



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.

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. Freddie Mac’s Mortgage Securities website (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

The chart below classifies the prefixes found on each file.

	File 1	File 2	Pseudopool File 1	Pseudopool File 2
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	9X

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_Intraday #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_Intraday #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_Intraday #1**	Pool-level stratifications and quartiles for newly issued pools.	wfYYMMDD.txt	6:30 A.M.
Daily Issuance Security Supplemental File 1_Intraday #2**	Pool-level stratifications and quartiles for newly issued pools.	wfYYMMDD_2.txt	10:30 AM
Daily Issuance Security Supplemental File 1_Intraday #3**	Pool-level stratifications and quartiles for newly issued pools.	wfYYMMDD_3.txt	1:30 PM
Daily Issuance Security Supplemental File 1_Intraday #4**	Pool-level stratifications and quartiles for newly issued pools.	wfYYMMDD_4.txt	3:30 PM
Daily Issuance Loan Level File 2*	Initial loan-level data 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.
Daily Issuance Security Supplemental File 2*	Pool-level stratifications and quartiles for newly issued pools.	wgYYMMDD.txt	6:30 A.M.
Daily Pseudopool Issuance Security Core File 1	Factors for Pseudopools	xaYYMMDD.txt	Every 2 hrs from 6:30 A.M. to 6:30 P.M.
Daily Pseudopool Issuance Security Supplemental File 1	Pool-level stratifications and quartiles for Pseudopools	xoYYMMDD.txt	6:30 A.M.
Daily Pseudopool Issuance Loan Level File 2	Initial loan-level data for LLDC SM Pseudopools	xlYYMMDD.txt	6:30 A.M.
Daily Pseudopool Issuance Security Core File 2	Factors for LLDC SM Pseudopools	xbYYMMDD.txt	6:30 A.M.
Daily Pseudopool Issuance Security Supplemental File 2	Pool-Level stratifications and quartiles for LLDC SM Pseudopools	xpYYMMDD.txt	6:30 A.M.
Monthly Files (Loan, Security and Supplemental Level)			
Monthly Loan Level File 1	Updated monthly loan-level data for pools	fuYYMMDD.txt	4 th Business Day 4:30 P.M.
Monthly Loan Level File 2*	Updated monthly loan-level data for pools	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	Pool-level stratifications and quartiles for pools	fqYYMMDD.txt	
Monthly Security Supplemental File 2*	Pool-level stratifications and quartiles for pools	geYYMMDD.txt	
Monthly Pseudopool Security Core File 1	Factors for Pseudopools	xfYYMMDD.txt	
Monthly Pseudopool Security Supplemental File 1	Pool-level stratifications and quartiles for Pseudopools	xsYYMMDD.txt	
Monthly Pseudopool Loan Level File 2	Updated monthly loan-level data for LLDC SM Pseudopools	xmYYMMDD.txt	
Monthly Pseudopool Security Core File 2	Factors for LLDC SM Pseudopools	xgYYMMDD.txt	
Monthly Pseudopool Security Supplemental File 2	Pool-level stratifications and quartiles for LLDC SM Pseudopools	xrYYMMDD.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.typ	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.freddiemac.com/mbs/docs/holiday_schedule.pdf).

* Files specific to ARMS, Reinstated, and Modified mortgages. **Effective April 1, 2026, these files will be retired. See [announcement](#) for more details.**

** 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. A third loan level file will include data for LLDCSM Pseudopools. 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	Loan Identifier	The unique designation assigned to the loan by the issuer.		String		12	<ul style="list-style-type: none"> • Daily Loan Level File 1: For pools issued after 10/1/2018, the Loan Identifier is a 10-character string. • 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. • 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.
L-002	Loan Correction Indicator	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	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
L-004	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
L-005	CUSIP	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	Mortgage Loan Amount	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	Issuance Investor Loan UPB	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	Current Investor Loan UPB	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	Amortization Type	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	Original Interest Rate	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 <i>(securities issued on or after 9/1/2017)</i>
L-011	Issuance Interest Rate	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 <i>(applicable to securities issued on or after 9/1/2017)</i>
L-012	Current Interest Rate	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 <i>(securities issued on or after 9/1/2017)</i> Not Available for Freddie Mac ARMs
L-013	Issuance Net Interest Rate	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 <i>(securities issued on or after 9/1/2017)</i>

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
L-014	Current Net Interest Rate	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 <i>(securities issued on or after 9/1/2017)</i>
L-015	First Payment Date	The month and year that the first scheduled payment on the loan is due.		Date	MMCC YY	6	
L-016	Maturity Date	The month and year that the final scheduled payment on the loan is due.		Date	MMCC YY	6	
L-017	Loan Term	The number of months in which regularly scheduled borrower payments are due.		Numeric		3	
L-018	Remaining Months to Maturity	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	Loan Age	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	Loan-To-Value (LTV)	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 <i>(securities issued on or after 9/1/2017)</i>
L-021	Combined Loan-To-Value (CLTV)	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 <i>(securities issued on or after 9/1/2017)</i>

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	Debt-To-Income (DTI)	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	Classic FICO®	The standardized Classic FICO® 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 7777 = Not Applicable	Numeric		4	If value <300 or >850, then the score is considered Not Available
L-024	FILLER						
L-025	VantageScore® 4.0	The standardized VantageScore® 4.0 (VS4) 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 7777 = Not Applicable	Numeric		4	If value <300 or >850, then the score is considered Not Available. For loans in securities issued prior to Dec 2025, this value will be disclosed as Not Applicable.
L-026	FILLER						
L-027	Number of Borrowers	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	First Time Home Buyer Indicator	The indicator denoting whether a borrower on the loan qualifies as a first-time homebuyer.	Y = Yes N = No 9 = Not Available	String		1	

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
L-029	Loan Purpose	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	
L-030	Occupancy Status	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	Number of Units	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	Property Type	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	Channel	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	Property State	The abbreviation denoting the location of the property securing the loan.	See Appendix A	String		2	
L-035	Seller Name	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	Servicer Name	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

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
							include punctuation and spaces.
L-037	Mortgage Insurance Percent	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	Mortgage Insurance Cancellation Indicator	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	Government Insured Guarantee	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	Government Insured/Guarantee loans.
L-040	Assumability Indicator	The indicator denoting whether the loan is assumable by another borrower.	Y = Yes N = No	String		1	
L-041	Interest Only Loan Indicator	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	Interest Only First Principal and Interest Payment Date	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	Months to Amortization	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	Prepayment Penalty Indicator	The indicator denoting whether the borrower is subject to a penalty for early payment of principal.	Y = Yes N = No	String		1	
L-045	Prepayment Penalty Total Term	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	Index	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.

