



Disclosure Guide

**GUIDE TO PC, GIANT, & TAX REPORTING
DISCLOSURE INFORMATION**

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INTRODUCTION

INTRODUCTION

This guide has been 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.

- Daily Fixed Loan-Level File
- Daily ARM Loan-Level File
- Daily New Issue File
- Daily Breakout File
- Monthly Fixed Loan-Level File
- Monthly ARM Loan-Level File
- Monthly Fixed-Rate Factor File
- Monthly ARM Factor File
- Monthly Breakout File
- Monthly Quartile File
- REMIC Quarterly Original Issue Discount (OID) Tax Information File
- Mortgage Backed Securities Tax Disclosure File

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 call **(800) 336-3672** or 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 PCs and REMICs.

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 information statement and related supplements.

The chart below classifies the prefixes found on each file.

	DAILY FILES				MONTHLY FILES					
	Daily Loan Level (Does not include Giants & XO PCs)		DNIF	Daily Breakout	Monthly Loan Level (Does not include Giants & XO PCs)		Fixed Rate	ARM	Quartile	Breakout
	Fixed	ARM			Fixed	ARM				
Freddie Mac's Gold PCs A0-A9, K8-K9, S0-S5, B0-B9, L0-L2, T1, C0-C9, L4-L9, T3-T6, D0-D9, M0-M9, T9 E0-E9, MA, U1, F0-F1, MB, U3-U9 F5-F9, MC, MD V6-V8 G0-G7, N2-N9, Z4-Z6, H0-H8, O2-O3, HA-HD J0-J9, O5-O6, K0-K3, P0-P6, K5, Q0-Q9, R0-R2,	✓		✓	✓	✓		✓		✓	✓
Freddie Mac's Adjustable Rate Mortgage (ARM) PCs 35, 74-78, 1J-1N, 37, 84, 1P-1R, 39-42, 86-87, 1U-1V 60-61, 94, 2B 63-64, 96-97, 5A 71-72, 1A-1H,		✓	✓	✓		✓		✓	✓	✓
Freddie Mac's 75-Day PCs 14-18, 43-46, 85, 20-21, 48, 50, 88, 25-30, 53-59, 90, 32-34, 68, 92, 36, 80, 7A-7C 38, 82,			✓	✓			✓		✓	✓
Freddie Mac's Multifamily PCs Gold: WA, W0-W3, WN			✓	✓			✓		✓	✓
75- Day: 12-13, 62, 22-24, 65, 31, 69-70, 49, 79			✓	✓			✓	✓	✓	✓

TIMING AND FREQUENCY OF DATA

TIMING AND FREQUENCY OF DISCLOSURE

Day of the Month Publicly Available	Transmission Name	Description
Daily after 6:15 A.M.	Daily Fixed Loan-Level File	Initial loan-level information on newly issued pools
Daily after 6:15 A.M.	Daily ARM Loan-Level File	Initial loan-level information on newly issued pools
Daily after 6:15 A.M.	Daily New Issue	Information on newly issued pools
Daily after 6:15 A.M.	Daily Breakout File	Information on newly issued pools
4 th Business Day after 4:30 P.M.	Monthly Fixed Loan-Level File	Updated monthly loan-level information
4 th Business Day after 4:30 P.M.	Monthly ARM Loan-Level File	Updated monthly loan-level information
4 th Business Day after 4:30 P.M.	Monthly Fixed-Rate Factor	Factors for Fixed-Rate pools
4 th Business Day after 4:30 P.M.	Monthly ARM Factor	Factors for ARM pools
4 th Business Day after 4:30 P.M.	Monthly Quartile File	Quartiles for pools
4 th Business Day after 4:30 P.M.	Monthly Breakout	Assorted Data
Quarterly	REMIC Original Issue Discount (OID) Tax Information	OID tax information for investors in REMICs
Annually	Mortgage Backed Securities Tax Disclosure File	Tax reporting data for investors in mortgage backed securities programs

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).

DAILY FIXED LOAN-LEVEL FILE

This file contains selected fixed-rate loan-level data about the composition of Freddie Mac’s newly issued mortgage Participation Certificates (PCs) which represent interests in 1-4 family residential mortgages (single-family) or 5 or more family residential mortgages (multifamily). Information is provided as of the time of issuance of the PCs and is calculated based on information available at the time of formation. **This data should be considered in conjunction with information appearing in the applicable Freddie Mac Offering Circulars, as supplemented.**

To find prefixes included in the Daily Fixed Loan-Level File, please refer to the Introduction section.

Information is reported by pool number then by a loan sequence number. Where there is insufficient data to support calculations for a particular PC, spaces have been placed in the loan-level fields for the PC.

The information contained in this file is calculated based on information available when the pool is originally formed.

Modified PCs are backed by loans that have been modified for loss mitigation purposes. Modified PCs will have a detail record type of 4 and 5 for each loan. Record type 4 includes data elements pertaining to the origination loan. The Origination loan represents the loan at the time of inception prior to any modifications occurring.

The Daily Fixed Loan-Level File combines several different types of records within a single file. The first character in each record indicates what type of record it is:

Record Types	Possible Number of Occurrences per Pool
0 = File Header Record	N/A – appears once at start of file
1 = Pool Detail Header Record	1 (All Pools)
4 = Loan-level Detail Record(s) for Modified Loans	1 or more (Modified Pools only)
5 = Loan-level Detail Record(s)	1 or more (All Pools)
8 = Pool Detail Trailer Record	1 (All Pools)
9 = File Trailer Record	N/A – appears once at end of file

***Designates a new Record**

Record Length: 400

File Header Record				
POS	LEN	DEC	DATA TYPE	DESCRIPTION
1	1		Numeric	RECORD TYPE - Indicates the type of data in this record: 0 = File Header Record
2	1		Alpha	DELIMITER - “ ”
3	1		Alpha	CORRECTION FLAG – A flag indicating whether this is a corrected file. N = Not Correction Y = Correction
4	1		Alpha	DELIMITER - “ ”
5	3		Alpha	PRODUCT TYPE – Denotes whether the file is fixed-rate or ARM. FRM = Fixed-rate ARM = ARM
8	1		Alpha	DELIMITER - “ ”
9	12		Alpha	FILE NAME – Freddie Mac Daily Loan-Level Disclosure File abbreviated to FM DLLD FILE.
21	1		Alpha	DELIMITER - “ ”
22	8		Numeric - CCYYMMDD	FILE DATE - File generation date.
30	1		Alpha	DELIMITER - “ ”
31	370			FILLER

Record Length: 400

Pool Detail Header Record				
POS	LEN	DEC	DATA TYPE	DESCRIPTION
1	1		Numeric	RECORD TYPE - Indicates the type of data in this record: 1 = Pool Detail Header Record
2	1		Alpha	DELIMITER - “ ”
3	1		Alpha	CORRECTION FLAG – A flag indicating whether this PC pool has corrected Detail Record(s). N = Not Correction Y = Correction
4	1		Alpha	DELIMITER - “ ”
5	3		Alpha	PRODUCT TYPE – Denotes whether the PC pool is a fixed-rate or an ARM. FRM = Fixed-rate ARM = ARM
8	1		Alpha	DELIMITER - “ ”
9	6		Alpha-num	POOL NUMBER – A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.
15	1		Alpha	DELIMITER - “ ”
16	8		Numeric - CCYYMMDD	AS OF DATE - The first day of the month and year of issuance of the PC. Interest to be paid to PC holders on the PC first payment date begins to accrue on the As of Date.
24	1		Alpha	DELIMITER - “ ”
25	376			FILLER

Record Length: 400

Loan-level Detail Record for Modified Loans				
POS	LEN	DEC	DATA TYPE	DESCRIPTION
1	1		Numeric	RECORD TYPE - Indicates the type of data in this record: 4 = Loan-level Detail Record for Modified Loans
2	1		Alpha	DELIMITER - “?”
3	1		Alpha	CORRECTION FLAG – A flag indicating whether this is a corrected Detail Record. N = Not Correction Y = Correction
4	1		Alpha	DELIMITER - “?”
5	3		Alpha	PRODUCT TYPE – Denotes whether the modified mortgage is a fixed-rate mortgage or an ARM. FRM = Fixed-rate ARM = ARM
8	1		Alpha	DELIMITER - “?”
9	12		Alpha-num	LOAN SEQUENCE NUMBER – A unique twelve-character alphanumeric designation assigned to each loan. First six characters represent the PC Pool Number. Second six characters is a sequential loan count.
21	1		Alpha	DELIMITER - “?”
22	9		Alpha-num	CUSIP NUMBER - A unique nine-digit alphanumeric designation assigned by the CUSIP Service Bureau to each PC.
31	1		Alpha	DELIMITER - “?”
32	1		Alpha	ORIGINATION LOAN PURPOSE – Indicates whether the origination mortgage loan was a Cash-out Refinance Mortgage, No Cash-out Refinance mortgage, or a Purchase mortgage. <i>See description of ‘Loan Purpose’ on record type 5 for more details.</i> P = Purchase C = Cash-out Refinance N = No Cash-out Refinance R = Refinance – Not Specified Space = Unknown
33	1		Alpha	DELIMITER - “?”
34	1		Alpha	ORIGINATION THIRD PARTY ORIGINATOR (TPO) – Indicates the source from which the issuer obtained the origination loan. <i>See description of ‘Third Party Originator Flag’ on record type 5 for more details.</i> R = Retail B = Broker C = Correspondent T = TPO Not Specified Space = Unknown
35	1		Alpha	DELIMITER - “?”
36	1		Alpha	ORIGINATION OCCUPANCY STATUS – Denotes whether the mortgage type at the time of origination was owner occupied, second home, or investment property. “Unknown” will be indicated by a blank space. O = Owner Occupied I = Investment Property S = Second Home Space = Unknown
37	1		Alpha	DELIMITER - “?”

38	3		Numeric	<p><u>ORIGINATION CREDIT SCORE</u> – A number prepared by third parties, summarizing the borrower’s creditworthiness, which may be indicative of the likelihood that the borrower will timely repay future obligations. Generally, this credit score was used to originate the mortgage. <i>See description of ‘Credit Score’ on record type 5 for more details.</i></p> <p>An unavailable credit score or credit score value less than 300 or greater than 850 will be disclosed as “Unknown”, which will be indicated by a blank space.</p> <p>Space(3) = Unknown</p>
41	1		Alpha	<u>DELIMITER</u> - “?”
42	3		Numeric	<p><u>ORIGINATION LOAN TERM</u> – For fixed-rate, adjustable-rate and Initial Interest mortgages, the number of scheduled monthly payments of the mortgage between the first payment date and the maturity date of the mortgage at time of origination. For balloon/reset mortgages only, the number of scheduled monthly payments of the mortgage based on the note rate, P&I amount and mortgage loan amount at the time of origination.</p>
45	1		Alpha	<u>DELIMITER</u> - “?”
46	3		Numeric	<p><u>ORIGINATION LOAN-TO-VALUE (LTV)</u> – In the case of purchase mortgages, the ratio obtained by dividing the mortgage loan amount on the note date by the lesser of the mortgaged property’s appraised value on the note date or its purchase price. In the case of a refinance mortgage loan, the ratio obtained by dividing the mortgage loan amount on the note date by the by the mortgaged property’s appraised value on the note date.</p> <p><i>See description of ‘LTV’ on record type 5 for more details.</i></p> <p>Percentages below 6% or greater than 105% will be disclosed as “Unknown”, which will be indicated by a blank space.</p> <p>Space(3) = Unknown</p>
49	1		Alpha	<u>DELIMITER</u> - “?”
50	1		Alpha	<p><u>ORIGINATION INITIAL INTEREST FLAG</u> – Denotes whether the origination mortgage was an Initial Interest mortgage. <i>See description of ‘Initial Interest Flag’ on record type 5 for more details.</i></p> <p>Y = Initial Interest N = Not Initial Interest</p>
51	1		Alpha	<u>DELIMITER</u> - “?”
52	8		Numeric – CCYYMMDD	<u>ORIGINATION FIRST PAYMENT DATE</u> – The first payment due date of the origination mortgage.
60	1		Alpha	<u>DELIMITER</u> - “?”
61	6		Numeric – CCYYMM	<u>ORIGINATION MATURITY DATE</u> –The month and year in which the final payment on the origination mortgage was scheduled to be made.
67	1		Alpha	<u>DELIMITER</u> - “?”
68	6	3	Numeric	<u>ORIGINATION NOTE RATE</u> – The note rate as indicated on the mortgage note, at the time of origination. Literal decimal.
74	1		Alpha	<u>DELIMITER</u> - “?”
75	12	2	Numeric	<u>ORIGINATION LOAN AMOUNT</u> – The UPB of the origination mortgage on the note date. <i>See description of “Loan Amount” on record type 5 for more details.</i> Literal decimal.
87	1		Alpha	<u>DELIMITER</u> - “?”

88	3		Numeric	<p><u>ORIGINATION COMBINED LOAN-TO-VALUE (CLTV)</u> – The ratio was obtained by dividing the mortgage loan amount on the note date plus any secondary mortgage loan amount disclosed by the Seller by the lesser of the mortgaged property’s appraised value on the note date or its purchase price. <i>See description of ‘CLTV’ on record type 5 for more details.</i> Percentages below 6% or greater than 135% will be disclosed as “Unknown”, which will be indicated by a blank space. Space(3) = Unknown</p>
91	1		Alpha	<u>DELIMITER</u> - “?”
92	3		Numeric	<p><u>ORIGINATION DEBT-TO-INCOME (DTI)</u> – Disclosure of DTI ratio is based on (1) the sum of the borrower's monthly debt payments, including monthly housing expenses that incorporate the mortgage payment the borrower is making at the time of the delivery of the mortgage loan to Freddie Mac, divided by (2) the total monthly income used to underwrite the borrower as of the date of the origination of the mortgage loan. <i>See description of ‘DTI’ on record type 5 for more details.</i> Percentages falling outside the range of greater than 0% and less than or equal to 65% will be disclosed as “Unknown”, which will be indicated by a blank space. Space(3) = Unknown</p>
95	1		Alpha	<u>DELIMITER</u> - “?”
96	3		Alpha	<p><u>ORIGINATION PRODUCT TYPE</u> – Denotes whether the origination mortgage was a fixed-rate mortgage or an ARM. FRM = Fixed-rate ARM = ARM</p>
99	1		Alpha	<u>DELIMITER</u> - “?”
100	3		Numeric	<p><u>LOAN AGE AS OF MODIFICATION DATE</u> –The number of months from the note date of the origination mortgage to the modification date of the modified mortgage loan.</p>
103	1		Alpha	<u>DELIMITER</u> - “?”
104	1		Alpha	<p><u>MODIFICATION PROGRAM</u> – For loans modified for loss mitigation purposes, the program under which the loan was modified. A = Alternative B = HAMP Backup C = Classic H = HAMP O = Other S = Standard T= Streamlined U = Underwater</p>
105	1		Alpha	<u>DELIMITER</u> - “?”
106	1		Alpha	<p><u>MODIFICATION TYPE</u> – For loans modified for loss mitigation purposes, indicates the type of action that modified the loan term(s). R = Rate T = Term B = Rate & Term F = Rate, Term & Forbearance C = Cap-to-Reinstate O = Other</p>
107	1		Alpha	<u>DELIMITER</u> - “?”
108	2		Numeric	<p><u>NUMBER OF MODIFICATIONS</u> – The number of times that the loan has been modified. Number of Modifications will be disclosed as “Unknown” if the Number of Modifications is greater than 5. Space(2) = Unknown</p>
110	1		Alpha	<u>DELIMITER</u> - “?”

111	12	2	Numeric	TOTAL CAPITALIZED AMOUNT – In the case of a modified mortgage, the amount of interest and non-interest arrearages added to the principal balance of a loan due to the most recent modification. Literal decimal.
123	1		Alpha	DELIMITER - “?”
124	12	2	Numeric	INTEREST BEARING MORTGAGE LOAN AMOUNT – The interest bearing UPB of the modified mortgage as of the note modification. Literal decimal.
136	1		Alpha	DELIMITER - “?”
137	12	2	Numeric	DEFERRED AMOUNT – The non-interest bearing UPB of the modified mortgage as of the note modification. The deferred amount does not contribute to the issuance UPB of a PC pool. Literal decimal.
149	1		Alpha	DELIMITER - “?”
150	12	2	Numeric	DEFERRED UPB – The non-interest bearing UPB of the modified mortgage as of PC issuance. The deferred UPB does not contribute to the issuance UPB of a PC Pool. Literal decimal.
162	1		Alpha	DELIMITER - “?”
163	1		Alpha	INTEREST RATE STEP INDICATOR – Denotes whether the terms of the modification agreement call for the note rate to increase over time. Y = Step loan N = Non Step loan
164	1		Alpha	DELIMITER - “?”
165	2		Numeric	TOTAL NUMBER OF STEPS – The number of upward interest rate adjustments per the modification agreement.
167	1		Alpha	DELIMITER - “?”
168	2		Numeric	NUMBER OF REMAINING STEPS – The number of upward interest rate adjustments remaining on the modified step rate mortgage.
170	1		Alpha	DELIMITER - “?”
171	2		Numeric	INITIAL FIXED RATE PERIOD – For modified step rate mortgages, the period of time between the first payment date of the modified mortgage and the first interest rate adjustment date. 05 = 48 to 72 months Space(2) = Not applicable This field will be disclosed as ‘Not Applicable’ for non Step Modified loans.
173	1		Alpha	DELIMITER - “?”
174	3		Numeric	RATE ADJUSTMENT FREQUENCY – For modified step rate mortgages, the number of months between interest rate adjustments. Space(3) = Not applicable This field will be disclosed as ‘Not Applicable’ for non Step Modified loans.
177	1		Alpha	DELIMITER - “?”
178	6	3	Numeric	PERIODIC CAP UP % – For modified step rate mortgages, the maximum amount that the note rate may increase at each interest rate adjustment date, expressed in percentage points. Literal decimal. Space(6) = Not applicable This field will be disclosed as ‘Not Applicable’ for non Step Modified loans.
184	1		Alpha	DELIMITER - “?”
185	3		Numeric	MONTHS TO ADJUST – For modified step rate mortgages, the number of months from the first day of the current month to the next date on which the mortgage interest rate increases (calculated monthly). Space(3) = Not applicable or Step loan does not have any future steps. This field will be disclosed as ‘Not Applicable’ for non Step Modified loans.
188	1		Alpha	DELIMITER - “?”

