is considered not available (securities issued on or after 9/1/2017)
L-021	<b>Combined Loan-To-Value (CLTV)</b>	The ratio, expressed as a percentage, obtained by dividing the amount of all known outstanding loans at origination by the value of the property.  <i>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.</i>	999 = Not Available	Numeric		3	If value <1 or >998, then the ratio is considered not available (securities issued on or after 9/1/2017)

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
		<i>For reperforming, modified fixed-rate and modified step-rate loans, this value will be blank.</i>					
L-022	<b>Debt-To-Income (DTI)</b>	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 or modified.  <i>For modified fixed-rate and modified step-rate loans as of June 2018, this value leverages the housing related debt expenses only (not the total monthly debt expense).</i>	999 = Not Available	Numeric		3	If value <1 or >65, then the ratio is considered not available
L-023	<b>Borrower Credit Score</b>	The standardized credit score used to evaluate the borrower during the loan origination process.  <i>For reperforming, modified fixed-rate and modified step-rate loans, this value will be blank.</i>	9999 = Not Available	Numeric		4	If value <300 or >850, then the score is considered not available
L-024	<b>FILLER</b>						
L-025	<b>FILLER</b>						
L-026	<b>FILLER</b>						
L-027	<b>Number of Borrowers</b>	The number of borrowers who, at the time the loan was originated, are obligated to repay the loan.	1 = 1 2 = 2 3 = 3 4 = 4 5 = 5 6 = 6 7 = 7 8 = 8 9 = 9 10 = 10 99 = Not Available	Numeric		2	If value <1 or >10, then the count is considered not available ( <i>securities issued on or after 9/1/2017</i> ). Any data corrections made to securities issued prior to that date will align to the new disclosure and may reflect a greater number of borrowers than was initially disclosed.
L-028	<b>First Time Home Buyer Indicator</b>	The indicator denoting whether a borrower on the loan qualifies as a first-time homebuyer.	Y = Yes N = No 9 = Not Available	String		1	
L-029	<b>Loan Purpose</b>	The classification describing the purpose of the loan.	C = Refinance - Cash Out N = Refinance - No Cash Out R = Refinance - Not Specified P = Purchase M = Modified - Loss	String		1	

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
			Mitigation 9 = Not Available				
L-030	<b>Occupancy Status</b>	The classification describing the property occupancy status at the time the loan was originated.  <i>For reperforming, modified fixed-rate and modified step-rate loans, this value will be blank.</i>	P = Primary Residence S = Second Home I = Investment Property 9 = Not Available	String		1	
L-031	<b>Number of Units</b>	The number of dwelling units in the mortgaged property at the time the loan was originated.	1 = 1 2 = 2 3 = 3 4 = 4 99 = Not Available	Numeric		2	If value <1 or >4, then the count is considered not available
L-032	<b>Property Type</b>	The classification describing the type of property that secures the loan.	CP = Cooperative CO = Condominium PU = Planned Unit Development SF = Single-Family MH = Manufactured Housing 99 = Not Available	String		2	For securities issued prior to 8/28/2017, Property Types "Leasehold" and "1-4 Fee Simple" are mapped to "Single Family"
L-033	<b>Channel</b>	The origination channel used by the party that delivered the loan to the issuer.  <i>For reperforming, modified fixed-rate and modified step-rate loans, this value will be blank.</i>	R = Retail B = Broker C = Correspondent T = Third Party Origination - Not Specified 9 = Not Available	String		1	
L-034	<b>Property State</b>	The abbreviation denoting the location of the property securing the loan.	See Appendix A	String		2	
L-035	<b>Seller Name</b>	The name of the entity that sold the loan to the issuer.		String		100	Will not be updated after issuance, regardless of mergers or acquisitions. Will no longer be compressed with entity's city and state and may also include punctuation and spaces.
L-036	<b>Servicer Name</b>	The name of the entity that services the loan during the current reporting period.		String		100	Will no longer be compressed with entity's city and state and may also include punctuation and spaces.

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
L-037	<b>Mortgage Insurance Percent</b>	The percentage of mortgage insurance coverage obtained at origination in effect at the time the security was issued.	000= No MI 999= Not Available	String		3	If value <0 or >55, then the percentage is considered not available. If MI is cancelled or expired, the value will be 0 in the monthly file.
L-038	<b>Mortgage Insurance Cancellation Indicator</b>	The indicator denoting whether the mortgage insurance has been cancelled after the security was issued.	Y = Yes N = No 7 = Not Applicable	String		1	
L-039	<b>Government Insured Guarantee</b>	The classification describing the Government Insured/Guarantee Program, if any, covering the loan.	FH = FHA VA = Veterans Affairs RH = Rural Housing IH = Section 184 Indian Home 99 = Not Available	String		2	Government Insured/Guarantee loans.
L-040	<b>Assumability Indicator</b>	The indicator denoting whether the loan is assumable by another borrower.	Y = Yes N = No	String		1	
L-041	<b>Interest Only Loan Indicator</b>	The indicator denoting whether the loan only requires interest payments for a specified period beginning with the first payment date.	Y = Yes N = No	String		1	
L-042	<b>Interest Only First Principal and Interest Payment Date</b>	For interest-only loans, the month and year that the first monthly scheduled fully amortizing principal and interest payment is due.		Date	MMCC YY	6	
L-043	<b>Months to Amortization</b>	For interest-only loans, the number of months from the current month to the first scheduled principal and interest payment date.		Numeric		3	
L-044	<b>Prepayment Penalty Indicator</b>	The indicator denoting whether the borrower is subject to a penalty for early payment of principal.	Y = Yes N = No	String		1	
L-045	<b>Prepayment Penalty Total Term</b>	The total number of months that the prepayment penalty may be in effect.	06 = 6 Months 12 = 1 Year 24 = 2 Years 36 = 3 Years 99 = Not Available	String		2	If Prepayment Penalty Indicator = Y, value will be set to "99"
L-046	<b>Index</b>	For adjustable-rate loans, the description of the index on which adjustments to the interest rate are based.	See Appendix A	String		3	As of 8/28/17, the Index description string will no longer be disclosed, only the index code; see Appendix A.
L-047	<b>Mortgage Margin</b>	For adjustable-rate loans, the number of percentage points to be added to the index to arrive at the new interest rate.	77.777 - Not Applicable	Numeric	2.3	6	

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
L-048	<b>MBS/PC Margin</b>	For adjustable-rate loans, the mortgage margin less servicing fees and guarantor fees.	77.777 - Not Applicable	Numeric	2.3	6	
L-049	<b>Interest Rate Adjustment Frequency</b>	For adjustable-rate loans, the number of months, excluding any fixed-rate period, between scheduled rate changes.		Numeric		3	
L-050	<b>Interest Rate Lookback</b>	For adjustable-rate loans, the number of calendar days prior to the rate change date used to determine the effective index value required to calculate the next interest rate.		Numeric		3	
L-051	<b>Interest Rate Rounding Method</b>	For adjustable-rate loans, the designation of how the interest rate is rounded when a new interest rate is calculated.	DN = Down NE = Nearest UP = Up NO = No Rounding	String		2	Set to "NE"
L-052	<b>Interest Rate Rounding Method Percent</b>	For adjustable-rate loans, the percentage to which the interest rate is rounded when a new interest rate is calculated.	01 = 0.25 02 = 0.125 03 = .01	String		2	Set to "02"
L-053	<b>Convertibility Indicator</b>	The indicator denoting whether the loan has a feature that allows the borrower to convert from an adjustable rate to a fixed rate.	Y = Yes N = No	String		1	Applicable for ARMs only
L-054	<b>Initial Fixed Rate Period</b>	For adjustable-rate loans, the number of calendar months between the first full month the loan accrues interest and the first interest rate change date.	00 = <=6 Months 01 = 7-18 Months 02 = 19-30 Months 03 = 31-42 Months 04 = 43-54 Months 05 = 55-66 Months 06 = 67-78 Months 07 = 79-90 Months 08 = 91-102 Months 09 = 103-114 Months 10 = 115-126 Months 11 = 127-138 Months 12 = 139-150 Months 13 = 151-162 Months 14 = 163-174 Months 15 = 175-186 Months 16 = >186 Months	String		2	
L-055	<b>Next Interest Rate Adjustment Date</b>	For adjustable-rate loans, the month and year that the interest rate is next subject to change.		Date	MMCC YY	6	



ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
L-056	<b>Months to Next Interest Rate Adjustment Date</b>	For adjustable-rate loans, the number of months from the current month to the next interest rate change date.		Numeric		3	
L-057	<b>Life Ceiling Interest Rate</b>	For adjustable-rate loans, the lifetime maximum interest rate.	77.777 - Not Applicable	Numeric	2.3	6	
L-058	<b>Life Ceiling Net Interest Rate</b>	For adjustable-rate loans, the maximum interest rate less servicing fees and guarantor fees.	77.777 - Not Applicable	Numeric	2.3	6	
L-059	<b>Life Floor Interest Rate</b>	For adjustable-rate loans, the lifetime minimum interest rate.	77.777 - Not Applicable	Numeric	2.3	6	
L-060	<b>Life Floor Net Interest Rate</b>	For adjustable-rate loans, the minimum interest rate less servicing fees and guarantor fees.	77.777 - Not Applicable	Numeric	2.3	6	
L-061	<b>Initial Interest Rate Cap Up Percent</b>	For adjustable-rate loans, the maximum percentage points the interest rate can adjust upward at the first interest rate change date.	77.777 - Not Applicable	Numeric	2.3	6	
L-062	<b>Initial Interest Rate Cap Down Percent</b>	For adjustable-rate loans, the maximum number of percentage points the interest rate can adjust downward at the first interest rate change date.	77.777 - Not Applicable	Numeric	2.3	6	
L-063	<b>Periodic Interest Rate Cap Up Percent</b>	For adjustable-rate loans, the maximum percentage points the interest rate can adjust upward at each interest rate change date after the first interest rate change date.	77.777 - Not Applicable	Numeric	2.3	6	
L-064	<b>Periodic Interest Rate Cap Down Percent</b>	For adjustable-rate loans, the maximum percentage points the interest rate can adjust downward at each interest rate change date after the first interest rate change date.	77.777 - Not Applicable	Numeric	2.3	6	
L-065	<b>Modification Program</b>	For reperforming, modified fixed-rate and modified step-rate loans, the program under which the loan was modified.	A = Alternative B = HAMP Backup C = Classic D = Payment Deferral E = Extend F = Flex H = HAMP O = Other P = Cap and Extend R = Regular S = Standard T = Streamlined U = Underwater 9 = Not Available	String		1	Effective beginning 9/21/2020
L-066	<b>Modification Type</b>	For reperforming, modified fixed-rate and modified step-rate loans, the classification	B = Rate & Term C = Capitalization D = Deferred Amount	String		1	Effective beginning 9/21/2020

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
		describing the type of modification.	F = Rate, Term & Deferred Amount O = Other R = Rate T = Term S = Rate & Deferred Amount U = Term & Deferred Amount				
L-067	<b>Number of Modifications</b>	For reperforming, modified fixed-rate and modified step-rate loans, the number of times the loan has been modified, at the time security was issued.		Numeric		3	
L-068	<b>Total Capitalized Amount</b>	For reperforming, modified fixed-rate and modified step-rate loans, the amount of interest and non-interest arrearages added to the principal balance as of the most recent modification.		Numeric	9.2	12	
L-069	<b>Interest Bearing Mortgage Loan Amount</b>	For reperforming, modified fixed-rate and modified step-rate loans, the interest bearing unpaid principal balance at the time of modification.		Numeric	9.2	12	Privacy Masking: Round to nearest thousand if > \$500
L-070	<b>Original Deferred Amount</b>	For reperforming, modified fixed-rate and modified step-rate loans, the non-interest bearing unpaid principal balance at the time of modification.  <i>The deferred amount is not included in the unpaid principal balance of the security and is not payable to the certificate holder.</i>		Numeric	9.2	12	Privacy Masking: Round to nearest thousand if > \$500
L-071	<b>Current Deferred UPB</b>	For reperforming, modified fixed-rate and modified step-rate loans, the current non-interest bearing unpaid principal balance.  <i>The deferred amount is not included in the unpaid principal balance of the security and is not payable to the certificate holder.</i>		Numeric	9.2	12	Privacy Masking: Round to nearest thousand if > \$500
L-072	<b>Loan Age as Of Modification</b>	For reperforming, modified fixed-rate and modified step-rate loans, the number of scheduled payments from the time the loan was originated up to the date of modification.		Numeric		3	
L-073	<b>Estimated Loan-To-Value (ELTV)</b>	For reinstated, reperforming, modified fixed-rate and modified step-rate loans, the	999 = Not Available	Numeric		3	If value <1 or >998, then the ratio is considered not

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
		ratio obtained by dividing the outstanding balance of the mortgage loan by the estimated current value of the property obtained by the issuer, at the time of issuance.					available (securities issued on or after 9/1/2017)
L-074	<b>Updated Credit Score</b>	For reinstated, reperforming, modified fixed-rate and modified step-rate loans, the most recently available standardized credit score provided at the time of issuance.	9999 = Not Available	Numeric		4	If value <300 or >850, then the score is considered not available
L-075	<b>FILLER</b>						
L-076	<b>Interest Rate Step Indicator</b>	The indicator denoting whether the modification includes a step rate.	Y = Yes N = No	String		1	
L-077	<b>Initial Step Fixed-Rate Period</b>	For reperforming, modified step-rate loans, the number of months between the first payment date of the modified loan and the first step rate adjustment date.	00 = <=6 Months 01 = 7-18 Months 02 = 19-30 Months 03 = 31-42 Months 04 = 43-54 Months 05 = 55-66 Months 06 = 67-78 Months 07 = 79-90 Months 08 = 91-102 Months 09 = 103-114 Months 10 = 115-126 Months 11 = 127-138 Months 12 = 139-150 Months 13 = 151-162 Months 14 = 163-174 Months 15 = 175-186 Months 16 = >186 Months	Numeric		3	
L-078	<b>Total Number of Steps</b>	For reperforming, modified step-rate loans, the number of upward interest rate adjustments per the modification agreement.		Numeric		2	
L-079	<b>Number of Remaining Steps</b>	For reperforming, modified step-rate loans, the number of upward interest rate adjustments remaining.		Numeric		2	
L-080	<b>Next Step Rate</b>	For reperforming, modified step-rate loans, the scheduled interest rate in effect at the next step-rate date.		Numeric	2.3	6	
L-081	<b>Terminal Step Rate</b>	For reperforming, modified step-rate loans, the maximum interest rate in effect following		Numeric	2.3	6	

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
		the final scheduled interest rate adjustment date.  <i>Once the interest rate reaches the Terminal Step Rate, it is fixed for the remaining term of the mortgage.</i>					
L-082	<b>Terminal Step Date</b>	For repricing, modified step-rate loans, the final scheduled date on which the mortgage interest rate is scheduled to increase to its terminal step rate.		Date	MMCCYY	6	
L-083	<b>Step Rate Adjustment Frequency</b>	For repricing, modified step-rate loans, the number of months between each interest rate adjustment.		Numeric		3	
L-084	<b>Next Step Rate Adjustment Date</b>	For repricing, modified step-rate loans, the month and year that the interest rate is scheduled to increase.		Date	MMCCYY	6	
L-085	<b>Months to Next Step Rate Adjustment Date</b>	For repricing, modified step-rate loans, the number of months from the current month to the next date on which the mortgage interest rate increases.		Numeric		3	
L-086	<b>Periodic Step Cap Up Percent</b>	For repricing, modified step-rate loans, the maximum percentage points the interest rate may increase at each step rate adjustment date.		Numeric	2.3	6	
L-087	<b>Origination Mortgage Loan Amount</b>	For repricing, modified fixed-rate and modified step-rate loans, the dollar amount of the loan in the security as stated on the note at the time the loans were originated or modified.		Numeric	9.2	12	Privacy Masking: Round to nearest thousand if > \$500
L-088	<b>Origination Interest Rate</b>	For repricing, modified fixed-rate and modified step-rate loans, the interest rate of the loan as stated on the note at the time the loan was originated.		Numeric	2.3	6	If value <0 or >25, then the rate is considered not available (securities issued on or after 9/1/2017)
L-089	<b>Origination Amortization Type</b>	For repricing, modified fixed-rate and modified step-rate loans, the classification of the loan as having either a fixed- or an adjustable-interest rate as stated on the note at the time the loan was originated.	FRM = Fixed-Rate ARM = Adjustable-Rate	String		3	

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
L-090	<b>Origination Interest Only Loan Indicator</b>	For reperforming, modified fixed-rate and modified step-rate loans, the indicator denoting whether the loan only required interest payments for a specified period beginning with the first payment date as stated on the note at the time the loan was originated.	Y = Yes N = No	String		1	
L-091	<b>Origination First Payment Date</b>	For reperforming, modified fixed-rate and modified step-rate loans, the month and year that the first scheduled payment on the loan was due as stated on the note at the time the loan was originated.		Date	MMCC YY	6	
L-092	<b>Origination Maturity Date</b>	For reperforming, modified fixed-rate and modified step-rate loans, the month and year in which the final payment on the loan was scheduled to be made at the time the loan was originated.		Date	MMCC YY	6	
L-093	<b>Origination Loan Term</b>	For reperforming, modified fixed-rate and modified step-rate loans, the number of months in which regularly scheduled borrower payments are due as stated on the note at the time the loan was originated.		Numeric		3	
L-094	<b>Origination Loan-To-Value (LTV)</b>	For reperforming, modified fixed-rate and modified step-rate loans, the ratio, expressed as a percentage, obtained by dividing the amount of the loan at origination by the value of the property.  <i>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.</i>	999 = Not Available	Numeric		3	If value <1 or >998, then the ratio is considered not available (securities issued on or after 9/1/2017)
L-095	<b>Origination Combined Loan-To-Value (CLTV)</b>	For reperforming, modified fixed-rate and modified step-rate loans, the ratio, expressed as a percentage, obtained by dividing the amount of all known outstanding loans at origination by the value of the property.  <i>Property value reflects either the lesser of the sales price or the appraised property</i>	999 = Not Available	Numeric		3	If value <1 or >998, then the ratio is considered not available (securities issued on or after 9/1/2017)

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
		<i>value for a purchase, or the appraised property value for a refinance.</i>					
L-096	<b>Origination Debt-To-Income Ratio</b>	For reperforming, modified fixed-rate and modified step-rate loans, 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.	999 = Not Available	Numeric		3	If value <1 or >65, then the ratio is considered not available
L-097	<b>Origination Credit Score</b>	For reperforming, modified fixed-rate and modified step-rate loans, the standardized credit score used to evaluate the borrower during the loan origination process.	9999 = Not Available	Numeric		4	If value <300 or >850, then the score is considered not available
L-098	<b>FILLER</b>						
L-099	<b>FILLER</b>						
L-100	<b>FILLER</b>						
L-101	<b>Origination Loan Purpose</b>	For reperforming, modified fixed-rate and modified step-rate loans, the classification of the loan as either a purchase money mortgage or a refinance mortgage at the time the loan was originated.	C = Refinance - Cash Out N = Refinance - No Cash Out R = Refinance - Not Specified P = Purchase 9 = Not Available	String		1	
L-102	<b>Origination Occupancy Status</b>	For reperforming, modified fixed-rate and modified step-rate loans, 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	String		1	
L-103	<b>Origination Channel</b>	For reperforming, modified fixed-rate and modified step-rate loans, the origination channel used by the party that delivered the loan to the issuer.	R = Retail B = Broker C = Correspondent T = Third Party Origination - Not Specified 9 = Not Available	String		1	

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
L-104	<b>Days Delinquent</b>	The number of days for which a mortgage loan has been reported delinquent.	0 = Current 1 = 30-59 2 = 60-89 3 = 90-119 4 = 120-149 5 = 150-179 6 = 180-209 7 = 210-239 8 = 240-269 9 = 270-299 10 = 300-329 11 = 330-359 12 = 360-389 13 = 390-419 14 = 420-449 15 = 450-479 16 = 480-509 17 = 510-539 18 = 540-569 19 = 570-599 20 = 600-629 21 = 630-659 22 = 660-689 23 = 690-719 24 = 720+	Numeric		2	Applicable for monthly disclosure only
L-105	<b>Loan Performance History</b>	For reinstated, reperforming, modified fixed-rate and modified step-rate loans, the coded string of values that describes the previous payment performance of the loan at the time of issuance.  <i>This string will contain 36 months of history for reperforming, modified fixed-rate and modified step rate loans and 12 months for reinstated loans.</i>	0 = Current 1 = 30-59 2 = 60-89 3 = 90-119 4 = 120-149 5 = 150-179 6 = 180-209 7 = 210-239 8 = 240-269 9 = 270-299 10 = 300-329 11 = 330-359 12 = 360-389 13 = 390-419 14 = 420-449 15 = 450-479 16 = 480-509 17 = 510-539 18 = 540-569 19 = 570-599 20 = 600-629 21 = 630-659 22 = 660-689 23 = 690-719 24 = 720+ XX = Unknown YY = Not Expected	String		150	<ul style="list-style-type: none"> <li>• Applicable only for issuance disclosure.</li> <li>• The most recently reported activity is reported in the last two positions in the string.</li> <li>• “Unknown” represents when a loan payment is not available, or activity is not reported by servicer.</li> <li>• “Not Expected” represents when a payment is not due (e.g. month prior to first payment date)</li> </ul>
L-106	<b>Loan Participation Percent</b>	The percentage of the loan that is contributing to the security		Numeric	3.2	6	Populated for loans backing securities issued on or after 10/1/2017  Date Effective: 7/2/2018