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
L-047	Mortgage Margin	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	
L-048	MBS/PC Margin	For adjustable-rate loans, the mortgage margin less servicing fees and guarantor fees.	77.777 - Not Applicable	Numeric	2.3	6	
L-049	Interest Rate Adjustment Frequency	For adjustable-rate loans, the number of months, excluding any fixed-rate period, between scheduled rate changes.		Numeric		3	
L-050	Interest Rate Lookback	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	Interest Rate Rounding Method	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	Interest Rate Rounding Method Percent	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	Convertibility Indicator	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	Initial Fixed Rate Period	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	

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
L-055	Next Interest Rate Adjustment Date	For adjustable-rate loans, the month and year that the interest rate is next subject to change.		Date	MMCC YY	6	Blank if the adjustment date is equal to the loan maturity date.
L-056	Months to Next Interest Rate Adjustment Date	For adjustable-rate loans, the number of months from the current month to the next interest rate change date.		Numeric		3	Blank if the Next Interest Rate Adj Date is blank or there no subsequent adjustment date
L-057	Life Ceiling Interest Rate	For adjustable-rate loans, the lifetime maximum interest rate.	77.777 - Not Applicable	Numeric	2.3	6	
L-058	Life Ceiling Net Interest Rate	For adjustable-rate loans, the maximum interest rate less servicing fees and guarantor fees.	77.777 - Not Applicable	Numeric	2.3	6	
L-059	Life Floor Interest Rate	For adjustable-rate loans, the lifetime minimum interest rate.	77.777 - Not Applicable	Numeric	2.3	6	
L-060	Life Floor Net Interest Rate	For adjustable-rate loans, the minimum interest rate less servicing fees and guarantor fees.	77.777 - Not Applicable	Numeric	2.3	6	
L-061	Initial Interest Rate Cap Up Percent	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	Initial Interest Rate Cap Down Percent	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	Periodic Interest Rate Cap Up Percent	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	Periodic Interest Rate Cap Down Percent	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	Modification Program	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	String		1	

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
			U = Underwater 9 = Not Available				
L-066	Modification Type	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 T = Term S = Rate & Deferred Amount U = Term & Deferred Amount	String		1	
L-067	Number of Modifications	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	Total Capitalized Amount	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	Interest Bearing Mortgage Loan Amount	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	Original Deferred Amount	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

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
L-071	Current Deferred UPB	For repricing, 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	Loan Age as Of Modification	For repricing, 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	Estimated Loan-To-Value (ELTV)	For reinstated, repricing, 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.	999 = Not Available	Numeric		3	If value <1 or >998, then the ratio is considered not available (<i>securities issued on or after 9/1/2017</i>)
L-074	Updated Classic FICO®	For reinstated, repricing, modified fixed-rate and modified step-rate loans, the most recently available standardized Classic FICO® credit score provided at the time of issuance.	9999 = Not Available 7777 = Not Applicable	Numeric		4	If value <300 or >850, then the score is considered Not Available
L-075	FILLER						
L-076	Interest Rate Step Indicator	The indicator denoting whether the modification includes a step rate.	Y = Yes N = No	String		1	
L-077	Initial Step Fixed-Rate Period	For repricing, 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	Numeric		3	

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
			15 = 175-186 Months 16 = >186 Months				
L-078	Total Number of Steps	For repricing, modified step-rate loans, the number of upward interest rate adjustments per the modification agreement.		Numeric		2	
L-079	Number of Remaining Steps	For repricing, modified step-rate loans, the number of upward interest rate adjustments remaining.		Numeric		2	
L-080	Next Step Rate	For repricing, modified step-rate loans, the scheduled interest rate in effect at the next step-rate date.		Numeric	2.3	6	
L-081	Terminal Step Rate	For repricing, modified step-rate loans, the maximum interest rate in effect following 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>		Numeric	2.3	6	
L-082	Terminal Step Date	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	MMCC YY	6	
L-083	Step Rate Adjustment Frequency	For repricing, modified step-rate loans, the number of months between each interest rate adjustment.		Numeric		3	
L-084	Next Step Rate Adjustment Date	For repricing, modified step-rate loans, the month and year that the interest rate is scheduled to increase.		Date	MMCC YY	6	
L-085	Months to Next Step Rate Adjustment Date	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	Periodic Step Cap Up Percent	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	

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
L-087	Origination Mortgage Loan Amount	For reprforming, 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	Origination Interest Rate	For reprforming, 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 <i>(securities issued on or after 9/1/2017)</i>
L-089	Origination Amortization Type	For reprforming, 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	
L-090	Origination Interest Only Loan Indicator	For reprforming, 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	Origination First Payment Date	For reprforming, 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	Origination Maturity Date	For reprforming, 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	Origination Loan Term	For reprforming, 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	

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
L-094	Origination Loan-To-Value (LTV)	For reprforming, 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 <i>(securities issued on or after 9/1/2017)</i>
L-095	Origination Combined Loan-To-Value (CLTV)	For reprforming, 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 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 <i>(securities issued on or after 9/1/2017)</i>
L-096	Origination Debt-To-Income Ratio	For reprforming, 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	Origination Classic FICO®	For reprforming, modified fixed-rate and modified step-rate loans, the standardized Classic FICO® credit score used to evaluate the borrower during the loan origination process.	9999 = Not Available 7777 = Not Applicable	Numeric		4	If value <300 or >850, then the score is considered Not Available
L-098	FILLER						
L-099	Origination VantageScore® 4.0	For reprforming, modified fixed-rate and modified step-rate loans, the standardized VantageScore® 4.0 (VS4) credit score used to evaluate the borrower during the loan origination process.	9999 = Not Available 7777 = Not Applicable	Numeric		4	If value <300 or >850, then the score is considered Not Available. For loans in securities issued prior to Dec 2025, this value will be disclosed as Not Applicable.
L-100	Updated VantageScore® 4.0	For reinstated, reprforming, modified fixed-rate and modified step-rate loans, the most recently available	9999 = Not Available 7777 = Not Applicable	Numeric		4	If value <300 or >850, then the score is considered Not Available. For

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
		standardized VantageScore® 4.0 (VS4) credit score provided at the time of issuance.					loans in securities issued prior to Dec 2025, this value will be disclosed as Not Applicable.
L-101	Origination Loan Purpose	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	Origination Occupancy Status	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	Origination Channel	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	
L-104	Days Delinquent	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

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
L-105	Loan Performance History	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"> Applicable only for issuance disclosure. The most recently reported activity is reported in the last two positions in the string. “Unknown” represents when a loan payment is not available, or activity is not reported by servicer. “Not Expected” represents when a payment is not due (e.g. month prior to first payment date)
L-106	Loan Participation Percent	The percentage of the loan that is contributing to the security		Numeric	3.2	6	<p>Populated for loans backing securities issued on or after 10/1/2017</p> <p>Date Effective: 7/2/2018</p>
	UPB at 100% participation	The unpaid principal balance, at 100% participation, of the loan contributing to the current balance of the pseudo pool.		Numeric	9.2	12	Applicable for Loan-Level Directed Collateral SM (LLDC SM) Pseudo Pools only
L-107	Property Valuation Method	Indicates the method by which the value of the subject property was obtained.	<ul style="list-style-type: none"> Appraisal (A) - The property value was obtained through an appraisal that was completed by a licensed or certified appraiser. Appraisal Waiver (W) - The appraisal is waived per applicable Selling Guide or negotiated terms. <i>Appraisal waiver granted under</i> 	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”.</p>

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
			<p>Freddie Mac's Automated Collateral Evaluation (ACE) program. Commingled Supers may contain loans with appraisal waivers granted under Fannie Mae's Property Inspection Waiver (PIW) program.</p> <ul style="list-style-type: none"> • Appraisal Waiver plus Property Data Collection - Value (P) - 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. • Appraisal Waiver plus Property Data Collection – Condition (C) – The appraisal is waived with the requirement that certain property 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. • GSE Targeted Refinance Programs (R) - The programs implemented by 				<p>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>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></p> <ul style="list-style-type: none"> • Other (O) - Any property valuation method not provided within the other enumerations. • Not Available (9) - The Property Valuation Method is not available for disclosure. <i>Default value for loans backing pools issued prior to June 1, 2017.</i> • Not Applicable (7) - 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> 				
L-108	Alternative Delinquency Resolution	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"> • Payment Deferral (P) - 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&I) 	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</p>