189	6	3	Numeric	<u>NEXT STEP RATE</u> – For modified step rate mortgages, the next mortgage interest rate to be in effect on the next scheduled interest rate adjustment date. Literal decimal. Space(6) = Not applicable or Step loan does not have any future steps. This field will be disclosed as ‘Not Applicable’ for non Step Modified loans.
195	1		Alpha	<u>DELIMITER</u> - “?”
196	8		Numeric - CCYYMMDD	<u>NEXT ADJUSTMENT DATE</u> – For modified step rate mortgages, the next date on which the mortgage interest rate is scheduled to increase. Space(8) = Not applicable or Step loan does not have any future steps. This field will be disclosed as ‘Not Applicable’ for non Step Modified loans.
204	1		Alpha	<u>DELIMITER</u> - “?”
205	6	3	Numeric	<u>TERMINAL STEP RATE</u> – For modified step rate mortgages, the maximum interest rate in effect following the final scheduled interest rate adjustment date. Once the interest rate reaches the Terminal Step Rate, it is fixed for the remaining term of the mortgage. Literal decimal. Space(6) = Not applicable This field will be disclosed as ‘Not Applicable’ for non Step Modified loans.
211	1		Alpha	<u>DELIMITER</u> - “?”
212	8		Numeric - CCYYMMDD	<u>DATE OF TERMINAL STEP</u> – For modified step rate mortgages, the final scheduled date on which the mortgage interest rate is scheduled to increase to its terminal step rate. Space(8) = Not applicable This field will be disclosed as ‘Not Applicable’ for non Step Modified loans.
220	1		Alpha	<u>DELIMITER</u> - “?”
221	180			<u>FILLER</u>

Record Length: 400

Loan-level Detail Record				
POS	LEN	DEC	DATA TYPE	DESCRIPTION
1	1		Numeric	RECORD TYPE - Indicates the type of data in this record: 5 = Loan-level Detail Record
2	1		Alpha	DELIMITER - “?”
3	1		Alpha	CORRECTION FLAG – A flag indicating whether this is a corrected Detail Record. N = Not Correction Y = Correction
4	1		Alpha	DELIMITER - “?”
5	3		Alpha	PRODUCT TYPE – Denotes whether the mortgage is a fixed-rate mortgage or an ARM. FRM = Fixed-rate ARM = ARM
8	1		Alpha	DELIMITER - “?”
9	12		Alpha-num	LOAN SEQUENCE NUMBER – A unique twelve-character alphanumeric designation assigned to each loan. First six characters represent the PC Pool Number. Second six characters is a sequential loan count.
21	1		Alpha	DELIMITER - “?”
22	9		Alpha-num	CUSIP NUMBER - A unique nine-digit alphanumeric designation assigned by the CUSIP Service Bureau to each PC.
31	1		Alpha	DELIMITER - “?”
32	1		Alpha	LOAN PURPOSE – Indicates whether the mortgage loan is a Cash-out Refinance mortgage, No Cash-out Refinance mortgage, Purchase mortgage, or a Modified Mortgage for loss mitigation purposes. If a Refinance is applicable, but the seller of the mortgage loan does not specify Cash-out Refinance or No Cash-out Refinance, “Refinance -- Not Specified” is indicated. “Unknown” will be indicated by a blank space. Generally, a Cash-out Refinance mortgage loan is a mortgage loan in which the use of the loan amount is not limited to specific purposes. A mortgage loan placed on a property previously owned free and clear by the Borrower is always considered a Cash-out Refinance mortgage loan. Generally, a No Cash-out Refinance mortgage loan is a mortgage loan in which the loan amount is limited to the following uses: <ul style="list-style-type: none"> • Pay off the first mortgage, regardless of its age • Pay off any junior liens secured by the mortgaged property, that were used in their entirety to acquire the subject property • Pay related closing costs, financing costs and prepaid items, and • Disburse cash out to the Borrower (or any other payee) not to exceed 2% of the new refinance mortgage loan or \$2,000, whichever is less As an exception to the above, for construction conversion mortgage loans and renovation mortgage loans, the amount of the interim construction financing secured by the mortgaged property is considered an amount used to pay off the first mortgage. Paying off unsecured liens or construction costs paid by the Borrower outside of the secured interim construction financing is considered cash out to the Borrower, if greater than \$2000 or 2% of loan amount. This disclosure is subject to various special exceptions used by Sellers to determine whether a mortgage loan is a No Cash-out Refinance mortgage loan. P = Purchase C = Cash-out Refinance N = No Cash-out Refinance R = Refinance – Not Specified M = Modified – Loss Mitigation Space = Unknown
33	1		Alpha	DELIMITER - “?”

34	1	Alpha	<p><u>THIRD PARTY ORIGATION (TPO) FLAG</u> – Disclosure indicates whether a Broker or Correspondent, as those terms are defined below, originated or was involved in the origination of the mortgage loan. If a Third Party Origination is applicable, but the Seller does not specify Broker or Correspondent, the disclosure will indicate “TPO Not Specified”. If a Broker, Correspondent or Third Party Origination disclosure is not applicable, the mortgage loan will be designated as Retail, as defined below.</p> <ul style="list-style-type: none"> • Broker is a person or entity that specializes in loan originations, receiving a commission (from a Correspondent or other lender) to match Borrowers and lenders. The Broker performs some or most of the loan processing functions, such as taking loan applications, or ordering credit reports, appraisals and title reports. Typically, the Broker does not underwrite or service the mortgage loan and generally does not use its own funds for closing; however, if the Broker funded a mortgage loan on a lender’s behalf, such a mortgage loan is considered a “Broker” third party origination mortgage loan. The mortgage loan is generally closed in the name of the lender who commissioned the Broker's services. • Correspondent is an entity that typically sells the Mortgages it originates to other lenders, which are not Affiliates of that entity, under a specific commitment or as part of an ongoing relationship. The Correspondent performs some or all of the loan processing functions, such as taking the loan application, ordering credit reports, appraisals, and title reports, and verifying the Borrower's income and employment. The Correspondent may or may not have delegated underwriting and typically funds the mortgage loans at settlement. The mortgage loan is closed in the Correspondent's name and the Correspondent may or may not service the mortgage loan. The Correspondent may use a Broker to perform some of the processing functions or even to fund the loan on its behalf; under such circumstances, the mortgage loan is considered a “Broker” third party origination mortgage loan, rather than a “Correspondent” third party origination mortgage loan. • Retail Mortgage is a mortgage loan that is originated, underwritten and funded by a lender or its Affiliates. The mortgage loan is closed in the name of the lender or its Affiliate and if it is sold to Freddie Mac, it is sold by the lender or its Affiliate that originated it. A mortgage loan that a Broker or Correspondent completely or partially originated, processed, underwrote, packaged, funded or closed is not considered a Retail mortgage loan. • For purposes of the definitions of Correspondent and Retail, “Affiliate” means any entity that is related to another party as a consequence of the entity, directly or indirectly, controlling the other party, being controlled by the other party, or being under common control with the other party. <p>R = Retail B = Broker C = Correspondent T = TPO Not Specified Space = Unknown or Not Applicable</p> <p>This field will be disclosed as ‘Not Applicable’ for all loans in Modified pools.</p>
35	1	Alpha	<u>DELIMITER</u> - “ ”
36	2	Alpha	<p><u>PROPERTY TYPE</u> – Denotes whether the property type secured by the mortgage is a condominium, leasehold, planned unit development (PUD), cooperative share, manufactured home, or single-family home. “Unknown” will be indicated by a blank space.</p> <p>CO = Condo LH = Leasehold PU = PUD MH = Manufactured Housing SF = 1-4 Fee Simple CP = Co-op Space(2) = Unknown</p>
38	1	Alpha	<u>DELIMITER</u> - “ ”

39	1	Alpha	<p><u>OCCUPANCY STATUS</u> – Denotes whether the mortgage type is owner occupied, second home, or investment property. “Unknown” will be indicated by a blank space. O = Owner Occupied I = Investment Property S = Second Home Space = Unknown This field will be disclosed as ‘Unknown’ for all loans in Modified pools.</p>
40	1	Alpha	<u>DELIMITER</u> - “?”
41	2	Numeric	<p><u>NUMBER OF UNITS</u> – Denotes whether the mortgage is a one-, two-, three-, or four-unit property. “Unknown” will be indicated by a blank space. 01 = 1-unit 02 = 2-unit 03 = 3-unit 04 = 4-unit Space(2) = Unknown</p>
43	1	Alpha	<u>DELIMITER</u> - “?”
44	2	Alpha	<u>PROPERTY STATE</u> – A two-letter abbreviation indicating the state or territory within which the property securing the mortgage is located.
46	1	Alpha	<u>DELIMITER</u> - “?”
47	3	Numeric	<p><u>CREDIT SCORE</u> – A number, prepared by third parties, summarizing the borrower’s creditworthiness, which may be indicative of the likelihood that the borrower will timely repay future obligations. All known credit scores are disclosed at PC issuance. Generally, the credit score known and disclosed at time of PC issuance is the score used to originate the mortgage. Mortgages reported with unknown credit scores at the time of PC issuance may have credit scores disclosed in the month following PC issuance. Credit scores reported at PC issuance and those reported in the month following, if any, are not updated and these same scores continue to appear in the monthly reporting. For Reinstated pools, this Credit Score is the value obtained when the loan was previously securitized. If the original credit score for a loan in a Reinstated pool was previously disclosed as unknown, but later was corrected and/or became known – that value will be provided. An unavailable credit score or a credit score value less than 300 or greater than 850 will be disclosed as “Unknown,” which will be indicated by a blank space. Space(3) = Unknown This field will be disclosed as ‘Unknown’ for all loans in Modified pools.</p>
50	1	Alpha	<u>DELIMITER</u> - “?”
51	3	Numeric	<p><u>LOAN TERM</u> - For fixed-rate (excluding balloon/reset mortgages), adjustable-rate, and Initial Interest mortgages, the number of scheduled monthly payments of the mortgage between the first payment date and the maturity date of the mortgage. For fixed-rate balloon/reset mortgages, the number of scheduled monthly payments of the mortgage, based on the note rate, P&I amount, and UPB of the mortgage at time of origination.</p>
54	1	Alpha	<u>DELIMITER</u> - “?”

55	3		Numeric	<p><u>LOAN-TO-VALUE (LTV)</u> – In the case of a purchase mortgage loan, the ratio obtained by dividing the mortgage loan amount on the note date by the lesser of the mortgaged property’s appraised value on the note date or its purchase price. In the case of a refinance mortgage loan, the ratio obtained by dividing the mortgage loan amount on the note date by the mortgaged property’s appraised value on the note date.</p> <p>In the case of a seasoned mortgage loan, if the Seller cannot warrant that the value of the mortgaged property has not declined since the note date, Freddie Mac requires that the Seller must provide a new appraisal value, which is used in the LTV calculation.</p> <p>Percentages below 6% or greater than 105% will be disclosed as “Unknown,” indicated by a blank space. In the case of an FHA/VA mortgage loan, percentages less than 6% or greater than 110% will be disclosed as “Unknown,” which will be indicated by a blank space. In the case of a mortgage loan backing a <i>High LTV Gold PC > 105%</i>, percentages less than 6% or greater than 125% will be disclosed as “Unknown,” which will be indicated by a blank space. In the case of a mortgage loan backing a <i>High LTV Gold PC >125%</i>, percentages less than 6% or greater than 999% will be disclosed as “Unknown”, which will be indicated by a blank space.</p> <p>Space(3) = Unknown</p> <p>This field will be disclosed as ‘Unknown’ for all loans in Modified pools.</p>
58	1		Alpha	<u>DELIMITER</u> - “?”
59	1		Alpha	<p><u>PREPAYMENT PENALTY MORTGAGE (PPM) FLAG</u> - Denotes whether the mortgage is a PPM. A PPM is a mortgage with respect to which the borrower is, or at any time has been, obligated to pay a penalty in the event of certain prepayments of principal.</p> <p>Y = PPM N = Not PPM</p>
60	1		Alpha	<u>DELIMITER</u> - “?”
61	1		Alpha	<p><u>INITIAL INTEREST FLAG</u> - Denotes whether the mortgage is an Initial Interest mortgage. An Initial Interest mortgage requires (1) interest only payments for a specified period of time beginning with the first payment date, and (2) P&I payments on a fully amortizing basis for the remainder of the mortgage term.</p> <p>Y = Initial Interest N = Not Initial Interest</p>
62	1		Alpha	<u>DELIMITER</u> - “?”
63	8		Numeric - CCYYMMDD	<u>FIRST PAYMENT DATE</u> - The first payment due date of the mortgage. For modified mortgages, converted mortgages, and construction to permanent mortgages, the first payment due date of the mortgage as of the note modification, conversion, or construction to permanent date of the mortgage.
71	1		Alpha	<u>DELIMITER</u> - “?”
72	8		Numeric - CCYYMMDD	<u>INITIAL INTERESTSM FIRST PRINCIPAL AND INTEREST (P&I) PAYMENT DATE</u> - The due date of the first monthly scheduled amortizing P&I payment.
80	1		Alpha	<u>DELIMITER</u> - “?”
81	6		Numeric - CCYYMM	<u>MATURITY DATE</u> - The month and year in which the final monthly payment on the mortgage is scheduled to be made.
87	1		Alpha	<u>DELIMITER</u> - “?”
88	6	3	Numeric	<u>NOTE RATE</u> - The note rate as indicated on the mortgage note. For modified mortgages, converted mortgages and construction to permanent mortgages, the note rate as of the note modification, conversion or construction to permanent date of the mortgage. Literal decimal.
94	1		Alpha	<u>DELIMITER</u> - “?”

95	6	3	Numeric	<u>NOTE RATE AS OF PC ISSUANCE</u> - The mortgage note rate as of its corresponding PC pool issuance date. For an ARM that has passed its first adjustment, the note rate as of PC issuance may be different than the mortgage note rate at loan origination. For a modified step rate mortgage that has passed its first step rate adjustment, the note rate as of PC issuance may be different than the mortgage note rate at loan modification.. Literal decimal.
101	1		Alpha	<u>DELIMITER</u> - “?”
102	6	3	Numeric	<u>NET NOTE RATE</u> - The mortgage note rate, as of PC pool issuance, after the applicable servicing fee and guarantee fee have been subtracted. Literal decimal.
108	1		Alpha	<u>DELIMITER</u> - “?”
109	12	2	Numeric	<u>MORTGAGE LOAN AMOUNT</u> - The UPB of the mortgage on the note date. For modified mortgages, converted mortgages, and construction to permanent mortgages, the UPB of the mortgage as of the note modification, conversion, or construction to permanent date of the mortgage. For modified mortgages with deferred amounts, the loan amount includes both the interest bearing and the non-interest bearing UPB amounts. Literal decimal.
121	1		Alpha	<u>DELIMITER</u> - “?”
122	12	2	Numeric	<u>INVESTOR UPB</u> - The UPB of the mortgage contributing to the issuance UPB of a PC pool. For modified mortgages with deferred amounts, only the interest bearing UPB contributes to the issuance UPB of a PC pool.. Literal decimal.
134	1		Alpha	<u>DELIMITER</u> - “?”
135	3		Numeric	<u>LOAN AGE</u> - The number of months since the note origination month of the mortgage. For modified mortgages, converted mortgages, and construction to permanent mortgages, the origination month is determined by the date of the note modification, the date of the conversion, or the construction to permanent change date associated with the mortgage. The construction to permanent change date is either the date that the permanent financing documents were signed or the first payment date of the permanent financing.
138	1		Alpha	<u>DELIMITER</u> - “?”
139	3		Numeric	<u>REMAINING MONTHS TO MATURITY (RMM)</u> - For fixed-rate mortgages, including Initial Interest mortgages that have reached the Initial Interest First P&I Payment Date, the number of scheduled monthly payments that, after giving effect to partial unscheduled principal payments, remain on the mortgage. For ARMs and Initial Interest mortgages during the initial interest period, the RMM reflects the number of scheduled monthly payments remaining on the mortgage. For balloon/reset mortgages, the RMM reflects the remaining number of months to the mortgage balloon maturity or reset date.
142	1		Alpha	<u>DELIMITER</u> - “?”
143	3		Numeric	<u>MONTHS TO AMORTIZE</u> - For Initial Interest mortgages, the number of months from the first day of the current month to the first scheduled P&I payment date of the mortgage.
146	1		Alpha	<u>DELIMITER</u> - “?”
147	30		Alpha-num	<u>SELLER NAME</u> - The entity acting in its capacity as a Seller of mortgages to Freddie Mac.
177	1		Alpha	<u>DELIMITER</u> - “?”
178	30		Alpha-num	<u>SERVICER NAME</u> - The entity acting in its capacity as a Servicer of mortgages for Freddie Mac.
208	1		Alpha	<u>DELIMITER</u> - “?”