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
L-107	<b>Property Valuation Method</b>	Indicates the method by which the value of the subject property was obtained.	<ul style="list-style-type: none"> <li>• <b>Appraisal (A)</b> - The property value was obtained through an appraisal that was completed by a licensed or certified appraiser.</li> <li>• <b>Appraisal Waiver (W)</b> - The appraisal is waived per applicable Selling Guide or negotiated terms. <i>Appraisal waiver granted under Freddie Mac's <a href="#">Automated Collateral Evaluation</a> (ACE) program. Commingled Supers may contain loans with appraisal waivers granted under Fannie Mae's <a href="#">Property Inspection Waiver (PIW)</a> program.</i></li> <li>• <b>Appraisal Waiver plus Property Data Collection - Value (P)</b> - The appraisal is waived with the requirement that certain property data is collected onsite by a licensed or certified appraiser or trained data collector and used in a proprietary automated valuation model (AVM) to validate the value of the property.</li> <li>• <b>Appraisal Waiver plus Property Data Collection – Condition (C)</b> – The appraisal is waived with the requirement that certain property</li> </ul>	String		1	<p>Disclosure is effective beginning with loans backing pools issued as June 1, 2017.</p> <p>“Appraisal Waiver plus Property Data Collection – Condition” (C) is effective beginning June 20, 2023.</p> <p>Prior to Sept 2023, “P” represents “Onsite Property Data Collection”. Effective Sept 2023, “P” represents “Appraisal Waiver plus Property Data Collection – Value”.</p>



ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
			<p>data is collected onsite by a licensed or certified appraiser or trained data collector to ensure that the condition of the property meets the GSEs requirements but is not used to validate value of the property.</p> <ul style="list-style-type: none"> <li>• <b>GSE Targeted Refinance Programs (R)</b> - The programs implemented by the GSEs for targeted refinance products. <i>Includes Relief Refinance and Enhanced Relief Refinance program loans. Commingled Supers may contain Fannie Mae Refi Plus or High LTV Refinance loans.</i></li> <li>• <b>Other (O)</b> - Any property valuation method not provided within the other enumerations.</li> <li>• <b>Not Available (9)</b> - The Property Valuation Method is not available for disclosure. <i>Default value for loans backing pools issued prior to June 1, 2017.</i></li> <li>• <b>Not Applicable (7)</b> - The Property Valuation Method is not applicable to the loan product. <i>The disclosure is not applicable for modified fixed-rate and step-rate loans.</i></li> </ul>				

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
L-108	<b>Alternative Delinquency Resolution</b>	Loss mitigation solution that resolves delinquencies and helps homeowners remain in their homes in accordance with the servicer's contractual obligation, while allowing the loan to remain in the security.	<ul style="list-style-type: none"> <li>• <b>Payment Deferral (P)</b> - For borrowers who have resolved a temporary hardship and can resume making their monthly mortgage payment but cannot afford either a full reinstatement or repayment plan to bring the loan current. At least two and up to six months of past due principal and interest (P&amp;I) payments can be deferred, as well as out-of-pocket escrow advances paid to third parties, and servicing advances paid to third parties in the ordinary course of business and not retained by the servicer, if allowed by state law. The borrower may not defer more than 12 months of cumulative past-due P&amp;I payments over the life of the loan. The amount is deferred into a non-interest-bearing balance due at mortgage loan maturity, or earlier upon the sale or transfer of the property, refinance of the mortgage loan, or payoff of the interest-bearing UPB.</li> <li>• <b>COVID-19 Payment</b></li> </ul>	String		1	<p>Applicable for monthly disclosure only. Effective beginning with the December 2020 factor date.</p> <p>Discloses the latest ADR plan completed by the borrower.</p> <p>Not applicable - Loan never had a payment deferral.</p> <p>Updates to the standard Payment Deferral were effective for implementation starting July 1, 2023, with mandatory implementation by October 1, 2023. Previously, the borrower could defer only up to two months of missed principal and interest (P&amp;I) payments.</p>

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
			<p><b>Deferral (C)</b> - For borrowers who experienced a COVID-19 related hardship and can resume making their monthly mortgage payment. Up to 18 months of missed P&amp;I payments can be deferred, as well as out-of-pocket escrow advances paid to third parties; servicing advances paid to third parties in the ordinary course of business and not retained by the servicer, if allowed by state law. The amount is deferred into a non-interest-bearing balance due at mortgage loan maturity or earlier upon the sale or transfer of the property, refinance of the mortgage loan, or payoff of the interest-bearing UPB.</p> <ul style="list-style-type: none"> <li>• <b>Disaster Payment</b></li> </ul> <p><b>Deferral (D)</b> - For borrowers who experienced a disaster related hardship and can resume making their monthly mortgage payment. Up to 12 months of missed P&amp;I payments can be deferred, as well as out-of-pocket escrow advances paid to third parties; servicing</p>				

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
			<p>advances paid to third parties in the ordinary course of business and not retained by the servicer, if allowed by state law. The amount is deferred into a non-interest-bearing balance due at mortgage loan maturity or earlier upon the sale or transfer of the property, refinance of the mortgage loan, or payoff of the interest-bearing UPB.</p> <ul style="list-style-type: none"> <li>• <b>Other (O)</b> - The borrower has executed an Alternative Delinquency Resolution program other than the other provided enumerations.</li> <li>• <b>Not Applicable (7)</b> – An Alternative Delinquency Resolution is not applicable for the related mortgage loan.</li> <li>• <b>Not Available (9)</b> – The Alternative Delinquency Resolution is not available for disclosure.</li> </ul>				
L-109	<b>Number of Alternative Delinquency Resolutions</b>	The total number of Alternative Delinquency Resolutions as reported by the servicer for a specific loan.	0-99	Numeric		2	Applicable for monthly disclosure only. Effective beginning with the December 2020 factor date.

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
L-110	<b>Total Deferral Amount</b>	The total non-interest-bearing deferral amount related to one or more Alternative Delinquency Resolutions.  <i>For modified loans, this may include additional non-interest-bearing deferral amounts related to a prior modification.</i>		Numeric	9.2	12	Privacy Masking: Round to nearest thousand if > \$500  Applicable for monthly disclosure only. Effective beginning with the December 2020 factor date.  This amount represents the current deferred amount.
L-111	<b>Borrower Assistance Plan</b>	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.  <i>Loans that are in review for a modification, repayment plan or payment deferral offer will be included as part of the "Forbearance" disclosure until the borrower accepts, declines or is determined to be ineligible for a workout plan.</i>	F = Forbearance Plan R = Repayment Plan T = Trial Period Plan O = Other Workout Plan N = No Workout Plan 7 = Not Applicable 9 = Not Available	String		1	Applicable for monthly disclosure only.  This attribute will be published on a one-month delay due to the timing of our servicing reporting cycle. For example, the values in this attribute published in July 2020 correspond to the delinquency status in the Days Delinquent attribute published in June 2020.
L-112	<b>Seller City</b>	The city of the address of the entity that sold the loan to the issuer.		String		50	Unavailable data will be populated as NULL.
L-113	<b>Seller State</b>	The state or territory of the address of the entity that sold the loan to the issuer.		String		2	Unavailable data will be populated as NULL.
L-114	<b>Servicer City</b>	The city of the address of the entity that services the loan.		String		50	Unavailable data will be populated as NULL.
L-115	<b>Servicer State</b>	The state or territory of the address of the entity that services the loan.		String		2	Unavailable data will be populated as NULL.
L-116	<b>Special Eligibility Program</b>	A mortgage program with expanded eligibility criteria designed to increase and maintain home ownership.	<ul style="list-style-type: none"> <li>• <b>Home Possible / HomeReady (H)</b> – An affordable mortgage program designed for eligible, creditworthy borrowers.</li> <li>• <b>HFA Advantage / HFA Preferred (F)</b> – An</li> </ul>	String		1	As of July 2019, Home Possible eligibility generally requires that borrowers earn 80% or less of the area median income (AMI) limit. Prior to that date, Home Possible eligibility generally required that

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
			<p>affordable, conventional mortgage program available exclusively to housing financing agencies (HFAs) to maximize financing to eligible low-to moderate-income borrowers.</p> <ul style="list-style-type: none"> <li>• <b>Refi Possible / RefiNow (R)</b> – An affordable refinance program designed for eligible, creditworthy borrowers with an existing Freddie Mac-owned mortgage.</li> <li>• <b>Other (O)</b> – A special eligibility program not provided within the other enumerations.</li> <li>• <b>Not Applicable (7)</b> – The special eligibility program disclosure is not applicable to the related loan. <i>Default value for all modified loans and Home Possible / HomeReady loans backing pools issued prior to 1/1/2016.</i></li> <li>• <b>Not Available (9)</b> – The special eligibility program disclosure is not available for the related loan.</li> </ul>				<p>borrowers earn 100% or less of the AMI limit, with certain exceptions for higher cost areas.</p> <p>Populated for issuance disclosure beginning 8/16/2021 (if applicable) and for monthly disclosure beginning 9/7/2021.</p>

# SECURITY LEVEL FILE

The daily security level issuance file contains security level data including the pool factor and weighted averages for the mortgage-backed securities, including single-class resecuritizations. Information is provided as of the time of the issuance of the security. The monthly security level file has the same file layout. The monthly security level file provides updated information calculated based on the mortgage information reported to Freddie Mac by servicers. The same mortgage information is used by Freddie Mac to calculate monthly pool factors for the month in which the disclosure is provided. This data should be considered in conjunction with the information appearing in the applicable Freddie Mac Offering Circulars, as supplemented. The security data file includes the attribute names, definitions, enumerations, data types, formats, max lengths and implementation notes. In the case of single-class resecuritizations, information on the collateral backing the single-class securitization will be provided. Freddie Mac will publish three daily security files each business day in the morning and three monthly security level files. Most of Freddie Mac's securities will be in one file, but we will publish a second security file with the data for the following securities: Adjustable-Rate Mortgages (ARM), Modified, & Reinstated securities. The third security file contains data for Pseudopools.

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Precision	Implementation Notes
S-01	<b>Prefix</b>	The designation assigned by the issuer denoting the type of the loans and the security.		String		3		
S-02	<b>Security Identifier</b>	The unique designation assigned to the security by the issuer.		String		6		
S-03	<b>CUSIP</b>	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9		
S-04	<b>Security Factor Date</b>	The month and year on which the corresponding factor is effective.		Date	MMCCYY	6		
S-05	<b>Security Factor</b>	The decimal value that, when multiplied by the Issuance Investor Security UPB amount, equals the Current Investor Security UPB amount.		Numeric	1.8	10	Rounded to the 8th decimal	For 55-Day Mirror Exchanges, the Security Factor will be < 1 in the Daily Issuance files.
S-06	<b>Payment Delay Days</b>	The indicator used to denote that the loans in the security participate in a 45 Day, 55 Day, or a 75 Day payment delay period at the time the security was issued.	45 = 45 Days 55 = 55 Days 75 = 75 Days	Numeric		2		
S-07	<b>Security Data Correction Indicator</b>	The indicator used to denote the data correction status of the security based on the current reporting period.	Y = Yes N = No	String		1		Applicable for at issuance & monthly Disclosure
S-08	<b>Security Status Indicator</b>	The indicator used to denote the status of the security based on the current reporting period.	A = Active P = Paid Off C = Collapsed D = Dissolved	String		1		
S-09	<b>Security Notification Indicator</b>	The indicator used to denote whether the disclosure is preliminary and subject to change or final.	P = Preliminary F = Final 7 = Not Applicable	String		1		Applicable for at i-Issuance & monthly Disclosure



ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Precision	Implementation Notes
S-10	<b>Security Description</b>	The unique designation of the security including abbreviated FED CODE, WA Net Interest Rate, Prefix and Security Identifier.		String		22		
	<b>Security Description</b>	The unique designation of the security including abbreviated FED CODE, WA Net Interest Rate, Prefix and Security Identifier.		String		23		Applicable for Pseudopools only
S-11	<b>Issuer</b>	The name of the entity that issued the security.	FNM = Fannie Mae FRE = Freddie Mac	String		3		
S-12	<b>Issue Date</b>	The date on which the security was issued.		Date	MMDDCCYY	8		Day value will be defaulted to "01"
S-13	<b>Maturity Date</b>	The month and year in which the final payment on the security is scheduled to be made at the time the security was issued.		Date	MMCCYY	6		
S-14	<b>Updated Longest Maturity Date</b>	The updated month and year in which the final payment on the security is scheduled to be made based on the longest maturity date of the remaining loans in the security.		Date	MMCCYY	6		Applicable for monthly only; based on the longest loan level maturity date.
S-15	<b>Issuance Investor Security UPB</b>	The aggregate unpaid principal balance of the loans as they contribute to the balance of the security at the time the security was issued.		Numeric	14.2	17	Truncated to whole number	
S-16	<b>Current Investor Security UPB</b>	The aggregate unpaid principal balance of the loans as they contribute to the current balance of the security.		Numeric	14.2	17		For 55-Day Mirror Exchanges, at issuance, the Current Investor Security UPB will be set to the current UPB of the underlying 45-day PC.
S-17	<b>WA Net Interest Rate</b>	The weighted average interest rate of the loans less servicing fees and guarantor fees.		Numeric	2.3	6	Rounded to the 3 <sup>rd</sup> decimal	
	<b>WA Net Interest Rate</b>	The weighted average interest rate of the loans less servicing fees and guarantor fees.		Numeric	2.5	8	Rounded to the 5 <sup>th</sup> decimal	Applicable for Pseudopools only
S-18	<b>WA Issuance Interest Rate</b>	The weighted average interest rate of the loans in effect at the time the security was issued.		Numeric	2.3	6	Rounded to the 3 <sup>rd</sup> decimal	
S-19	<b>WA Current Interest Rate</b>	The weighted average interest rate of the loans		Numeric	2.3	6	Rounded to the 3 <sup>rd</sup> decimal	Not applicable for Freddie Mac ARM

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Precision	Implementation Notes
		in effect during the current reporting period.						For 55-Day Mirror Exchanges, at issuance, the WA Current Interest Rate will be set to the WA Current Interest Rate of the underlying 45-day PC.
S-20	<b>WA Net Accrual Interest Rate</b>	For adjustable-rate loans, the weighted average Interest Rate less servicing fees and guarantor fees.		Numeric	2.3	6	Rounded to the 3rd decimal	Not applicable for Freddie Mac ARMs
S-21	<b>WA Loan Term</b>	The weighted average number of months in which regularly scheduled borrower payments are due.		Numeric		3		
S-22	<b>WA Issuance Remaining Months to Maturity</b>	The weighted average number of scheduled monthly payments that will reduce the Investor Loan UPB to zero, at the time the security was issued.  <i>For fixed-rate loans, this value takes into account the impact of any curtailments.</i>		Numeric		3		
S-23	<b>WA Current Remaining Months to Maturity</b>	The weighted average number of scheduled monthly payments that will reduce the Current Investor Loan UPB to zero.  <i>For fixed-rate loans, this value takes into account the impact of any curtailments.</i>		Numeric		3		For 55-Day Mirror Exchanges, at issuance, the WA Current RMM will be set to the WA Current RMM of the underlying 45-day PC.  Value can be negative
S-24	<b>WA Loan Age</b>	The weighted average number of scheduled payments from the time the loans were originated or modified up to and including the current reporting period.		Numeric		3	Rounded to nearest integer	Value can be negative
S-25	<b>WA Mortgage Loan Amount</b>	The weighted average dollar amount of the loans as stated on the notes at the time the loans were originated or modified.  <i>For reperforming, modified fixed-rate and modified step-rate loans, this value represents both the interest bearing and non-interest bearing amount.</i>		Numeric	9.2	12	Rounded to the 2nd decimal	

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Precision	Implementation Notes
S-26	<b>Average Mortgage Loan Amount</b>	<p>The simple average dollar amount of the loans as stated on the notes at the time the loans were originated or modified.</p> <p><i>For reperforming, modified fixed-rate and modified step-rate loans, this value represents both the interest bearing and non-interest bearing amount.</i></p>		Numeric	9.2	12	Rounded to the 2nd decimal	
S-27	<b>WA Loan-To-Value (LTV)</b>	<p>The weighted average ratio, expressed as a percentage, obtained by dividing the amount of the loans at origination by the value of the properties.</p> <p><i>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.</i></p> <p><i>For reperforming, modified fixed-rate and modified step-rate loans, this value will be blank.</i></p>	999 = Not Available	Numeric		3	Rounded to the nearest integer	If value <1 or >998, then the ratio is considered not available ( <i>securities issued on or after 9/1/2017</i> )
S-28	<b>WA Combined Loan-To-Value (CLTV)</b>	<p>The weighted average ratio, expressed as a percentage, obtained by dividing the amount of all known outstanding loans at origination by the value of the properties.</p> <p><i>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.</i></p> <p><i>For reperforming, modified fixed-rate and modified step-rate loans, this value will be blank.</i></p>	999 = Not Available	Numeric		3	Rounded to the nearest integer	If value <1 or >998, then the ratio is considered not available ( <i>securities issued on or after 9/1/2017</i> )
S-29	<b>WA Debt-To-Income (DTI)</b>	<p>The weighted average ratio obtained by dividing the total monthly debt expenses by the total monthly incomes of the borrowers at the time the loans were originated or modified.</p> <p><i>For modified fixed-rate and modified step-rate loans as of June 2018, this value leverages the housing related debt expenses only (not the</i></p>	999 = Not Available	Numeric		3	Rounded to the nearest integer	If value <1 or >65, then the ratio is considered not available

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Precision	Implementation Notes
		<i>total monthly debt expense).</i>						
S-30	<b>WA Borrower Credit Score</b>	The weighted average standardized credit score used to evaluate the borrower during the loan origination process.  <i>For reperforming, modified fixed-rate and modified step-rate loans, this value will be blank.</i>	9999 = Not Available	Numeric		4	Rounded to the nearest integer	If value <300 or >850, then the score is considered not available
S-31	<b>FILLER</b>							
S-32	<b>FILLER</b>							
S-33	<b>Loan Count</b>	The total number of loans in the security.		Numeric		9		
S-34	<b>Third Party Origination UPB Percent</b>	The percentage of the aggregate Investor Loan UPB that were originated by a third party, to include Broker and Correspondent originations.  <i>For reperforming, modified fixed-rate and modified step-rate loans, this value will be blank.</i>		Numeric	3.2	6	Rounded to the 2nd decimal	
S-35	<b>Seller Name</b>	The name of the entity that sold the loans to the issuer.		String		100		For Multilenders, this field will be MULTIPLE For Giants/Supers, this field will be SCR (Single-Class Resecuritization) For 55-day Mirror Exchanges, this field will be SCR-MIRROR  Field will not be updated after issuance, for mergers and acquisitions
S-36	<b>Seller City</b>	The city of the address of the entity that sold the loans to the issuer.		String		50		For Multilenders and Giants/Supers, this field will be blank.
S-37	<b>Seller State</b>	The state or territory of the address of the entity that sold the loans to the issuer.		String		2		For Multilenders and Giants/Supers this field will be blank.