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
			<p>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&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.</p> <ul style="list-style-type: none"> COVID-19 Payment Deferral (C) - For borrowers who experienced a COVID-19 related hardship and can resume making their monthly mortgage payment. Up to 18 months of missed P&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 				<p>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&I) payments.</p>

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
			<p>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"> Disaster Payment Deferral (D) - For borrowers who experienced a disaster related hardship and can resume making their monthly mortgage payment. Up to 12 months of missed P&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 				

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
			interest-bearing UPB. • Other (O) - The borrower has executed an Alternative Delinquency Resolution program other than the other provided enumerations. • Not Applicable (7) – An Alternative Delinquency Resolution is not applicable for the related mortgage loan. • Not Available (9) – The Alternative Delinquency Resolution is not available for disclosure.				
L-109	Number of Alternative Delinquency Resolutions	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.
L-110	Total Deferral Amount	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	Borrower Assistance Plan	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.	F = Forbearance Plan R = Repayment Plan T = Trial Period Plan O = Other Workout Plan N = No Workout Plan 7 = Not Applicable	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

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
			9 = Not Available				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	Seller City	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	Seller State	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	Servicer City	The city of the address of the entity that services the loan.		String		50	Unavailable data will be populated as NULL.
L-115	Servicer State	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	Special Eligibility Program	A mortgage program with expanded eligibility criteria designed to increase and maintain home ownership.	<ul style="list-style-type: none"> • Home Possible / HomeReady (H) – An affordable mortgage program designed for eligible, creditworthy borrowers. • HFA Advantage / HFA Preferred (F) – An affordable, conventional mortgage program available exclusively to housing financing agencies (HFAs) to maximize financing to eligible low-to moderate-income borrowers. • Refi Possible / RefiNow (R) – An affordable refinance program designed for eligible, creditworthy borrowers with an existing Freddie Mac-owned mortgage. 	String		1	<p>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 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>

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
			<ul style="list-style-type: none"> • Other (O) – A special eligibility program not provided within the other enumerations. • Not Applicable (7) – 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> • Not Available (9) – The special eligibility program disclosure is not available for the related loan. 				

Note: Per the [March 6, 2026 MBS announcement](#), the loan level field for Interest Rate Buydown Type (L-117) will not be added in April 2026.

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 and fourth security file contains for LLDCSM Pseudopools.

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Precision	Implementation Notes
S-01	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3		
S-02	Security Identifier	The unique designation assigned to the security by the issuer.		String		6		
S-03	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9		
S-04	Security Factor Date	The month and year on which the corresponding factor is effective.		Date	MMCCYY	6		
S-05	Security Factor	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	Payment Delay Days	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	Security Data Correction Indicator	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	Security Status Indicator	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	Security Notification Indicator	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	Security Description	The unique designation of the security including abbreviated FED CODE, WA Net Interest Rate, Prefix and Security Identifier.		String		22		
	Security Description	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	Issuer	The name of the entity that issued the security.	FNM = Fannie Mae FRE = Freddie Mac	String		3		
S-12	Issue Date	The date on which the security was issued.		Date	MMDDCCYY	8		Day value will be defaulted to "01"
S-13	Maturity Date	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	Updated Longest Maturity Date	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	Issuance Investor Security UPB	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	Current Investor Security UPB	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	WA Net Interest Rate	The weighted average interest rate of the loans less servicing fees and guarantor fees.		Numeric	2.3	6	Rounded to the 3 rd decimal	
	WA Net Interest Rate	The weighted average interest rate of the loans less servicing fees and guarantor fees.		Numeric	2.5	8	Rounded to the 5 th decimal	Applicable for Pseudopools only
S-18	WA Issuance Interest Rate	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 rd decimal	
S-19	WA Current Interest Rate	The weighted average interest rate of the loans		Numeric	2.3	6	Rounded to the 3 rd 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	WA Net Accrual Interest Rate	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	WA Loan Term	The weighted average number of months in which regularly scheduled borrower payments are due.		Numeric		3		
S-22	WA Issuance Remaining Months to Maturity	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	WA Current Remaining Months to Maturity	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	WA Loan Age	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	WA Mortgage Loan Amount	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	Average Mortgage Loan Amount	<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	WA Loan-To-Value (LTV)	<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	<p>If value <1 or >998, then the ratio is considered not available (<i>securities issued on or after 9/1/2017</i>)</p> <p>Not Available can also be represented as blank.</p>
S-28	WA Combined Loan-To-Value (CLTV)	<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	<p>If value <1 or >998, then the ratio is considered not available (<i>securities issued on or after 9/1/2017</i>)</p> <p>Not Available can also be represented as blank.</p>
S-29	WA Debt-To-Income (DTI)	<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	<p>If value <1 or >65, then the ratio is considered not available</p> <p>Not Available can also be represented as blank.</p>