209	1	Alpha	<p><u>DOCUMENTATION TYPE -ASSETS</u> - For each of the following categories, our disclosure will identify the documentation type by indicating whether it is “Yes--Verified/Waived” or “No—Not Verified/Not Waived.” See the description below for the significance of these designations. Unknown is indicated by a blank.</p> <p>Documentation Type – Income Documentation Type – Assets Documentation Type – Employment</p> <p>Generally, Freddie Mac requires that Sellers of mortgage loans document or verify loan application information about the Borrower’s income, assets and employment. Sellers’ documentation or verification can take several forms; for example, Sellers may require that a Borrower provide pay stubs or W-2 or 1099 forms to verify employment and income and depository and brokerage statements to verify assets. In some cases, because of the measured creditworthiness of the Borrower (for example, credit score) and loan attributes (for example, a refinance loan or low loan-to-value ratio), a Seller may require a reduced level of documentation or verification or may waive its general documentation or verification requirements. In other cases, pursuant to programs offered by lenders, Borrowers may elect to provide a reduced level of documentation or verification or may elect to provide no documentation or verification of some or all of this information in a loan application. Standards to qualify for reduced levels of documentation and for waivers of documentation based on creditworthiness, and what constitutes a material reduced level of documentation, may vary among Sellers. If Freddie Mac agrees with a Seller’s decision to underwrite the Borrower using reduced documentation or no documentation, Freddie Mac will generally require that Sellers deliver a special code in connection with the delivery of such mortgage loans. Freddie Mac monitors the performance of such loans to determine whether they continue to perform at least as well as traditional full documentation loans.</p> <p>In cases of full documentation and verification, mortgage loans bear the disclosure “Yes (Verified/Waived).” In cases in which the Seller delivered a loan to Freddie Mac with a special code indicating a reduced level of documentation or waiver, Freddie Mac has used its review of the Seller’s underwriting standards for reduced documentation or waiver and its data on actual loans’ performance to make a judgment about the credit quality of that loan, which is reflected in whether the loan bears the disclosure “Yes (Verified/Waived)” or “No (Not Verified/Waived).” Under these circumstances, loans bearing the disclosure “Yes (Verified/Waived)” reflect an assessment by Freddie Mac of higher credit quality than those loans that bear the disclosure “No (Not Verified/Waived).” The performance standard for reduced or waived-documentation loans is default performance on a level at least as strong as traditional full documentation loans.</p> <p>In cases in which Sellers did not deliver a special code indicating a reduced level of documentation or a waiver, the disclosure will indicate “Yes (Verified/Waived).” It is possible nonetheless that loans delivered without a special code may be loans that had a reduced level of documentation or waiver. Freddie Mac seeks to identify through special codes all cases of reduced documentation and conducts quality control sampling to identify and work with sellers on correcting data deficiencies.</p> <p>Y = Verified/Waived N = Not Verified/Not Waived Space = Unknown or Not Applicable</p> <p>This field will be disclosed as ‘Not Applicable’ for all loans in Modified pools.</p>
210	1	Alpha	<p><u>DELIMITER</u> - “q”</p>

211	1	Alpha	<p><u>DOCUMENTATION TYPE -EMPLOYMENT</u> - For each of the following categories, our disclosure will identify the documentation type by indicating whether it is “Yes--Verified/Waived” or “No—Not Verified/Not Waived.” See the description below for the significance of these designations. Unknown is indicated by a blank.</p> <p>Documentation Type – Income Documentation Type – Assets Documentation Type – Employment</p> <p>Generally, Freddie Mac requires that Sellers of mortgage loans document or verify loan application information about the Borrower’s income, assets and employment. Sellers’ documentation or verification can take several forms; for example, Sellers may require that a Borrower provide pay stubs or W-2 or 1099 forms to verify employment and income and depository and brokerage statements to verify assets. In some cases, because of the measured creditworthiness of the Borrower (for example, credit score) and loan attributes (for example, a refinance loan or low loan-to-value ratio), a Seller may require a reduced level of documentation or verification or may waive its general documentation or verification requirements. In other cases, pursuant to programs offered by lenders, Borrowers may elect to provide a reduced level of documentation or verification or may elect to provide no documentation or verification of some or all of this information in a loan application. Standards to qualify for reduced levels of documentation and for waivers of documentation based on creditworthiness, and what constitutes a material reduced level of documentation, may vary among Sellers. If Freddie Mac agrees with a Seller’s decision to underwrite the Borrower using reduced documentation or no documentation, Freddie Mac will generally require that Sellers deliver a special code in connection with the delivery of such mortgage loans. Freddie Mac monitors the performance of such loans to determine whether they continue to perform at least as well as traditional full documentation loans.</p> <p>In cases of full documentation and verification, mortgage loans bear the disclosure “Yes (Verified/Waived).” In cases in which the Seller delivered a loan to Freddie Mac with a special code indicating a reduced level of documentation or waiver, Freddie Mac has used its review of the Seller’s underwriting standards for reduced documentation or waiver and its data on actual loans’ performance to make a judgment about the credit quality of that loan, which is reflected in whether the loan bears the disclosure “Yes (Verified/Waived)” or “No (Not Verified/Waived).” Under these circumstances, loans bearing the disclosure “Yes (Verified/Waived)” reflect an assessment by Freddie Mac of higher credit quality than those loans that bear the disclosure “No (Not Verified/Waived).” The performance standard for reduced or waived-documentation loans is default performance on a level at least as strong as traditional full documentation loans.</p> <p>In cases in which Sellers did not deliver a special code indicating a reduced level of documentation or a waiver, the disclosure will indicate “Yes (Verified/Waived).” It is possible nonetheless that loans delivered without a special code may be loans that had a reduced level of documentation or waiver. Freddie Mac seeks to identify through special codes all cases of reduced documentation and conducts quality control sampling to identify and work with sellers on correcting data deficiencies.</p> <p>Y = Verified/Waived N = Not Verified/Not Waived Space = Unknown or Not Applicable</p> <p>This field will be disclosed as ‘Not Applicable’ for all loans in Modified pools.</p>
212	1	Alpha	<p><u>DELIMITER</u> - “q”</p>

213	1	Alpha	<p><u>DOCUMENTATION TYPE -INCOME</u> - For each of the following categories, our disclosure will identify the documentation type by indicating whether it is “Yes--Verified/Waived” or “No—Not Verified/Not Waived.” See the description below for the significance of these designations. Unknown is indicated by a blank.</p> <p>Documentation Type – Income Documentation Type – Assets Documentation Type – Employment</p> <p>Generally, Freddie Mac requires that Sellers of mortgage loans document or verify loan application information about the Borrower’s income, assets and employment. Sellers’ documentation or verification can take several forms; for example, Sellers may require that a Borrower provide pay stubs or W-2 or 1099 forms to verify employment and income and depository and brokerage statements to verify assets. In some cases, because of the measured creditworthiness of the Borrower (for example, credit score) and loan attributes (for example, a refinance loan or low loan-to-value ratio), a Seller may require a reduced level of documentation or verification or may waive its general documentation or verification requirements. In other cases, pursuant to programs offered by lenders, Borrowers may elect to provide a reduced level of documentation or verification or may elect to provide no documentation or verification of some or all of this information in a loan application. Standards to qualify for reduced levels of documentation and for waivers of documentation based on creditworthiness, and what constitutes a material reduced level of documentation, may vary among Sellers. If Freddie Mac agrees with a Seller’s decision to underwrite the Borrower using reduced documentation or no documentation, Freddie Mac will generally require that Sellers deliver a special code in connection with the delivery of such mortgage loans. Freddie Mac monitors the performance of such loans to determine whether they continue to perform at least as well as traditional full documentation loans.</p> <p>In cases of full documentation and verification, mortgage loans bear the disclosure “Yes (Verified/Waived).” In cases in which the Seller delivered a loan to Freddie Mac with a special code indicating a reduced level of documentation or waiver, Freddie Mac has used its review of the Seller’s underwriting standards for reduced documentation or waiver and its data on actual loans’ performance to make a judgment about the credit quality of that loan, which is reflected in whether the loan bears the disclosure “Yes (Verified/Waived)” or “No (Not Verified/Waived).” Under these circumstances, loans bearing the disclosure “Yes (Verified/Waived)” reflect an assessment by Freddie Mac of higher credit quality than those loans that bear the disclosure “No (Not Verified/Waived).” The performance standard for reduced or waived-documentation loans is default performance on a level at least as strong as traditional full documentation loans.</p> <p>In cases in which Sellers did not deliver a special code indicating a reduced level of documentation or a waiver, the disclosure will indicate “Yes (Verified/Waived).” It is possible nonetheless that loans delivered without a special code may be loans that had a reduced level of documentation or waiver. Freddie Mac seeks to identify through special codes all cases of reduced documentation and conducts quality control sampling to identify and work with sellers on correcting data deficiencies.</p> <p>Y = Verified/Waived N = Not Verified/Not Waived Space = Unknown or Not Applicable</p> <p>This field will be disclosed as ‘Not Applicable’ for all loans in Modified pools.</p>
214	1	Alpha	<p><u>DELIMITER</u> - “q”</p>

215	3	Numeric	<p><u>COMBINED LOAN-TO-VALUE (CLTV)</u> – In the case of a purchase mortgage loan, the ratio is obtained by dividing the mortgage loan amount on the note date plus any secondary mortgage loan amount disclosed by the Seller by the lesser of the mortgaged property’s appraised value on the note date or its purchase price.</p> <p>In the case of a refinance mortgage loan, the ratio is obtained by dividing the mortgage loan amount on the note date plus any secondary mortgage loan amount disclosed by the Seller by the mortgaged property’s appraised value on the note date.</p> <p>If the secondary financing amount disclosed by the Seller includes a home equity line of credit, then the CLTV calculation reflects the disbursed amount at closing of the first lien mortgage loan, not the maximum loan amount available under the home equity line of credit.</p> <p>In the case of a seasoned mortgage loan, if the Seller cannot warrant that the value of the mortgaged property has not declined since the note date, Freddie Mac requires that the Seller must provide a new appraisal value, which is used in the CLTV calculation.</p> <p>Percentages below 6% or greater than 135% will be disclosed as “Unknown,” which will be indicated by a blank space. In the case of a mortgage loan backing a <i>High LTV Gold PC > 105%</i>, percentages less than 6% or greater than 155% will be disclosed as “Unknown,” which will be indicated by a blank space. In the case of a mortgage loan backing a <i>High LTV Gold PC > 125%</i>, percentages less than 6% or greater than 999% will be disclosed as “Unknown”, which will be indicated by a blank space.</p> <p>This disclosure is subject to the widely varying standards originators use to calculate and / or report Borrowers' secondary mortgage loan amounts.</p> <p>Space(3) = Unknown</p> <p>This field will be disclosed as ‘Unknown’ for all loans in Modified pools.</p>
218	1	Alpha	<u>DELIMITER</u> - “?”
219	2	Numeric	<p><u>NUMBER OF BORROWERS</u> – The number of Borrower(s) who are obligated to repay the mortgage note secured by the mortgaged property. Disclosure denotes only whether there is one borrower or more than one borrower associated with the mortgage note. This disclosure will not be updated to reflect any subsequent assumption of the mortgage note.</p> <p>01 = 1 borrower 02 = > 1 borrowers</p>
221	1	Alpha	<u>DELIMITER</u> - “?”
222	1	Alpha	<p><u>FIRST TIME HOMEBUYER FLAG</u> – Indicates whether the Borrower, or one of a group of Borrowers, is an individual who (1) is purchasing the mortgaged property, (2) will reside in the mortgaged property as a primary residence and (3) had no ownership interest (sole or joint) in a residential property during the three-year period preceding the date of the purchase of the mortgaged property. With certain limited exceptions, a displaced homemaker or single parent may also be considered a First-Time Homebuyer if the individual had no ownership interest in a residential property during the preceding three-year period other than an ownership interest in the marital residence with a spouse. “Unknown” will be indicated by a blank space.</p> <p>Y = Yes N = No Space = Unknown</p>
223	1	Alpha	<u>DELIMITER</u> - “?”
224	3	Numeric	<p><u>MORTGAGE INSURANCE PERCENTAGE (MI %)</u> – The percentage of loss coverage on the loan, at the time of Freddie Mac’s purchase of the mortgage loan that a mortgage insurer is providing to cover losses incurred as a result of a default on the loan. Only primary mortgage insurance that is purchased by the Borrower, lender or Freddie Mac is disclosed. Mortgage insurance that constitutes “credit enhancement” that is not required by Freddie Mac’s Charter is not disclosed. Amounts of mortgage insurance reported by Sellers that are in excess of 55% will be disclosed as “Unknown,” which will be indicated by a blank space.</p> <p>000 = No MI Space(3) = Unknown</p>
227	1	Alpha	<u>DELIMITER</u> - “?”

228	3	Numeric	<u>DEBT-TO-INCOME (DTI)</u> – Disclosure of the debt to income ratio is based on (1) the sum of the borrower's monthly debt payments, including monthly housing expenses that incorporate the mortgage payment the borrower is making at the time of the delivery of the mortgage loan to Freddie Mac, divided by (2) the total monthly income used to underwrite the borrower as of the date of the origination of the mortgage loan. The debt to income ratio will not be updated. Percentages falling outside the range of greater than 0% and less than or equal to 65% will be disclosed as "Unknown," which will be indicated by a blank space. This disclosure is subject to the widely varying standards originators use to calculate and / or report Borrowers' income and liabilities. Space(3) = Unknown
231	1	Alpha	<u>DELIMITER</u> - “?”
232	5	Numeric	<u>METROPOLITAN STATISTICAL AREA (MSA) OR METROPOLITAN DIVISION</u> – This disclosure will be based on the designation of the Metropolitan Statistical Area or Metropolitan Division on the date of issuance of the related PC. Metropolitan Statistical Areas (MSAs) are defined by the United States Office of Management and Budget (OMB) and have at least one urbanized area with a population of 50,000 or more inhabitants. OMB refers to an MSA containing a single core with a population of 2.5 million or more, which may be comprised of groupings of counties, as a Metropolitan Division. If an MSA applies to a mortgaged property, the applicable five-digit value is disclosed; however, if the mortgaged property also falls within a Metropolitan Division classification, the applicable five-digit value for the Metropolitan Division takes precedence and is disclosed instead. A blank indicates that the area in which the mortgaged property is located is (a) neither an MSA nor a Metropolitan Division, or (b) unknown. This disclosure will not be updated to reflect any subsequent changes in designations of MSAs, Metropolitan Divisions or other classifications. Space(5) = Indicates that the area in which the mortgaged property is located is a) neither an MSA nor a Metropolitan Division, or b) unknown.
237	1	Alpha	<u>DELIMITER</u> - “?”
238	3	Numeric	<u>UPDATED CREDIT SCORE</u> – This field applies to Reinstated and Modified pools only. The updated credit score is a number prepared by third parties, summarizing the borrower's creditworthiness, which may be indicative of the likelihood that borrower will timely repay future obligations. For Reinstated and Modified mortgages we collect a new credit score consistent with the process used to underwrite the Reinstated and Modified mortgages originally. If an updated credit score is unavailable outside the range of 300 to 850, then we disclose “Unknown,” which is indicated by a blank space. Space (3) = Unknown or Not applicable (i.e., pools that aren't either Reinstated or Modified)
241	1	Alpha	<u>DELIMITER</u> - “?”
242	3	Numeric	<u>ESTIMATED LOAN-TO-VALUE (LTV)</u> – This field applies to Reinstated and Modified pools only. The ratio obtained by dividing the outstanding balance of the mortgage loan at the time of PC issuance by the value of the property obtained through our proprietary automated valuation model. In the case of modified mortgages with deferred amounts, the outstanding balance of the modified mortgage loan at the time of PC issuance reflects both interest bearing and non-interest bearing UPB amounts. Although we believe that our automated valuation model yields a reasonable approximation of the property's current value, using a value obtained from: (i) a different automated valuation model, (ii) an appraisal based on a physical inspection of the property or (iii) an arm's length sale of the property could result in a different value for the property. Estimated LTV ratios that are unavailable, below 6% or greater than 300% will be disclosed as “Unknown,” which is indicated by a blank space. Space (3) = Unknown or Not applicable (i.e., pools that aren't either Reinstated or Modified)

245	1		Alpha	<u>DELIMITER</u> - “ ”
246	155			<u>FILLER</u>

Record Length: 400

Pool Detail Trailer Record				
POS	LEN	DEC	DATA TYPE	DESCRIPTION
1	1		Numeric	RECORD TYPE - Indicates the type of data in this record: 8 = Pool Detail Trailer Record
2	1		Alpha	DELIMITER - “ ”
3	1		Alpha	CORRECTION FLAG – A flag indicating whether this PC pool has corrected Detail Record(s). N = Not Correction Y = Correction
4	1		Alpha	DELIMITER - “ ”
5	3		Alpha	PRODUCT TYPE – Denotes whether the PC pool is a fixed-rate or an ARM. FRM = Fixed-rate ARM = ARM
8	1		Alpha	DELIMITER - “ ”
9	6		Alpha-num	POOL NUMBER – A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.
15	1		Alpha	DELIMITER - “ ”
16	9		Numeric	LOAN DETAIL RECORD COUNT - Count of loan detail records (record types 4 as applicable and 5) associated with each PC pool.
25	1		Alpha	DELIMITER - “ ”
26	375			FILLER

Record Length: 400

File Trailer Record				
POS	LEN	DEC	DATA TYPE	DESCRIPTION
1	1		Numeric	RECORD TYPE - Indicates the type of data in this record: 9 = File Trailer Record.
2	1		Alpha	DELIMITER - “ ”
3	1		Alpha	CORRECTION FLAG – A flag indicating whether this is a corrected file. N = Not Correction Y = Correction
4	1		Alpha	DELIMITER - “ ”
5	3		Alpha	PRODUCT TYPE – Denotes whether the file is fixed-rate or ARM. FRM = Fixed ARM = ARM
8	1		Alpha	DELIMITER - “ ”
9	12		Numeric	FILE RECORD COUNT - File record count of record types 1, 4 (as applicable), 5, and 8.
21	1		Alpha	DELIMITER - “ ”
22	379			FILLER

DAILY ARM LOAN-LEVEL FILE

This file contains selected ARM loan-level data about the composition of Freddie Mac’s newly issued mortgage Participation Certificates (PCs) which represent interests in 1-4 family residential mortgages (single-family) or 5 or more family residential mortgages (multifamily). Information is provided as of the time of issuance of the PCs and is calculated based on information available at the time of formation. **This data should be considered in conjunction with information appearing in the applicable Freddie Mac Offering Circulars, as supplemented.**

To find prefixes included in the Daily ARM Loan-Level File, please refer to the Introduction section.