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Precision	Implementation Notes
S-38	<b>Servicer Name</b>	The name of the entity that services the loan during the current reporting period.		String		100		For Multilenders, this field will be MULTIPLE For Giants/Supers, this field will be SCR (Single-Class Resecuritization) For 55-day Mirror Exchanges, this field will reflect SCR-MIRROR
S-39	<b>Servicer City</b>	The city of the address of the entity that services the loan.		String		50		For Multilenders and Giants/Supers, this field will be blank
S-40	<b>Servicer State</b>	The state or territory of the address of the entity that services the loan.		String		2		For Multilenders and Giants/Supers this field will be blank
S-41	<b>Involuntary Loan Removal (Prior Month UPB)</b>	The aggregate prior period Investor Loan UPB of the loans that were removed from the security due to involuntary reasons during the current reporting period. Involuntary reasons include loan delinquencies, loss mitigation efforts and lender repurchases.		Numeric	14.2	17		Applicable for monthly disclosure only  Effective June 2019 (BD4)  Attribute label updated Nov 2024.
S-42	<b>Involuntary Loan Removal (Loan Count)</b>	The number of loans that were removed from the security due to involuntary reasons during the current reporting period. Involuntary reasons include loan delinquencies, loss mitigation efforts and lender repurchases.		Numeric		9		Applicable for monthly disclosure only  Effective June 2019 (BD4)  Attribute label updated Nov 2024.
S-43	<b>Eligible for Resecuritization</b>	The indicator used to denote that the security is eligible for resecuritization.	Y = Yes N = No	String		1		
S-44	<b>Notes</b>	Additional information about the loans in the security.		String		2048		
S-45	<b>Notes Ongoing</b>	Additional information about the loans in the security.		String		2048		Applicable for monthly disclosure only
S-46	<b>Interest Only Security Indicator</b>	The indicator denoting whether the loans only require interest payments for a specified period beginning with the first payment date.	Y = Yes N = No	String		1		
S-47	<b>WA Months to Amortization</b>	For interest-only loans, the weighted average number of months from the current month to the first scheduled principal		Numeric		3	Rounded to nearest whole number	If Interest Only Security Indicator = "Y"

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Precision	Implementation Notes
		and interest payment date.						
S-48	<b>Prepayment Penalty Indicator</b>	The indicator denoting whether the security is subject to a penalty for early payment of principal.	Y = Yes N = No 5 = Mixed 9 = Not Available	String		1		
S-49	<b>Reduced Minimum Servicing Indicator</b>	The indicator denoting whether the loans in the security may have a reduced servicing fee.	Y = Yes N = No 9 = Not Available	String		1		
S-50	<b>Subtype</b>	For an adjustable-rate mortgage, the code that identifies ARM product characteristics and features.		String		20		Not applicable for Freddie Mac ARMs
S-51	<b>Index</b>	For adjustable-rate loans, the description of the index on which adjustments to the interest rate are based.	See Appendix A	String		3		As of 8/28/17, the Index description string will no longer be disclosed, only the index code; see Appendix A.
S-52	<b>WA Mortgage Margin</b>	For adjustable-rate loans, the weighted average number of percentage points to be added to the index to arrive at the new interest rate.	77.777 - Not Applicable	Numeric	2.3	6	Rounded to the 3rd decimal place	Issuance value will be populated in the monthly files.
S-53	<b>WA MBS PC Margin</b>	For adjustable-rate loans, the weighted average mortgage margin less servicing fees and guarantor fees.	77.777 - Not Applicable	Numeric	2.3	6	Rounded to the 3rd decimal place	If all loan level values = 77.777, then set to 77.777; else exclude from weighted average calculation.
S-54	<b>Interest Rate Adjustment Frequency</b>	For adjustable-rate loans, the number of months, excluding any fixed-rate period, between scheduled rate changes.	555 = Mixed	Numeric		3		
S-55	<b>Interest Rate Lookback</b>	For adjustable-rate loans, the number of calendar days prior to the interest rate change date used to determine the effective index value required to calculate the next interest rate.	555 = Mixed	Numeric		3		
S-56	<b>Payment Adjustment Frequency</b>	For adjustable-rate loans, the number of months between scheduled payment changes. For a security with an initial fixed-rate period, the payment adjustment frequency is the number of months between subsequent payment changes.	555 = Mixed	Numeric		3		

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Precision	Implementation Notes
S-57	<b>Payment Lookback</b>	For negative amortizing adjustable-rate loans, the number of days prior to a payment effective date used to determine value when calculating a principal and interest payment.		Numeric		3		
S-58	<b>Convertibility Indicator</b>	For adjustable-rate loans, the indicator denoting whether the loans in the security have a feature that allows the borrower to convert from an adjustable rate to a fixed rate.	Y = Yes N = No 9 = Not Available	String		1		
S-59	<b>Negative Amortization Indicator</b>	For adjustable-rate loans, the indicator used to denote that the loans in the security allow negative amortization.	Y = Yes N = No 9 = Not Available	String		1		
S-60	<b>Negative Amortization Factor</b>	For negative amortizing adjustable-rate loans, the decimal value that, when multiplied by the Issuance Investor Security UPB amount, equals the Negative Amortization amount.		Numeric	1.8	10	Rounded to the 8th decimal place	Applicable if Negative Amortization Indicator = "Y"
S-61	<b>WA Negative Amortization Limit</b>	For negative amortizing adjustable-rate loans, the weighted average Negative Amortization Limit of the loans in the security.	99.999 = Not Available	Numeric	2.3	6		Not applicable to Freddie Mac ARMs
S-62	<b>Initial Fixed Rate Period</b>	For adjustable-rate loans, the number of calendar months between the first full month the loans accrue interest and the first interest rate change date.	00 = <=6 Months 01 = 7-18 Months 02 = 19-30 Months 03 = 31-42 Months 04 = 43-54 Months 05 = 55-66 Months 06 = 67-78 Months 07 = 79-90 Months 08 = 91-102 Months 09 = 103-114 Months 10 = 115-126 Months 11 = 127-138 Months 12 = 139-150 Months 13 = 151-162 Months 14 = 163-174 Months 15 = 175-186 Months 16 = >186 Months 55 = Mixed	String		2		
S-63	<b>First Rate Adjustment Date</b>	For adjustable-rate loans, the earliest First Rate Adjustment Date of the loans in the security.		Date	MMCCYY	6		Not applicable for Freddie Mac ARMs
S-64	<b>First Payment Adjustment Date</b>	For adjustable-rate loans, the earliest First Payment Adjustment Date of the loans in the security.		Date	MMCCYY	6		Not applicable for Freddie Mac ARMs
S-65	<b>WA Months to Next Rate Adjustment Date</b>	For adjustable-rate loans, the weighted average number of months from the current month to the next interest rate change date.		Numeric		3	Rounded to nearest whole number	

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Precision	Implementation Notes
S-66	<b>WA Life Interest Rate Ceiling</b>	For adjustable-rate loans, the weighted average lifetime maximum interest rate.	77.777 - Not Applicable	Numeric	2.3	6	Rounded to the 3rd decimal	Issuance value will be populated in the monthly files.  If all loan level values = 77.777, then set to 77.777; else exclude from weighted average calculation
S-67	<b>WA Net Life Interest Rate Ceiling</b>	For adjustable-rate loans, the weighted average maximum interest rate less servicing fees and guarantor fees.	77.777 - Not Applicable	Numeric	2.3	6	Rounded to the 3rd decimal	If all loan level values = 77.777, then set to 77.777; else exclude from weighted average calculation
S-68	<b>WA Life Interest Rate Floor</b>	For adjustable-rate loans, the weighted average lifetime minimum interest rate.	77.777 - Not Applicable	Numeric	2.3	6	Rounded to the 3rd decimal	Issuance field will be populated with 77.777 in monthly files.  If any loan level values = 77.777, then set to 77.777; else exclude from weighted average calculation
S-69	<b>WA Net Life Interest Rate Floor</b>	For adjustable-rate loans, the weighted average minimum interest rate less servicing fees and guarantor fees.	77.777 - Not Applicable	Numeric	2.3	6	Rounded to the 3rd decimal	If any loan level value = 77.777, set value to 77.777; else exclude from weighted average calculation
S-70	<b>Initial Interest Rate Cap Up %</b>	For adjustable-rate loans, the maximum percentage points the interest rate can adjust upward at the first interest rate change date.	55.555 = Mixed 77.777 - Not Applicable	Numeric	2.3	6		
S-71	<b>Initial Interest Rate Cap Down %</b>	For adjustable-rate loans, the maximum percentage points the interest rate can adjust downward at the first interest rate change date.	55.555 = Mixed 77.777 - Not Applicable	Numeric	2.3	6		
S-72	<b>Periodic Interest Rate Cap Up %</b>	For adjustable-rate loans, the maximum percentage points the interest rate can adjust upward at each interest rate change date after the first interest rate change date.	55.555 = Mixed 77.777 - Not Applicable	Numeric	2.3	6		
S-73	<b>Periodic Interest Rate Cap Down %</b>	For adjustable-rate loans, the maximum percentage points the interest rate can adjust downward at each interest rate change date after the first interest rate change date.	55.555 = Mixed 77.777 - Not Applicable	Numeric	2.3	6		



ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Precision	Implementation Notes
S-74	<b>Initial Step Fixed-Rate Period</b>	For reperforming, modified step-rate loans, the number of months between the first payment date of the modified loan and the first step rate adjustment.	00 = <=6 Months 01 = 7-18 Months 02 = 19-30 Months 03 = 31-42 Months 04 = 43-54 Months 05 = 55-66 Months 06 = 67-78 Months 07 = 79-90 Months 08 = 91-102 Months 09 = 103-114 Months 10 = 115-126 Months 11 = 127-138 Months 12 = 139-150 Months 13 = 151-162 Months 14 = 163-174 Months 15 = 175-186 Months 16 = >186 Months 55 = Mixed	String		2		
S-75	<b>Step Rate Adjustment Frequency</b>	For reperforming, modified step-rate loans, the number of months between each interest rate adjustment.	555 = Mixed	Numeric		3		
S-76	<b>Next Step Rate Adjustment Date</b>	For reperforming, modified step-rate loans, the month and year that the interest rate is scheduled to increase.		Date	MMCCYY	6		
S-77	<b>WA Months to Next Step Rate Adjustment</b>	For reperforming, modified step-rate loans, the weighted average number of months from the current month to the next date on which the mortgage interest rate increases.		Numeric		3	Rounded to whole number	
S-78	<b>Periodic Step Rate Cap Up %</b>	For reperforming, modified step-rate loans, the maximum percentage points the interest rate may increase at each step rate adjustment date.	55.555 = Mixed	Numeric	2.3	6		
S-79	<b>WA Origination Mortgage Loan Amount</b>	For reperforming, modified fixed-rate and modified step-rate loans, the weighted average dollar amount of the loans in the security as stated on the notes at the time the loans were originated.		Numeric	9.2	12	Rounded to the 2nd decimal	
S-80	<b>Average Origination Mortgage Loan Amount</b>	For reperforming, modified fixed-rate and modified step-rate loans, the simple average dollar amount of the loans in the security as stated on the notes at the time the loans were originated.  <i>This value represents both the interest bearing and non-interest bearing amount.</i>		Numeric	9.2	12	Rounded to the 2nd decimal	

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Precision	Implementation Notes
S-81	<b>WA Origination Interest Rate</b>	For repurchasing, modified fixed-rate and modified step-rate loans, the weighted average interest rate of the loans as stated on the note at the time the loans were originated.		Numeric	2.3	6	Rounded to the 3rd decimal	
S-82	<b>WA Origination Loan Term</b>	For repurchasing, modified fixed-rate and modified step-rate loans, the weighted average number of months in which regularly scheduled borrower payments are due as stated on the note at the time the loans were originated.		Numeric		3		
S-83	<b>WA Origination Loan-To-Value (LTV)</b>	For repurchasing, modified fixed-rate and modified step-rate loans, the weighted average ratio, expressed as a percentage, obtained by dividing the amount of the loans at origination by the values of the properties.  <i>Property values reflect either the lesser of the sales price or the appraised property value for a purchase, or the appraised property value for a refinance.</i>		Numeric		3		If value <1 or >998, then the ratio is considered not available ( <i>securities issued on or after 9/1/2017</i> )
S-84	<b>WA Origination Combined Loan-To-Value (CLTV)</b>	For repurchasing, modified fixed-rate and modified step-rate loans, the weighted average ratio, expressed as a percentage, obtained by dividing the amount of all known outstanding loans at origination by the value of the property.  <i>Property values reflect either the lesser of the sales price or the appraised property value for a purchase, or the appraised property value for a refinance.</i>		Numeric		3		If value <1 or >998, then the ratio is considered not available ( <i>securities issued on or after 9/1/2017</i> )
S-85	<b>WA Origination Debt-To-Income (DTI)</b>	For repurchasing, modified fixed-rate and modified step-rate loans, the weighted average ratio obtained by dividing the total monthly debt expense by the total monthly income of the borrower at the time the loan was originated.		Numeric		3		If value <1 or >65, then the ratio is considered not available

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Precision	Implementation Notes
S-86	<b>WA Origination Credit Score</b>	For reperforming, modified fixed-rate and modified step-rate loans, the weighted average standardized credit score used to evaluate the borrower during the loan origination process.		Numeric		4		If value <300 or >850, then the score is considered not available
S-87	<b>FILLER</b>							
S-88	<b>FILLER</b>							
S-89	<b>Origination Third Party Origination UPB Percent</b>	For reperforming, modified fixed-rate and modified step rate loans, the percentage of the aggregate Investor Loan UPB that was originated by a third party, to include Broker and Correspondent originations.		Numeric	3.2	6		
S-90	<b>WA Estimated Loan-To-Value (ELTV)</b>	For reinstated, reperforming, modified fixed-rate and modified step-rate loans, the weighted average ratio obtained by dividing the outstanding balance of the mortgage loan by the estimated current value of the property obtained by the issuer, at the time of issuance.		Numeric		3		If value <1 or >998, then the ratio is considered not available ( <i>only applicable to securities issued on or after 9/1/2017</i> )
S-91	<b>WA Updated Credit Score</b>	For reinstated, reperforming, modified fixed-rate and modified step-rate loans, the weighted average most recently available standardized credit score provided at the time of issuance.		Numeric		4		If value <300 or >850, then the score is considered not available
S-92	<b>Mission Density Score</b>	<p>The mission density score (MDS) is a score representing the number of Mission Dimensions for which each mortgage loan qualifies.</p> <p>See the <a href="#">Mission Index Guide</a> for additional definition information and for calculations.</p> <p>Attribute previously named Social Density Score (SDS).</p>	7.77 - Not Applicable 9.99 – Not Available	Numeric	1.2	4		<p>Pools issued prior to 1/1/2010 default to 9.99. Pseudopools will default to 7.77.</p> <p>The maximum score will be 2.5 to minimize privacy concerns in cases where all 3 criteria are met</p> <p>The pool must have &gt;= 10 loans that are either primary home or investment property at the time of issuance to generate an MDS score, otherwise default to 7.77</p>
S-93	<b>Mission Criteria Share</b>	The mission criteria share (MCS) is the percentage of loans in a security that	777.77 - Not Applicable 999.99 – Not Available	Numeric	3.2	6		Pools issued prior to 1/1/2010 default to 999.99.

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Precision	Implementation Notes
		satisfies at least one Mission Dimension.  See the <a href="#">Mission Index Guide</a> for additional definition information and for calculations.  Attribute previously named Social Criteria Share (SCS).						Pseudopools will default to 777.77.  The pool must have $\geq 10$ loans that are either primary home or investment property at the time of issuance to generate an MCS score, otherwise default to 777.77
S-94	<b>Green Indicator</b>	The indicator denoting whether the security is labeled Green MBS secured by loans that are eligible per <a href="#">Freddie Mac's Green Bond Framework</a> .  <i>For Pseudopools, this value will be blank.</i>	Y = Yes N = No	String		1		The L1 pool must have 100% green eligible loans per Freddie Mac's Green Bond Framework. The L2 must have 100% L1 collateral with Green Indicator = Y.  For Supers, the underlying collateral may include a security issued by Fannie Mae whose Green Bond Framework's eligibility criteria is different from that of Freddie Mac.
S-95	<b>Social Indicator</b>	The indicator denoting whether the security is labeled Social MBS secured by loans that are eligible per <a href="#">Freddie Mac's Social Bond Framework</a> .  <i>For Pseudopools, this value will be blank.</i>	Y = Yes N = No 9 = Not Available	String		1		Disclosure is effective beginning with pools issued as of June 2024. The L1 (or ML) pool must have an MCS = 100% and MDS $\geq 2.0$ . The L2 must have 100% L1 collateral with Social Indicator = Y.  Giants and Supers will receive a Y enumeration if 100% of the underlying MBS have a Social Indicator of Y.  If the pool disclosure is in a preliminary status, then the Indicator will be set to 9 = Not Available.  Securities with Mission Index Scores based on the Mission Index Version 1.1 are only eligible to receive a Y (Yes) enumeration for Social Indicator.
S-96	<b>Mission Index Version</b>	The version of the Mission Index methodology used to	V1.0 = Version 1.0 V1.1 = Version 1.1 555 = Mixed	String		5		Not Applicable (777) – Securities issued prior to 1/2010,

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Precision	Implementation Notes
		calculate the Mission Criteria Share and the Mission Density Score.	777 = Not Applicable					Reinstated or Modified securities, and Pseudopools  V1.0 - Level 1 securities issued 1/2010 to 5/2024  V1.1 - Level 1 securities issued beginning 6/2024

# SECURITY SUPPLEMENTAL FILE

The daily security supplemental file combines several different types of records within a single file. The file contains quartile information and the stratifications for the mortgage-backed securities, including single-class resecuritizations. Information is provided as of the time of the issuance of the security. The monthly security supplemental file has updated information calculated based on the mortgage information reported to Freddie Mac by servicers. This data should be considered in conjunction with the information appearing in the applicable Freddie Mac Offering Circulars, as supplemented.

The security supplemental data file includes the attribute names, definitions, enumerations, data types, formats, max lengths and implementation notes. In the case of single-class resecuritizations, information on the collateral backing the single-class securitization will be provided. Freddie Mac will publish three daily security supplemental files each business day in the morning and three monthly security supplemental files. Most of Freddie Mac's securities will be in one file, but we will publish a second security supplemental file with the data for the following securities: Adjustable-Rate Mortgages (ARM), Modified, & Reinstated securities. The third security file contains data for Pseudopools. To find prefixes included in each file, please refer to the Introduction section.