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Precision	Implementation Notes
		<i>total monthly debt expense).</i>						
S-30	WA Classic FICO®	The weighted average standardized Classic FICO® 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 7777 = Not Applicable	Numeric		4	Rounded to the nearest integer	If value <300 or >850, then the score is considered Not Available Not Available can also be represented as blank.
S-31	FILLER							
S-32	WA VantageScore® 4.0	The weighted average standardized VantageScore® 4.0 (VS4) 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 7777 = Not Applicable	Numeric		4	Rounded to the nearest integer	If value <300 or >850, then the score is considered Not Available. For securities issued prior to Dec 2025, this value will be disclosed as Not Applicable. Not Available can also be represented as blank.
S-33	Loan Count	The total number of loans in the security.		Numeric		9		
S-34	Third Party Origination UPB Percent	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	Seller Name	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	Seller City	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	Seller State	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	Servicer Name	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	Servicer City	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	Servicer State	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	Involuntary Loan Removal (Prior Month UPB)	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	Involuntary Loan Removal (Loan Count)	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	Eligible for Resecuritization	The indicator used to denote that the security is eligible for resecuritization.	Y = Yes N = No	String		1		
S-44	Notes	Additional information about the loans in the security.		String		2048		
S-45	Notes Ongoing	Additional information about the loans in the security.		String		2048		Applicable for monthly disclosure only
S-46	Interest Only Security Indicator	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	WA Months to Amortization	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	Prepayment Penalty Indicator	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	Reduced Minimum Servicing Indicator	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	Subtype	For an adjustable-rate mortgage, the code that identifies ARM product characteristics and features.		String		20		Not applicable for Freddie Mac ARMs
S-51	Index	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	WA Mortgage Margin	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	
S-53	WA MBS PC Margin	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	Interest Rate Adjustment Frequency	For adjustable-rate loans, the number of months, excluding any fixed-rate period, between scheduled rate changes.	555 = Mixed	Numeric		3		
S-55	Interest Rate Lookback	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	Payment Adjustment Frequency	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	Payment Lookback	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.	555 = Mixed	Numeric		3		
S-58	Convertibility Indicator	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	Negative Amortization Indicator	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	Negative Amortization Factor	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	WA Negative Amortization Limit	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	Initial Fixed Rate Period	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	First Rate Adjustment Date	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	First Payment Adjustment Date	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	WA Months to Next Rate Adjustment Date	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	WA Life Interest Rate Ceiling	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	WA Net Life Interest Rate Ceiling	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	WA Life Interest Rate Floor	For adjustable-rate loans, the weighted average lifetime minimum interest rate.	77.777 - Not Applicable	Numeric	2.3	6	Rounded to the 3rd decimal	Not Applicable can also be represented as blank. If all loan level values = 77.777, then set to 77.777; else exclude from weighted average calculation
S-69	WA Net Life Interest Rate Floor	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 all loan level value = 77.777, set value to 77.777; else exclude from weighted average calculation
S-70	Initial Interest Rate Cap Up %	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	Initial Interest Rate Cap Down %	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	Periodic Interest Rate Cap Up %	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	Periodic Interest Rate Cap Down %	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	Initial Step Fixed-Rate Period	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	Step Rate Adjustment Frequency	For reperforming, modified step-rate loans, the number of months between each interest rate adjustment.	555 = Mixed	Numeric		3		
S-76	Next Step Rate Adjustment Date	For reperforming, modified step-rate loans, the month and year that the interest rate is scheduled to increase.		Date	MMCCYY	6		
S-77	WA Months to Next Step Rate Adjustment	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	Periodic Step Rate Cap Up %	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	WA Origination Mortgage Loan Amount	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	Average Origination Mortgage Loan Amount	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	WA Origination Interest Rate	For reperforming, 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	WA Origination Loan Term	For reperforming, 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	WA Origination Loan-To-Value (LTV)	For reperforming, 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	WA Origination Combined Loan-To-Value (CLTV)	For reperforming, 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	WA Origination Debt-To-Income (DTI)	For 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.		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	WA Origination Classic FICO®	For reperforming, modified fixed-rate and modified step-rate loans, the weighted average standardized Classic FICO® credit score used to evaluate the borrower during the loan origination process.	9999 = Not Available 7777 = Not Applicable	Numeric		4		If value <300 or >850, then the score is considered Not Available
S-87	FILLER							
S-88	WA Origination VantageScore® 4.0	For reperforming, modified fixed-rate and modified step-rate loans, the weighted average standardized VantageScore® 4.0 (VS4) credit score used to evaluate the borrower during the loan origination process.	9999 = Not Available 7777 = Not Applicable	Numeric		4		If value <300 or >850, then the score is considered Not Available. For securities issued prior to December 2025, this value will be disclosed as Not Applicable.
S-89	Origination Third Party Origination UPB Percent	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	WA Estimated Loan-To-Value (ELTV)	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.	999 = Not Available	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	WA Updated Classic FICO®	For reinstated, reperforming, modified fixed-rate and modified step-rate loans, the weighted average most recently available standardized Classic FICO® credit score provided at the time of issuance.	9999 = Not Available 7777 = Not Applicable	Numeric		4		If value <300 or >850, then the score is considered Not Available
S-92	Mission Density Score	<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 Mission Index Guide for additional definition information and for calculations.</p> <p>Attribute previously named Social Density Score (SDS).</p>	7.77 - Not Applicable 9.99 – Not Applicable	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 >= 10 loans that are either primary home</p>

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Precision	Implementation Notes
								or investment property at the time of issuance to generate an MDS score, otherwise default to 7.77
S-93	Mission Criteria Share	<p>The mission criteria share (MCS) is the percentage of loans in a security that satisfies at least one Mission Dimension.</p> <p>See the Mission Index Guide for additional definition information and for calculations.</p> <p>Attribute previously named Social Criteria Share (SCS).</p>	777.77 - Not Applicable 999.99 – Not Available	Numeric	3.2	6		<p>Pools issued prior to 1/1/2010 default to 999.99. Pseudopools will default to 777.77.</p> <p>The pool must have >= 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</p>
S-94	Green Indicator	<p>The indicator denoting whether the security is labeled Green MBS secured by loans that are eligible per Freddie Mac's Green Bond Framework.</p> <p><i>For Pseudopools, this value will be blank.</i></p>	Y = Yes N = No	String		1		<p>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.</p> <p>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.</p>
S-95	Social Indicator	<p>The indicator denoting whether the security is labeled Social MBS secured by loans that are eligible per Freddie Mac's Social Bond Framework.</p> <p><i>For Pseudopools, this value will be blank.</i></p>	Y = Yes N = No 9 = Not Available	String		1		<p>Disclosure is effective beginning with pools issued as of June 2024. The L1 (or ML) pool must have an MCS = 100% and MDS >= 2.0. The L2 must have 100% L1 collateral with Social Indicator = Y.</p> <p>Giants and Supers will receive a Y enumeration if 100% of the underlying MBS have a Social Indicator of Y.</p> <p>If the pool disclosure is in a preliminary status, then the Indicator will be set to 9 = Not Available.</p>

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Precision	Implementation Notes
								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	Mission Index Version	The version of the Mission Index methodology used to calculate the Mission Criteria Share and the Mission Density Score.	V1.0 = Version 1.0 V1.1 = Version 1.1 555 = Mixed 777 = Not Applicable	String		5		Not Applicable (777) – Securities issued prior to 1/2010, 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
S-97	FILLER							
S-98	WA Updated VantageScore® 4.0	For reinstated, reperforming, modified fixed-rate and modified step-rate loans, the weighted average most recently available standardized VantageScore® 4.0 (VS4) credit score provided at the time of issuance.	9999 = Not Available 7777 = Not Applicable	Numeric		4		If value <300 or >850, then the score is considered Not Available. For securities issued prior to December 2025, this value will be disclosed as Not Applicable.

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 and a fourth security file contains data for LLDCSM 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	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 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*

Record Type #	Security Supplemental File Record Type Description
49	Special Eligibility Program Stratification
50	Interest Rate Buydown Type Stratification
51	Green Program Criteria Stratification
52	Green Building Certification Stratification
53	Energy Rating Index Stratification
54	Renewable Energy Stratification
55	Water Certification Stratification

*This stratification is retired effective April 1, 2026.

Quartiles							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-001	Record Type = 1	Quartiles		String		2	
SS-002	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-003	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-004	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-005	Quartile	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	Mortgage Loan Amount	The 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	14.2	17	
SS-007	Interest Rate	The interest rate of the loan in effect during the current reporting period.		Numeric	2.3	6	Not applicable for ARMs
SS-008	Current Net Interest Rate	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	Loan Term	The number of months in which regularly scheduled borrower payments are due.		Numeric		3	

SS-010	Remaining Months to Maturity	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	Loan Age	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	Loan-To-Value (LTV)	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>		Numeric		3	

SS-013	Combined Loan-To-Value (CLTV)	<p>The ratio, expressed as a percentage, obtained by dividing the amount of all known outstanding loans at origination by the value of the property.</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	Debt-To-Income (DTI)	<p>The ratio obtained by dividing the total monthly debt expense by the total monthly income of the borrower at the time the loan was originated or modified.</p>		Numeric		3	
SS-015	Classic FICO®	<p>The standardized Classic FICO® 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	FILLER						
SS-017	VantageScore® 4.0	<p>The standardized VantageScore® 4.0 (VS4) 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-018	Updated Classic FICO®	For reinstated, reperforming, modified fixed-rate and modified step-rate loans, the most recently available standardized Classic FICO® credit score provided at the time of issuance.		Numeric		4	
Quartiles							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-019	Estimated Loan-To-Value (ELTV)	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	
SS-020	FILLER						
SS-021	Updated VantageScore® 4.0	For reinstated, reperforming, modified fixed-rate and modified step-rate loans, the most recently available standardized VantageScore® 4.0 (VS4) credit score provided at the time of issuance.		Numeric		4	
Next Rate Change Date (NRCD)							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-022	Record Type = 2	Next Rate Change Date (NRCD)		String		2	
SS-023	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-024	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-025	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	