Information is reported by pool number then by a loan sequence number. Where there is insufficient data to support calculations for a particular PC, spaces have been placed in the loan-level fields for the PC.

The information contained in this file is calculated based on information available when the pool is originally formed.

The Daily ARM Loan-Level File combines several different types of records within a single file. The first character in each record indicates what type of record it is:

Record Types	Possible Number of Occurrences per Pool
0 = File Header Record	N/A – appears once at start of file
1 = Pool Detail Header Record	1 (All Pools)
5 = Loan-level Detail Record(s)	1 or more (All Pools)
8 = Pool Detail Trailer Record	1 (All Pools)
9 = File Trailer Record	N/A – appears once at end of file

***Designates a new Record**

Record Length: 650

File Header Record				
POS	LEN	DEC	DATA TYPE	DESCRIPTION
1	1		Numeric	RECORD TYPE - Indicates the type of data in this record: 0 = File Header Record
2	1		Alpha	DELIMITER - “ ”
3	1		Alpha	CORRECTION FLAG – A flag indicating whether this is a corrected file. N = Not Correction Y = Correction
4	1		Alpha	DELIMITER - “ ”
5	3		Alpha	PRODUCT TYPE – Denotes whether the file is fixed-rate or ARM. FRM = Fixed-rate ARM = ARM
8	1		Alpha	DELIMITER - “ ”
9	12		Alpha	FILE NAME – Freddie Mac Daily Loan-Level Disclosure File abbreviated to FM DLLD FILE.
21	1		Alpha	DELIMITER - “ ”
22	8		Numeric - CCYYMMDD	FILE DATE - File generation date.
30	1		Alpha	DELIMITER - “ ”
31	620			FILLER

Record Length: 650

Pool Detail Header Record				
POS	LEN	DEC	DATA TYPE	DESCRIPTION
1	1		Numeric	RECORD TYPE - Indicates the type of data in this record: 1 = Pool Detail Header Record
2	1		Alpha	DELIMITER - “ ”
3	1		Alpha	CORRECTION FLAG – A flag indicating whether this PC pool has corrected Detail Record(s). N = Not Correction Y = Correction
4	1		Alpha	DELIMITER - “ ”
5	3		Alpha	PRODUCT TYPE – Denotes whether the PC pool is a fixed-rate or an ARM. FRM = Fixed-rate ARM = ARM
8	1		Alpha	DELIMITER - “ ”
9	6		Alpha-num	POOL NUMBER – A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.
15	1		Alpha	DELIMITER - “ ”
16	8		Numeric - CCYYMMDD	AS OF DATE - The first day of the month and year of issuance of the PC. Interest to be paid to PC holders on the PC first payment date begins to accrue on the As of Date.
24	1		Alpha	DELIMITER - “ ”
25	626			FILLER

Record Length: 650

Loan-level Detail Record				
POS	LEN	DEC	DATA TYPE	DESCRIPTION
1	1		Numeric	RECORD TYPE - Indicates the type of data in this record: 5 = Loan-level Detail Record
2	1		Alpha	DELIMITER - “ ”
3	1		Alpha	CORRECTION FLAG – A flag indicating whether this is a corrected Detail Record. N = Not Correction Y = Correction
4	1		Alpha	DELIMITER - “ ”
5	3		Alpha	PRODUCT TYPE – Denotes whether the mortgage is a fixed-rate mortgage or an ARM. FRM = Fixed-rate ARM = ARM
8	1		Alpha	DELIMITER - “ ”
9	12		Alpha-num	LOAN SEQUENCE NUMBER – A unique twelve-character alphanumeric designation assigned to each loan. First six characters represent the PC Pool Number. Second six characters is a sequential loan count.
21	1		Alpha	DELIMITER - “ ”
22	9		Alpha-num	CUSIP NUMBER - A unique nine-digit alphanumeric designation assigned by the CUSIP Service Bureau to each PC.
31	1		Alpha	DELIMITER - “ ”
32	1		Alpha	LOAN PURPOSE – Indicates whether the mortgage loan is a Cash-out Refinance mortgage, No Cash-out Refinance mortgage, or a Purchase mortgage, or a Modified Mortgage for loss mitigation purposes. If a Refinance is applicable, but the seller of the mortgage loan does not specify Cash-out Refinance or No Cash-out Refinance, “Refinance -- Not Specified” is indicated. “Unknown” will be indicated by a blank space. Generally, a Cash-out Refinance mortgage loan is a mortgage loan in which the use of the loan amount is not limited to specific purposes. A mortgage loan placed on a property previously owned free and clear by the Borrower is always considered a Cash-out Refinance mortgage loan. Generally, a No Cash-out Refinance mortgage loan is a mortgage loan in which the loan amount is limited to the following uses: <ul style="list-style-type: none"> • Pay off the first mortgage, regardless of its age • Pay off any junior liens secured by the mortgaged property, that were used in their entirety to acquire the subject property • Pay related closing costs, financing costs and prepaid items, and • Disburse cash out to the Borrower (or any other payee) not to exceed 2% of the new refinance mortgage loan or \$2,000, whichever is less As an exception to the above, for construction conversion mortgage loans and renovation mortgage loans, the amount of the interim construction financing secured by the mortgaged property is considered an amount used to pay off the first mortgage. Paying off unsecured liens or construction costs paid by the Borrower outside of the secured interim construction financing is considered cash out to the Borrower, if greater than \$2000 or 2% of loan amount. This disclosure is subject to various special exceptions used by Sellers to determine whether a mortgage loan is a No Cash-out Refinance mortgage loan. P = Purchase C = Cash-out Refinance N = No Cash-out Refinance R = Refinance – Not Specified Space = Unknown
33	1		Alpha	DELIMITER - “ ”

34	1	Alpha	<p><u>THIRD PARTY ORIGATION (TPO) FLAG</u> – Disclosure indicates whether a Broker or Correspondent, as those terms are defined below, originated or was involved in the origination of the mortgage loan. If a Third Party Origination is applicable, but the Seller does not specify Broker or Correspondent, the disclosure will indicate “TPO Not Specified”. If a Broker, Correspondent or Third Party Origination disclosure is not applicable, the mortgage loan will be designated as Retail, as defined below.</p> <ul style="list-style-type: none"> • Broker is a person or entity that specializes in loan originations, receiving a commission (from a Correspondent or other lender) to match Borrowers and lenders. The Broker performs some or most of the loan processing functions, such as taking loan applications, or ordering credit reports, appraisals and title reports. Typically, the Broker does not underwrite or service the mortgage loan and generally does not use its own funds for closing; however, if the Broker funded a mortgage loan on a lender’s behalf, such a mortgage loan is considered a “Broker” third party origination mortgage loan. The mortgage loan is generally closed in the name of the lender who commissioned the Broker's services. • Correspondent is an entity that typically sells the Mortgages it originates to other lenders, which are not Affiliates of that entity, under a specific commitment or as part of an ongoing relationship. The Correspondent performs some or all of the loan processing functions, such as taking the loan application, ordering credit reports, appraisals, and title reports, and verifying the Borrower's income and employment. The Correspondent may or may not have delegated underwriting and typically funds the mortgage loans at settlement. The mortgage loan is closed in the Correspondent's name and the Correspondent may or may not service the mortgage loan. The Correspondent may use a Broker to perform some of the processing functions or even to fund the loan on its behalf; under such circumstances, the mortgage loan is considered a “Broker” third party origination mortgage loan, rather than a “Correspondent” third party origination mortgage loan. • Retail Mortgage is a mortgage loan that is originated, underwritten and funded by a lender or its Affiliates. The mortgage loan is closed in the name of the lender or its Affiliate and if it is sold to Freddie Mac, it is sold by the lender or its Affiliate that originated it. A mortgage loan that a Broker or Correspondent completely or partially originated, processed, underwrote, packaged, funded or closed is not considered a Retail mortgage loan. • For purposes of the definitions of Correspondent and Retail, “Affiliate” means any entity that is related to another party as a consequence of the entity, directly or indirectly, controlling the other party, being controlled by the other party, or being under common control with the other party. <p>R = Retail B = Broker C = Correspondent T = TPO Not Specified Space = Unknown or Not Applicable</p>
35	1	Alpha	<u>DELIMITER</u> - “?”
36	2	Alpha	<p><u>PROPERTY TYPE</u> – Denotes whether the property type secured by the mortgage is a condominium, leasehold, planned unit development (PUD), cooperative share, manufactured home, or single-family home. “Unknown” will be indicated by a blank space.</p> <p>CO = Condo LH = Leasehold PU = PUD MH = Manufactured Housing SF = 1-4 Fee Simple CP = Co-op Space(2) = Unknown</p>
38	1	Alpha	<u>DELIMITER</u> - “?”

39	1	Alpha	<u>OCCUPANCY STATUS</u> – Denotes whether the mortgage type is owner occupied, second home, or investment property. “Unknown” will be indicated by a blank space. O = Owner Occupied I = Investment Property S = Second Home Space = Unknown
40	1	Alpha	<u>DELIMITER</u> - “?”
41	2	Numeric	<u>NUMBER OF UNITS</u> – Denotes whether the mortgage is a one-, two-, three-, or four-unit property. “Unknown” will be indicated by a blank space. 01 = one-unit 02 = two-unit 03 = three-unit 04 = four-unit Space(2) = Unknown
43	1	Alpha	<u>DELIMITER</u> - “?”
44	2	Alpha	<u>PROPERTY STATE</u> – A two-letter abbreviation indicating the state or territory within which the property securing the mortgage is located.
46	1	Alpha	<u>DELIMITER</u> - “?”
47	3	Numeric	<u>CREDIT SCORE</u> – A number, prepared by third parties, summarizing the borrower’s creditworthiness, which may be indicative of the likelihood that the borrower will timely repay future obligations. All known credit scores are disclosed at PC issuance. Generally, the credit score known and disclosed at time of PC issuance is the score used to originate the mortgage. Mortgages reported with unknown credit scores at the time of PC issuance may have credit scores disclosed in the month following PC issuance. Credit scores reported at PC issuance and those reported in the month following, if any, are not updated and these same scores continue to appear in the monthly reporting. For Reinstated pools, this Credit Score is the value obtained when the loan was previously securitized. If the original credit score for a loan in a Reinstated pool was previously disclosed as unknown, but later was corrected and/or became known – that value will be provided. An unavailable credit score or a credit score value less than 300 or greater than 850 will be disclosed as “Unknown,” which will be indicated by a blank space. Space(3) = Unknown
50	1	Alpha	<u>DELIMITER</u> - “?”
51	3	Numeric	<u>LOAN TERM</u> - For fixed-rate (excluding balloon/reset mortgages), adjustable-rate, and Initial Interest mortgages only, the number of scheduled monthly payments of the mortgage between the first payment date and the maturity date of the mortgage. For fixed-rate balloon/reset mortgages only, the number of scheduled monthly payments of the mortgage based on the note rate, P&I amount and UPB of the mortgage at time of origination.
54	1	Alpha	<u>DELIMITER</u> - “?”

55	3		Numeric	<p><u>LOAN-TO-VALUE (LTV)</u> – In the case of a purchase mortgage loan, the ratio obtained by dividing the mortgage loan amount on the note date by the lesser of the mortgaged property’s appraised value on the note date or its purchase price. In the case of a refinance mortgage loan, the ratio obtained by dividing the mortgage loan amount on the note date by the mortgaged property’s appraised value on the note date.</p> <p>In the case of a seasoned mortgage loan, if the Seller cannot warrant that the value of the mortgaged property has not declined since the note date, Freddie Mac requires that the Seller must provide a new appraisal value, which is used in the LTV calculation.</p> <p>Percentages below 6% or greater than 105% will be disclosed as “Unknown,” indicated by a blank space. In the case of an FHA/VA mortgage loan, percentages less than 6% or greater than 110% will be disclosed as “Unknown,” which will be indicated by a blank space.</p> <p>Space(3) = Unknown</p>
58	1		Alpha	<u>DELIMITER</u> - “?”
59	1		Alpha	<p><u>PREPAYMENT PENALTY MORTGAGE (PPM) FLAG</u> - Denotes whether the mortgage is a PPM. A PPM is a mortgage with respect to which the borrower is, or at any time has been, obligated to pay a penalty in the event of certain prepayments of principal.</p> <p>Y = PPM N = Not PPM</p>
60	1		Alpha	<u>DELIMITER</u> - “?”
61	1		Alpha	<p><u>INITIAL INTEREST FLAG</u> - Denotes whether the mortgage is an Initial Interest mortgage. An Initial Interest mortgage requires (1) interest only payments for a specified period of time beginning with the first payment date, and (2) P&I payments on a fully amortizing basis for the remainder of the mortgage term.</p> <p>Y = Initial Interest N = Not Initial Interest</p>
62	1		Alpha	<u>DELIMITER</u> - “?”
63	8		Numeric - CCYYMMDD	<p><u>FIRST PAYMENT DATE</u> - The first payment due date of the mortgage. For modified mortgages, converted mortgages, and construction to permanent mortgages, the first payment due date of the mortgage as of the note modification, conversion, or construction to permanent date of the mortgage.</p>
71	1		Alpha	<u>DELIMITER</u> - “?”
72	8		Numeric - CCYYMMDD	<p><u>INITIAL INTERESTSM FIRST PRINCIPAL AND INTEREST (P&I) PAYMENT DATE</u> - The due date of the first monthly scheduled amortizing P&I payment.</p>
80	1		Alpha	<u>DELIMITER</u> - “?”
81	6		Numeric - CCYYMM	<u>MATURITY DATE</u> - The month and year in which the final monthly payment on the mortgage is scheduled to be made.
87	1		Alpha	<u>DELIMITER</u> - “?”
88	6	3	Numeric	<u>NOTE RATE</u> - The note rate as indicated on the mortgage note. Literal decimal.
94	1		Alpha	<u>DELIMITER</u> - “?”
95	6	3	Numeric	<u>NOTE RATE AS OF PC ISSUANCE</u> - The mortgage note rate as of its corresponding PC pool issuance date. For an ARM that has passed its first adjustment date, the note rate as of PC issuance may be different than the mortgage note rate at loan origination. Literal decimal.
101	1		Alpha	<u>DELIMITER</u> - “?”
102	6	3	Numeric	<u>NET NOTE RATE</u> - The mortgage note rate, as of PC pool issuance, after the applicable servicing fee and guarantee fee have been subtracted. Literal decimal.