Record Type #	Security Supplemental File Record Type Description
1	Quartiles
2	Next Rate Change Date (NRCD)
3	Loan-To-Value (LTV) Not Available Stratification
4	Combined Loan-To-Value (CLTV) Not Available Stratification
5	Debt-To-Income (DTI) Not Available Stratification
6	Borrower Credit Score Not Available Stratification
7	Days Delinquent Stratification
8	Number of Borrowers Stratification
9	First Time Home Buyer Stratification
10	Loan Purpose Stratification
11	Occupancy Status Stratification
12	Number of Units Stratification
13	Property Type Stratification
14	Channel Stratification
15	Property State Stratification
16	Seller Name Stratification
17	Servicer Name Stratification
18	Mortgage Insurance Coverage Stratification
19	Mortgage Insurance Cancellation Indicator Stratification
20	Government Insured/Guarantee Stratification
21	Interest Only First Principal and Interest Payment Date Stratification
22	Not Paying Principal in First Distribution Stratification
23	Origination Year Stratification
24	Origination Channel Stratification
25	Non-Standard Loan Type Stratification
26	Modification Program Stratification
27	Modification Type Stratification
28	Modification Information Stratification
29	Number of Modifications Stratification
30	Deferred Unpaid Principal Balance Stratification
31	Estimated Loan-to-Value (ELTV) Not Available Stratification
32	Updated Credit Score Not Available Stratification
33	Number of Remaining Steps Stratification
34	Number of Steps - At Modification Stratification
35	Next Step Rate Adjustment Date Stratification
36	Origination Loan-To-Value (LTV) Not Available Stratification
37	Origination Combined Loan-To-Value (CLTV) Not Available Stratification
38	Origination Debt-To-Income (DTI) Not Available Stratification
39	Origination Borrower Credit Score Not Available Stratification
40	Origination Loan Purpose Stratification
41	Origination Occupancy Status Stratification
42	Borrower Payment History Stratification
43	Collateral List
44	Property Valuation Method Stratification
45	Borrower Assistance Plan Stratification
46	Alternative Delinquency Resolution Stratification
47	Number of Alternative Delinquency Resolutions Stratification
48	Borrower Assistance Plan History Stratification
49	Special Eligibility Program Stratification

Version 5.0 (Effective 02-12-2025); Date last updated 06-06-2025



Quartiles							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-001	<b>Record Type = 1</b>	Quartiles		String		2	
SS-002	<b>Prefix</b>	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-003	<b>Security Identifier</b>	The unique designation assigned to the security by the issuer.		String		6	
SS-004	<b>CUSIP</b>	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-005	<b>Quartile</b>	Based on the Current Investor UPB for all the active loans in a security, distributed across the following quartile data points: MIN, 25%, MED, 75%, MAX	MIN 25% MED 75% MAX	String		3	
SS-006	<b>Mortgage Loan Amount</b>	The dollar amount of the loan as stated on the note at the time the loan was originated or modified.  <i>For repricing, modified fixed-rate and modified step-rate loans, this value represents both the interest bearing and non-interest bearing amount.</i>		Numeric	14.2	17	
SS-007	<b>Interest Rate</b>	The interest rate of the loan in effect during the current reporting period.		Numeric	2.3	6	Not applicable for ARMs
SS-008	<b>Current Net Interest Rate</b>	The interest rate of the loan in effect during the current reporting period less servicing fees and guarantor fees.		Numeric	2.3	6	
SS-009	<b>Loan Term</b>	The number of months in which regularly scheduled borrower payments are due.		Numeric		3	
SS-010	<b>Remaining Months to Maturity</b>	The number of scheduled monthly payments that will reduce the Current Investor Loan UPB to zero.  <i>For fixed-rate loans, this value takes into account the impact of any curtailments.</i>		Numeric		3	
SS-011	<b>Loan Age</b>	The number of scheduled payments from the time the loan was originated and modified up to and including the current reporting period.		Numeric		4	

Quartiles							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-012	<b>Loan-To-Value (LTV)</b>	<p>The ratio, expressed as a percentage, obtained by dividing the amount of the loan at origination by the value of the property.</p> <p><i>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.</i></p> <p><i>For reperforming, modified fixed-rate and modified step-rate loans, this value will be blank.</i></p>		Numeric		3	
SS-013	<b>Combined Loan-To-Value (CLTV)</b>	<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.</p> <p><i>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.</i></p> <p><i>For reperforming, modified fixed-rate and modified step-rate loans, this value will be blank.</i></p>		Numeric		3	
SS-014	<b>Debt-To-Income (DTI)</b>	<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 or modified.</p>		Numeric		3	
SS-015	<b>Borrower Credit Score</b>	<p>The standardized credit score used to evaluate the borrower during the loan origination process.</p> <p><i>For reperforming, modified fixed-rate and modified step-rate loans, this value will be blank.</i></p>		Numeric		4	
SS-016	<b>FILLER</b>						
SS-017	<b>FILLER</b>						
SS-018	<b>Updated Credit Score</b>	<p>For reinstated, reperforming, modified fixed-rate and modified step-rate loans, the most recently available standardized credit score provided at the time of issuance.</p>		Numeric		4	

Quartiles							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-019	<b>Estimated Loan-To-Value (ELTV)</b>	For reinstated, reperforming, modified fixed-rate and modified step-rate loans, the ratio obtained by dividing the outstanding balance of the mortgage loan by the estimated current value of the property obtained by the issuer, at the time of issuance.		Numeric		3	
Next Rate Change Date (NRCD)							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-020	<b>Record Type = 2</b>	Next Rate Change Date (NRCD)		String		2	
SS-021	<b>Prefix</b>	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-022	<b>Security Identifier</b>	The unique designation assigned to the security by the issuer.		String		6	
SS-023	<b>CUSIP</b>	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-024	<b>Next Interest Rate Adjustment Date</b>	For adjustable-rate loans, the month and year that the interest rate is next subject to change.		Date	MMCCYY	6	
SS-025	<b>Months to Next Interest Rate Adjustment Date</b>	For the stratified attribute of adjustable-rate loans, the number of months from the current month to the next interest rate change date.		Numeric		3	Rounded to the nearest integer
SS-026	<b>Interest Only First Principal and Interest Payment Date</b>	For the stratified attribute for interest only adjustable-rate loans, the month and year that the first monthly scheduled fully amortizing principal and interest payment is due.		Date	MMCCYY	6	
SS-027	<b>Aggregate Investor Loan UPB</b>	For the stratified attribute of adjustable-rate loans, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-028	<b>Percentage Investor Security UPB</b>	For the stratified attribute of adjustable-rate loans, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-029	<b>Aggregate Loan Count</b>	For the stratified attribute of adjustable-rate loans, the total number of loans in the security.		Numeric		9	

Next Rate Change Date (NRCD)							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-030	Percentage Loan Count	For the stratified attribute of adjustable-rate loans, the percentage of loans in the security.		Numeric	3.2	6	
SS-031	WA Current Interest Rate	For the stratified attribute of adjustable-rate loans, the weighted average interest rate of the loans in effect during the current reporting period.		Numeric	2.3	6	Not Available
SS-032	Current High Interest Rate	For the stratified attribute of adjustable-rate loans, the highest interest rate of the loans in effect during the current reporting period.		Numeric	2.3	6	Not Available
SS-033	Current Low Interest Rate	For the stratified attribute of adjustable-rate loans, the lowest interest rate of the loans in effect during the current reporting period.		Numeric	2.3	6	Not Available
SS-034	WA Current Net Interest Rate	For the stratified attribute of adjustable-rate loans, the weighted average interest rate of the loans in effect during the current reporting period less servicing fees and guarantor fees.		Numeric	2.3	6	
SS-035	Current High Net Interest Rate	For the stratified attribute of adjustable-rate loans, the highest value interest rate of the loans in effect during the current reporting period less servicing fees and guarantor fees.		Numeric	2.3	6	
SS-036	Current Low Net Interest Rate	For the stratified attribute of adjustable-rate loans, the lowest value interest rate of the loans in effect during the current reporting period less servicing fees and guarantor fees.		Numeric	2.3	6	
SS-037	WA Mortgage Margin	For the stratified attribute of adjustable-rate loans, the weighted average number of percentage points to be added to the index to arrive at the new interest rate.		Numeric	2.3	6	Not Available
SS-038	High Mortgage Margin	For the stratified attribute of adjustable-rate loans, the highest number of percentage points to be added to the index to arrive at the new interest rate.		Numeric	2.3	6	Not Available
Next Rate Change Date (NRCD)							

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-039	<b>Low Mortgage Margin</b>	For the stratified attribute of adjustable-rate loans, the lowest number of percentage points to be added to the index to arrive at the new interest rate.		Numeric	2.3	6	Not Available
SS-040	<b>WA MBS PC Margin</b>	For the stratified attribute of adjustable-rate loans, the weighted average mortgage margin less servicing fees and guarantor fees.		Numeric	2.3	6	
SS-041	<b>MBS PC Margin High</b>	For the stratified attribute of adjustable-rate loans, the highest value mortgage margin less servicing fees and guarantor fees.		Numeric	2.3	6	
SS-042	<b>MBS PC Margin Low</b>	For the stratified attribute of adjustable-rate loans, the lowest value mortgage margin less servicing fees and guarantor fees.		Numeric	2.3	6	
SS-043	<b>WA Life Ceiling Interest Rate</b>	For the stratified attribute of adjustable-rate loans, the weighted average lifetime maximum interest rate.		Numeric	2.3	6	Not Available
SS-044	<b>Life Ceiling High Interest Rate</b>	For the stratified attribute of adjustable-rate loans, the highest value lifetime maximum interest rate.		Numeric	2.3	6	Not Available
SS-045	<b>Life Ceiling Low Interest Rate</b>	For the stratified attribute of adjustable-rate loans, the lowest value lifetime maximum interest rate.		Numeric	2.3	6	Not Available
SS-046	<b>WA Life Ceiling Net Interest Rate</b>	For the stratified attribute of adjustable-rate loans, the weighted average maximum interest rate, less servicing fees and guarantor fees.		Numeric	2.3	6	
SS-047	<b>Life Ceiling High Net Interest Rate</b>	For the stratified attribute of adjustable-rate loans, the highest value maximum interest rate, less servicing fees and guarantor fees.		Numeric	2.3	6	
SS-048	<b>Life Ceiling Low Net Interest Rate</b>	For the stratified attribute of adjustable-rate loans, the lowest value maximum interest rate, less servicing fees and guarantor fees.		Numeric	2.3	6	
SS-049	<b>WA Life Floor Interest Rate</b>	For the stratified attribute of adjustable-rate loans, the weighted average lifetime minimum interest rate.		Numeric	2.3	6	Not Available
Next Rate Change Date (NRCD)							

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-050	<b>Life Floor High Interest Rate</b>	For the stratified attribute of adjustable-rate loans, the highest value lifetime minimum interest rate.		Numeric	2.3	6	Not Available
SS-051	<b>Life Floor Low Interest Rate</b>	For the stratified attribute of adjustable-rate loans, the lowest value lifetime minimum interest rate.		Numeric	2.3	6	Not Available
SS-052	<b>WA Life Floor Net Interest Rate</b>	For the stratified attribute of adjustable-rate loans, the weighted average minimum interest rate less servicing fees and guarantor fees.		Numeric	2.3	6	Will be blank if any loan level =77.777
SS-053	<b>Life Floor High Net Interest Rate</b>	For the stratified attribute of adjustable-rate loans, the highest value minimum interest rate less servicing fees and guarantor fees.		Numeric	2.3	6	Will be blank if any loan level =77.777
SS-054	<b>Life Floor Low Net Interest Rate</b>	For the stratified attribute of adjustable-rate loans, the highest value minimum interest rate less servicing fees and guarantor fees.		Numeric	2.3	6	Will be blank if any loan level =77.777

## Loan-To-Value (LTV) Not Available Stratification

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-055	<b>Record Type = 3</b>	Loan-To-Value (LTV) Not Available Stratification  <i>For reprforming, modified fixed-rate and modified step-rate loans, this value will be blank.</i>		String		2	Applicable only if security characteristics apply
SS-056	<b>Prefix</b>	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-057	<b>Security Identifier</b>	The unique designation assigned to the security by the issuer.		String		6	
SS-058	<b>CUSIP</b>	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-059	<b>Aggregate Investor Loan UPB</b>	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-060	<b>Percentage Investor Loan UPB</b>	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-061	<b>Aggregate Loan Count</b>	For the stratified attribute, the total number of loans in the security.		Numeric		9	

## Loan-To-Value (LTV) Not Available Stratification

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-062	Percentage Loan Count	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

## Combined Loan-To-Value (CLTV) Not Available Stratification

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-063	Record Type = 4	Combined Loan-To-Value (CLTV) Not Available Stratification  <i>For reperforming, modified fixed-rate and modified step-rate loans, this value will be blank.</i>		String		2	Applicable only if security characteristics apply
SS-064	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-065	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-066	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-067	Aggregate Investor Loan UPB	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-068	Percentage Investor Loan UPB	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-069	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-070	Percentage Loan Count	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

## Debt-To-Income (DTI) Not Available Stratification

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-071	Record Type = 5	Debt-To-Income (DTI) Not Available Stratification		String		2	Applicable only if security characteristics apply
SS-072	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-073	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	

## Debt-To-Income (DTI) Not Available Stratification

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-074	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-075	Aggregate Investor Loan UPB	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-076	Percentage Investor Loan UPB	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-077	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-078	Percentage Loan Count	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

## Borrower Credit Score Not Available Stratification

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-079	Record Type = 6	Borrower Credit Score Not Available Stratification		Numeric		4	Applicable only if security characteristics apply
SS-080	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-081	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-082	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-083	Aggregate Investor Loan UPB	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric		17	
SS-084	Percentage Investor Loan UPB	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric		6	
SS-085	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-086	Percentage Loan Count	For the stratified attribute, the percentage of loans in the security.		Numeric		6	

## Days Delinquent Stratification

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-087	Record Type = 7	Days Delinquent Stratification		String		2	Applicable for monthly disclosure only



SS-088	<b>Prefix</b>	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-089	<b>Security Identifier</b>	The unique designation assigned to the security by the issuer.		String		6	
SS-090	<b>CUSIP</b>	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-091	<b>Days Delinquent</b>	The number of days for which a mortgage loan has been reported delinquent.	0 = Current 1 = 30-59 2 = 60-89 3 = 90-119 4 = 120-149 5 = 150-179 6 = 180-209 7 = 210-239 8 = 240-269 9 = 270-299 10 = 300-329 11 = 330-359 12 = 360-389 13 = 390-419 14 = 420-449 15 = 450-479 16 = 480-509 17 = 510-539 18 = 540-569 19 = 570-599 20 = 600-629 21 = 630-659 22 = 660-689 23 = 690-719 24 = 720+	Numeric		2	Will represent 100% of the pool.
SS-092	<b>Aggregate Investor Loan UPB</b>	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-093	<b>Percentage Investor Loan UPB</b>	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-094	<b>Aggregate Loan Count</b>	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-095	<b>Percentage Loan Count</b>	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

Number of Borrowers Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-096	<b>Record Type = 8</b>	Number of Borrowers Stratification		String		2	
SS-097	<b>Prefix</b>	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-098	<b>Security Identifier</b>	The unique designation assigned to the security by the issuer.		String		6	

Number of Borrowers Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-099	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-100	Number of Borrowers	The number of borrowers who, at the time the loan is originated, are obligated to repay the loan.	1 2 > 2 99 = Not Available	String		2	
SS-101	Aggregate Investor Loan UPB	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-102	Percentage Investor Loan UPB	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-103	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-104	Percentage Loan Count	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

First Time Home Buyer Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-105	Record Type = 9	First Time Home Buyer Stratification		String		2	
SS-106	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-107	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-108	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-109	First Time Home Buyer	The indicator denoting whether a borrower on the loan qualifies as a first-time homebuyer.	Y = Yes N = No 9 = Not Available	String		1	
SS-110	Aggregate Investor Loan UPB	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-111	Percentage Investor Loan UPB	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-112	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-113	Percentage Loan Count	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

Loan Purpose Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-114	<b>Record Type = 10</b>	Loan Purpose Stratification		String		2	
SS-115	<b>Prefix</b>	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-116	<b>Security Identifier</b>	The unique designation assigned to the security by the issuer.		String		6	
SS-117	<b>CUSIP</b>	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-118	<b>Loan Purpose</b>	The classification describing the purpose of the loan.	C = Refinance - Cash Out N = Refinance - No Cash Out R = Refinance - Not Specified P = Purchase M = Modified - Loss Mitigation 9 = Not Available	String		1	
SS-119	<b>Aggregate Investor Loan UPB</b>	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-120	<b>Percentage Investor Loan UPB</b>	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-121	<b>Aggregate Loan Count</b>	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-122	<b>Percentage Loan Count</b>	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

Occupancy Status Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-123	<b>Record Type = 11</b>	Occupancy Status Stratification		String		2	
SS-124	<b>Prefix</b>	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-125	<b>Security Identifier</b>	The unique designation assigned to the security by the issuer.		String		6	
SS-126	<b>CUSIP</b>	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	

SS-127	<b>Occupancy Status</b>	The classification describing the property occupancy status at the time the loan was originated.  <i>For repricing, modified fixed-rate and modified step-rate loans, this value will be blank.</i>	P = Primary Residence S = Second Home I = Investment Property 9 = Not Available	String		1	
SS-128	<b>Aggregate Investor Loan UPB</b>	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-129	<b>Percentage Investor Loan UPB</b>	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-130	<b>Aggregate Loan Count</b>	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-131	<b>Percentage Loan Count</b>	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

Number of Units Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-132	<b>Record Type = 12</b>	Number of Units Stratification		String		2	
SS-133	<b>Prefix</b>	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-134	<b>Security Identifier</b>	The unique designation assigned to the security by the issuer.		String		6	
SS-135	<b>CUSIP</b>	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-136	<b>Number of Units</b>	The number of dwelling units in the mortgaged property at the time the loan was originated.	1 = 1 2 = 2 3 = 3 4 = 4 99 = Not Available	Numeric		2	
SS-137	<b>Aggregate Investor Loan UPB</b>	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-138	<b>Percentage Investor Loan UPB</b>	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-139	<b>Aggregate Loan Count</b>	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-140	<b>Percentage Loan Count</b>	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	
Property Type Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes

SS-141	<b>Record Type = 13</b>	Property Type Stratification		String		2	
SS-142	<b>Prefix</b>	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-143	<b>Security Identifier</b>	The unique designation assigned to the security by the issuer.		String		6	
SS-144	<b>CUSIP</b>	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-145	<b>Property Type</b>	The classification describing the type of property that secures the loan.  CP = Cooperative CO = Condominium PU = Planned Unit Development SF = Single-Family MH = Manufactured Housing 99 = Not Available		String		2	
SS-146	<b>Aggregate Investor Loan UPB</b>	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-147	<b>Percentage Investor Loan UPB</b>	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-148	<b>Aggregate Loan Count</b>	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-149	<b>Percentage Loan Count</b>	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

Channel Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-150	<b>Record Type = 14</b>	Channel Stratification		String		2	
SS-151	<b>Prefix</b>	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-152	<b>Security Identifier</b>	The unique designation assigned to the security by the issuer.		String		6	
SS-153	<b>CUSIP</b>	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-154	<b>Channel</b>	The origination channel used by the party that delivered the loan to the issuer.  <i>For reperforming, modified fixed-rate and modified step-rate loans, this value will be blank.</i>	R = Retail B = Broker C = Correspondent T = Third Party Origination - Not Specified 9 = Not Available	String		1	

SS-155	<b>Aggregate Investor Loan UPB</b>	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-156	<b>Percentage Investor Loan UPB</b>	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-157	<b>Aggregate Loan Count</b>	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-158	<b>Percentage Loan Count</b>	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

Property State Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-159	<b>Record Type = 15</b>	Property State Stratification		String		2	
SS-160	<b>Prefix</b>	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-161	<b>Security Identifier</b>	The unique designation assigned to the security by the issuer.		String		6	
SS-162	<b>CUSIP</b>	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-163	<b>Property State</b>	The abbreviation denoting the location of the property securing the loan.	See Appendix A	String		2	
SS-164	<b>Aggregate Investor Loan UPB</b>	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-165	<b>Percentage Investor Loan UPB</b>	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-166	<b>Aggregate Loan Count</b>	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-167	<b>Percentage Loan Count</b>	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

Seller Name Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-168	<b>Record Type = 16</b>	Seller Name Stratification		String		2	
SS-169	<b>Prefix</b>	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-170	<b>Security Identifier</b>	The unique designation assigned to the security by the issuer.		String		6	

Seller Name Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-171	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-172	Seller Name	The name of the entity that sold the loan to the issuer.  <i>Will reflect servicer names contributing &gt; 1% of the Current Investor Security UPB.</i>		String		100	Will not be updated after issuance, regardless of mergers/acquisitions
SS-173	Aggregate Investor Loan UPB	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-174	Percentage Investor Loan UPB	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-175	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-176	Percentage Loan Count	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	
SS-177	Minimum Loan Age	For the stratified attribute, the minimum number of scheduled payments from the time the loan was originated or modified up to and including the current reporting period.		Numeric		3	
SS-178	Maximum Loan Age	For the stratified attribute, the maximum number of scheduled payments from the time the loan was originated or modified to and including the current reporting period.		Numeric		3	
SS-179	Minimum Interest Rate	For the stratified attribute, the minimum interest rate of the loan in effect during the current reporting period.		Numeric	2.3	6	
SS-180	Maximum Interest Rate	For the stratified attribute, the maximum interest rate of the loan in effect during the current reporting period.		Numeric	2.3	6	
SS-181	Minimum Remaining Months to Maturity	For the stratified attribute, the minimum number of scheduled monthly payments that will reduce the Current Investor Loan UPB to zero.		Numeric		3	
SS-182	Maximum Remaining Months to Maturity	For the stratified attribute, the maximum number of scheduled monthly payments that will reduce the Current Investor Loan UPB to zero.		Numeric		3	

Seller Name Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-183	<b>WA Loan Age</b>	For the stratified attribute, the weighted average number of scheduled payments from the time the loan was originated or modified up to and including the current reporting period.		Numeric		3	
SS-184	<b>WA Interest Rate</b>	For the stratified attribute, the weighted average interest rate of the loan in effect during the current reporting period.		Numeric	2.3	6	
SS-185	<b>WA Remaining Months to Maturity</b>	For the stratified attribute, the weighted average number of scheduled monthly payments that will reduce the Current Investor Loan UPB to zero.		Numeric		3	
SS-186	<b>Seller City</b>	The city of the address of the entity that sold the loan to the issuer.		String		50	
SS-187	<b>Seller State</b>	The state or territory of the address of the entity that sold the loan to the issuer.		String		2	

Servicer Name Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-188	<b>Record Type = 17</b>	Servicer Name Stratification		String		2	
SS-189	<b>Prefix</b>	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-190	<b>Security Identifier</b>	The unique designation assigned to the security by the issuer.		String		6	
SS-191	<b>CUSIP</b>	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-192	<b>Servicer Name</b>	The name of the entity that services the loan during the current reporting period.  <i>Will reflect servicer names contributing &gt; 1% of the Current Investor Security UPB.</i>		String		100	
SS-193	<b>Aggregate Investor Loan UPB</b>	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	