SS-026	Next Interest Rate Adjustment Date	For adjustable-rate loans, the month and year that the interest rate is next subject to change.		Date	MMCCYY	6	
SS-027	Months to Next Interest Rate Adjustment Date	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-028	Interest Only First Principal and Interest Payment Date	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-029	Aggregate Investor Loan UPB	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-030	Percentage Investor Security UPB	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-031	Aggregate Loan Count	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-032	Percentage Loan Count	For the stratified attribute of adjustable-rate loans, the percentage of loans in the security.		Numeric	3.2	6	
SS-033	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 disclosed for Freddie Mac

SS-034	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 disclosed for Freddie Mac
SS-035	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 disclosed for Freddie Mac
SS-036	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-037	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-038	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-039	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 disclosed for Freddie Mac
SS-040	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 disclosed for Freddie Mac

Next Rate Change Date (NRCD)							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-041	Low Mortgage Margin	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 disclosed for Freddie Mac
SS-042	WA MBS PC Margin	For the stratified attribute of adjustable-rate loans, the weighted average mortgage margin less servicing fees and guarantor fees.		Numeric	2.3	6	
SS-043	MBS PC Margin High	For the stratified attribute of adjustable-rate loans, the highest value mortgage margin less servicing fees and guarantor fees.		Numeric	2.3	6	
SS-044	MBS PC Margin Low	For the stratified attribute of adjustable-rate loans, the lowest value mortgage margin less servicing fees and guarantor fees.		Numeric	2.3	6	
SS-045	WA Life Ceiling Interest Rate	For the stratified attribute of adjustable-rate loans, the weighted average lifetime maximum interest rate.		Numeric	2.3	6	Not disclosed for Freddie Mac
SS-046	Life Ceiling High Interest Rate	For the stratified attribute of adjustable-rate loans, the highest value lifetime maximum interest rate.		Numeric	2.3	6	Not disclosed for Freddie Mac
SS-047	Life Ceiling Low Interest Rate	For the stratified attribute of adjustable-rate loans, the lowest value lifetime maximum interest rate.		Numeric	2.3	6	Not disclosed for Freddie Mac
SS-047	WA Life Ceiling Net Interest Rate	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-049	Life Ceiling High Net Interest Rate	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-050	Life Ceiling Low Net Interest Rate	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-051	WA Life Floor Interest Rate	For the stratified attribute of adjustable-rate loans, the weighted average lifetime minimum interest rate.		Numeric	2.3	6	Not disclosed for Freddie Mac
Next Rate Change Date (NRCD)							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-052	Life Floor High Interest Rate	For the stratified attribute of adjustable-rate loans, the highest value lifetime minimum interest rate.		Numeric	2.3	6	Not disclosed for Freddie Mac
SS-053	Life Floor Low Interest Rate	For the stratified attribute of adjustable-rate loans, the lowest value lifetime minimum interest rate.		Numeric	2.3	6	Not disclosed for Freddie Mac
SS-054	WA Life Floor Net Interest Rate	For the stratified attribute of adjustable-rate loans, the weighted average minimum interest rate less servicing fees and guarantor fees.	77.777 - Not Applicable	Numeric	2.3	6	If all loan level values = 77.777, then set to 77.777; else exclude from weighted average calculation
SS-055	Life Floor High Net Interest Rate	For the stratified attribute of adjustable-rate loans, the highest value minimum interest rate less servicing fees and guarantor fees.	77.777 - Not Applicable	Numeric	2.3	6	If all loan level values = 77.777, then set to 77.777; else exclude from weighted average calculation
SS-056	Life Floor Low Net Interest Rate	For the stratified attribute of adjustable-rate loans, the highest value minimum interest rate less servicing fees and guarantor fees.	77.777 - Not Applicable	Numeric	2.3	6	If all loan level values = 77.777, then set to 77.777; else exclude from weighted average calculation

Loan-To-Value (LTV) Not Available Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-057	Record Type = 3	Loan-To-Value (LTV) 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-058	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-059	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-060	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-061	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-062	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-063	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-064	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-065	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-066	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-067	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-068	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-069	Aggregate Investor Loan UPB	For the stratified attribute, the sum of the Investor		Numeric	14.2	17	

Combined Loan-To-Value (CLTV) Not Available Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
		Loan UPB for the loans in the security.					
SS-070	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-071	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-072	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-073	Record Type = 5	Debt-To-Income (DTI) Not Available Stratification		String		2	Applicable only if security characteristics apply
SS-074	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-075	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-076	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-077	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-078	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-079	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-080	Percentage Loan Count	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

Credit Score Not Available Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-081	Record Type = 6	Credit Score Not Available Stratification		String		4	Applicable only if security characteristics apply
SS-082	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	

SS-083	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-084	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-085	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-086	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-087	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-088	Percentage Loan Count	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	
SS-089	Credit Score Model	The model of the credit score used to evaluate the borrower during the loan origination process. This Not Available stratification includes loans disclosed as Not Available (9999) or Not Applicable (7777).	C = Classic FICO V = VantageScore 4.0	String		1	The VantageScore 4.0 (V) enumeration is effective beginning with pools issued in December 2025. For pools issued prior to December 2025, a stratification for VantageScore 4.0 (V) will not be displayed.

Days Delinquent Stratification

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-090	Record Type = 7	Days Delinquent Stratification		String		2	Applicable for monthly disclosure only
SS-091	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-092	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-093	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-094	Days Delinquent	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	Numeric		2	Will represent 100% of the pool.

			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+				
SS-095	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-096	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-097	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-098	Percentage Loan Count	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-099	Record Type = 8	Number of Borrowers Stratification		String		2	
SS-100	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-101	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-102	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-103	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-104	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-105	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-106	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-107	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-108	Record Type = 9	First Time Home Buyer Stratification		String		2	
SS-109	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-110	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-111	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-112	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-113	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-114	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-115	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-116	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-117	Record Type = 10	Loan Purpose Stratification		String		2	
SS-118	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-119	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-120	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-121	Loan Purpose	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-122	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-123	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-124	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-125	Percentage Loan Count	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-126	Record Type = 11	Occupancy Status Stratification		String		2	
SS-127	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-128	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-129	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-130	Occupancy Status	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	
SS-131	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-132	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-133	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-134	Percentage Loan Count	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-135	Record Type = 12	Number of Units Stratification		String		2	
SS-136	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-137	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	

SS-138	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-139	Number of Units	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-140	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-141	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-142	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-143	Percentage Loan Count	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-144	Record Type = 13	Property Type Stratification		String		2	
SS-145	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-146	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-147	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-148	Property Type	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-149	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-150	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-151	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-152	Percentage Loan Count	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-153	Record Type = 14	Channel Stratification		String		2	
SS-154	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-155	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-156	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-157	Channel	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-158	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-159	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-160	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-161	Percentage Loan Count	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-162	Record Type = 15	Property State Stratification		String		2	
SS-163	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-164	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-165	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-166	Property State	The abbreviation denoting the location of the property securing the loan.	See Appendix A	String		2	