108	1		Alpha	<u>DELIMITER</u> - “?”
109	12	2	Numeric	<u>MORTGAGE LOAN AMOUNT</u> - The UPB of the mortgage on the note date. For modified mortgages, converted mortgages, and construction to permanent mortgages, the UPB of the mortgage as of the note modification, conversion, or construction to permanent date of the mortgage. Literal decimal.
121	1		Alpha	<u>DELIMITER</u> - “?”
122	12	2	Numeric	<u>INVESTOR UPB</u> - The UPB of the mortgage contributing to the issuance UPB of a PC pool. Literal decimal.
134	1		Alpha	<u>DELIMITER</u> - “?”
135	3		Numeric	<u>LOAN AGE</u> - The number of months since the note origination month of the mortgage (calculated monthly). For modified mortgages, converted mortgages, and construction to permanent mortgages, the origination month is determined by the date of the note modification, the date of the conversion, or the construction to permanent change date associated with the mortgage. The construction to permanent change date is either the date that the permanent financing documents were signed or the first payment date of the permanent financing.
138	1		Alpha	<u>DELIMITER</u> - “?”
139	3		Numeric	<u>REMAINING MONTHS TO MATURITY (RMM)</u> - For ARMs and Initial Interest mortgages during the initial interest period, the RMM reflects the number of scheduled monthly payments remaining on the mortgage (calculated monthly).
142	1		Alpha	<u>DELIMITER</u> - “?”
143	3		Numeric	<u>MONTHS TO AMORTIZE</u> - For Initial Interest mortgages, the number of months from the first day of the current month to the first scheduled P&I payment date of the mortgage (calculated monthly).
146	1		Alpha	<u>DELIMITER</u> - “?”
147	30		Alpha-num	<u>SELLER NAME</u> - The entity acting in its capacity as a Seller of mortgages to Freddie Mac.
177	1		Alpha	<u>DELIMITER</u> - “?”
178	30		Alpha-num	<u>SERVICER NAME</u> - The entity acting in its capacity as a Servicer of mortgages for Freddie Mac.
208	1		Alpha	<u>DELIMITER</u> - “?”
209	1		Alpha	<u>CONVERTIBLE</u> - Indicates whether the adjustable-rate mortgage (ARM) has an option that allows the borrower to convert an adjustable interest rate to a fixed interest rate during a specified conversion window. Y = Convertible N = Not Convertible
210	1		Alpha	<u>DELIMITER</u> - “?”
211	3		Numeric	<u>RATE ADJUSTMENT FREQUENCY</u> – For ARMs, the frequency (in months) that the mortgage note rate will adjust. For hybrid ARMs, this is the frequency that the mortgage will adjust after the first interest rate adjustment date.
214	1		Alpha	<u>DELIMITER</u> - “?”

215	2		Numeric	<u>INITIAL FIXED RATE PERIOD FOR HYBRID ARMS</u> - For hybrid ARMs, the period of time between the first payment date of the mortgage and the first interest rate adjustment date. 00 = Not Applicable 02 = 18-30 mos 03 = 30-42 mos 04 = 42-54 mos 05 = 54-66 mos 06 = 66-78 mos 07 = 78-90 mos 08 = 90-102 mos 09 = 102-114 mos 10 = 114-126 mos 15 = 174-186 mos
217	1		Alpha	<u>DELIMITER</u> - “”
218	8		Numeric - CCYYMMDD	<u>NEXT ADJUSTMENT DATE</u> – For ARMs, the next scheduled date on which the mortgage note rate adjusts.
226	1		Alpha	<u>DELIMITER</u> - “”
227	3		Numeric	<u>LOOKBACK</u> – For ARMs, the number of days from the publication of the adjusted index value to the interest rate adjustment date for a mortgage.
230	1		Alpha	<u>DELIMITER</u> - “”
231	6	3	Numeric	<u>GROSS MORTGAGE MARGIN</u> - For ARMs, the number of percentage points that is added to the current index value to establish the new note rate at each interest rate adjustment date. Literal decimal.
237	1		Alpha	<u>DELIMITER</u> - “”
238	6	3	Numeric	<u>NET MORTGAGE MARGIN</u> – For ARMs, the mortgage margin, after the applicable servicing fee and guarantee fee have been subtracted. Literal decimal.
244	1		Alpha	<u>DELIMITER</u> - “”
245	6	3	Numeric	<u>NET MAXIMUM LIFETIME RATE</u> – For ARMs, the maximum lifetime rate of a mortgage after the applicable servicing fee and guarantee fee have been subtracted. Literal decimal.
251	1		Alpha	<u>DELIMITER</u> - “”
252	6	3	Numeric	<u>MAXIMUM LIFETIME RATE</u> - For ARMs, the maximum note rate of an ARM over the life of the loan. Literal decimal.
258	1		Alpha	<u>DELIMITER</u> - “”
259	6	3	Numeric	<u>INITIAL CAP UP %</u> - For ARMs, the maximum amount that the mortgage note rate may increase at the first interest rate adjustment date, expressed in percentage points. Literal decimal.
265	1		Alpha	<u>DELIMITER</u> - “”
266	6	3	Numeric	<u>INITIAL CAP DOWN %</u> - For ARMs, the maximum amount that the mortgage note rate may decrease at the first interest rate adjustment date, expressed in percentage points. Literal decimal.
272	1		Alpha	<u>DELIMITER</u> - “”
273	6	3	Numeric	<u>PERIODIC CAP %</u> - For ARMs, the maximum amount that the note rate may increase or decrease at each interest rate adjustment date after the first interest rate adjustment date, expressed in percentage points. Literal decimal.
279	1		Alpha	<u>DELIMITER</u> - “”
280	3		Numeric	<u>MONTHS TO ADJUST</u> – For Initial Interest mortgages, the number of months from the first day of the current month to the next date on which the mortgage note rate adjusts (calculated monthly).
283	1		Alpha	<u>DELIMITER</u> - “”

284	60	Alpha-num	INDEX – For ARMs, an interest rate index specified in the mortgage note, the value of which is used to adjust the note rate periodically.
344	1	Alpha	DELIMITER - “q”
345	1	Alpha	<p>DOCUMENTATION TYPE -ASSETS - For each of the following categories, our disclosure will identify the documentation type by indicating whether it is “Yes--Verified/Waived” or “No—Not Verified/Not Waived.” See the description below for the significance of these designations. Unknown is indicated by a blank.</p> <p>Documentation Type – Income Documentation Type – Assets Documentation Type – Employment</p> <p>Generally, Freddie Mac requires that Sellers of mortgage loans document or verify loan application information about the Borrower’s income, assets and employment. Sellers’ documentation or verification can take several forms; for example, Sellers may require that a Borrower provide pay stubs or W-2 or 1099 forms to verify employment and income and depository and brokerage statements to verify assets. In some cases, because of the measured creditworthiness of the Borrower (for example, credit score) and loan attributes (for example, a refinance loan or low loan-to-value ratio), a Seller may require a reduced level of documentation or verification or may waive its general documentation or verification requirements. In other cases, pursuant to programs offered by lenders, Borrowers may elect to provide a reduced level of documentation or verification or may elect to provide no documentation or verification of some or all of this information in a loan application. Standards to qualify for reduced levels of documentation and for waivers of documentation based on creditworthiness, and what constitutes a material reduced level of documentation, may vary among Sellers. If Freddie Mac agrees with a Seller’s decision to underwrite the Borrower using reduced documentation or no documentation, Freddie Mac will generally require that Sellers deliver a special code in connection with the delivery of such mortgage loans. Freddie Mac monitors the performance of such loans to determine whether they continue to perform at least as well as traditional full documentation loans.</p> <p>In cases of full documentation and verification, mortgage loans bear the disclosure “Yes (Verified/Waived).” In cases in which the Seller delivered a loan to Freddie Mac with a special code indicating a reduced level of documentation or waiver, Freddie Mac has used its review of the Seller’s underwriting standards for reduced documentation or waiver and its data on actual loans’ performance to make a judgment about the credit quality of that loan, which is reflected in whether the loan bears the disclosure “Yes (Verified/Waived)” or “No (Not Verified/Waived).” Under these circumstances, loans bearing the disclosure “Yes (Verified/Waived)” reflect an assessment by Freddie Mac of higher credit quality than those loans that bear the disclosure “No (Not Verified/Waived).” The performance standard for reduced or waived-documentation loans is default performance on a level at least as strong as traditional full documentation loans.</p> <p>In cases in which Sellers did not deliver a special code indicating a reduced level of documentation or a waiver, the disclosure will indicate “Yes (Verified/Waived).” It is possible nonetheless that loans delivered without a special code may be loans that had a reduced level of documentation or waiver. Freddie Mac seeks to identify through special codes all cases of reduced documentation and conducts quality control sampling to identify and work with sellers on correcting data deficiencies.</p> <p>Y = Verified/Waived N = Not Verified/Not Waived Space = Unknown or Not Applicable</p>
346	1	Alpha	DELIMITER - “q”

347	1	Alpha	<p><u>DOCUMENTATION TYPE -EMPLOYMENT</u> - For each of the following categories, our disclosure will identify the documentation type by indicating whether it is “Yes--Verified/Waived” or “No—Not Verified/Not Waived.” See the description below for the significance of these designations. Unknown is indicated by a blank.</p> <p>Documentation Type – Income Documentation Type – Assets Documentation Type – Employment</p> <p>Generally, Freddie Mac requires that Sellers of mortgage loans document or verify loan application information about the Borrower’s income, assets and employment. Sellers’ documentation or verification can take several forms; for example, Sellers may require that a Borrower provide pay stubs or W-2 or 1099 forms to verify employment and income and depository and brokerage statements to verify assets. In some cases, because of the measured creditworthiness of the Borrower (for example, credit score) and loan attributes (for example, a refinance loan or low loan-to-value ratio), a Seller may require a reduced level of documentation or verification or may waive its general documentation or verification requirements. In other cases, pursuant to programs offered by lenders, Borrowers may elect to provide a reduced level of documentation or verification or may elect to provide no documentation or verification of some or all of this information in a loan application. Standards to qualify for reduced levels of documentation and for waivers of documentation based on creditworthiness, and what constitutes a material reduced level of documentation, may vary among Sellers. If Freddie Mac agrees with a Seller’s decision to underwrite the Borrower using reduced documentation or no documentation, Freddie Mac will generally require that Sellers deliver a special code in connection with the delivery of such mortgage loans. Freddie Mac monitors the performance of such loans to determine whether they continue to perform at least as well as traditional full documentation loans.</p> <p>In cases of full documentation and verification, mortgage loans bear the disclosure “Yes (Verified/Waived).” In cases in which the Seller delivered a loan to Freddie Mac with a special code indicating a reduced level of documentation or waiver, Freddie Mac has used its review of the Seller’s underwriting standards for reduced documentation or waiver and its data on actual loans’ performance to make a judgment about the credit quality of that loan, which is reflected in whether the loan bears the disclosure “Yes (Verified/Waived)” or “No (Not Verified/Waived).” Under these circumstances, loans bearing the disclosure “Yes (Verified/Waived)” reflect an assessment by Freddie Mac of higher credit quality than those loans that bear the disclosure “No (Not Verified/Waived).” The performance standard for reduced or waived-documentation loans is default performance on a level at least as strong as traditional full documentation loans.</p> <p>In cases in which Sellers did not deliver a special code indicating a reduced level of documentation or a waiver, the disclosure will indicate “Yes (Verified/Waived).” It is possible nonetheless that loans delivered without a special code may be loans that had a reduced level of documentation or waiver. Freddie Mac seeks to identify through special codes all cases of reduced documentation and conducts quality control sampling to identify and work with sellers on correcting data deficiencies.</p> <p>Y = Verified/Waived N = Not Verified/Not Waived Space = Unknown or Not Applicable</p>
348	1	Alpha	<p><u>DELIMITER</u> - “ ”</p>

349	1	Alpha	<p><u>DOCUMENTATION TYPE -INCOME</u> - For each of the following categories, our disclosure will identify the documentation type by indicating whether it is “Yes--Verified/Waived” or “No—Not Verified/Not Waived.” See the description below for the significance of these designations. Unknown is indicated by a blank.</p> <p>Documentation Type – Income Documentation Type – Assets Documentation Type – Employment</p> <p>Generally, Freddie Mac requires that Sellers of mortgage loans document or verify loan application information about the Borrower’s income, assets and employment. Sellers’ documentation or verification can take several forms; for example, Sellers may require that a Borrower provide pay stubs or W-2 or 1099 forms to verify employment and income and depository and brokerage statements to verify assets. In some cases, because of the measured creditworthiness of the Borrower (for example, credit score) and loan attributes (for example, a refinance loan or low loan-to-value ratio), a Seller may require a reduced level of documentation or verification or may waive its general documentation or verification requirements. In other cases, pursuant to programs offered by lenders, Borrowers may elect to provide a reduced level of documentation or verification or may elect to provide no documentation or verification of some or all of this information in a loan application. Standards to qualify for reduced levels of documentation and for waivers of documentation based on creditworthiness, and what constitutes a material reduced level of documentation, may vary among Sellers. If Freddie Mac agrees with a Seller’s decision to underwrite the Borrower using reduced documentation or no documentation, Freddie Mac will generally require that Sellers deliver a special code in connection with the delivery of such mortgage loans. Freddie Mac monitors the performance of such loans to determine whether they continue to perform at least as well as traditional full documentation loans.</p> <p>In cases of full documentation and verification, mortgage loans bear the disclosure “Yes (Verified/Waived).” In cases in which the Seller delivered a loan to Freddie Mac with a special code indicating a reduced level of documentation or waiver, Freddie Mac has used its review of the Seller’s underwriting standards for reduced documentation or waiver and its data on actual loans’ performance to make a judgment about the credit quality of that loan, which is reflected in whether the loan bears the disclosure “Yes (Verified/Waived)” or “No (Not Verified/Waived).” Under these circumstances, loans bearing the disclosure “Yes (Verified/Waived)” reflect an assessment by Freddie Mac of higher credit quality than those loans that bear the disclosure “No (Not Verified/Waived).” The performance standard for reduced or waived-documentation loans is default performance on a level at least as strong as traditional full documentation loans.</p> <p>In cases in which Sellers did not deliver a special code indicating a reduced level of documentation or a waiver, the disclosure will indicate “Yes (Verified/Waived).” It is possible nonetheless that loans delivered without a special code may be loans that had a reduced level of documentation or waiver. Freddie Mac seeks to identify through special codes all cases of reduced documentation and conducts quality control sampling to identify and work with sellers on correcting data deficiencies.</p> <p>Y = Verified/Waived N = Not Verified/Not Waived Space = Unknown or Not Applicable</p>
350	1	Alpha	<p><u>DELIMITER</u> - “ ”</p>

351	3		Numeric	<p><u>COMBINED LOAN-TO-VALUE (CLTV)</u> – In the case of a purchase mortgage loan, the ratio is obtained by dividing the mortgage loan amount on the note date plus any secondary mortgage loan amount disclosed by the Seller by the lesser of the mortgaged property’s appraised value on the note date or its purchase price.</p> <p>In the case of a refinance mortgage loan, the ratio is obtained by dividing the mortgage loan amount on the note date plus any secondary mortgage loan amount disclosed by the Seller by the mortgaged property’s appraised value on the note date.</p> <p>If the secondary financing amount disclosed by the Seller includes a home equity line of credit, then the CLTV calculation reflects the disbursed amount at closing of the first lien mortgage loan, not the maximum loan amount available under the home equity line of credit.</p> <p>In the case of a seasoned mortgage loan, if the Seller cannot warrant that the value of the mortgaged property has not declined since the note date, Freddie Mac requires that the Seller must provide a new appraisal value, which is used in the CLTV calculation.</p> <p>Percentages below 6% or greater than 135% will be disclosed as “Unknown,” which will be indicated by a blank space.</p> <p>This disclosure is subject to the widely varying standards originators use to calculate and / or report Borrowers' secondary mortgage loan amounts.</p> <p>Space(3) = Unknown</p>
354	1		Alpha	<u>DELIMITER</u> - “”
355	2		Numeric	<p><u>NUMBER OF BORROWERS</u> – The number of Borrower(s) who are obligated to repay the mortgage note secured by the mortgaged property. Disclosure denotes only whether there is one borrower or more than one borrower associated with the mortgage note. This disclosure will not be updated to reflect any subsequent assumption of the mortgage note.</p> <p>01 = 1 borrower 02 = > 1 borrowers</p>
357	1		Alpha	<u>DELIMITER</u> - “”
358	1		Alpha	<p><u>FIRST TIME HOMEBUYER FLAG</u> – Indicates whether the Borrower, or one of a group of Borrowers, is an individual who (1) is purchasing the mortgaged property, (2) will reside in the mortgaged property as a primary residence and (3) had no ownership interest (sole or joint) in a residential property during the three-year period preceding the date of the purchase of the mortgaged property. With certain limited exceptions, a displaced homemaker or single parent may also be considered a First-Time Homebuyer if the individual had no ownership interest in a residential property during the preceding three-year period other than an ownership interest in the marital residence with a spouse. “Unknown” will be indicated by a blank space.</p> <p>Y = Yes N = No Space = Unknown</p>
359	1		Alpha	<u>DELIMITER</u> - “”
360	3		Numeric	<p><u>MORTGAGE INSURANCE PERCENTAGE (MI %)</u> – The percentage of loss coverage on the loan, at the time of Freddie Mac’s purchase of the mortgage loan that a mortgage insurer is providing to cover losses incurred as a result of a default on the loan. Only primary mortgage insurance that is purchased by the Borrower, lender or Freddie Mac is disclosed. Mortgage insurance that constitutes “credit enhancement” that is not required by Freddie Mac’s Charter is not disclosed. Amounts of mortgage insurance reported by Sellers that are in excess of 55% will be disclosed as “Unknown,” which will be indicated by a blank space.</p> <p>000 = No MI Space(3) = Unknown</p>
363	1		Alpha	<u>DELIMITER</u> - “”
364	3		Numeric	<p><u>DEBT-TO-INCOME (DTI)</u> – Disclosure of the debt to income ratio is based on (1) the sum of the borrower’s monthly debt payments, including monthly housing expenses that incorporate the mortgage payment the borrower is making at the time of the delivery of the mortgage loan to Freddie Mac, divided by (2) the total monthly income used to underwrite the borrower as of the date of the origination of the mortgage loan. The debt to income ratio will not be updated. Percentages falling outside the range of greater than 0% and less than or equal to 65% will be disclosed as "Unknown," which will be indicated by a blank space.</p> <p>This disclosure is subject to the widely varying standards originators use to calculate and / or report Borrowers' income and liabilities.</p> <p>Space(3) = Unknown</p>