Servicer Name Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-194	<b>Percentage Investor Loan UPB</b>	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-195	<b>Aggregate Loan Count</b>	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-196	<b>Percentage Loan Count</b>	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	
SS-197	<b>Minimum Loan Age</b>	For the stratified attribute, the minimum number of scheduled payments from the time the loan was originated or modified up to and including the current reporting period.		Numeric		3	
SS-198	<b>Maximum Loan Age</b>	For the stratified attribute, the maximum number of scheduled payments from the time the loan was originated or modified up to and including the current reporting period.		Numeric		3	
SS-199	<b>Minimum Interest Rate</b>	For the stratified attribute, the minimum interest rate of the loan in effect during the current reporting period.		Numeric	2.3	6	
SS-200	<b>Maximum Interest Rate</b>	For the stratified attribute, the maximum interest rate of the loan in effect during the current reporting period.		Numeric	2.3	6	
SS-201	<b>Minimum Remaining Months to Maturity</b>	For the stratified attribute, the minimum number of scheduled monthly payments that will reduce the Current Investor Loan UPB to zero.		Numeric		3	
SS-202	<b>Maximum Remaining Months to Maturity</b>	For the stratified attribute, the maximum number of scheduled monthly payments that will reduce the Current Investor Loan UPB to zero.		Numeric		3	
SS-203	<b>WA Loan Age</b>	For the stratified attribute, the weighted average number of scheduled payments from the time the loan was originated or modified to and including the current reporting period.		Numeric		3	
SS-204	<b>WA Interest Rate</b>	For the stratified attribute, the weighted average interest rate of the loan in effect during the current reporting period.		Numeric	2.3	6	
SS-205	<b>WA Remaining Months to Maturity</b>	For the stratified attribute, the weighted average number of scheduled monthly payments that will reduce the Current		Numeric		3	

Servicer Name Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
		Investor Loan UPB to zero.					
SS-206	<b>Servicer City</b>	The city of the address of the entity that services the loan.		String		50	
SS-207	<b>Servicer State</b>	The state or territory of the address of the entity that services the loan.		String		2	

Mortgage Insurance Coverage Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-208	<b>Record Type = 18</b>	Mortgage Insurance Coverage Stratification		String		2	
SS-209	<b>Prefix</b>	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-210	<b>Security Identifier</b>	The unique designation assigned to the security by the issuer.		String		6	
SS-211	<b>CUSIP</b>	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-212	<b>Mortgage Insurance Coverage</b>	The mortgage insurance coverage in effect at the time the security was issued.	WithMI = Loans with Mortgage Insurance NoMI = Loans Without Mortgage Insurance 99 = Not Available	String		6	
SS-213	<b>Aggregate Investor Loan UPB</b>	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-214	<b>Percentage Investor Loan UPB</b>	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-215	<b>Aggregate Loan Count</b>	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-216	<b>Percentage Loan Count</b>	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

Mortgage Insurance Cancellation Indicator Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-217	<b>Record Type = 19</b>	Mortgage Insurance Cancellation Indicator Stratification		String		2	

SS-218	<b>Prefix</b>	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-219	<b>Security Identifier</b>	The unique designation assigned to the security by the issuer.		String		6	
SS-220	<b>CUSIP</b>	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-221	<b>Mortgage Insurance Cancellation Indicator</b>	The indicator denoting whether the mortgage insurance has been cancelled after the security was issued.	Y = Yes N = No 7 = Not Applicable	String		1	
SS-222	<b>Aggregate Investor Loan UPB</b>	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-223	<b>Percentage Investor Loan UPB</b>	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-224	<b>Aggregate Loan Count</b>	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-225	<b>Percentage Loan Count</b>	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

Government Insured/Guarantee Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-226	<b>Record Type = 20</b>	Government Insured/Guarantee Stratification		String		2	Applicable for Government Insured/Guarantee loans only
SS-227	<b>Prefix</b>	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-228	<b>Security Identifier</b>	The unique designation assigned to the security by the issuer.		String		6	
SS-229	<b>CUSIP</b>	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-230	<b>Government Insured /Guarantee</b>	The classification describing the Government Insured/Guarantee Program, if any, covering the loan.	FH = FHA VA = Veterans Affair RH = Rural Housing IH = Section 184 Indian Home 99 = Not Available	String		2	
SS-231	<b>Aggregate Investor Loan UPB</b>	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-232	<b>Percentage Investor Loan UPB</b>	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	

SS-233	<b>Aggregate Loan Count</b>	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-234	<b>Percentage Loan Count</b>	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

Interest Only First Principal and Interest Payment Date Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-235	<b>Record Type = 21</b>	Interest Only First Principal and Interest Payment Date Stratification		String		2	
SS-236	<b>Prefix</b>	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-237	<b>Security Identifier</b>	The unique designation assigned to the security by the issuer.		String		6	
SS-238	<b>CUSIP</b>	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-239	<b>Interest Only First Principal and Interest Payment Date</b>	For interest-only loans, the month and year that the first monthly scheduled fully amortizing principal and interest payment is due.		Date	MMCCYY	6	
SS-240	<b>Aggregate Investor Loan UPB</b>	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-241	<b>Percentage Investor Loan UPB</b>	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-242	<b>Aggregate Loan Count</b>	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-243	<b>Percentage Loan Count</b>	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	
SS-244	<b>Minimum Loan Age</b>	For the stratified attribute, the minimum number of scheduled payments from the time the loan was originated or modified up to and including the current reporting period.		Numeric		3	
SS-245	<b>Maximum Loan Age</b>	For the stratified attribute, the maximum number of scheduled payments from the time the loan was originated or modified up to and including the current reporting period.		Numeric		3	
SS-246	<b>Minimum Interest Rate</b>	For the stratified attribute, the minimum interest rate of the loan in effect during the current reporting period.		Numeric	2.3	6	

Interest Only First Principal and Interest Payment Date Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-247	Maximum Interest Rate	For the stratified attribute, the maximum interest rate of the loan in effect during the current reporting period.		Numeric	2.3	6	
SS-248	Minimum Remaining Months to Maturity	For the stratified attribute, the minimum number of scheduled monthly payments that will reduce the Current Investor Loan UPB to zero.		Numeric		3	
SS-249	Maximum Remaining Months to Maturity	For the stratified attribute, the maximum number of scheduled monthly payments that will reduce the Current Investor Loan UPB to zero.		Numeric		3	
SS-250	WA Loan Age	For the stratified attribute, the weighted average number of scheduled payments from the time the loan was originated or modified up to and including the current reporting period.		Numeric		3	
SS-251	WA Interest Rate	For the stratified attribute, the weighted average interest rate of the loan in effect during the current reporting period.		Numeric	2.3	6	
SS-252	WA Remaining Months to Maturity	For the stratified attribute, the weighted average number of scheduled monthly payments that will reduce the Current Investor Loan UPB to zero.		Numeric		3	
SS-253	WA Months to Amortization	For the stratified attribute, the weighted average number of months from the current month to the first scheduled principal and interest payment date.		Numeric		3	

Not Paying Principal in First Distribution Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-254	Record Type = 22	Not Paying Principal in First Distribution Stratification.  <i>Loans that will not receive a principal distribution in the first investor payment.</i>		String		2	Applicable only at issuance for Single-Class (no resecuritizations)
SS-255	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-256	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	

SS-257	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-258	Aggregate Investor Loan UPB	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-259	Percentage Investor Loan UPB	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-260	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-261	Percentage Loan Count	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	
Origination Year Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-262	Record Type = 23	Origination Year Stratification		String		2	
SS-263	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-264	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-265	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-266	Origination Year	The year of origination of the loans in the security.		Date	CCYY	4	All loans originated prior to 1985 will be disclosed as 1984.
SS-267	Aggregate Investor Loan UPB	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-268	Percentage Investor Loan UPB	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-269	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-270	Percentage Loan Count	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	
Origination Channel Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-271	Record Type = 24	Origination Channel Stratification		String		2	
SS-272	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	

SS-273	<b>Security Identifier</b>	The unique designation assigned to the security by the issuer.		String		6	
SS-274	<b>CUSIP</b>	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-275	<b>Origination Channel</b>	For reperforming, modified fixed-rate and modified step-rate loans, the origination channel used by the party that delivered the loan to the issuer.	R = Retail B = Broker C = Correspondent T = Third Party Origination - Not Specified 9 = Not Available	String		1	
SS-276	<b>Aggregate Investor Loan UPB</b>	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-277	<b>Percentage Investor Loan UPB</b>	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-278	<b>Aggregate Loan Count</b>	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-279	<b>Percentage Loan Count</b>	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

Non-Standard Loan Type Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-280	<b>Record Type = 25</b>	Non-Standard Loan Type Stratification		String		2	Applicable only at issuance for Single-Class (no rescureturizations). Totals may exceed 100%.  Effective 10/17/2017, this stratification will no longer be populated.
SS-281	<b>Prefix</b>	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-282	<b>Security Identifier</b>	The unique designation assigned to the security by the issuer.		String		6	
SS-283	<b>CUSIP</b>	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-284	<b>Non-Standard Loan Type</b>	The non-standard loan characteristics included in the security.	COOP = Cooperative HIGH = FHFA High Cost Area BYDN = Interest-rate buydown RELO = Relocation	String		4	
SS-285	<b>Aggregate Investor Loan UPB</b>	For the stratified attribute, the sum of the Investor		Numeric	14.2	17	

		Loan UPB for the loans in the security.					
SS-286	<b>Percentage Investor Loan UPB</b>	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-287	<b>Aggregate Loan Count</b>	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-288	<b>Percentage Loan Count</b>	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

Modification Program Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-289	<b>Record Type = 26</b>	Modification Program Stratification		String		2	
SS-290	<b>Prefix</b>	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-291	<b>Security Identifier</b>	The unique designation assigned to the security by the issuer.		String		6	
SS-292	<b>CUSIP</b>	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-293	<b>Modification Program</b>	For reperforming, modified fixed-rate and modified step-rate loans, the program under which the loan was modified.	A = Alternative B = HAMP Backup C = Classic D = Payment Deferral E = Extend F = Flex H = HAMP O = Other P = Cap and Extend R = Regular S = Standard T = Streamlined U = Underwater 9 = Not Available	String		1	Effective beginning 9/21/2020
SS-294	<b>Aggregate Investor Loan UPB</b>	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-295	<b>Percentage Investor Loan UPB</b>	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-296	<b>Aggregate Loan Count</b>	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-297	<b>Percentage Loan Count</b>	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

Modification Type Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes



SS-298	<b>Record Type = 27</b>	Modification Type Stratification		String		2	
SS-299	<b>Prefix</b>	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-300	<b>Security Identifier</b>	The unique designation assigned to the security by the issuer.		String		6	
SS-301	<b>CUSIP</b>	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-302	<b>Modification Type</b>	For reperforming, modified fixed-rate and modified step-rate loans, the classification describing the type of modification.	B = Rate & Term C = Capitalization D = Deferred Amount F = Rate, Term & Deferred Amount O = Other R = Rate S = Rate & Deferred Amount T = Term U = Term & Deferred Amount	String		1	Effective beginning 9/21/2020
SS-303	<b>Aggregate Investor Loan UPB</b>	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-304	<b>Percentage Investor Loan UPB</b>	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-305	<b>Aggregate Loan Count</b>	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-306	<b>Percentage Loan Count</b>	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	
<b>Modification Information Stratification</b>							
<b>ID</b>	<b>Attribute Name</b>	<b>Attribute Definition</b>	<b>Codes / Enumerations</b>	<b>Data Type</b>	<b>Format</b>	<b>Max Length</b>	<b>Implementation Notes</b>
SS-307	<b>Record Type = 28</b>	Modification Information Stratification		String		2	Applicable for Freddie Mac modified securities only. Applicable only if security characteristics apply.
SS-308	<b>Prefix</b>	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-309	<b>Security Identifier</b>	The unique designation assigned to the security by the issuer.		String		6	
SS-310	<b>CUSIP</b>	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-311	<b>Modification Information</b>	For reperforming, modified fixed-rate and modified step-rate loans, the Total Capitalized Amounts and Deferred Unpaid Principal	Total Capitalized Amount Deferred Unpaid Principal Balance	Numeric	9.2	12	

		Balances of the loans in the security.					
SS-312	<b>Aggregate Investor Loan UPB</b>	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-313	<b>Percentage Investor Loan UPB</b>	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-314	<b>Aggregate Loan Count</b>	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-315	<b>Percentage Loan Count</b>	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

Number of Modifications Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-316	<b>Record Type = 29</b>	Number of Modifications Stratification		String		2	
SS-317	<b>Prefix</b>	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-318	<b>Security Identifier</b>	The unique designation assigned to the security by the issuer.		String		6	
SS-319	<b>CUSIP</b>	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-320	<b>Number of Modifications</b>	For reperforming, modified fixed-rate and modified step-rate loans, the number of times the loan has been modified.	1 2 >2	Numeric		2	
SS-321	<b>Aggregate Investor Loan UPB</b>	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-322	<b>Percentage Investor Loan UPB</b>	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-323	<b>Aggregate Loan Count</b>	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-324	<b>Percentage Loan Count</b>	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

Deferred Unpaid Principal Balance Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-325	<b>Record Type = 30</b>	Deferred Unpaid Principal Balance Stratification		String		2	Applicable for Freddie Mac modified securities only.

SS-326	<b>Prefix</b>	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-327	<b>Security Identifier</b>	The unique designation assigned to the security by the issuer.		String		6	
SS-328	<b>CUSIP</b>	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-329	<b>Deferred UPB Type</b>	For reperforming, modified fixed-rate and modified step-rate loans, denotes if the reported unpaid principal balance includes any deferred amount.	WithDefUPB = With Deferred UPB NoDefUPB = Without Deferred UPB 99 = Not Available	String		10	
SS-330	<b>Interest-Bearing UPB</b>	For reperforming, modified fixed-rate and modified step-rate loans, the aggregate interest bearing unpaid principal balance at the time of modification.		Numeric	14.2	17	
SS-331	<b>Deferred UPB</b>	For reperforming, modified fixed-rate and modified step-rate loans, the aggregate non-interest bearing amount at the time of modification. This amount does not contribute to MBS.		Numeric	14.2	17	
SS-332	<b>Aggregate Loan Count</b>	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-333	<b>Weighted Average Interest Rate</b>	For the stratified attribute, the weighted average interest rate of the loans in effect during the current reporting period.		Numeric	3.2	6	
SS-334	<b>Weighted Average Estimated LTV (ELTV)</b>	For the stratified attribute in reinstated, reperforming, modified fixed-rate and modified step-rate loans, the weighted average ratio obtained by dividing the outstanding balance of the mortgage loan by the estimated current value of the property obtained by the issuer, at the time of issuance.		Numeric		3	
SS-335	<b>Weighted Average Updated Credit Score</b>	For the stratified attribute in reinstated, reperforming, modified fixed-rate and modified step-rate loans, the weighted average most recently available standardized credit score provided at the time of issuance.		Numeric		4	

SS-336	<b>Weighted Average Debt to Income (DTI) Ratio</b>	For the stratified attribute in reinstated, reperforming, modified fixed-rate and modified step-rate loans, the weighted average ratio obtained by dividing the total monthly debt expense by the total monthly income of the borrower at the time the loan was originated or modified.		Numeric		3	
SS-337	<b>Average Mortgage Loan Amount</b>	For the stratified attribute in reinstated, reperforming, modified fixed-rate and modified step-rate loans, the simple average dollar amount of the loan as stated on the note at the time the loan was originated or modified.  <i>For reperforming, modified fixed-rate and modified step-rate loans, this value represents both the interest bearing and non-interest bearing amount.</i>		Numeric	9.2	12	
SS-338	<b>Property State 1</b>	The abbreviation denoting the location of the property securing the loan for the stratified attribute.  <i>Ranked #1 by Investor Loan UPB</i>	See Appendix A	String		2	
SS-339	<b>Aggregate Investor Loan UPB</b>	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security that are associated with Property State #1 (ranked by Investor Loan UPB).		Numeric	14.2	17	
SS-340	<b>Percentage Investor Loan UPB</b>	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security that are associated with Property State #1 (ranked by Investor Loan UPB).		Numeric	3.2	6	
SS-341	<b>Aggregate Loan Count</b>	For the stratified attribute, the total number of loans in the security that are associated with Property State #1 (ranked by Investor Loan UPB).		Numeric		9	
SS-342	<b>Percentage Loan Count</b>	For the stratified attribute, the percentage of loans in the security with Property State #1 (ranked by Investor Loan UPB).		Numeric	3.2	6	
SS-343	<b>Property State 2</b>	The abbreviation denoting the location of the property securing the loan for the stratified attribute.  <i>Ranked #2 by Investor Loan UPB</i>	See Appendix A	String		2	

SS-344	<b>Aggregate Investor Loan UPB</b>	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security that are associated with Property State #2 (ranked by Investor Loan UPB).		Numeric	14.2	17	
SS-345	<b>Percentage Investor Loan UPB</b>	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security that are associated with Property State #2 (ranked by Investor Loan UPB).		Numeric	3.2	6	
SS-346	<b>Aggregate Loan Count</b>	For the stratified attribute, the total number of loans in the security that are associated with Property State #2 (ranked by Investor Loan UPB).		Numeric		9	
SS-347	<b>Percentage Loan Count</b>	For the stratified attribute, the percentage of loans in the security with Property State #2 (ranked by Investor Loan UPB).		Numeric	3.2	6	
SS-348	<b>Property State 3</b>	The abbreviation denoting the location of the property securing the loan for the stratified attribute.  <i>Ranked #3 by Investor Loan UPB</i>	See Appendix A	String		2	
SS-349	<b>Aggregate Investor Loan UPB</b>	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security that are associated with Property State #3 (ranked by Investor Loan UPB).		Numeric	14.2	17	
SS-350	<b>Percentage Investor Loan UPB</b>	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security that are associated with Property State #3 (ranked by Investor Loan UPB).		Numeric	3.2	6	
SS-351	<b>Aggregate Loan Count</b>	For the stratified attribute, the total number of loans in the security that are associated with Property State #3 (ranked by Investor Loan UPB).		Numeric		9	
SS-352	<b>Percentage Loan Count</b>	For the stratified attribute, the percentage of loans in the security with Property State #3 (ranked by Investor Loan UPB).		Numeric	3.2	6	
<b>Estimated Loan-to-Value (ELTV) Not Available Stratification</b>							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-353	<b>Record Type = 31</b>	Estimated Loan-to-Value (ELTV) Not Available Stratification  <i>For non-reperforming, modified fixed-rate and modified step-rate loans, this value will be blank.</i>		String		2	Applicable only if security characteristics apply

SS-354	<b>Prefix</b>	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-355	<b>Security Identifier</b>	The unique designation assigned to the security by the issuer.		String		6	
SS-356	<b>CUSIP</b>	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-357	<b>Aggregate Investor Loan UPB</b>	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		String	14.2	17	
SS-358	<b>Percentage Investor Loan UPB</b>	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-359	<b>Aggregate Loan Count</b>	For the stratified attribute, the total number of loans in the security.		Numeric	3.2	6	
SS-360	<b>Percentage Loan Count</b>	For the stratified attribute, the percentage of loans in the security.		Numeric		9	

## Updated Credit Score Not Available Stratification

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-361	<b>Record Type = 32</b>	Updated Credit Score Not Available Stratification  <i>For non-reperforming, modified fixed-rate and modified step-rate loans, this value will be blank.</i>		String		2	Applicable only if security characteristics apply
SS-362	<b>Prefix</b>	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-363	<b>Security Identifier</b>	The unique designation assigned to the security by the issuer.		String		6	
SS-364	<b>CUSIP</b>	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-365	<b>Aggregate Investor Loan UPB</b>	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-366	<b>Percentage Investor Loan UPB</b>	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-367	<b>Aggregate Loan Count</b>	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-368	<b>Percentage Loan Count</b>	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

Number of Remaining Steps Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-369	<b>Record Type = 33</b>	Number of Remaining Steps Stratification		String		2	Applicable for Freddie Mac modified step-rate securities only.
SS-370	<b>Prefix</b>	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-371	<b>Security Identifier</b>	The unique designation assigned to the security by the issuer.		String		6	
SS-372	<b>CUSIP</b>	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-373	<b>Number of Remaining Steps</b>	For reperforming, modified step-rate loans, the number of upward interest rate adjustments remaining.		Numeric		2	
SS-374	<b>Aggregate Investor Loan UPB</b>	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-375	<b>Percentage Investor Loan UPB</b>	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-376	<b>Aggregate Loan Count</b>	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-377	<b>Percentage Loan Count</b>	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

Number of Steps - At Modification Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-378	<b>Record Type = 34</b>	Number of Steps - At Modification Stratification		String		2	Applicable for Freddie Mac modified step-rate securities only
SS-379	<b>Prefix</b>	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-380	<b>Security Identifier</b>	The unique designation assigned to the security by the issuer.		String		6	
SS-381	<b>CUSIP</b>	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-382	<b>Number of Steps - At Modification</b>	For reperforming, modified step-rate loans, the number of upward interest rate adjustments at the time of modification.		Numeric		2	