SS-167	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-168	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-169	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-170	Percentage Loan Count	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-171	Record Type = 16	Seller Name Stratification		String		2	
SS-172	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-173	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-174	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-175	Seller Name	The name of the entity that sold the loan to the issuer. <i>Will reflect servicer names contributing > 1% of the Current Investor Security UPB.</i>		String		100	Will not be updated after issuance, regardless of mergers/acquisitions
SS-176	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-177	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-178	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-179	Percentage Loan Count	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	
SS-180	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	

Seller Name Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-181	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-182	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-183	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-184	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-185	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-186	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-187	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-188	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-189	Seller City	The city of the address of the entity that sold the loan to the issuer.		String		50	
SS-190	Seller State	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-191	Record Type = 17	Servicer Name Stratification		String		2	
SS-192	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-193	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-194	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-195	Servicer Name	The name of the entity that services the loan during the current reporting period. <i>Will reflect servicer names contributing > 1% of the Current Investor Security UPB.</i>		String		100	
SS-196	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-197	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-198	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-199	Percentage Loan Count	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	
SS-200	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-201	Maximum Loan Age	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-202	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-203	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	

Servicer Name Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-204	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-205	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-206	WA Loan Age	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-207	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-208	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-209	Servicer City	The city of the address of the entity that services the loan.		String		50	
SS-210	Servicer State	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-211	Record Type = 18	Mortgage Insurance Coverage Stratification		String		2	
SS-212	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-213	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-214	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	

SS-215	Mortgage Insurance Coverage	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-216	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-217	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-218	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-219	Percentage Loan Count	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-220	Record Type = 19	Mortgage Insurance Cancellation Indicator Stratification		String		2	
SS-221	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-222	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-223	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-224	Mortgage Insurance Cancellation Indicator	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-225	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-226	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-227	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-228	Percentage Loan Count	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
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SS-229	Record Type = 20	Government Insured/Guarantee Stratification		String		2	Applicable for Government Insured/Guarantee loans only
SS-230	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-231	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-232	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-233	Government Insured /Guarantee	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-234	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-235	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-236	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-237	Percentage Loan Count	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-238	Record Type = 21	Interest Only First Principal and Interest Payment Date Stratification		String		2	
SS-239	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-240	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-241	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-242	Interest Only First Principal and Interest Payment Date	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-243	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	

Interest Only First Principal and Interest Payment Date Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-244	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-245	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-246	Percentage Loan Count	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	
SS-247	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-248	Maximum Loan Age	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-249	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-250	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-251	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-252	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-253	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-254	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-255	WA Remaining Months to Maturity	For the stratified attribute, the weighted average number of scheduled monthly payments that will reduce the Current		Numeric		3	

Interest Only First Principal and Interest Payment Date Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
		Investor Loan UPB to zero.					
SS-256	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-257	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-258	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-259	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-260	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-261	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-262	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-263	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-264	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-265	Record Type = 23	Origination Year Stratification		String		2	
SS-266	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	

SS-267	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-268	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-269	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-270	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-271	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-272	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-273	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-274	Record Type = 24	Origination Channel Stratification		String		2	
SS-275	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-276	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-277	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-278	Origination Channel	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-279	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-280	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-281	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	

SS-282	Percentage Loan Count	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	
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Non-Standard Loan Type Stratification

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-283	Record Type = 25	Non-Standard Loan Type Stratification		String		2	Applicable only at issuance for Single-Class (no rescureciturizations). Totals may exceed 100%. Effective 10/17/2017, this stratification will no longer be populated.
SS-284	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-285	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-286	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-287	Non-Standard Loan Type	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-288	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-289	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-290	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-291	Percentage Loan Count	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-292	Record Type = 26	Modification Program Stratification		String		2	
SS-293	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-294	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	

SS-295	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-296	Modification Program	For repricing, 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-297	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-298	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-299	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-300	Percentage Loan Count	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-301	Record Type = 27	Modification Type Stratification		String		2	
SS-302	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-303	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-304	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-305	Modification Type	For repricing, 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-306	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-307	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-308	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-309	Percentage Loan Count	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

Modification Information Stratification

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-310	Record Type = 28	Modification Information Stratification		String		2	Applicable for Freddie Mac modified securities only. Applicable only if security characteristics apply.
SS-311	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-312	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-313	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-314	Modification Information	For reperforming, modified fixed-rate and modified step-rate loans, the Total Capitalized Amounts and Deferred Unpaid Principal Balances of the loans in the security.	Total Capitalized Amount Deferred Unpaid Principal Balance	String	9.2	12	
SS-315	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-316	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-317	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-318	Percentage Loan Count	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-319	Record Type = 29	Number of Modifications Stratification		String		2	
SS-320	Prefix	The designation assigned by the issuer denoting the		String		3	

		type of the loans and the security.					
SS-321	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-322	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-323	Number of Modifications	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-324	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-325	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-326	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-327	Percentage Loan Count	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-328	Record Type = 30	Deferred Unpaid Principal Balance Stratification		String		2	Applicable for Freddie Mac modified securities only. This stratification is retired effective April 1, 2026.
SS-329	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-330	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-331	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-332	Deferred UPB Type	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-333	Interest-Bearing UPB	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-334	Deferred UPB	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-335	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-336	Weighted Average Interest Rate	For the stratified attribute, the weighted average interest rate of the loans in effect during the current reporting period.		Numeric	3.2	6	
SS-337	Weighted Average Estimated LTV (ELTV)	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-338	Weighted Average Updated Classic FICO®	For the stratified attribute in reinstated, reperforming, modified fixed-rate and modified step-rate loans, the weighted average most recently available standardized Classic FICO® credit score provided at the time of issuance.		Numeric		4	
SS-339	Weighted Average Debt to Income (DTI) Ratio	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-340	Average Mortgage Loan Amount	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</i>		Numeric	9.2	12	

		<i>non-interest bearing amount.</i>					
SS-341	Property State 1	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-342	Aggregate Investor Loan UPB	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-343	Percentage Investor Loan UPB	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-344	Aggregate Loan Count	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-345	Percentage Loan Count	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-346	Property State 2	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-347	Aggregate Investor Loan UPB	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-348	Percentage Investor Loan UPB	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-349	Aggregate Loan Count	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-350	Percentage Loan Count	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-351	Property State 3	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-352	Aggregate Investor Loan UPB	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-353	Percentage Investor Loan UPB	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-341	Aggregate Loan Count	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-355	Percentage Loan Count	For the stratified attribute, the percentage of loans in the security with Property State #3 (ranked by Investor Loan UPB).		Numeric	3.2	6	

Estimated Loan-to-Value (ELTV) Not Available Stratification

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-356	Record Type = 31	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-357	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-358	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-359	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	

SS-360	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-361	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-362	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-363	Percentage Loan Count	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

Updated Credit Score Not Available Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-364	Record Type = 32	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-365	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-366	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-367	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-368	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-369	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-370	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-371	Percentage Loan Count	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	
SS-372	Credit Score Model	For reinstated, reperforming, modified fixed-rate and modified step-rate loans, the model of the most recently available standardized credit score provided at the time of issuance. This Not Available stratification includes loans disclosed as Not Available (9999) or Not Applicable (7777).	C = Classic FICO V = VantageScore 4.0	String		1	The VantageScore 4.0 (V) enumeration is effective beginning with pools issued in December 2025. For pools issued prior to December 2025, a stratification for VantageScore 4.0 (V) will not be displayed.