367	1	Alpha	<u>DELIMITER</u> - “”
368	5	Numeric	<p><u>METROPOLITAN STATISTICAL AREA (MSA) OR METROPOLITAN DIVISION</u> – This disclosure will be based on the designation of the Metropolitan Statistical Area or Metropolitan Division on the date of issuance of the related PC. Metropolitan Statistical Areas (MSAs) are defined by the United States Office of Management and Budget (OMB) and have at least one urbanized area with a population of 50,000 or more inhabitants. OMB refers to an MSA containing a single core with a population of 2.5 million or more, which may be comprised of groupings of counties, as a Metropolitan Division.</p> <p>If an MSA applies to a mortgaged property, the applicable five-digit value is disclosed; however, if the mortgaged property also falls within a Metropolitan Division classification, the applicable five-digit value for the Metropolitan Division takes precedence and is disclosed instead.</p> <p>A blank indicates that the area in which the mortgaged property is located is (a) neither an MSA nor a Metropolitan Division, or (b) unknown. This disclosure will not be updated to reflect any subsequent changes in designations of MSAs, Metropolitan Divisions or other classifications.</p> <p>Space(5) = Indicates that the area in which the mortgaged property is located is a) neither an MSA nor a Metropolitan Division, or b) unknown.</p>
373	1	Alpha	<u>DELIMITER</u> - “”
374	3	Numeric	<p><u>UPDATED CREDIT SCORE</u> – This field applies to Reinstated pools only.</p> <p>The updated credit score is a number prepared by third parties, summarizing the borrower’s creditworthiness, which may be indicative of the likelihood that borrower will timely repay future obligations. For Reinstated Mortgages we collect a new credit score consistent with the process used to underwrite the Reinstated Mortgages originally. If an updated credit score is unavailable outside the range of 300 to 850, then we disclose “Unknown,” which is indicated by a blank space.</p> <p>Space (3) = Unknown or Not applicable (i.e., non-Reinstated pools)</p>
377	1	Alpha	<u>DELIMITER</u> - “”
378	3	Numeric	<p><u>ESTIMATED LOAN-TO-VALUE (LTV)</u> – This field applies to Reinstated pools only.</p> <p>The ratio obtained by dividing the outstanding balance of the mortgage loan at the time of PC issuance by the value of the property obtained through our proprietary automated valuation model. Although we believe that our automated valuation model yields a reasonable approximation of the property’s current value, using a value obtained from: (i) a different automated valuation model, (ii) an appraisal based on a physical inspection of the property or (iii) an arm’s length sale of the property could result in a different value for the property. Estimated LTV ratios that are unavailable, below 6% or greater than 300% will be disclosed as “Unknown,” which is indicated by a blank space.</p> <p>Space (3) = Unknown or Not applicable (i.e., non-Reinstated pools)</p>
381	1	Alpha	<u>DELIMITER</u> - “”
382	269		<u>FILLER</u>

Record Length: 650

Pool Detail Trailer Record				
POS	LEN	DEC	DATA TYPE	DESCRIPTION
1	1		Numeric	RECORD TYPE - Indicates the type of data in this record: 8 = Pool Detail Trailer Record
2	1		Alpha	DELIMITER - “ ”
3	1		Alpha	CORRECTION FLAG – A flag indicating whether this PC pool has corrected Detail Record(s). N = Not Correction Y = Correction
4	1		Alpha	DELIMITER - “ ”
5	3		Alpha	PRODUCT TYPE – Denotes whether the PC pool is a fixed-rate or an ARM. FRM = Fixed-rate ARM = ARM
8	1		Alpha	DELIMITER - “ ”
9	6		Alpha-num	POOL NUMBER – A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.
15	1		Alpha	DELIMITER - “ ”
16	9		Numeric	LOAN DETAIL RECORD COUNT - Count of loan detail records associated with each PC pool.
25	1		Alpha	DELIMITER - “ ”
26	625			FILLER

Record Length: 650

File Trailer Record				
<u>POS</u>	<u>LEN</u>	<u>DEC</u>	<u>DATA TYPE</u>	<u>DESCRIPTION</u>
1	1		Numeric	RECORD TYPE - Indicates the type of data in this record: 9 = File Trailer Record
2	1		Alpha	DELIMITER - “ ”
3	1		Alpha	CORRECTION FLAG – A flag indicating whether this is a corrected file. N = Not Correction Y = Correction
4	1		Alpha	DELIMITER - “ ”
5	3		Alpha	PRODUCT TYPE – Denotes whether the file is fixed-rate or ARM. FRM = Fixed ARM = ARM
8	1		Alpha	DELIMITER - “ ”
9	12		Numeric	FILE RECORD COUNT - File record count of record types 1, 5, and 8.
21	1		Alpha	DELIMITER - “ ”
22	629			FILLER

DAILY NEW ISSUE FILE

This file contains selected data about the composition of Freddie Mac’s newly issued mortgage Participation Certificates (PCs) which represent interests in 1-4 family residential mortgages (single-family) or 5 or more family residential mortgages (multifamily). Information is provided as of the time of issuance of the PCs and is calculated based on information available at the time of formation. **This data should be considered in conjunction with information appearing in the applicable Freddie Mac Offering Circulars, as supplemented.**

To find prefixes included in the Daily New Issue File, please refer to the Introduction section.

Information is reported by pool number. Where there is insufficient data to support calculations for a particular PC, “0’s” have been placed in the fields for the PC.

The information contained in this file is calculated based on information available when the pool is originally formed.

The Daily New Issue File combines several different types of records within a single file. The first character in each record indicates what type of record it is:

Record Types	Possible Number of Occurrences per Pool
P = General pool data	1 (All Pools)
A = ARM specific data	1 (ARM Pools Only)
C = ARM component data	1 or more (ARM Pools Only)
B = Legend data	1 (All Pools)
Q = Quartile data	1 (All Pools)
J = Initial Interest First P&I Component data	1 or more (ARM Pools Only)
M = Modified Pool data	1 (Modified Pools Only)
N = Number of Steps data*	1 (Modified Step Rate Pools Only)
S = Step Rate Summary*	1 or more (Modified Step Rate Pools Only)

***Designates a new Record**

Record Length: 400

				General Pool Data
<u>POS</u>	<u>LEN</u>	<u>DEC</u>	<u>DATA TYPE</u>	<u>DESCRIPTION</u>
1	1		Alpha	<u>RECORD TYPE</u> - Indicates the type of data in this record: P = general pool data
2	6		Alpha-num	<u>POOL NUMBER</u> – A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.
8	9		Alpha-num	<u>CUSIP NUMBER</u> – A unique nine-digit alphanumeric designation assigned by the CUSIP Service Bureau to each PC.
17	8		Numeric – CCYYMMDD	<u>AS OF DATE</u> – The first day of the month and year of issuance of the PC. Interest to be paid to PC holders on the PC first payment date begins to accrue on the As of Date.
25	8		Numeric – CCYYMMDD	<u>MATURITY DATE</u> – For Gold PCs, the first day of the month in which the last monthly payment on the Gold PCs is scheduled to be made. For ARM, TPM, & Original Multifamily PCs, the first day of the month preceding the month in which the last monthly payment is scheduled to be made.
33	13	2	Numeric	<u>ISSUANCE UPB</u> – The aggregate unpaid principal balance of the mortgages in a PC pool.
46	5	3	Numeric	<u>PC COUPON</u> – The current annual rate at which interest is passed through monthly to a holder of a PC, based on a 360-day year of twelve 30-day months. For Modified Step Rate pools, the PC Coupon is a weighted average of the loans' note rates and can adjust monthly.
51	5	3	Numeric	<u>WA COUPON</u> – The weighted average of the current note rate of the mortgages in a PC pool.
56	3		Numeric	<u>WA REMAINING MATURITY</u> – For Gold PCs, the weighted average of the current number of scheduled monthly payments that, after giving effect to full and partial unscheduled principal payments, remain on the mortgages in a PC pool. For ARM PCs, the weighted average of the current number of scheduled monthly payments, which remain on the mortgages in a PC pool. For PC pools backed by balloon/reset mortgages, the WARM reflects the WATB (Weighted Average Term To Balloon), which is the weighted average remaining number of months to the balloon maturity or reset date of the mortgages.
59	3		Numeric	<u>WA LOAN AGE</u> – The weighted average of the current number of months since the note dates of the mortgages in a PC pool. For modified mortgages, converted mortgages, and construction-to-permanent mortgages, the modification/converted/construction date is substituted for the origination date.
62	3		Numeric	<u>WA CREDIT SCORE</u> – The weighted average, as of the note date, of the borrowers' credit scores for the mortgages in a PC pool. The WA Credit Score consists of known credit scores as of the settlement date of the PC and the 1 st month update after the settlement date may reflect additional known credit scores. This field will be disclosed as 'Unknown' for all Modified pools, which will be indicated by blank spaces.
65	3		Numeric	<u>WA LOAN TO VALUE</u> – The weighted average of the ratios between each mortgage's UPB as of the note date and either (1) in the case of a purchase mortgage loan, the lesser of the mortgaged property's appraised value on the note date or its purchase price or (2) in the case of a refinance mortgage loan, the mortgaged property's appraised value on the note date. In the case of a seasoned mortgage loan, if the Seller cannot warrant that the value of the mortgaged property has not declined since the note date, Freddie Mac requires that the Seller must provide a new appraisal value, which is used in the LTV calculation. This field will be disclosed as 'Unknown' for all Modified pools, which will be indicated by blank spaces.

68	9		Numeric	<u>AVERAGE LOAN SIZE</u> – The simple average of the UPBs of the mortgages in a PC pool as of the note date.
77	3		Numeric	<u>WA LOAN TERM</u> – The weighted average of the number of scheduled monthly payments, as of the note date, of the mortgages in a PC pool.
80	60		Alpha-num	<u>SELLER NAME</u> – Not available on all pools. Identifies the name of the entity that sold the mortgages in a PC pool to Freddie Mac. This may or may not be the servicer of the mortgages.
140	30		Alpha-num	<u>SELLER ADDRESS 1</u> – First line of the seller address.
170	30		Alpha-num	<u>SELLER ADDRESS 2</u> – Second line of the seller address.
200	20		Alpha	<u>SELLER CITY</u>
220	2		Alpha	<u>SELLER STATE</u> – Two-letter state abbreviation.
222	9		Numeric	<u>SELLER ZIP CODE</u>
231	1		Alpha	<u>INVESTOR TAX FLAG – 1984</u> – If “Y”, pool contains loans originated prior to July 18, 1984.
232	1		Alpha	<u>INVESTOR TAX FLAG 1985</u> – If “Y”, pool contains loans originated prior to September 27, 1985.
233	5	2	Numeric	<u>PERCENT UPB PRE 1984</u> – Percentage of the aggregate UPB of the mortgages in a PC pool that were originated prior to July 18, 1984.
238	5	2	Numeric	<u>PERCENT UPB PRE 1985</u> – Percentage of the aggregate UPB of the mortgages in a PC pool that were originated prior to September 27, 1985.
243	9		Numeric	<u>WA LOAN SIZE</u> – The weighted average of the UPBs, as of note date, of the mortgages in a PC pool.
252	5	2	Numeric	<u>WA MONTHS TO AMORTIZE</u> – For Initial Interest PCs only, the weighted average number of months from the first day of the current month to the First P&I Payment Date of the mortgages in the PC, adjusted by adding one month (for ARM PCs only) to reflect the timing of the corresponding PC First P&I Payment Date.
257	1		Alpha	<u>POOL NOTIFICATION FLAG</u> – P = Pool is pre-settlement/preliminary status and disclosure is subject to change. Null = Pool is settled and disclosure is final. C = Data associated with this Pool contains corrected information. <i>*The “C” flag became effective in December 2006.</i>
258	1		Alpha	<u>REDUCED MINIMUM SERVICING FLAG</u> – The minimum servicing spread is the least amount of interest income, as established by Freddie Mac that must be retained by the servicer as compensation for servicing mortgages. Y = the minimum servicing spread is less than 25 basis points N = the minimum servicing spread is 25 basis points

259	3	Numeric	<p><u>WA COMBINED LOAN-TO-VALUE</u> – The weighted average of the ratios between each mortgage’s UPB as of the note date plus any secondary mortgage loan amount disclosed by the Seller and either (1) in the case of a purchase, the lesser of the mortgaged property’s appraised value on the note date or its purchase price or (2) in the case of a refinance mortgage loan, the mortgaged property’s appraised value on the note date. This disclosure field is updated monthly, which means the information is associated with the current remaining balance of the mortgages in the PC pool.</p> <p>If the secondary financing amount disclosed by the Seller includes a home equity line of credit, then the mortgage CLTV ratio used in the PC WAOCLTV calculation reflects the disbursed amount at closing of the first lien mortgage loan, not the maximum loan amount available under the home equity line of credit.</p> <p>In the case of a seasoned mortgage loan, if the Seller cannot warrant that the value of the mortgaged property has not declined since the note date, Freddie Mac requires that the Seller must provide a new appraisal value, which is used in the mortgage CLTV calculation and subsequently in the PC WAOCLTV calculation. This disclosure is subject to the widely varying standards originators use to verify Borrowers’ secondary mortgage loan amounts.</p> <p>Space(3) = Unknown</p> <p>This field will be disclosed as ‘Unknown’ for all Modified pools, which will be indicated by blank spaces.</p>																										
262	3	Numeric	<p><u>WA DEBT-TO-INCOME</u> – The weighted average of the ratios between each mortgage’s (1) sum of the Borrower’s monthly debt payments, including monthly housing expenses that incorporate the mortgage payment the Borrower is making at the time of the delivery of the mortgage loan to Freddie Mac and (2) the total monthly income used to underwrite the Borrower as of the date of the origination of the mortgage loan. This disclosure field is updated monthly, which means the information is associated with the current remaining balance of the mortgages in the PC pool.</p> <p>This disclosure is subject to the widely varying standards originators use to verify Borrowers’ assets and liabilities.</p> <p>Space(3) = Unknown</p>																										
265	2	Numeric	<p><u>INITIAL INTEREST PERIOD</u> – For Initial Interest PCs only, the period of time between the first payment due date and the first scheduled principal and interest payment date required in accordance with the terms of the mortgages loans backing the PC. This time period will be designated by one of the numbers below, which indicates the number of months between such dates:</p> <table border="1" data-bbox="586 1314 1421 1661"> <thead> <tr> <th rowspan="2">Code</th> <th colspan="2">Months between the 1st payment due date and the 1st scheduled P&I payment date</th> </tr> <tr> <th>Single Family Only</th> <th>Multifamily Only</th> </tr> </thead> <tbody> <tr> <td>00</td> <td colspan="2">Not Applicable</td> </tr> <tr> <td>01</td> <td>06-18</td> <td>01-29</td> </tr> <tr> <td>03</td> <td>30-42</td> <td>30-53</td> </tr> <tr> <td>05</td> <td>54-66</td> <td>54-77</td> </tr> <tr> <td>07</td> <td>78-90</td> <td>78-113</td> </tr> <tr> <td>10</td> <td>114-126</td> <td>114-173</td> </tr> <tr> <td>15</td> <td colspan="2">174-186</td> </tr> </tbody> </table>	Code	Months between the 1 st payment due date and the 1 st scheduled P&I payment date		Single Family Only	Multifamily Only	00	Not Applicable		01	06-18	01-29	03	30-42	30-53	05	54-66	54-77	07	78-90	78-113	10	114-126	114-173	15	174-186	
Code	Months between the 1 st payment due date and the 1 st scheduled P&I payment date																												
	Single Family Only	Multifamily Only																											
00	Not Applicable																												
01	06-18	01-29																											
03	30-42	30-53																											
05	54-66	54-77																											
07	78-90	78-113																											
10	114-126	114-173																											
15	174-186																												

267	5	2	Numeric	<p><u>PERCENTAGE THIRD PARTY ORIGINATION (TPO)</u> – Percentage of the aggregate UPB of the mortgages in a PC pool that were originated by a third party, to include Broker and Correspondent originations. Loans for which Third Party Origination is applicable, but for which the Seller does not specify Broker or Correspondent, will be disclosed as “TPO Not Specified” and will be included in this category. For the complete description and important information on a Broker, Correspondent, and Retail Mortgage, please see ‘Loan-Level Disclosure – Variable Names and Descriptions’ on the Freddie Mac website (http://www.freddiemac.com/mbs/docs/fs_lld.pdf).</p> <p>This field will be disclosed as ‘Not Applicable’ for all Modified pools, which will be indicated by blank spaces.</p>
272	3		Numeric	<p><u>WA UPDATED CREDIT SCORE</u> – This field applies to Reinstated or Modified pools only.</p> <p>The weighted average of the borrowers’ updated credit scores as of the Reinstated Mortgage or Modified Mortgage PC Pool issue date.</p> <p>Space (3) = Not applicable (i.e., pools that aren’t either Reinstated or Modified)</p>
275	3		Numeric	<p><u>WA ESTIMATED LTV</u> – This field applies to Reinstated or Modified pools only.</p> <p>The weighted average of the borrowers’ estimated LTV ratios obtained by dividing the outstanding balance of the mortgage loan at the time of PC issuance by the value of the property obtained through our proprietary automated valuation model.</p> <p>Space (3) = Not applicable (i.e., pools that aren’t either Reinstated or Modified)</p>
278	123			<u>FILLER</u>