SS-383	<b>Aggregate Investor Loan UPB</b>	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-384	<b>Percentage Investor Loan UPB</b>	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-385	<b>Aggregate Loan Count</b>	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-386	<b>Percentage Loan Count</b>	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

Next Step Rate Adjustment Date Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-387	<b>Record Type = 35</b>	Next Step Rate Adjustment Date Stratification		String		2	Applicable for Freddie Mac modified step-rate securities only
SS-388	<b>Prefix</b>	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-389	<b>Security Identifier</b>	The unique designation assigned to the security by the issuer.		String		6	
SS-390	<b>CUSIP</b>	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-391	<b>Next Step Rate Adjustment Date</b>	For repricing, modified step-rate loans, the month and year that the interest rate is scheduled to increase.		Date	MMCCYY	6	
SS-392	<b>Projected WA Interest Rate</b>	For repricing, modified fixed-rate and modified step-rate loans, the projected weighted average of the expected interest rates in effect on the associated adjustment date, not accounting for prepayments.		Numeric	2.3	6	
SS-393	<b>Projected WA Net Interest Rate</b>	For repricing, modified fixed-rate and modified step-rate loans, the projected weighted average of the expected interest rates in effect on the associated adjustment date, not accounting for prepayments less servicing fees and guarantor fees.		Numeric	2.3	6	
SS-394	<b>Aggregate Investor Loan UPB</b>	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-395	<b>Percentage Investor Loan UPB</b>	For the stratified attribute, the percentage of the		Numeric	3.2	6	



Next Step Rate Adjustment Date Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
		Investor Loan UPB for the loans in the security.					
SS-396	<b>Aggregate Loan Count</b>	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-397	<b>Percentage Loan Count</b>	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

Origination Loan-To-Value (LTV) Not Available Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-398	<b>Record Type = 36</b>	Origination Loan-To-Value (LTV) Not Available Stratification  <i>For non- rep performing, modified fixed-rate and modified step-rate loans, this value will be blank.</i>		String		2	Applicable only if security characteristics apply.
SS-399	<b>Prefix</b>	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-400	<b>Security Identifier</b>	The unique designation assigned to the security by the issuer.		String		6	
SS-401	<b>CUSIP</b>	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-402	<b>Aggregate Investor Loan UPB</b>	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-403	<b>Percentage Investor Loan UPB</b>	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-404	<b>Aggregate Loan Count</b>	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-405	<b>Percentage Loan Count</b>	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

Origination Combined Loan-To-Value (CLTV) Not Available Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-406	<b>Record Type = 37</b>	Origination Combined Loan-To-Value (CLTV) Not Available Stratification  <i>For non- rep performing, modified fixed-rate and</i>		String		2	Applicable only if security characteristics apply

		<i>modified step-rate loans, this value will be blank.</i>					
SS-407	<b>Prefix</b>	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-408	<b>Security Identifier</b>	The unique designation assigned to the security by the issuer.		String		6	
SS-409	<b>CUSIP</b>	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-410	<b>Aggregate Investor Loan UPB</b>	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-411	<b>Percentage Investor Loan UPB</b>	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-412	<b>Aggregate Loan Count</b>	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-413	<b>Percentage Loan Count</b>	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

**Origination Debt-To-Income (DTI) Not Available Stratification**

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-414	<b>Record Type = 38</b>	Origination Debt-To-Income (DTI) Not Available Stratification  <i>For non-reperforming, modified fixed-rate and modified step-rate loans, this value will be blank.</i>		String		2	Applicable only if security characteristics apply
SS-415	<b>Prefix</b>	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-416	<b>Security Identifier</b>	The unique designation assigned to the security by the issuer.		String		6	
SS-417	<b>CUSIP</b>	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-418	<b>Aggregate Investor Loan UPB</b>	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-419	<b>Percentage Investor Loan UPB</b>	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-420	<b>Aggregate Loan Count</b>	For the stratified attribute, the total number of loans in the security.		Numeric		9	

SS-421	<b>Percentage Loan Count</b>	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	
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**Origination Borrower Credit Score Not Available Stratification**

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-422	<b>Record Type = 39</b>	Origination Borrower Credit Score Not Available Stratification  <i>For non-reperforming, modified fixed-rate and modified step-rate loans, this value will be blank.</i>		String		2	Applicable only if security characteristics apply
SS-423	<b>Prefix</b>	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-424	<b>Security Identifier</b>	The unique designation assigned to the security by the issuer.		String		6	
SS-425	<b>CUSIP</b>	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-426	<b>Aggregate Investor Loan UPB</b>	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-427	<b>Percentage Investor Loan UPB</b>	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-428	<b>Aggregate Loan Count</b>	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-429	<b>Percentage Loan Count</b>	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

**Origination Loan Purpose Stratification**

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-430	<b>Record Type = 40</b>	Origination Loan Purpose Stratification		String		2	Applicable only if security characteristics apply
SS-431	<b>Prefix</b>	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-432	<b>Security Identifier</b>	The unique designation assigned to the security by the issuer.		String		6	
SS-433	<b>CUSIP</b>	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	

SS-434	<b>Origination Loan Purpose Stratification</b>	For reperforming, modified fixed-rate and modified step-rate loans, the classification of the loan as either a purchase money mortgage or a refinance mortgage at the time the loan was originated.	C = Refinance - Cash Out N = Refinance - No Cash Out R = Refinance - Not Specified P = Purchase M = Modified - Loss Mitigation 9 = Not Available	String		1	
SS-435	<b>Aggregate Investor Loan UPB</b>	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-436	<b>Percentage Investor Loan UPB</b>	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-437	<b>Aggregate Loan Count</b>	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-438	<b>Percentage Loan Count</b>	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	
<b>Origination Occupancy Status Stratification</b>							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-439	<b>Record Type = 41</b>	Origination Occupancy Status Stratification		String		2	Applicable only if security characteristics apply
SS-440	<b>Prefix</b>	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-441	<b>Security Identifier</b>	The unique designation assigned to the security by the issuer.		String		6	
SS-442	<b>CUSIP</b>	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-443	<b>Origination Occupancy Status</b>	For reperforming, modified fixed-rate and modified step rate loans, 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	String		1	
SS-444	<b>Aggregate Investor Loan UPB</b>	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-445	<b>Percentage Investor Loan UPB</b>	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-446	<b>Aggregate Loan Count</b>	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-447	<b>Percentage Loan Count</b>	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	
<b>Borrower Payment History Stratification</b>							

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-448	<b>Record Type = 42</b>	Borrower Payment History Stratification		String		2	Applicable at issuance for Freddie Mac reinstated, modified fixed-rate and modified step-rate securities  Applicable to Level 1 securities only
SS-449	<b>Prefix</b>	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-450	<b>Security Identifier</b>	The unique designation assigned to the security by the issuer.		String		6	
SS-451	<b>CUSIP</b>	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-452	<b>Days Delinquent</b>	For reinstated, reperforming, modified fixed-rate and modified step-rate loans, the number of days for which a mortgage loan was reported delinquent.  <i>This will contain 36 months of history for modified fixed-rate and modified step rate loans and 12 months for reinstated loans.</i>	0 = Current 1 = 30-59 2 = 60-89 3 = 90-119 4 = 120+	String		1	
SS-453	<b>Borrower Payment Date</b>	The month and year that the borrower was scheduled to remit payment.		Date	MMCCYY	6	
SS-454	<b>Aggregate Investor Loan UPB</b>	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-455	<b>Percentage Investor Loan UPB</b>	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-456	<b>Aggregate Loan Count</b>	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-457	<b>Percentage Loan Count</b>	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

Collateral List							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-458	<b>Record Type = 43</b>	Collateral List		String		2	Applicable at issuance for Single Class securitizations
SS-459	<b>Prefix</b>	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	

Collateral List							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-460	<b>Security Identifier</b>	The unique designation assigned to the security by the issuer.		String		6	
SS-461	<b>CUSIP</b>	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-462	<b>Collateral Prefix</b>	For each security that directly underlies the securitization, the designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-463	<b>Collateral Security Identifier</b>	For each security that directly underlies the securitization, the unique designation assigned to the security by the issuer.		String		6	
SS-464	<b>Collateral CUSIP</b>	For each security that directly underlies the securitization, the unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-465	<b>Collateral Current WA Net Interest Rate</b>	For each security that directly underlies the securitization, the weighted average interest rate of the loans in effect during the current reporting period less servicing fees and guarantor fees.		Numeric	2.3	6	
SS-466	<b>Collateral Issue Date</b>	For each security that directly underlies the securitization, the date on which the security was issued.		Date	MMDDCCYY	8	
SS-467	<b>Collateral Issuer</b>	The issuer for each security that directly underlies the securitization.		String		3	
SS-468	<b>Collateral Maturity Date</b>	The month and year in which the final payment on the underlying security is scheduled to be made at the time the underlying security was issued.		Date	MMCCYY	6	
SS-469	<b>Collateral Issuance Investor Security UPB</b>	For each security that directly underlies the securitization, the unpaid principal balance of the loans as they contribute to the balance of the security.		Numeric	12.2	15	

Collateral List							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-470	<b>Collateral Issuance Contributing Investor Security UPB</b>	For each security that directly underlies the securitization, the pro-rata share of the Investor Security UPB - Issuance amount		Numeric	12.2	15	
SS-471	<b>Collateral Current Contributing Investor Security UPB</b>	For each security that directly underlies the securitization, the pro-rata share of the Investor Security UPB - Current amount.		Numeric	12.2	15	
SS-472	<b>Collateral WA Interest Rate at Settlement</b>	For each security that directly underlies the securitization, the weighted average interest rate at the time of securitization.		Numeric	2.3	6	
SS-473	<b>Collateral WA Remaining Months to Maturity at Settlement</b>	For each security that directly underlies the securitization, the weighted average number of scheduled monthly payments that will reduce the Current Investor Loan UPB to zero at the time of securitization.		Numeric		3	
SS-474	<b>Collateral WA Loan Age at Settlement</b>	For each security that directly underlies the securitization, the weighted average number of scheduled payments from the time the loan was originated or modified up to and including the current reporting period at the time of securitization.		Numeric		3	
SS-475	<b>Collateral Trust Identifier</b>	An identifier assigned to the trust when established into a multiclass securitization.		String		50	
SS-476	<b>Collateral Class Identifier</b>	An identifier assigned to the class when established into a multiclass securitization.		String		4	
SS-477	<b>Group Identifier</b>	An identifier assigned to the group when established into a multiclass securitization.		String		5	

Property Valuation Method Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-478	<b>Record Type = 44</b>	Property Valuation Method Stratification		String		2	Disclosure will be effective for loans backing pools issued as June 1, 2017. This disclosure will first appear with March 2020 issuances.
SS-479	<b>Prefix</b>	The designation assigned by the issuer denoting the		String		3	

		type of the loans and the security.					
SS-480	<b>Security Identifier</b>	The unique designation assigned to the security by the issuer.		String		6	
SS-481	<b>CUSIP</b>	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-482	<b>Property Valuation Method</b>	Indicates the method by which the value of the subject property was obtained.	A = Appraisal W = Appraisal Waiver P = Appraisal Waiver plus Onsite Property Data Collection - Value C = Appraisal Waiver plus Onsite Property Data Collection – Condition R = GSE Targeted Refinance Programs O = Other 7 = Not Applicable 9 = Not Available	String		1	Please reference the loan-level file specification for enumeration definitions (L-107).  “Appraisal Waiver plus Property Data Collection – Condition” (C) is effective beginning June 20, 2023.  Prior to Sept 2023, “P” represents “Onsite Property Data Collection”. Effective Sept 2023, “P” represents “Appraisal Waiver plus Property Data Collection – Value”.
SS-483	<b>Aggregate Investor Loan UPB</b>	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-484	<b>Percentage Investor Loan UPB</b>	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-485	<b>Aggregate Loan Count</b>	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-486	<b>Percentage Loan Count</b>	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

Borrower Assistance Plan Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-487	Record Type = 45	Borrower Assistance Plan Stratification		String		2	Applicable for monthly disclosure only
SS-488	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-489	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-490	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-491	Borrower Assistance Plan	The type of assistance plan that the borrower is enrolled in that provides temporary mortgage	F = Forbearance Plan R = Repayment Plan T = Trial Period Plan	String		1	The data in this stratification will be published on a one-month delay due to the timing of



		<p>payment relief or an opportunity to cure a mortgage delinquency over a defined period.</p> <p><i>Loans that are in review for a modification, repayment plan or payment deferral offer will be included as part of the "Forbearance" disclosure until the borrower accepts, declines or is determined to be ineligible for a workout plan.</i></p>	<p>O = Other Workout Plan N = No Workout Plan 7 = Not Applicable 9 = Not Available</p>				<p>our servicing reporting cycle. For example, the values in this stratification published in July 2020 correspond to the delinquency status in the Days Delinquent Stratification published in June 2020.</p> <p>For non-delinquent loans without a borrower assistance plan reported will be disclosed as "7-Not Applicable" while delinquent loans without a borrower assistance plan reported will be disclosed as "N-No Workout Plan".</p>
SS-492	Aggregate Investor Loan UPB	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-493	Percentage Investor Loan UPB	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-494	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-495	Percentage Loan Count	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

Alternative Delinquency Resolution Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-496	<b>Record Type = 46</b>	Alternative Delinquency Resolution Stratification		String		2	Applicable for monthly disclosure only. Effective beginning with the December 2020 factor date.
SS-497	<b>Prefix</b>	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-498	<b>Security Identifier</b>	The unique designation assigned to the security by the issuer.		String		6	
SS-499	<b>CUSIP</b>	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-500	<b>Alternative Delinquency Resolution</b>	Loss mitigation solution that resolves delinquencies and help homeowners remain in their homes in accordance with the servicer's contractual obligation, while allowing the loan to remain in the security.	<p>P = Payment Deferral C = COVID-19 Payment Deferral D = Disaster Payment Deferral M = Multiple O = Other 7 = Not Applicable 9 = Not Available</p>	String		1	<p>Please reference the loan-level file specification for enumeration definitions (L-108).</p> <p>Loans that have completed multiple ADR plans will be disclosed as "Multiple" at the pool level.</p>
SS-501	<b>Aggregate Investor Loan UPB</b>	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-502	<b>Percentage Investor Loan UPB</b>	For the stratified attribute, the percentage of the		Numeric	3.2	6	

		Investor Loan UPB for the loans in the security.					
SS-503	<b>Aggregate Loan Count</b>	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-504	<b>Percentage Loan Count</b>	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	
SS-505	<b>Total Deferral Amount</b>	The total non-interest-bearing deferral amount related to one or more Alternative Delinquency Resolutions.		Numeric	9.2	12	

Number of Alternative Delinquency Resolutions Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-506	<b>Record Type = 47</b>	Number of Alternative Delinquency Resolutions Stratification		String		2	Applicable for monthly disclosure only. Effective beginning with the December 2020 factor date.
SS-507	<b>Prefix</b>	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-508	<b>Security Identifier</b>	The unique designation assigned to the security by the issuer.		String		6	
SS-509	<b>CUSIP</b>	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-510	<b>Number of Alternative Delinquency Resolutions</b>	The total number of Alternative Delinquency Resolutions as reported by the servicer for a specific loan.	01 02 03 04 05 >5	String		2	May not represent 100% of the pool
SS-511	<b>Aggregate Investor Loan UPB</b>	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-512	<b>Percentage Investor Loan UPB</b>	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-513	<b>Aggregate Loan Count</b>	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-514	<b>Percentage Loan Count</b>	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	
SS-515	<b>Total Deferral Amount</b>	The total non-interest-bearing deferral amount related to one or more Alternative Delinquency Resolutions. <i>For modified loans, this may include additional non-interest-bearing deferral amounts related to a prior modification.</i>		Numeric	9.2	12	

Borrower Assistance Plan History Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-516	Record Type = 48	Borrower Assistance Plan History Stratification		String		2	Applicable for Freddie Mac issuance disclosure only.

							Effective as of 2/22/2021 Applicable to Level 1 securities only
SS-517	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-518	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-519	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-520	Borrower Assistance Plan History	For a reperforming or modified loan in a newly issued security, the type of borrower assistance plan that the borrower was enrolled in at any time during the 36 months prior to issuance of such security.  <i>Loans that are in review for a modification, repayment plan or payment deferral offer will be included as part of the "Forbearance" disclosure until the borrower accepts, declines or is determined to be ineligible for a workout plan.</i>	F = Forbearance Plan R = Repayment Plan T = Trial Period Plan O = Other Workout Plan N = No Workout Plan 7 = Not Applicable 9 = Not Available	String		1	
SS-521	Borrower Payment Date	The month and year that the borrower was scheduled to remit payment.		Date	MMCCYY	6	
SS-522	Aggregate Investor Loan UPB	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-523	Percentage Investor Loan UPB	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-524	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-525	Percentage Loan Count	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

Special Eligibility Program Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-526	Record Type = 49	Special Eligibility Program Stratification		String		2	Populated for issuance disclosure beginning 8/16/2021 (if applicable) and for monthly disclosure beginning 9/7/2021.
SS-527	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-528	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	

SS-529	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-530	Special Eligibility Program	A mortgage program with expanded eligibility criteria designed to increase and maintain home ownership.	H = Home Possible / HomeReady F = HFA Advantage / HFA Preferred R = Refi Possible / RefiNow O = Other 7 = Not Applicable 9 = Not Available	String		1	
SS-531	Aggregate Investor Loan UPB	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-532	Percentage Investor Loan UPB	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-533	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-534	Percentage Loan Count	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

Interest Rate Buydown Type Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-535	Record Type = 50	Interest Rate Buydown Type		String		2	Disclosure is effective beginning with pools issued as of January 1, 2022.
SS-536	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-537	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-538	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-539	Interest Rate Buydown Type	<p>An arrangement whereby a party deposits funds to an account which is used to temporarily reduce a borrower's monthly payment through a temporary reduction in the interest rate.</p> <ul style="list-style-type: none"> <li>• Temporary: An Interest Rate Buydown in which the interest rate is bought down by less than or equal to 2% and for less than or equal to 24 months. Fannie Mae's product is known as Moderate.</li> <li>• Extended: An Interest Rate Buydown in which the interest rate is bought down by greater than 2% or for greater than 24 months. Fannie Mae's</li> </ul>	MT = Moderate / Temporary SE = Significant / Extended O = Other 7 = Not Applicable 9 = Not Available	String		2	<p>Per Freddie Mac's Selling Guide, the maximum interest rate reduction cannot exceed 3%, buydown period cannot exceed 3 years, and the interest rate increase cannot exceed 1% per year.</p> <p>Additionally, the Temporary Buydown described in this disclosure is the same as a Limited Buydown in the Freddie Mac Seller/Service Guide.</p>

		product is known as Significant. • Other: Any Interest Rate Buydown type not provided within the other enumerations. • Not Applicable: Interest Rate Buydown type is not applicable to the related mortgage loan. • Not Available: Interest Rate Buydown type is not available for disclosure.					
SS-540	Aggregate Investor Loan UPB	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-541	Percentage Investor Loan UPB	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-542	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-543	Percentage Loan Count	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

Green Program Criteria Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-544	Record Type = 51	Green Program Criteria		String		2	Effective beginning with March 2024 pools. This stratification is only provided for pools where Green Indicator = Y.
SS-545	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-546	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-547	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-548	Green Program Criteria	The share of loans secured by properties with eligible energy efficiency program(s), including Green Building Certifications, Energy Rating Indices, and Renewable Energy sources	G = Green Building Certification E = Energy Rating Index R = Renewable Energy W = Water Certification M = Multiple O = Other	String		1	Loans shall be categorized as Multiple if it qualifies as Green in at least 2 Green Programs Criteria's (i.e., Energy Rating Index and Renewable Energy).
SS-549	Aggregate Investor Loan UPB	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-550	Percentage Investor Loan UPB	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-551	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	

SS-552	Percentage Loan Count	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	
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Green Building Certification Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-553	Record Type = 52	Green Building Certification		String		2	Effective beginning with March 2024 pools. This stratification is only provided for pools where Green Indicator = Y.
SS-554	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-555	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-556	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-557	Green Building Certification	The share of loans secured by properties certified to eligible green building certifications.	E = EnergyStar D = DOE Zero Energy Ready Home G = National Green Building Standard N = NEEM O = Other	String		1	
SS-558	Aggregate Investor Loan UPB	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-559	Percentage Investor Loan UPB	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-560	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-561	Percentage Loan Count	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

Energy Rating Index Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-562	Record Type = 53	Energy Rating Index		String		2	Effective beginning with March 2024 pools. This stratification is only provided for pools where Green Indicator = Y.
SS-563	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-564	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	

SS-565	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-566	Energy Rating Index	The share of loans secured by properties scored using eligible energy rating indices.	H = Home Energy Rating Score O = Other	String		1	
SS-567	Aggregate Investor Loan UPB	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-568	Percentage Investor Loan UPB	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-569	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-570	Percentage Loan Count	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

Renewable Energy Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-571	Record Type = 54	Renewable Energy		String		2	Effective beginning with March 2024 pools. This stratification is only provided for pools where Green Indicator = Y..
SS-572	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-573	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-574	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-575	Renewable Energy	The share of loans secured by properties with renewable energy sources.	S = Solar G = Geothermal O = Other	String		1	
SS-576	Aggregate Investor Loan UPB	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-577	Percentage Investor Loan UPB	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-578	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-579	Percentage Loan Count	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

Water Certification Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-580	Record Type = 55	Water Certification		String		2	Effective beginning with December 2024 pools. This stratification is only provided

							for pools where Green Indicator = Y.
SS-581	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-582	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-583	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-584	Water Certification	The share of loans secured by properties with eligible water certifications.	W = WaterSense O = Other	String		1	
SS-585	Aggregate Investor Loan UPB	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-586	Percentage Investor Loan UPB	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-587	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-588	Percentage Loan Count	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	



# MISSION INDEX CRITERIA ATTRIBUTION (MICA) Version 1.0

The Mission Index Criteria Attribution (MICA) disclosure supplement provides impact investors with enhanced insights into the estimated representation of specific populations of Mission borrowers in their portfolios. The MICA disclosure supplement provides cohort-level information about Freddie Mac MBS pools issued beginning January 2010. Pools issued between January 2010 and May 2024 were scored under the original Mission Index version 1.0. With this supplemental disclosure, investors can estimate how common each Mission criteria is in issued securities by leveraging the cohort level MICA disclosure based on issuance quarter, prefix, specified story, and MDS bucket.