Number of Remaining Steps Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-373	Record Type = 33	Number of Remaining Steps Stratification		String		2	Applicable for Freddie Mac modified step-rate securities only.
SS-374	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-375	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-376	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-377	Number of Remaining Steps	For reperforming, modified step-rate loans, the number of upward interest rate adjustments remaining.		Numeric		2	
SS-378	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-379	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-380	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-381	Percentage Loan Count	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-382	Record Type = 34	Number of Steps - At Modification Stratification		String		2	Applicable for Freddie Mac modified step-rate securities only
SS-383	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-384	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-385	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-386	Number of Steps - At Modification	For reperforming, modified step-rate loans, the number of upward interest rate adjustments at the time of modification.		Numeric		2	

SS-387	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-388	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-389	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-390	Percentage Loan Count	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-391	Record Type = 35	Next Step Rate Adjustment Date Stratification		String		2	Applicable for Freddie Mac modified step-rate securities only This stratification is retired effective April 1, 2026.
SS-392	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-393	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-394	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-395	Next Step Rate Adjustment Date	For reperforming, modified step-rate loans, the month and year that the interest rate is scheduled to increase.		Date	MMCCYY	6	
SS-396	Projected WA Interest Rate	For reperforming, 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-397	Projected WA Net Interest Rate	For reperforming, 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-398	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	

Next Step Rate Adjustment Date Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-399	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-400	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-401	Percentage Loan Count	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-402	Record Type = 36	Origination Loan-To-Value (LTV) 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-403	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-404	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-405	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-406	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-407	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-408	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-409	Percentage Loan Count	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-410	Record Type = 37	Origination Combined Loan-To-Value (CLTV) Not Available Stratification <i>For non-reperforming, 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-411	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-412	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-413	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-414	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-415	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-416	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-417	Percentage Loan Count	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-418	Record Type = 38	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-419	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-420	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-421	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-422	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-423	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-424	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	

SS-425	Percentage Loan Count	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	
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Origination Credit Score Not Available Stratification

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-426	Record Type = 39	Origination 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-427	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-428	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-429	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-430	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-431	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-432	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-433	Percentage Loan Count	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	
SS-434	Credit Score Model	For reperforming, modified fixed-rate and modified step-rate loans, the model of the standardized credit score used to evaluate the borrower during the loan origination process. This Not Available stratification includes loans disclosed as Not Available (9999) or Not Applicable (7777).	C = Classic FICO V = VantageScore 4.0	String		1	The VantageScore 4.0 (V) enumeration is effective beginning with pools issued in December 2025. For pools issued prior to December 2025, a stratification for VantageScore 4.0 (V) will not be displayed.

Origination Loan Purpose Stratification

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-435	Record Type = 40	Origination Loan Purpose Stratification		String		2	Applicable only if security characteristics apply
SS-436	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	

SS-437	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-438	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-439	Origination Loan Purpose Stratification	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	
SS-440	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-441	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-442	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-443	Percentage Loan Count	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	
Origination Occupancy Status Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-444	Record Type = 41	Origination Occupancy Status Stratification		String		2	Applicable only if security characteristics apply
SS-445	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-446	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-447	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-448	Origination Occupancy Status	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-449	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-450	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-451	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-452	Percentage Loan Count	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	
Borrower Payment History Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-453	Record Type = 42	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. This stratification is retired effective April 1, 2026.
SS-454	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-455	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-456	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-457	Days Delinquent	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-458	Borrower Payment Date	The month and year that the borrower was scheduled to remit payment.		Date	MMCCYY	6	
SS-459	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-460	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-461	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-462	Percentage Loan Count	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-463	Record Type = 43	Collateral List		String		2	Applicable at issuance for Single Class securitizations
SS-464	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-465	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-466	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-467	Collateral Prefix	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-468	Collateral Security Identifier	For each security that directly underlies the securitization, the unique designation assigned to the security by the issuer.		String		6	
SS-469	Collateral CUSIP	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-470	Collateral Current WA Net Interest Rate	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-471	Collateral Issue Date	For each security that directly underlies the securitization, the date on which the security was issued.		Date	MMDDCCYY	8	
SS-472	Collateral Issuer	The issuer for each security that directly underlies the securitization.		String		3	
SS-473	Collateral Maturity Date	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	

Collateral List							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-474	Collateral Issuance Investor Security UPB	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	
SS-475	Collateral Issuance Contributing Investor Security UPB	For each security that directly underlies the securitization, the pro-rata share of the Investor Security UPB - Issuance amount		Numeric	12.2	15	
SS-476	Collateral Current Contributing Investor Security UPB	For each security that directly underlies the securitization, the pro-rata share of the Investor Security UPB - Current amount.		Numeric	12.2	15	
SS-477	Collateral WA Interest Rate at Settlement	For each security that directly underlies the securitization, the weighted average interest rate at the time of securitization.		Numeric	2.3	6	
SS-478	Collateral WA Remaining Months to Maturity at Settlement	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-479	Collateral WA Loan Age at Settlement	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-480	Collateral Trust Identifier	An identifier assigned to the trust when established into a multiclass securitization.		String		50	
SS-481	Collateral Class Identifier	An identifier assigned to the class when established into a multiclass securitization.		String		4	
SS-482	Group Identifier	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-483	Record Type = 44	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-484	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-485	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-486	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-487	Property Valuation Method	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-488	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-489	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-490	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-491	Percentage Loan Count	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-492	Record Type = 45	Borrower Assistance Plan Stratification		String		2	Applicable for monthly disclosure only
SS-493	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-494	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-495	CUSIP	The unique designation assigned to the security		String		9	

		by the Committee on Uniform Securities Identification Procedures (CUSIP).					
SS-496	Borrower Assistance Plan	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.	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	The data in this stratification will be published on a one-month delay due to the timing of 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. 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".
SS-497	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-498	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-499	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-500	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-501	Record Type = 46	Alternative Delinquency Resolution Stratification		String		2	Applicable for monthly disclosure only. Effective beginning with the December 2020 factor date.
SS-502	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-503	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-504	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-505	Alternative Delinquency Resolution	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 = Payment Deferral C = COVID-19 Payment Deferral D = Disaster Payment Deferral M = Multiple O = Other 7 = Not Applicable	String		1	Please reference the loan-level file specification for enumeration definitions (L-108). Loans that have completed multiple ADR plans will be disclosed as "Multiple" at the pool level.