F

Record Length: 400

POS	LEN	DEC	DATA TYPE	DESCRIPTION
				ARM Specific Data
1	1		Alpha	RECORD TYPE – Indicates the type of data in this record: A = ARM specific data
2	6		Alpha-num	POOL NUMBER – A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.
8	5	3	Numeric	PC MARGIN – The weighted average of the margins of the mortgages in an ARM PC pool, net of gross fees.
13	5	3	Numeric	WA MORTGAGE MARGIN – The original weighted average of the margins of the mortgages in an ARM PC pool.
18	5	3	Numeric	WA MORTGAGE LIFE CEILING (GROSS) – The original weighted average of the lifetime ceilings of the mortgages in an ARM PC pool.
23	5	3	Numeric	WA MORTGAGE LIFE CEILING (NET) – The weighted average of the lifetime ceilings of the mortgages in an ARM PC pool, net of gross fees.
28	60		Alpha-num	INDEX – A benchmark interest rate which changes periodically and specified in the mortgage note, the value of which is used to adjust the note rate of the mortgages in an ARM PC pool.
88	8		Numeric – CCYYMMDD	FIRST CONVERSION DATE – For convertible ARM PCs only, the earliest date that any mortgage in an ARM PC pool may convert from an adjustable interest rate to a fixed interest rate; this information is not updated and is generally disclosed in an Additional Supplement. 00010101 = Null
96	8		Numeric – CCYYMMDD	LAST CONVERSION DATE – For convertibles ARM PCs, the latest date that any mortgage in an ARM PC pool may convert from an adjustable interest rate to a fixed interest rate; this information is not updated and is generally disclosed in an Additional Supplement. 00010101 = Null
104	3		Numeric	WA REMAINING MATURITY RANGE – HI – The longest remaining term to maturity, as of pool formation, of the mortgages in an ARM PC pool.
107	3		Numeric	WA REMAINING MATURITY RANGE – LO – The shortest remaining term to maturity, as of pool formation, of the mortgages in an ARM PC pool.
110	5	3	Numeric	WA COUPON RANGE – HI – The highest note rate, as of pool formation, of the mortgages in an ARM PC pool.
115	5	3	Numeric	WA COUPON RANGE – LO – The lowest note rate, as of pool formation, of the mortgages in an ARM PC pool.
120	5	3	Numeric	MORTGAGE MARGIN RANGE – HI – The highest margin, as of pool formation, of the mortgages in an ARM PC pool.
125	5	3	Numeric	MORTGAGE MARGIN RANGE – LO – The lowest margin, as of pool formation, of the mortgages in an ARM PC pool.
130	5	3	Numeric	LIFETIME CEILING RANGE – HI – The highest lifetime ceiling, as of pool formation, of the mortgages in an ARM PC pool.
135	5	3	Numeric	LIFETIME CEILING RANGE – LO – The lowest lifetime ceiling, as of pool formation, of the mortgages in an ARM PC pool.
140	5	3	Numeric	WA MORTGAGE LIFE FLOOR (NET) – The weighted average of the lifetime floors of the mortgages in an ARM PC pool, net of gross fees. ‘Unknown’ will be indicated by blank space.
145	5	3	Numeric	LIFETIME FLOOR RANGE – HI – The highest lifetime floor, as of pool formation, of the mortgages in an ARM PC pool. ‘Unknown’ will be indicated by blank space.

150	5	3	Numeric	<u>LIFETIME FLOOR RANGE – LO</u> – The lowest lifetime floor, as of pool formation, of the mortgages in an ARM PC pool. ‘Unknown’ will be indicated by blank space.
155	5	3	Numeric	<u>WA MORTGAGE LIFE FLOOR (GROSS)</u> – The original weighted average of the lifetime floors of the mortgages in an ARM PC pool. ‘Unknown’ will be indicated by blank space.
160	1		Alpha	<u>CONVERTIBLE</u> – Indicates whether the mortgages in an ARM PC pool may convert from an adjustable interest rate to a fixed interest rate during a specified conversion window. The conversion window is either a specified period of time or specific dates in or by which the borrower can exercise the option to convert from an adjustable interest rate to a fixed interest rate. Y = Convertible N = Not Convertible
161	3		Numeric	<u>LOOKBACK</u> – For each mortgage in an ARM PC pool, the number of days from the publication of the Index value used to adjust the note rate to the interest change date.
164	3		Numeric	<u>ADJUSTMENT PERIOD</u> – The frequency (in months) that the mortgages in an ARM PC pool will adjust. For hybrid ARMs, the Adjustment Period is the frequency that the mortgages in an ARM PC pool will adjust after the first interest change date.
167	8		Numeric – CCYYMMDD	<u>NEXT ADJUSTMENT DATE</u> – For ARM PCs only, the next date on which the PC coupon adjusts. 00010101 = Null
175	5	3	Numeric	<u>PERIODIC RATE CAP</u> – The maximum amount that the note rate may increase or decrease at each interest rate change date after the first interest rate change date for the mortgages in an ARM PC pool. However, if an initial cap is not separately disclosed for an ARM PC, the periodic cap is the initial cap. A Periodic Rate Cap of zero (0.00%) indicates that there is no periodic cap and mortgages are subject to the lifetime ceiling and margin only.
180	4	1	Numeric	<u>WA MONTHS TO ADJUST</u> – For ARM PCs only, the weighted average of the number of months from the first day of the current month until the next date on which the PC coupon adjusts.
184	5	3	Numeric	<u>WA COUPON</u> – The weighted average of the current note rate of the mortgages in a PC pool.
189	3		Numeric	<u>INITIAL FIXED RATE PERIOD</u> – For hybrid ARMs only, the period of time between the first payment date of the mortgages and the first interest rate change date. The initial fixed rate period will be designated by one of the numbers below, which defines the eligible months to first interest rate change date for the mortgages in an ARM PC pool. 2 = Initial Fixed Rate Period between 18 and 30 months 3 = Initial Fixed Rate Period between 30 and 42 months 4 = Initial Fixed Rate Period between 42 and 54 months 5 = Initial Fixed Rate Period between 54 and 66 months 6 = Initial Fixed Rate Period between 66 and 78 months 7 = Initial Fixed Rate Period between 78 and 90 months 8 = Initial Fixed Rate Period between 90 and 102 months 9 = Initial Fixed Rate Period between 102 and 114 months 10 = Initial Fixed Rate Period between 114 and 126 months 15 = Initial Fixed Rate Period between 174 and 186 months 666 = Mixed Initial Fixed Rate Period For example, an Initial Fixed Rate Period equal to 3 and an Adjustment Period equal to 12 denotes a 3/1 hybrid ARM.

192	5	3	Numeric	<p><u>INITIAL CAP UP PERCENT</u> – The maximum amount that the note rate may increase at the first interest change date for the mortgages in an ARM PC pool. If the field is blank and the initial cap is not specified in the Legend 1/Legend 2 field, the initial cap equals the periodic cap; a value of zero (0.000%) indicates that there is no upward adjustment permitted.</p> <p>66.666 = Mixed Initial Cap 77.777 = Null</p>
197	5	3	Numeric	<p><u>INITIAL CAP DOWN PERCENT</u> – The maximum amount that the note rate may decrease at the first interest change date for the mortgages in an ARM PC pool. If the field is blank and the initial cap is not specified in the Legend1/Legend 2 field, the initial cap equals the periodic cap; a value of zero (0.000%) indicates that there is no downward adjustment permitted.</p> <p>66.666 = Mixed Initial Cap 77.777 = Null</p>
202	1		Alpha	<p><u>REDUCED MINIMUM SERVICING FLAG</u> – The minimum servicing spread is the least amount of interest income, as established by Freddie Mac that must be retained by the servicer as compensation for servicing mortgages.</p> <p>Y = the minimum servicing spread is less than 25 basis points. N = the minimum servicing spread is 25 basis points.</p>
203	1		Numeric	<p><u>ASSUMABILITY</u> – ARMs are subject to due-on-sale provisions that govern whether or not the mortgage is assumable. The following identify the types of due-on-sale clauses:</p> <p>9 = Null 1 = Assumable for the life of the loan 2 = Assumable after the initial period 3 = Assumable for the life of the loan until conversion option is exercised 4 = Assumable after the initial period until conversion option is exercised 5 = Not assumable</p>
204	1		Alpha	<p><u>PREPAYMENT PENALTY MORTGAGE FLAG</u> – Indicates whether the mortgages in an ARM PC pool are prepayment penalty mortgages (PPMs). A PPM is a mortgage with respect to which the borrower is, or at any time has been, obligated to pay a penalty in the event of certain prepayments of principal.</p> <p>Y = the mortgages are PPMs N = the mortgages are not subject to pay a premium in the event of certain prepayments of principal</p>
205	196			<u>FILLER</u>

Record Length: 400

POS	LEN	DEC	DATA TYPE	DESCRIPTION
				ARM Component Adjustment Date
1	1		Alpha	RECORD TYPE - Indicates the type of data in this record: C = ARM component adjustment date
2	6		Alpha-num	POOL NUMBER - A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.
8	273			Entries for 3 components. Entry 1 is listed below; remaining entries follow the same pattern.
8	8		Numeric - CCYYMMDD	COMPONENT COUPON ADJUSTMENT DATE - The next scheduled interest change date of the mortgages in an ARM PC pool having the same interest change date, adjusted by adding one month to reflect the timing of the corresponding PC coupon adjustment.
16	3		Numeric	SEQUENCE NUMBER - Unique Line Identifier for Component Coupon Adjustment Date.
19	13	2	Numeric	COMPONENT UPB - The aggregate UPB of the mortgages in an ARM PC pool having the same Component Coupon Adjustment Date.
32	5	3	Numeric	COMPONENT COUPON - The weighted average of the note rates of the mortgages in an ARM PC pool having the same Component Coupon Adjustment Date, net of gross fees.
37	5	3	Numeric	COMPONENT MARGIN - The weighted average of the margins of the mortgages in an ARM PC pool having the same Component Coupon Adjustment Date, net of gross fees.
42	5	3	Numeric	COMPONENT LIFETIME CEILING - The weighted average of the lifetime ceilings of the mortgages in an ARM PC pool having the same Component Coupon Adjustment Date, net of gross fees.
47	5	3	Numeric	COMPONENT LIFETIME FLOOR - The weighted average of the lifetime floors of the mortgages in an ARM PC pool having the same Component Coupon Adjustment Date, net of gross fees. 'Unknown' will be indicated by blank space.
52	5	3	Numeric	COMPONENT COUPON HIGH - The highest note rate of the mortgages in an ARM PC pool having the same Component Coupon Adjustment Date, net of gross fees.
57	5	3	Numeric	COMPONENT COUPON LOW - The lowest note rate of the mortgages in an ARM PC pool having the same Component Coupon Adjustment Date, net of gross fees.
62	5	3	Numeric	COMPONENT MARGIN HIGH - The highest margin of the mortgages in an ARM PC pool having the same Component Coupon Adjustment Date, net of gross fees.
67	5	3	Numeric	COMPONENT MARGIN LOW - The lowest margin of the mortgages in an ARM PC pool having the same Component Coupon Adjustment Date, net of gross fees.
72	5	3	Numeric	COMPONENT LIFETIME CEILING HIGH - The highest lifetime ceiling of the mortgages in an ARM PC pool having the same Component Coupon Adjustment Date, net of gross fees.
77	5	3	Numeric	COMPONENT LIFETIME CEILING LOW - The lowest lifetime ceiling of the mortgages in an ARM PC pool having the same Component Coupon Adjustment Date, net of gross fees.
82	5	3	Numeric	COMPONENT LIFETIME FLOOR HIGH - The highest lifetime floor of the mortgages in an ARM PC pool having the same Component Coupon Adjustment Date, net of gross fees. 'Unknown' will be indicated by blank space.

87	5	3	Numeric	<u>COMPONENT LIFETIME FLOOR LOW</u> – The lowest lifetime floor of the mortgages in an ARM PC pool having the same Component Coupon Adjustment Date, net of gross fees. 'Unknown' will be indicated by blank space.
92	7		Numeric	<u># OF LOANS</u> – The number of loans in an ARM PC pool having the same Component Coupon Adjustment Date.
99	91		Group	2ND Component, Refer to pos 8-92
190	91		Group	3RD Component, Refer to pos 8-92
281	120			<u>FILLER</u>

Record Length: 400

				Initial Interest First P&I Component data
POS	LEN	DEC	DATA TYPE	DESCRIPTION
1	1		Alpha	RECORD TYPE - Indicates the type of data in this record: J = Initial Interest Component data
2	6		Alpha-num	POOL NUMBER – A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.
8	198			Entries for 2 components. Entry 1 is listed below; remaining entries follow the same pattern.
8	8		Numeric - CCYYMMDD	COMPONENT COUPON ADJUSTMENT DATE - The next scheduled interest change date of the mortgages in an ARM PC pool having the same interest change date, adjusted by adding one month to reflect the timing of the corresponding PC coupon adjustment.
16	8		Numeric - CCYYMMDD	COMPONENT FIRST P&I PAYMENT DATE – The first fully amortizing principal and interest payment date of a group of mortgages in the pool having the same Component Coupon Adjustment Date. Component First P&I Payment Date is the mortgage first P&I payment date adjusted by adding one month to reflect the timing of the corresponding PC First P&I Payment Date.
24	3		Numeric	SEQUENCE NUMBER - Unique Line Identifier for Component First P&I Payment Date.
27	13	2	Numeric	COMPONENT UPB - The aggregate UPB of the mortgages in an ARM PC pool having the same Component Coupon Adjustment Date and Component First P&I Payment Date.
40	5	3	Numeric	COMPONENT COUPON - The weighted average of the note rates of the mortgages in an ARM PC pool having the same Component Coupon Adjustment Date and Component First P&I Payment Date, net of gross fees.
45	5	3	Numeric	COMPONENT MARGIN - The weighted average of the margins of the mortgages in an ARM PC pool having the same Component Coupon Adjustment Date and Component First P&I Payment Date, net of gross fees.
50	5	3	Numeric	COMPONENT LIFETIME CEILING - The weighted average of the lifetime ceilings of the mortgages in an ARM PC pool having the same Component Coupon Adjustment Date and Component First P&I Payment Date, net of gross fees.
55	5	3	Numeric	COMPONENT LIFETIME FLOOR - The weighted average of the lifetime floors of the mortgages in an ARM PC pool having the same Component Coupon Adjustment Date and Component First P&I Payment Date, net of gross fees. 'Unknown' will be indicated by blank space.
60	5	3	Numeric	COMPONENT COUPON HIGH - The highest note rate of the mortgages in an ARM PC pool having the same Component Coupon Adjustment Date and Component First P&I Payment Date, net of gross fees.
65	5	3	Numeric	COMPONENT COUPON LOW - The lowest note rate of the mortgages in an ARM PC pool having the same Component Coupon Adjustment Date and Component First P&I Payment Date, net of gross fees.
70	5	3	Numeric	COMPONENT MARGIN HIGH - The highest margin of the mortgages in an ARM PC pool having the same Component Coupon Adjustment Date and Component First P&I Payment Date, net of gross fees.
75	5	3	Numeric	COMPONENT MARGIN LOW - The lowest margin of the mortgages in an ARM PC pool having the same Component Coupon Adjustment Date and Component First P&I Payment Date, net of gross fees.
80	5	3	Numeric	COMPONENT LIFETIME CEILING HIGH - The highest lifetime ceiling of the mortgages in an ARM PC pool having the same Component Coupon Adjustment Date and Component First P&I Payment Date, net of gross fees.
85	5	3	Numeric	COMPONENT LIFETIME CEILING LOW - The lowest lifetime ceiling of the mortgages in an ARM PC pool having the same Component Coupon Adjustment Date and Component First P&I Payment Date, net of gross fees.