MICA V1.0 Disclosure Supplement							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
MCD-01	Quarter	The year and quarter in which the security was issued.		Date	YYYY-Q#	7	
MCD-02	Prefix	The designation assigned by the issuer denoting the type of mortgage loan and the security.		String		3	
MCD-03	Specified Story	The criteria that the MBS must meet at issuance.	FRE_MDS 85K 110K 125K 150K 175K 200K 225K 250K 275K 300K NY TX FL LTV>=95 INV FICO< 700 GREEN NONSPEC ALL	String		8	Specified Stories are securities for which the security or all of the underlying mortgage loans meet one of the following criteria in the following waterfall order:  * FRE_MDS = MBS with Mission Density Score >= 2.00 auctioned by Freddie Mac * 85K = Mortgage Loan Amount for all loans <= \$85k * 110K = Mortgage Loan Amount for all loans <= \$110k * 125K = Mortgage Loan Amount for all loans <= \$125k * 150K = Mortgage Loan Amount for all loans <= \$150k * 175K = Mortgage Loan Amount for all loans <= \$175k * 200K = Mortgage Loan Amount for all loans <= \$200k and MBS Issue Date >= 01/01/2015 * 225K = Mortgage Loan Amount for all loans <= \$225k and MBS Issue Date >= 01/01/2019 * 250K = Mortgage Loan Amount for all loans <= \$250k and MBS Issue Date >= 01/01/2020 * 275K = Mortgage Loan Amount for all loans <= \$275k and MBS Issue Date >= 01/01/2023 * 300K = Mortgage Loan Amount for all loans <= \$300k and MBS Issue Date >= 01/01/2024 * NY = Property State for all loans = NY * TX = Property State for all loans = TX * FL = Property State for all loans = FL * LTV>=95 = Loan-to-Value for all loans >= 95% * INV = Occupancy Status for all loans = Investment Property * FICO< 700 = Borrower Credit Score for all loans < 700 * GREEN = MBS with a

							<p>Green Indicator = Yes</p> <p>* NONSPEC = Any story not designated above</p> <p>* ALL = All MBS (Specified Story and non-Specified Story)</p>
MCD-04	Cohort Mission Density Score Minimum	The minimum Mission Density Score (MDS) for the given cohort.		String	1.2	4	<p>Each cohort is defined by a MDS range, bounded by the Minimum MDS and the Maximum MDS. The Minimum MDS represents the floor of the MDS range, with the score being inclusive in the cohort. The Maximum MDS represents the cap of the MDS range, with the score being exclusive of the cohort. For example, securities within a cohort with a Minimum MDS of 2.00 and a Maximum MDS of 2.25 may have MDS of 2.00 - 2.24.</p> <p>A cohort with a Minimum MDS of 7.75 and a Maximum MDS of 8.00 encompasses securities with MDS of 7.77 (Not Applicable).</p> <p>A cohort with the value of ALL for both the Minimum and the Maximum MDS encompasses every security within the cohort regardless of MDS.</p> <p>Due to privacy concerns, a disclosed cohort must contain a minimum of five pools.</p>
MCD-05	Cohort Mission Density Score Maximum	The maximum Mission Density Score (MDS) for the given cohort.		String	1.2	4	<p>Each cohort is defined by a MDS range, bounded by the Minimum MDS and the Maximum MDS. The Minimum MDS represents the floor of the MDS range, with the score being inclusive in the cohort. The Maximum MDS represents the cap of the MDS range, with the score being exclusive of the cohort. For example, securities within a cohort with a Minimum MDS of 2.00 and a Maximum MDS of 2.25 may have MDS of 2.00 - 2.24.</p> <p>A cohort with a Minimum MDS of 7.75 and a Maximum MDS of 8.00 encompasses securities with MDS of 7.77 (Not Applicable).</p> <p>A cohort with the value of ALL for both the Minimum and the Maximum MDS encompasses every security within the cohort regardless of MDS.</p> <p>Due to privacy concerns, a disclosed cohort must contain a minimum of five pools.</p>
MCD-06	Cohort Mission Density Score	A score representing the average number of Mission Dimensions for which each		Numeric	1.2	4	<p>The maximum score will be 2.50 to address privacy concerns in cases where all three Mission Dimensions are</p>

		mortgage loan qualifies for the given cohort.					met.  Due to privacy concerns, a disclosed cohort must contain a minimum of five pools.
MCD-07	Cohort Mission Criteria Share	The percentage of mortgage loans within the cohort that satisfy at least one Mission Dimension.		Numeric	3.2	6	Due to privacy concerns, a disclosed cohort must contain a minimum of five pools.
MCD-08	Low Income Borrower Share	The percentage of Mission Loans within the cohort where the borrower qualifies as a low income borrower. A Mission Loan is a loan with a Mission Score equal to or greater than 1.		Numeric	3.2	6	
MCD-09	First Time Homebuyer Share	The percentage of Mission Loans within the cohort where the borrower qualifies as a first-time homebuyer. A Mission Loan is a loan with a Mission Score equal to or greater than 1.		Numeric	3.2	6	
MCD-10	Low Income Area Share	The percentage of Mission Loans within the cohort where the related mortgaged property is located in a low income area. A Mission Loan is a loan with a Mission Score equal to or greater than 1.		Numeric	3.2	6	
MCD-11	Minority Tract Share	The percentage of Mission Loans within the cohort where the related mortgaged property is located in a minority tract area. A Mission Loan is a loan with a Mission Score equal to or greater than 1.		Numeric	3.2	6	
MCD-12	Manufactured Housing Share	The percentage of Mission Loans within the cohort that finance manufactured housing. A Mission Loan is a loan with a Mission Score equal to or greater than 1.		Numeric	3.2	6	
MCD-13	High Needs Rural Share	The percentage of Mission Loans within the cohort where the related mortgaged property is located in a high needs rural area. A Mission Loan is a loan with a Mission Score equal to or greater than 1.		Numeric	3.2	6	
MCD-14	Designated Disaster Area Share	The percentage of Mission Loans within the cohort where the related mortgaged property is located in a designated disaster area. A Mission Loan is a loan with a Mission Score equal to or greater than 1.		Numeric	3.2	6	

MICA V1.0 CUSIP Mapping							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
MCM-01	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
MCM-02	Issue Date	The date on which the security was issued.		Date	MM/DD/YY YY	10	The file only includes securities issued in January 2010 through and including May 2024.
MCM-03	Issuance Investor Security UPB	The aggregate unpaid principal balance of the mortgage loans as they contribute to the balance of the security at the time the security was issued.		Numeric	14.2	17	
MCM-04	Loan Count	The total number of mortgage loans in the security.		Numeric		9	This represents the at-issuance mortgage loan count.
MCM-05	Quarter	The year and quarter in which the security was issued.		Date	YYYY-Q#	7	For MICA v1.0 disclosure only, 55-day Mirror securities will match the Security Issuance Quarter for the associated 45-day security.
MCM-06	Prefix	The designation assigned by the issuer denoting the type of mortgage loans and the security.		String		3	For MICA v1.0 disclosure only, 45-day securities will leverage the Prefix for the associated 55-day Mirror security.
MCM-07	Specified Story	The criteria that the MBS must meet at issuance.	FRE_MDS 85K 110K 125K 150K 175K 200K 225K 250K 275K 300K NY TX FL LTV>=95 INV FICO< 700 GREEN NONSPEC ALL	String		8	Specified Stories are securities for which the security or all of the underlying mortgage loans meet one of the following criteria in the following waterfall order:  * FRE_MDS = MBS with Mission Density Score >= 2.00 auctioned by Freddie Mac * 85K = Mortgage Loan Amount for all loans <= \$85k * 110K = Mortgage Loan Amount for all loans <= \$110k * 125K = Mortgage Loan Amount for all loans <= \$125k * 150K = Mortgage Loan Amount for all loans <= \$150k * 175K = Mortgage Loan Amount for all loans <= \$175k * 200K = Mortgage Loan Amount for all loans <= \$200k and MBS Issue Date >= 01/01/2015 * 225K = Mortgage Loan Amount for all loans <= \$225k and MBS Issue Date >= 01/01/2019 * 250K = Mortgage Loan Amount for all loans <= \$250k and MBS Issue Date >= 01/01/2020 * 275K = Mortgage Loan Amount for all loans <= \$275k and MBS Issue Date >= 01/01/2023 * 300K = Mortgage Loan Amount for all loans <= \$300k and MBS Issue Date >= 01/01/2024 * NY = Property State for all

							loans = NY * TX = Property State for all loans = TX * FL = Property State for all loans = FL * LTV>=95 = Loan-to-Value for all loans >= 95% * INV = Occupancy Status for all loans = Investment Property * FICO< 700 = Borrower Credit Score for all loans < 700 * GREEN = MBS with a Green Indicator = Yes * NONSPEC = Any story not designated above * ALL = All MBS (Specified Story and non-Specified Story)
MCM-08	Mission Density Score	A score representing the number of Mission Dimensions for which each mortgage loan qualifies.  There are three possible dimensions. The first Social Dimension indicates if a borrower(s) meets the requirements of a "Low-Income Borrower." The second Social Dimension indicates if a borrower(s) meets the requirements of one or both of a "Minority Borrower," or a "First-Time Homebuyer." The third Social Dimension indicates if the mortgage loan meets the requirements of a "Low-Income Area," "Minority Tract," "High-Needs Rural," "Designated Disaster Area," or "Manufactured Housing" mortgage loan.		Numeric	1.2	4	The maximum score will be 2.50 to address privacy concerns in cases where all three Mission Dimensions are met.  The score reflects the simple average of the number of Mission Dimensions for which each mortgage loan qualifies.  The Mission Density Score (MDS) will be unscored and defaulted to 7.77 (Not Applicable) for a security if the at-issuance non-second home loan count is less than 10.
MCM-09	Mission Criteria Share	The percentage of mortgage loans in the security that satisfy at least one Mission Dimension.  There are three possible dimensions. The first Social Dimension indicates if a borrower(s) meets the requirements of a "Low-Income Borrower." The second Social Dimension indicates if a borrower(s) meets the requirements of one or both of a "Minority Borrower," or a "First-Time Homebuyer." The third Social Dimension indicates if the mortgage loan meets the requirements of a "Low-Income Area," "Minority Tract," "High-Needs Rural," "Designated Disaster Area," or "Manufactured Housing" mortgage loan.		Numeric	3.2	6	The Mission Criteria Share (MCS) will be unscored and defaulted to 777.77 (Not Applicable) for a security if the at-issuance non-second home loan count is less than 10.

MCM-10	Actual Prefix	The designation assigned by the issuer denoting the type of mortgage loans and the security.		String		3	For MICA v1.0 disclosure only, this is the 45-day Prefix disclosed in the standard disclosure files.
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# MISSION INDEX CRITERIA ATTRIBUTION (MICA) Version 1.1



The Mission Index Criteria Attribution (MICA) disclosure supplement provides impact investors with enhanced insights into the estimated representation of specific populations of Mission borrowers in their portfolios. The MICA disclosure supplement provides cohort-level information about Freddie Mac MBS pools issued beginning January 2010. Pools issued between beginning June 2024 were scored under Mission Index version 1.1. With this supplemental disclosure, investors can estimate how common each Mission criteria is in issued securities by leveraging the cohort level MICA disclosure based on issuance quarter, prefix, specified story, and MDS bucket.

MICA V1.1 Disclosure Supplement							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
MCD1-01	Quarter	The year and quarter in which the security was issued.		Date	YYYY-Q#	7	
MCD1-02	Prefix	The designation assigned by the issuer denoting the type of mortgage loan and the security.		String		3	
MCD1-03	Specified Story	The criteria that the MBS must meet at issuance.	85K 110K 125K 150K 175K 200K 225K 250K 275K 300K NY TX FL LTV>=95 INV FICO<700 Social Green NONSPEC ALL	String		8	Specified Stories are securities for which the security or all of the underlying mortgage loans meet one of the following criteria in the following waterfall order:  * 85K = Mortgage Loan Amount for all loans <= \$85k * 110K = Mortgage Loan Amount for all loans <= \$110k * 125K = Mortgage Loan Amount for all loans <= \$125k * 150K = Mortgage Loan Amount for all loans <= \$150k * 175K = Mortgage Loan Amount for all loans <= \$175k * 200K = Mortgage Loan Amount for all loans <= \$200k and MBS Issue Date >= 01/01/2015 * 225K = Mortgage Loan Amount for all loans <= \$225k and MBS Issue Date >= 01/01/2019 * 250K = Mortgage Loan Amount for all loans <= \$250k and MBS Issue Date >= 01/01/2020 * 275K = Mortgage Loan Amount for all loans <= \$275k and MBS Issue Date >= 01/01/2023 * 300K = Mortgage Loan Amount for all loans <= \$300k and MBS Issue Date >= 01/01/2024 * NY = Property State for all loans = NY * TX = Property State for all loans = TX * FL = Property State for all loans = FL * LTV>=95 = Loan-to-Value for all loans >= 95% * INV = Occupancy Status for all loans = Investment Property * FICO<700 = Borrower Credit Score for all loans < 700 * Social = MBS with a Social Indicator = Yes * Green = MBS with a Green Indicator = Yes * NONSPEC = Any story not

							designated above * ALL = All MBS (Specified Story and non-Specified Story)
MCD1-04	Cohort Mission Density Score Minimum	The minimum Mission Density Score (MDS) for the given cohort.		String	1.2	4	<p>Each cohort is defined by a MDS range, bounded by the Minimum MDS and the Maximum MDS. The Minimum MDS represents the floor of the MDS range, with the score being inclusive in the cohort. The Maximum MDS represents the cap of the MDS range, with the score being exclusive of the cohort. For example, securities within a cohort with a Minimum MDS of 2.00 and a Maximum MDS of 2.25 may have MDS of 2.00 - 2.24.</p> <p>A cohort with a Minimum MDS of 7.75 and a Maximum MDS of 8.00 encompasses securities with MDS of 7.77 (Not Applicable).</p> <p>A cohort with the value of ALL for both the Minimum and the Maximum MDS encompasses every security within the cohort regardless of MDS.</p> <p>Due to privacy concerns, a disclosed cohort must contain a minimum of five pools.</p>
MCD1-05	Cohort Mission Density Score Maximum	The maximum Mission Density Score (MDS) for the given cohort.		String	1.2	4	<p>Each cohort is defined by a MDS range, bounded by the Minimum MDS and the Maximum MDS. The Minimum MDS represents the floor of the MDS range, with the score being inclusive in the cohort. The Maximum MDS represents the cap of the MDS range, with the score being exclusive of the cohort. For example, securities within a cohort with a Minimum MDS of 2.00 and a Maximum MDS of 2.25 may have MDS of 2.00 - 2.24.</p> <p>A cohort with a Minimum MDS of 7.75 and a Maximum MDS of 8.00 encompasses securities with MDS of 7.77 (Not Applicable).</p> <p>A cohort with the value of ALL for both the Minimum and the Maximum MDS encompasses every security within the cohort regardless of MDS.</p> <p>Due to privacy concerns, a disclosed cohort must contain a minimum of five pools.</p>
MCD1-06	Cohort Mission Density Score	A score representing the average number of Mission Dimensions for which each mortgage loan qualifies for the given cohort.		Numeric	1.2	4	<p>The maximum score will be 2.50 to address privacy concerns in cases where all three Mission Dimensions are met.</p> <p>Due to privacy concerns, a</p>

							disclosed cohort must contain a minimum of five pools.
MCD1-07	Cohort Mission Criteria Share	The percentage of mortgage loans within the cohort that satisfy at least one Mission Dimension.		Numeric	3.2	6	Due to privacy concerns, a disclosed cohort must contain a minimum of five pools.
MCD1-08	Low Income Borrower Share	The percentage of Mission Loans within the cohort where the borrower qualifies as a low income borrower. A Mission Loan is a loan with a Mission Score equal to or greater than 1.		Numeric	3.2	6	
MCD1-09	Affordable Rental Share	The percentage of Mission Loans within the cohort where the related mortgaged property contains at least one rental unit that is affordable to renters earning $\leq 80\%$ of Area Median Income (AMI). A Mission Loan is a loan with a Mission Score equal to or greater than 1.		Numeric	3.2	6	
MCD1-10	First Time Homebuyer Share	The percentage of Mission Loans within the cohort where the borrower qualifies as a first-time homebuyer. A Mission Loan is a loan with a Mission Score equal to or greater than 1.		Numeric	3.2	6	
MCD1-11	Underserved Markets Share	The percentage of Mission Loans within the cohort where the borrower resides in a High Poverty Area census tract at the time of loan application. A Mission Loan is a loan with a Mission Score equal to or greater than 1.		Numeric	3.2	6	
MCD1-12	Special Purpose Credit Program Share	The percentage of Mission Loans within the cohort where the borrower qualifies for the mortgage loan through a Special Purpose Credit Program (SPCP), as defined in the Equal Credit Opportunity Act. A Mission Loan is a loan with a Mission Score equal to or greater than 1.		Numeric	3.2	6	Effective July 1, 2025, Freddie Mac no longer purchases loans originated through a SPCP.
MCD1-13	Low Income Area Share	The percentage of Mission Loans within the cohort where the related mortgaged property is located in a low income area. A Mission Loan is a loan with a Mission Score equal to or greater than 1.		Numeric	3.2	6	
MCD1-14	Minority Tract Share	The percentage of Mission Loans within the cohort where the related mortgaged property is located in a minority tract area. A Mission Loan is a loan with a Mission Score equal to or greater than 1.		Numeric	3.2	6	
MCD1-15	Manufactured Housing Share	The percentage of Mission Loans within the cohort		Numeric	3.2	6	

		that finance manufactured housing. A Mission Loan is a loan with a Mission Score equal to or greater than 1.					
MCD1-16	High Needs Rural Share	The percentage of Mission Loans within the cohort where the related mortgaged property is located in a high needs rural area. A Mission Loan is a loan with a Mission Score equal to or greater than 1.		Numeric	3.2	6	
MCD1-17	Designated Disaster Area Share	The percentage of Mission Loans within the cohort where the related mortgaged property is located in a designated disaster area. A Mission Loan is a loan with a Mission Score equal to or greater than 1.		Numeric	3.2	6	