			9 = Not Available				
SS-506	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-507	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-508	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-509	Percentage Loan Count	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	
SS-510	Total Deferral Amount	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-511	Record Type = 47	Number of Alternative Delinquency Resolutions Stratification		String		2	Applicable for monthly disclosure only. Effective beginning with the December 2020 factor date.
SS-512	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-513	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-514	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-515	Number of Alternative Delinquency Resolutions	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-516	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-517	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-518	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-519	Percentage Loan Count	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	
SS-520	Total Deferral Amount	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-521	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. This stratification is retired effective April 1, 2026.
SS-522	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-523	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-524	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-525	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.	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-526	Borrower Payment Date	The month and year that the borrower was scheduled to remit payment.		Date	MMCCYY	6	
SS-527	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-528	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-529	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-530	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-531	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-532	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-533	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	

SS-534	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-535	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-536	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-537	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-538	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-539	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-540	Record Type = 50	Interest Rate Buydown Type		String		2	Disclosure is effective beginning with pools issued as of January 1, 2022.
SS-541	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-542	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-543	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-544	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"> • 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. • 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 	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-545	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-546	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-547	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-548	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-549	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-550	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-551	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-552	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-553	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-554	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-555	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-556	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	

SS-557	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-558	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-559	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-560	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-561	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-562	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-563	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-564	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-565	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-566	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-567	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-568	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-569	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	

SS-570	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-571	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-572	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-573	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-574	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-575	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-576	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-577	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-578	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-579	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-580	Renewable Energy	The share of loans secured by properties with renewable energy sources.	S = Solar G = Geothermal O = Other	String		1	
SS-581	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-582	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-583	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-584	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-585	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-586	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-587	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-588	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-589	Water Certification	The share of loans secured by properties with eligible water certifications.	W = WaterSense O = Other	String		1	
SS-590	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-591	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-592	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-593	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

							<p>Credit Score for all loans < 700</p> <ul style="list-style-type: none"> * GREEN = MBS with a Green Indicator = Yes * NONSPEC = Any story not designated above * ALL = All MBS (Specified Story and non-Specified Story)
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		Numeric	1.2	4	<p>The maximum score will be 2.50 to address privacy</p>

		Dimensions for which each mortgage loan qualifies for the given cohort.					concerns in cases where all three Mission Dimensions are 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

							<p>and MBS Issue Date >= 01/01/2024</p> <ul style="list-style-type: none"> * 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	<p>A score representing the number of Mission Dimensions for which each mortgage loan qualifies.</p> <p>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.</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>
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 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</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>

		"Manufactured Housing" mortgage loan.					
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.

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 325K 350K 375K 400K 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 * 325K = Mortgage Loan Amount for all loans <= \$325k and MBS Issue Date >= 07/01/2025 * 350K = Mortgage Loan Amount for all loans <= \$350k and MBS Issue Date >= 07/01/2025 * 375K = Mortgage Loan Amount for all loans <= \$375k and MBS Issue Date >= 01/01/2026 * 400K = Mortgage Loan Amount for all loans <= \$400k and MBS Issue Date >= 01/01/2026 * 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 disclosed cohort must contain a minimum of five pools.</p>
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		Numeric	3.2	6	

		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.					
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 that finance manufactured housing. A Mission Loan is a loan with a Mission Score equal to or greater than 1.		Numeric	3.2	6	
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	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:

			200K 225K 250K 275K 300K 325K 350K 375K 400K NY TX FL LTV>=95 INV FICO<700 Social Green NONSPEC ALL				* 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 * 325K = Mortgage Loan Amount for all loans <= \$325k and MBS Issue Date >= 07/01/2025 * 350K = Mortgage Loan Amount for all loans <= \$350k and MBS Issue Date >= 07/01/2025 * 375K = Mortgage Loan Amount for all loans <= \$375k and MBS Issue Date >= 01/01/2026 * 400K = Mortgage Loan Amount for all loans <= \$400k and MBS Issue Date >= 01/01/2026 * 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)
MCM-08	Mission Density Score	A score representing the number of Mission Dimensions for which each mortgage loan qualifies.		Numeric	1.2	4	The maximum score will be 2.50 to address privacy concerns in cases where all three Mission Dimensions are met.

		<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>					<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>
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	Freddie Mac 45 Day Security Identifier	The unique designation assigned to the 45-day security	Alpha-Numeric		6	
02	Freddie Mac 45 Day Security CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).	Alpha-Numeric		9	
03	Freddie Mac 55 Day Security Identifier	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	Freddie Mac 55 Day Security CUSIP	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	Issuance Investor Security UPB	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	Exchanged Issuance Investor Security UPB	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	Cumulative Exchanged Issuance Investor Security UPB	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	As of Date	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	Freddie Mac 45 Day Security Identifier	The unique designation assigned to the 45-day security	Alpha-Numeric		6	
02	Freddie Mac 45 Day Security CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).	Alpha-Numeric		9	
03	Freddie Mac 55 Day Security Identifier	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	Freddie Mac 55 Day Security CUSIP	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	Issuance Investor Security UPB	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	Cumulative Exchanged Issuance Investor Security UPB	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	As of Date	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	Level 1 Security Identifier	The unique designation assigned to the 45-day Level 1 security.	Alpha-Numeric		6	
02	Level 1 Security CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).	Alpha-Numeric		9	
03	Issuance Investor Security UPB	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	Resecuritized Issuance Investor Security UPB	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	Cumulative Exchanged Issuance Investor Security UPB	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	Issuance Investor Security UPB Remaining Eligible for Exchange	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	Cumulative Issuance Investor Security UPB Exchanged through Resecuritizations	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	Aggregate Exchanged Issuance Investor Security UPB	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	Aggregate Issuance Investor Security UPB Remaining Eligible for Exchange	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	Security Factor	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	Security Factor Date	The month and year on which the corresponding factor is effective.	Date	MMCCYY	6	
12	As of Date	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
002	FTSE USD IBOR Consumer Cash Fallback 6-Month**
005	CMT 10YR WKLY AVG
008	CMT 1YR CUML AVG PREV12 MNTH AVG
009	CMT 1YR MNTH AVG
010	CMT 1YR WKLY AVG
011	CMT 2YR WKLY AVG
012	CMT 3YR MNTH AVG
013	CMT 3YR WKLY AVG
014	CMT 5YR WKLY AVG
016	CMT 5YR MNTH AVG
018	CMT 7YR MNTH
021	Enterprise 11th District COFI Replacement Index*
022	COFI 1MO 7THDIST
023	COFI 1MO NTL MNTH AVG
025	COFI 6MO CA
027	COFI FRE
036	FTSE USD IBOR Consumer Cash Fallback 1-Month**
038	FTSE USD IBOR Consumer Cash Fallback 12-Month**
042	FTSE USD IBOR Consumer Cash Fallback 6-Month**
043	FTSE USD IBOR Consumer Cash Fallback 6-Month**
044	FTSE USD IBOR Consumer Cash Fallback 6-Month**
046	PRIM MORT MRKT SRVY PLUS
048	PRIME WSJ DLY
049	RNY FRE 30YR 60DAY DLY
054	TBILL 6MO DISC MNTH AVG
055	TBILL 6MO DISC WKLY
057	TBILL 6MO INV WKLY
058	TBILL 6MO SEC WKLY AVG
059	ICE 5YR INT RATE SWAP
060	COFI 1MO 4THDIST
061	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.

FTSE Disclaimer: FTSE USD IBOR Cash Fallbacks are provided by LSEG and its affiliates. LSEG and its affiliates shall not be liable for any errors or delays in providing or making available the data contained within this service or for any actions taken in reliance on the same. FTSE USD IBOR Cash Fallbacks cannot be used for any commercial purpose (including redistribution) without a license. Please contact LSEG D&A (formerly Refinitiv) if a license is required. FTSE USD IBOR Cash Fallbacks are subject to LSEG’s terms of use and disclaimer available at <https://www.lseg.com/en/ftse-russell/benchmarks/usd-ibor-cash-fallbacks>.

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