MICA V1.1 CUSIP Mapping							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
MCM-01	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
MCM-02	Issue Date	The date on which the security was issued.		Date	MM/DD/YYYY	10	The file only includes securities issued beginning June 2024.
MCM-03	Issuance Investor Security UPB	The aggregate unpaid principal balance of the mortgage loans as they contribute to the balance of the security at the time the security was issued.		Numeric	14.2	17	
MCM-04	Loan Count	The total number of mortgage loans in the security.		Numeric		9	This represents the at-issuance mortgage loan count.
MCM-05	Quarter	The year and quarter in which the security was issued.		Date	YYYY-Q#	7	
MCM-06	Prefix	The designation assigned by the issuer denoting the type of mortgage loans and the security.		String		3	
MCM-07	Specified Story	The criteria that the MBS must meet at issuance.	85K 110K 125K 150K 175K 200K 225K 250K 275K 300K NY TX FL LTV>=95 INV FICO<700 Social Green NONSPEC ALL	String		8	Specified Stories are securities for which the security or all of the underlying mortgage loans meet one of the following criteria in the following waterfall order:  * 85K = Mortgage Loan Amount for all loans <= \$85k * 110K = Mortgage Loan Amount for all loans <= \$110k * 125K = Mortgage Loan Amount for all loans <= \$125k * 150K = Mortgage Loan Amount for all loans <= \$150k * 175K = Mortgage Loan Amount for all loans <= \$175k * 200K = Mortgage Loan Amount for all loans <= \$200k and MBS Issue Date >= 01/01/2015 * 225K = Mortgage Loan

							<p>Amount for all loans &lt;= \$225k and MBS Issue Date &gt;= 01/01/2019</p> <p>* 250K = Mortgage Loan</p> <p>Amount for all loans &lt;= \$250k and MBS Issue Date &gt;= 01/01/2020</p> <p>* 275K = Mortgage Loan</p> <p>Amount for all loans &lt;= \$275k and MBS Issue Date &gt;= 01/01/2023</p> <p>* 300K = Mortgage Loan</p> <p>Amount for all loans &lt;= \$300k and MBS Issue Date &gt;= 01/01/2024</p> <p>* NY = Property State for all loans = NY</p> <p>* TX = Property State for all loans = TX</p> <p>* FL = Property State for all loans = FL</p> <p>* LTV&gt;=95 = Loan-to-Value for all loans &gt;= 95%</p> <p>* INV = Occupancy Status for all loans = Investment Property</p> <p>* FICO&lt;700 = Borrower Credit Score for all loans &lt; 700</p> <p>* Social = MBS with a Social Indicator = Yes</p> <p>* Green = MBS with a Green Indicator = Yes</p> <p>* NONSPEC = Any story not designated above</p> <p>* ALL = All MBS (Specified Story and non-Specified Story)</p>
MCM-08	Mission Density Score	<p>A score representing the number of Mission Dimensions for which each mortgage loan qualifies.</p> <p>There are three possible dimensions. The first Mission Dimension indicates if the mortgage loan meets the requirements of a "Low-Income Borrower" or "Affordable Rental." The second Mission Dimension indicates if the mortgage loan meets the requirements of a "Borrower Residing in Underserved Markets," "Special Purpose Credit Program (SPCP) Borrower," or "First-Time Homebuyer". The third Mission Dimension indicates if the mortgage loan meets the requirements of a "Low-Income Area," "Minority Tract," "High-Needs Rural," "Designated Disaster Area," or "Manufactured Housing" mortgage loan. The loan may meet multiple criteria within a dimension but will only</p>		Numeric	1.2	4	<p>The maximum score will be 2.50 to address privacy concerns in cases where all three Mission Dimensions are met.</p> <p>The score reflects the simple average of the number of Mission Dimensions for which each mortgage loan qualifies.</p> <p>The Mission Density Score (MDS) will be unscored and defaulted to 7.77 (Not Applicable) for a security if the at-issuance non-second home loan count is less than 10.</p> <p>Effective July 1, 2025, Freddie Mac no longer purchases loans originated through a SPCP.</p>

		receive a maximum count of one for that dimension.					
MCM-09	Mission Criteria Share	<p>The percentage of mortgage loans in the security that satisfy at least one Mission Dimension.</p> <p>There are three possible dimensions. The first Mission Dimension indicates if the mortgage loan meets the requirements of a “Low-Income Borrower” or “Affordable Rental.” The second Mission Dimension indicates if the mortgage loan meets the requirements of a “Borrower Residing in Underserved Markets,” “Special Purpose Credit Program (SPCP) Borrower,” or “First-Time Homebuyer”. The third Mission Dimension indicates if the mortgage loan meets the requirements of a “Low-Income Area,” “Minority Tract,” “High-Needs Rural,” “Designated Disaster Area,” or “Manufactured Housing” mortgage loan. The loan may meet multiple criteria within a dimension but will only receive a maximum count of one for that dimension.</p>		Numeric	3.2	6	<p>The Mission Criteria Share (MCS) will be unscored and defaulted to 777.77 (Not Applicable) for a security if the at-issuance non-second home loan count is less than 10.</p> <p>Effective July 1, 2025, Freddie Mac no longer purchases loans originated through a SPCP.</p>

# EXCHANGE FILES

### Daily 45-Day to 55-Day Exchange Activity

This disclosure contains one row for every exchange transaction where a Freddie Mac 45-day payment delay security exchanged directly to its corresponding 55-day "mirror" security on a given "As of Date." The report includes the details about the corresponding pairs of 45 and 55-day securities and the amount of "Issuance Investor Security UPB" (Original Par) exchanged and settled as part of each transaction on the "As of Date."

ID	Attribute Name	Attribute Definition	Data Type	Format	Max Length	Implementation Notes
01	<b>Freddie Mac 45 Day Security Identifier</b>	The unique designation assigned to the 45-day security	Alpha-Numeric		6	
02	<b>Freddie Mac 45 Day Security CUSIP</b>	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).	Alpha-Numeric		9	
03	<b>Freddie Mac 55 Day Security Identifier</b>	The unique designation assigned to the 55-day security.  <i>This security is identical to the 45-day PCs except for payment delay, Security Identifier, CUSIP and, in most cases, issuance date. The 45-day PC is the collateral for the 55-day MBS.</i>	Alpha-Numeric		6	
04	<b>Freddie Mac 55 Day Security CUSIP</b>	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).  <i>The 55-day MBS CUSIP was created as a "mirror" of the 45-day PC.</i>	Alpha-Numeric		9	
05	<b>Issuance Investor Security UPB</b>	The aggregate unpaid principal balance of the loans as they contribute to the balance of the security at the time the security was issued.	Numeric	14.2	17	Truncated to whole number
06	<b>Exchanged Issuance Investor Security UPB</b>	The aggregate unpaid principal balance of the loans as they contribute to the balance of the security at the time the security was issued.  <i>Reflects the amount of the security that was exchanged directly to its' corresponding 55-day security.</i>	Numeric	14.2	17	Truncated to whole number
07	<b>Cumulative Exchanged Issuance Investor Security UPB</b>	The total of the Issuance Investor Security UPB (Original Par) of the 45-day PC that has been exchanged directly to its corresponding 55-day MBS to date, including all current daily exchange activity.	Numeric	14.2	17	Truncated to whole number
08	<b>As of Date</b>	The Settlement Date through which the exchange activity is included in this disclosure.	Date	MMDDCCYY	8	



### Cumulative 45-Day to 55-Day Exchange Activity

This disclosure contains one row for every Freddie Mac 45-day payment delay security eligible to be exchanged, i.e. those that are not 100% committed to resecuritizations and for which a corresponding 55-day "mirror" security has been issued. The report includes one row per exchange eligible security, regardless of whether any exchange activity has occurred to date, with details about the corresponding pairs of 45 and 55-day securities and the amount of "Issuance Investor Security UPB" (Original Par) exchanged and settled to date.

ID	Attribute Name	Attribute Definition	Data Type	Format	Max Length	Implementation Notes
01	<b>Freddie Mac 45 Day Security Identifier</b>	The unique designation assigned to the 45-day security	Alpha-Numeric		6	
02	<b>Freddie Mac 45 Day Security CUSIP</b>	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).	Alpha-Numeric		9	
03	<b>Freddie Mac 55 Day Security Identifier</b>	The unique designation assigned to the 55-day security.  <i>This security is identical to the 45-day PCs except for payment delay, Security Identifier, CUSIP and, in most cases, issuance date. The 45-day PC is the collateral for the 55-day MBS.</i>	Alpha-Numeric		6	
04	<b>Freddie Mac 55 Day Security CUSIP</b>	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).  <i>The 55-day MBS CUSIP was created as a "mirror" of the 45-day PC.</i>	Alpha-Numeric		9	
05	<b>Issuance Investor Security UPB</b>	The aggregate unpaid principal balance of the loans as they contribute to the balance of the security at the time the security was issued.	Numeric	14.2	17	Truncated to whole number
06	<b>Cumulative Exchanged Issuance Investor Security UPB</b>	The total of the Issuance Investor Security UPB (Original Par) of the 45-day PC that has been exchanged directly to its corresponding 55-day MBS to date, including all current daily exchange activity.	Numeric	14.2	17	Truncated to whole number
07	<b>As of Date</b>	The Settlement Date through which the exchange activity is included in this disclosure.	Date	MMDDCCYY	8	

### Aggregate Level 1 Collateral Exchange Activity

This disclosure contains one row for every Freddie Mac 45-day payment delay Level 1 PC, even if the PC is not eligible to be exchanged. Because exchanges can be done on Level 1 or at Level 2 securities, this report breaks out all exchanges on the basis of the lowest Level 1 PC collateral, i.e. allocating all exchanges of Giants/Supers back to their original Level 1 PC collateral and adding that to any exchanges from a Level 1 PC directly to its corresponding "mirror." This report can be used to determine the 45- day and 55-day supply and prepayments across any Legacy cohort.

ID	Attribute Name	Attribute Definition	Data Type	Format	Max Length	Implementation Notes
01	<b>Level 1 Security Identifier</b>	The unique designation assigned to the 45-day Level 1 security.	Alpha-Numeric		6	
02	<b>Level 1 Security CUSIP</b>	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).	Alpha-Numeric		9	
03	<b>Issuance Investor Security UPB</b>	The aggregate unpaid principal balance of the loans as they contribute to the balance of the security at the time the security was issued.	Numeric	14.2	17	Truncated to whole number
04	<b>Resecuritized Issuance Investor Security UPB</b>	The total original issuance UPB (Original Par) of this PC that is committed to REMICs and/or Giants/Supers.	Numeric	14.2	17	Truncated to whole number
05	<b>Cumulative Exchanged Issuance Investor Security UPB</b>	The total of the Issuance Investor Security UPB (Original Par) of the 45-day PC that has been exchanged directly to its corresponding 55-day MBS to date, including all current daily exchange activity.	Numeric	14.2	17	Truncated to whole number
06	<b>Issuance Investor Security UPB Remaining Eligible for Exchange</b>	The amount of Issuance Investor Security UPB (Original Par) that has not yet been exchanged or resecuritized, and therefore remains eligible for exchange.	Numeric	14.2	17	Investor Security UPB at Issuance - Resecuritized Investors Security UPB at Issuance - Cumulative Exchanged Investor Security UPB at Issuance
07	<b>Cumulative Issuance Investor Security UPB Exchanged through Resecuritizations</b>	The amount of Issuance Investor Security UPB (Original Par) that is committed to a Giant, which has been exchanged to date as a result of the Giant's exchange activity (REMICs are not exchange eligible). This includes the current daily exchange settlement activity, if any.	Numeric	14.2	17	Truncated to whole number
08	<b>Aggregate Exchanged Issuance Investor Security UPB</b>	The total of the Issuance Investor Security UPB (Original Par) of the 45-day PC that has been exchanged directly to its corresponding 55-day MBS to date, including all current daily exchange activity.	Numeric	14.2	17	Cumulative Exchanged Investor Security UPB at Issuance + Cumulative Investor UPB at Issuance Exchanged through Resecuritizations

ID	Attribute Name	Attribute Definition	Data Type	Format	Max Length	Implementation Notes
09	<b>Aggregate Issuance Investor Security UPB Remaining Eligible for Exchange</b>	The total Issuance Investor Security UPB (Original Par) that has not yet been exchanged either directly to its corresponding 55-day MBS or through the exchange of a Giant that has this PC as underlying collateral, and therefore remains eligible for exchange.	Numeric	14.2	17	Investor Security UPB at Issuance - Aggregate Exchanged Investor Security UPB at Issuance
10	<b>Security Factor</b>	The decimal value that, when multiplied by the Issuance Investor Security UPB amount, equals the Current Investor Security UPB amount.	Numeric	1.8	10	Rounded to the 8th decimal position.
11	<b>Security Factor Date</b>	The month and year on which the corresponding factor is effective.	Date	MMCCYY	6	
12	<b>As of Date</b>	The Settlement Date through which the exchange activity is included in this disclosure.	Date	MMDDCCYY	8	

# **MULTICLASS & SINGLE CLASS TAX DISCLOSURE FILES**

## For Multiclass Tax Files:

These files contain selected tax reporting data about Freddie Mac's Multiclass securities programs. This data should be considered in conjunction with information appearing in the applicable Freddie Mac Offering Circulars, as supplemented.

The files provide disclosure of tax reporting amounts that are to be used to complete the necessary tax filings for holders of Freddie Mac issued Multiclass securities.

The Tax Disclosure files will be available on a quarterly basis, on the 30th calendar day of the month following the end of the quarter (e.g. Q1 data is transmitted on the last business day in April). The factor files are cumulative on a year-to-date basis.

## For Single Class Tax Files:

These files contain selected tax reporting data about Freddie Mac's Single Class securities programs. This data should be considered in conjunction with information appearing in the applicable Freddie Mac Offering Circulars, as supplemented.

The files provide disclosure of tax reporting amounts that are to be used to complete the necessary tax filings for holders of Freddie Mac issued Multiclass securities.

The Tax Disclosure files will be available on a quarterly basis, on the 30th calendar day of the month following the end of the quarter (e.g. Q1 data is transmitted on the last business day in April). The factor files are cumulative on a year-to-date basis.

### Type File Record

Field	Data Type	Length	End Position	Format	Example
CUSIP	character	9	9		3136055Y9
filler	space	1	10		
Pool or series number	character	8	18		002098, 2012-102
filler	space	1	19		
Class	character	8	27	MC Tranche Name	MC only, Blank for SC; ex. ZA, AB, A1
filler	space	1	28		
Security Classification	character	5	33		WHMT, REMIC
filler	space	1	34		
Class Issued With	character	13	47		OID, PAR, DEMINIMUS, PREMIUM
filler	space	1	48		
Interest Class	character	13	61		NON-QUALIFIED, QUALIFIED
filler	space	1	62		
Interest accrual method	character	7	69		30/360
filler	space	1	70		
Original amount	integer	12	82		4784368
filler	space	1	83		
Issuer's TIN	character	10	93		xx-xxxxxxx

filler	space	1	94		
Issuer name1	character	50	144	Issue Name	Federal National Mortgage Association, FHLMC Trust
filler	space	1	145		
Issuer name2	character	50	195	Attention line	Blank
filler	space	1	196		
Issuer address1	character	50	246	Street Address	1100 15TH STREET NW WASHINGTON DC 20005 1551 PARK RUN DRIVE MCLEAN VA 22102-3110

## Factor File Record

Field	Data Type	Length	End Position	Format	Example
CUSIP	character	9	9		3136055Y9
filler	space	1	10		
Days In Period	integer	3	13		30
filler	space	1	14		
Beginning Of Accrual Period	date	10	24	YYYYMMDD	20180831
filler	space	1	25		
End Of Accrual Period	date	10	35	YYYYMMDD	20180831
filler	space	1	36		
Payment Date	date	10	46	YYYYMMDD	20180831
filler	space	1	47		
Ending UPB Factor	Number(13,8)	14	61		12345.12345678
filler	space	1	62		
QSI Factor	Number(13,8)	14	76		12345.12345678
filler	space	1	77		
OID Factor	Number(13,8)	14	91		12345.12345678
filler	space	1	92		
Other Inc(Exp) Factor	Number(13,8)	14	106		12345.12345678
filler	space	1	107		
Section 212 Expense Factor	Number(13,8)	14	121		12345.12345678
filler	space	1	122		
AIP at Beginning of Period Factor	Number(13,8)	14	136		12345.12345678 *If Interest Class is Qualified or calculated value exceeds field length, then blank, else show value.
filler	space	1	137		
Market Discount Accrual Ratio	Number(13,8)	14	151		12345.12345678
filler	space	1	152		
Real Estate Percentage	Number(6,2)	7	159		1234.12

\* Fields are padded with spaces to complete the fixed length file.

\* Factors are expressed as monthly amounts accrued per \$1000

\* The decimal data type is expressed as (field maximum number of digits, places to the right of the decimal)

# APPENDIX A

Property State Code Enumerations	
Enumeration	Enumeration Name
AK	Alaska
AL	Alabama
AR	Arkansas
AZ	Arizona
CA	California
CO	Colorado
CT	Connecticut
DC	District of Columbia
DE	Delaware
FL	Florida
GA	Georgia
GU	Guam
HI	Hawaii
IA	Iowa
ID	Idaho
IL	Illinois
IN	Indiana
KS	Kansas
KY	Kentucky
LA	Louisiana
MA	Massachusetts
MD	Maryland
ME	Maine
MI	Michigan
MN	Minnesota
MO	Missouri
MS	Mississippi
MT	Montana
NC	North Carolina
ND	North Dakota
NE	Nebraska
NH	New Hampshire
NJ	New Jersey
NM	New Mexico
NV	Nevada
NY	New York
OH	Ohio
OK	Oklahoma
OR	Oregon
PA	Pennsylvania
PR	Puerto Rico
RI	Rhode Island
SC	South Carolina
SD	South Dakota
TN	Tennessee
TX	Texas
UT	Utah
VA	Virginia
VI	Virgin Islands
VT	Vermont
WA	Washington
WI	Wisconsin
WV	West Virginia
WY	Wyoming



Single Family ARM Index Codes	
Enumeration	Enumeration Name
02	FTSE USD IBOR Consumer Cash Fallback 6-Month**
05	CMT_10YR_WKLY_AVG
08	CMT_1YR_CUML_AVG_PREV12_MNTH_AVG
09	CMT_1YR_MNTH_AVG
10	CMT_1YR_WKLY_AVG
11	CMT_2YR_WKLY_AVG
12	CMT_3YR_MNTH_AVG
13	CMT_3YR_WKLY_AVG
14	CMT_5YR_WKLY_AVG
16	CMT_5YR_MNTH_AVG
18	CMT_7YR_MNTH
21	Enterprise 11th District COFI Replacement Index*
22	COFI_1MO_7THDIST
23	COFI_1MO_NTL_MNTH_AVG
25	COFI_6MO_CA
27	COFI_FRE
36	FTSE USD IBOR Consumer Cash Fallback 1-Month**
38	FTSE USD IBOR Consumer Cash Fallback 12-Month**
42	FTSE USD IBOR Consumer Cash Fallback 6-Month**
43	FTSE USD IBOR Consumer Cash Fallback 6-Month**
44	FTSE USD IBOR Consumer Cash Fallback 6-Month**
46	PRIM_MORT_MRKT_SRVY_PLUS
48	PRIME_WSJ_DLY
49	RNY_FRE_30YR_60DAY_DLY
54	TBILL_6MO_DISC_MNTH_AVG
55	TBILL_6MO_DISC_WKLY
57	TBILL_6MO_INV_WKLY
58	TBILL_6MO_SEC_WKLY_AVG
59	ICE_5YR_INT_RATE_SWAP
60	COFI_1MO_4THDIST
61	30-Day Average SOFR
555	MIXED INDICES

\* Effective March 2022, enumeration 21 transitioned from "COFI\_1MO\_11THDIST" to "Enterprise 11th District COFI Replacement Index". For more detailed information, please refer to the [COFI Replacement Index announcement](#).

\*\* Effective July 2023, these enumerations transitioned from a LIBOR based index to a SOFR based replacement index. For more detailed information, please refer to the [SOFR Replacement Index announcement](#), [announcement on Refinitiv Index Name Change](#) and the Reference Rate transition page. Furthermore, see FTSE disclaimer below.

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Enumeration Name Abbreviations	
Abbreviation	Meaning
AA	Actual/Actual
AVG	Average
BBA	British Bankers Association
CONT	Contract
CONV	Conventional
COS	Cost of Savings
CMT	Constant Maturity Treasury
CUML	Cumulative
DISC	Discount
DIST	District
DLY	Daily
FED	Federal
FRE	Freddie Mac
FRM	Fixed Rate Mortgage
INV	Investment
MM	Money Market
MNTH	Monthly
MO	Month
NTL	National
PREV26	Previous 26
PREV4	Previous 4
QRTY	Quarterly
RNY	Required Net Yield
SA	Scheduled/Actual
SEC	Secondary
WKLY	Weekly
WSJ	Wall Street Journal
YLD	Yield
YR	Year
ICE	Intercontinental Exchange
SOFR	Secured Overnight Financing Rate