90	5	3	Numeric	<u>COMPONENT LIFETIME FLOOR HIGH</u> – The highest lifetime floor of the mortgages in an ARM PC pool having the same Component Coupon Adjustment Date and Component First P&I Payment Date, net of gross fees. 'Unknown' will be indicated by blank space.
95	5	3	Numeric	<u>COMPONENT LIFETIME FLOOR LOW</u> – The lowest lifetime floor of the mortgages in an ARM PC pool having the same Component Coupon Adjustment Date and Component First P&I Payment Date, net of gross fees. 'Unknown' will be indicated by blank space.
100	7		Numeric	<u># OF LOANS</u> – The number of loans in an ARM PC pool having the same Component Coupon Adjustment Date and the same Component First P&I Payment Date.
107	99		Group	2ND Component, Refer to pos 8-100
206	195			<u>FILLER</u>

Record Length: 400

Legend Information				
<u>POS</u>	<u>LEN</u>	<u>DEC</u>	<u>DATA TYPE</u>	<u>DESCRIPTION</u>
1	1		Alpha	<u>RECORD TYPE</u> - Indicates the type of data in this record: B = legend data
2	6		Alpha-num	<u>POOL NUMBER</u> - A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.
8	60		Alpha-num	<u>LEGEND</u> - Not available on all pools. A text field used to disclose additional information about the mortgages or the PC, including whether an Additional Supplement is available for the PC.
68	60		Alpha-num	<u>LEGEND 2</u> - Not available on all pools. A second text field used to disclose additional information about the mortgages or the PC, including whether an Additional Supplement is available for the PC.
128	273			<u>FILLER</u>

Record Length: 400

<u>POS</u>	<u>LEN</u>	<u>DEC</u>	<u>DATA TYPE</u>	<u>DESCRIPTION</u>
				Quartile Data
1	1		Alpha	RECORD TYPE - Indicates the type of data in this record: Q = quartile data
2	6		Alpha-num	POOL NUMBER - A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.
8	5	3	Numeric	MIN NOTE RATE QUARTILE 1 - The Min Note Rate Quartile 1 reflects the lowest mortgage coupons for all mortgages in the PC. Fixed rate pools only.
13	5	3	Numeric	MAX NOTE RATE QUARTILE 1 - The Max Note Rate Quartile 1 reflects the 25 th percentile mortgage coupons for all mortgages in the PC. Fixed rate pools only.
18	5	3	Numeric	MIN NOTE RATE QUARTILE 2 - The Min Note Rate Quartile 2 reflects the 25 th percentile mortgage coupons for all mortgages in the PC. Fixed rate pools only.
23	5	3	Numeric	MAX NOTE RATE QUARTILE 2 - The Max Note Rate Quartile 2 reflects the 50 th percentile mortgage coupons for all mortgages in the PC. Fixed rate pools only.
28	5	3	Numeric	MIN NOTE RATE QUARTILE 3 - The Min Note Rate Quartile 3 reflects the 50 th percentile mortgage coupons for all mortgages in the PC. Fixed rate pools only.
33	5	3	Numeric	MAX NOTE RATE QUARTILE 3 - The Max Note Rate Quartile 3 reflects the 75 th percentile mortgage coupons for all mortgages in the PC. Fixed rate pools only.
38	5	3	Numeric	MIN NOTE RATE QUARTILE 4 - The Min Note Rate Quartile 4 reflects the 75 th percentile mortgage coupons for all mortgages in the PC. Fixed rate pools only.
43	5	3	Numeric	MAX NOTE RATE QUARTILE 4 - The Max Note Rate Quartile 4 reflects the highest mortgage coupons for all mortgages in the PC. Fixed rate pools only.
48	3		Numeric	MIN REMAINING MATURITY QUARTILE 1 - The Min Remaining Maturity Quartile 1 reflects the lowest remaining maturity, or the term to balloon for the balloon PC, for all mortgages in the PC.
51	3		Numeric	MAX REMAINING MATURITY QUARTILE 1 - The Max Remaining Maturity Quartile 1 reflects the 25 th percentile remaining maturity, or the term to balloon for the balloon PC, for all mortgages in the PC.
54	3		Numeric	MIN REMAINING MATURITY QUARTILE 2 - The Min Remaining Maturity Quartile 2 reflects the 25 th percentile remaining maturity, or the term to balloon for the balloon PC, for all mortgages in the PC.
57	3		Numeric	MAX REMAINING MATURITY QUARTILE 2 - The Max Remaining Maturity Quartile 2 reflects the 50 th percentile remaining maturity, or the term to balloon for the balloon PC, for all mortgages in the PC.
60	3		Numeric	MIN REMAINING MATURITY QUARTILE 3 - The Min Remaining Maturity Quartile 3 reflects the 50 th percentile remaining maturity, or the term to balloon for the balloon PC, for all mortgages in the PC.
63	3		Numeric	MAX REMAINING MATURITY QUARTILE 3 - The Max Remaining Maturity Quartile 3 reflects the 75 th percentile remaining maturity, or the term to balloon for the balloon PC, for all mortgages in the PC.
66	3		Numeric	MIN REMAINING MATURITY QUARTILE 4 - The Min Remaining Maturity Quartile 4 reflects the 75 th percentile remaining maturity, or the term to balloon for the balloon PC, for all mortgages in the PC.
69	3		Numeric	MAX REMAINING MATURITY QUARTILE 4 - The Max Remaining Maturity Quartile 4 reflects the highest remaining maturity, or the term to balloon for the balloon PC, for all mortgages in the PC.

72	3		Numeric	<u>MIN LOAN AGE QUARTILE 1</u> - The Min Loan Age Quartile 1 reflects the lowest loan age for all mortgages in the PC.
75	3		Numeric	<u>MAX LOAN AGE QUARTILE 1</u> - The Max Loan Age Quartile 1 reflects the 25 th percentile loan age for all mortgages in the PC.
78	3		Numeric	<u>MIN LOAN AGE QUARTILE 2</u> - The Min Loan Age Quartile 2 reflects the 25 th percentile loan age for all mortgages in the PC.
81	3		Numeric	<u>MAX LOAN AGE QUARTILE 2</u> - The Max Loan Age Quartile 2 reflects the 50 th percentile loan age for all mortgages in the PC.
84	3		Numeric	<u>MIN LOAN AGE QUARTILE 3</u> - The Min Loan Age Quartile 3 reflects the 50 th percentile loan age for all mortgages in the PC.
87	3		Numeric	<u>MAX LOAN AGE QUARTILE 3</u> - The Max Loan Age Quartile 3 reflects the 75 th percentile loan age for all mortgages in the PC.
90	3		Numeric	<u>MIN LOAN AGE QUARTILE 4</u> - The Min Loan Age Quartile 4 reflects the 75 th percentile loan age for all mortgages in the PC.
93	3		Numeric	<u>MAX LOAN AGE QUARTILE 4</u> - The Max Loan Age Quartile 4 reflects the highest loan age for all mortgages in the PC.
96	9		Numeric	<u>MIN LOAN SIZE QUARTILE 1</u> - The Min Loan Size Quartile 1 reflects the lowest loan size for all mortgages in the PC.
105	9		Numeric	<u>MAX LOAN SIZE QUARTILE 1</u> - The Max Loan Size Quartile 1 reflects the 25 th percentile loan size for all mortgages in the PC.
114	9		Numeric	<u>MIN LOAN SIZE QUARTILE 2</u> - The Min Loan Size Quartile 2 reflects the 25 th percentile loan size for all mortgages in the PC.
123	9		Numeric	<u>MAX LOAN SIZE QUARTILE 2</u> - The Max Loan Size Quartile 2 reflects the 50 th percentile loan size for all mortgages in the PC.
132	9		Numeric	<u>MIN LOAN SIZE QUARTILE 3</u> - The Min Loan Size Quartile 3 reflects the 50 th percentile loan size for all mortgages in the PC.
141	9		Numeric	<u>MAX LOAN SIZE QUARTILE 3</u> - The Max Loan Size Quartile 3 reflects the 75 th percentile loan size for all mortgages in the PC.
150	9		Numeric	<u>MIN LOAN SIZE QUARTILE 4</u> - The Min Loan Size Quartile 4 reflects the 75 th percentile loan size for all mortgages in the PC.
159	9		Numeric	<u>MAX LOAN SIZE QUARTILE 4</u> - The Max Loan Size Quartile 4 reflects the highest loan size for all mortgages in the PC.
168	3		Numeric	<u>MIN LOAN TERM QUARTILE 1</u> - The Min Loan Term Quartile 1 reflects the lowest loan term for all mortgages in the PC.
171	3		Numeric	<u>MAX LOAN TERM QUARTILE 1</u> - The Max Loan Term Quartile 1 reflects the 25 th percentile loan term for all mortgages in the PC.
174	3		Numeric	<u>MIN LOAN TERM QUARTILE 2</u> - The Min Loan Term Quartile 2 reflects the 25 th percentile loan term for all mortgages in the PC.
177	3		Numeric	<u>MAX LOAN TERM QUARTILE 2</u> - The Max Loan Term Quartile 2 reflects the 50 th percentile loan term for all mortgages in the PC.
180	3		Numeric	<u>MIN LOAN TERM QUARTILE 3</u> - The Min Loan Term Quartile 3 reflects the 50 th percentile loan term for all mortgages in the PC.
183	3		Numeric	<u>MAX LOAN TERM QUARTILE 3</u> - The Max Loan Term Quartile 3 reflects the 75 th percentile loan term for all mortgages in the PC.
186	3		Numeric	<u>MIN LOAN TERM QUARTILE 4</u> - The Min Loan Term Quartile 4 reflects the 75 th percentile loan term for all mortgages in the PC.
189	3		Numeric	<u>MAX LOAN TERM QUARTILE 4</u> - The Max Loan Term Quartile 4 reflects the highest loan term for all mortgages in the PC.
192	3		Numeric	<u>MIN LOAN TO VALUE QUARTILE 1</u> - The Min LTV Quartile 1 reflects the lowest LTV for all mortgages in the PC. This field will be disclosed as 'Unknown' (indicated by blank spaces) for all Modified pools.

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_1ld.pdf).

195	3		Numeric	MAX LOAN TO VALUE QUARTILE 1 - The Max LTV Quartile 1 reflects the 25th percentile LTV for all mortgages in the PC. This field will be disclosed as ‘Unknown’ (indicated by blank spaces) for all Modified pools.
198	3		Numeric	MIN LOAN TO VALUE QUARTILE 2 - The Min LTV Quartile 2 reflects the 25th percentile LTV for all mortgages in the PC. This field will be disclosed as ‘Unknown’ (indicated by blank spaces) for all Modified pools.
201	3		Numeric	MAX LOAN TO VALUE QUARTILE 2 - The Max LTV Quartile 2 reflects the 50 th percentile LTV for all mortgages in the PC. This field will be disclosed as ‘Unknown’ (indicated by blank spaces) for all Modified pools.
204	3		Numeric	MIN LOAN TO VALUE QUARTILE 3 - The Min LTV Quartile 3 reflects the 50 th percentile LTV for all mortgages in the PC. This field will be disclosed as ‘Unknown’ (indicated by blank spaces) for all Modified pools.
207	3		Numeric	MAX LOAN TO VALUE QUARTILE 3 - The Max LTV Quartile 3 reflects the 75th percentile LTV for all mortgages in the PC. This field will be disclosed as ‘Unknown’ (indicated by blank spaces) for all Modified pools.
210	3		Numeric	MIN LOAN TO VALUE QUARTILE 4 - The Min LTV Quartile 4 reflects the 75th percentile LTV for all mortgages in the PC. This field will be disclosed as ‘Unknown’ (indicated by blank spaces) for all Modified pools.
213	3		Numeric	MAX LOAN TO VALUE QUARTILE 4 - The Max LTV Quartile 4 reflects the highest percentile LTV for all mortgages in the PC. This field will be disclosed as ‘Unknown’ (indicated by blank spaces) for all Modified pools.
216	3		Numeric	MIN CREDIT SCORE QUARTILE 1 - The Min Credit Score Quartile 1 reflects the lowest credit score for all mortgages in the PC. This field will be disclosed as ‘Unknown’ (indicated by blank spaces) for all Modified pools.
219	3		Numeric	MAX CREDIT SCORE QUARTILE 1 - The Max Credit Score Quartile 1 reflects the 25th percentile credit score for all mortgages in the PC. This field will be disclosed as ‘Unknown’ (indicated by blank spaces) for all Modified pools.
222	3		Numeric	MIN CREDIT SCORE QUARTILE 2 - The Min Credit Score Quartile 2 reflects the 25th percentile credit score for all mortgages in the PC. This field will be disclosed as ‘Unknown’ (indicated by blank spaces) for all Modified pools.
225	3		Numeric	MAX CREDIT SCORE QUARTILE 2 - The Max Credit Score Quartile 2 reflects the 50 th percentile credit score for all mortgages in the PC. This field will be disclosed as ‘Unknown’ (indicated by blank spaces) for all Modified pools.
228	3		Numeric	MIN CREDIT SCORE QUARTILE 3 - The Min Credit Score Quartile 3 reflects the 50 th percentile credit score for all mortgages in the PC. This field will be disclosed as ‘Unknown’ (indicated by blank spaces) for all Modified pools.
231	3		Numeric	MAX CREDIT SCORE QUARTILE 3 - The Max Credit Score Quartile 3 reflects the 75th percentile credit score for all mortgages in the PC. This field will be disclosed as ‘Unknown’ (indicated by blank spaces) for all Modified pools.
234	3		Numeric	MIN CREDIT SCORE QUARTILE 4 - The Min Credit Score Quartile 4 reflects the 75th percentile credit score for all mortgages in the PC. This field will be disclosed as ‘Unknown’ (indicated by blank spaces) for all Modified pools.
237	3		Numeric	MAX CREDIT SCORE QUARTILE 4 - The Max Credit Score Quartile 4 reflects the highest credit score for all mortgages in the PC. This field will be disclosed as ‘Unknown’ (indicated by blank spaces) for all Modified pools.
240	3		Numeric	MIN COMBINED LTV QUARTILE 1 - The Min Combined LTV Quartile 1 reflects the lowest combined LTV for all mortgages in the PC. This field will be disclosed as ‘Unknown’ (indicated by blank spaces) for all Modified pools.
243	3		Numeric	MAX COMBINED LTV QUARTILE 1 - The Max Combined LTV Quartile 1 reflects the 25th percentile combined LTV for all mortgages in the PC. This field will be disclosed as ‘Unknown’ (indicated by blank spaces) for all Modified pools.
246	3		Numeric	MIN COMBINED LTV QUARTILE 2 - The Min Combined LTV Quartile 2 reflects the 25th percentile combined LTV for all mortgages in the PC. This field will be disclosed as ‘Unknown’ (indicated by blank spaces) for all Modified pools.
249	3		Numeric	MAX COMBINED LTV QUARTILE 2 - The Max Combined LTV Quartile 2 reflects the 50 th percentile combined LTV for all mortgages in the PC. This field will be disclosed as ‘Unknown’ (indicated by blank spaces) for all Modified pools.
252	3		Numeric	MIN COMBINED LTV QUARTILE 3 - The Min Combined LTV Quartile 3 reflects the 50 th percentile combined LTV for all mortgages in the PC. This field will be disclosed as ‘Unknown’ (indicated by blank spaces) for all Modified pools.

255	3		Numeric	<u>MAX COMBINED LTV QUARTILE 3</u> - The Max Combined LTV Quartile 3 reflects the 75th percentile combined LTV for all mortgages in the PC. This field will be disclosed as 'Unknown' (indicated by blank spaces) for all Modified pools.
258	3		Numeric	<u>MIN COMBINED LTV QUARTILE 4</u> - The Min Combined LTV Quartile 4 reflects the 75th percentile combined LTV for all mortgages in the PC. This field will be disclosed as 'Unknown' (indicated by blank spaces) for all Modified pools.
261	3		Numeric	<u>MAX COMBINED LTV QUARTILE 4</u> - The Max Combined LTV Quartile 4 reflects the highest percentile combined LTV for all mortgages in the PC. This field will be disclosed as 'Unknown' (indicated by blank spaces) for all Modified pools.
264	3		Numeric	<u>MIN DEBT TO INCOME QUARTILE 1</u> - The Min DTI Quartile 1 reflects the lowest DTI for all mortgages in the PC.
267	3		Numeric	<u>MAX DEBT TO INCOME QUARTILE 1</u> - The Max DTI Quartile 1 reflects the 25th percentile DTI for all mortgages in the PC.
270	3		Numeric	<u>MIN DEBT TO INCOME QUARTILE 2</u> - The Min DTI Quartile 2 reflects the 25th percentile DTI for all mortgages in the PC.
273	3		Numeric	<u>MAX DEBT TO INCOME QUARTILE 2</u> - The Max DTI Quartile 2 reflects the 50 th percentile DTI for all mortgages in the PC.
276	3		Numeric	<u>MIN DEBT TO INCOME QUARTILE 3</u> - The Min DTI Quartile 3 reflects the 50 th percentile DTI for all mortgages in the PC.
279	3		Numeric	<u>MAX DEBT TO INCOME QUARTILE 3</u> - The Max DTI Quartile 3 reflects the 75th percentile DTI for all mortgages in the PC.
282	3		Numeric	<u>MIN DEBT TO INCOME QUARTILE 4</u> - The Min DTI Quartile 4 reflects the 75th percentile DTI for all mortgages in the PC.
285	3		Numeric	<u>MAX DEBT TO INCOME QUARTILE 4</u> - The Max DTI Quartile 4 reflects the highest percentile DTI for all mortgages in the PC.
288	3		Numeric	<u>MIN UPDATED CREDIT SCORE QUARTILE 1</u> - The Min Updated Credit Score Quartile 1 reflects the lowest updated credit score for all mortgages in the PC. Space (3) = Not applicable (i.e., pools that aren't either Reinstated or Modified) This field applies to Reinstated and Modified pools only.
291	3		Numeric	<u>MAX UPDATED CREDIT SCORE QUARTILE 1</u> - The Max Updated Credit Score Quartile 1 reflects the 25th percentile updated credit score for all mortgages in the PC. Space (3) = Not applicable (i.e., pools that aren't either Reinstated or Modified) This field applies to Reinstated and Modified pools only.
294	3		Numeric	<u>MIN UPDATED CREDIT SCORE QUARTILE 2</u> - The Min Updated Credit Score Quartile 2 reflects the 25th percentile updated credit score for all mortgages in the PC. Space (3) = Not applicable (i.e., pools that aren't either Reinstated or Modified) This field applies to Reinstated and Modified pools only.
297	3		Numeric	<u>MAX UPDATED CREDIT SCORE QUARTILE 2</u> - The Max Updated Credit Score Quartile 2 reflects the 50 th percentile updated credit score for all mortgages in the PC. Space (3) = Not applicable (i.e., pools that aren't either Reinstated or Modified) This field applies to Reinstated and Modified pools only.
300	3		Numeric	<u>MIN UPDATED CREDIT SCORE QUARTILE 3</u> - The Min Updated Credit Score Quartile 3 reflects the 50 th percentile updated credit score for all mortgages in the PC. Space (3) = Not applicable (i.e., pools that aren't either Reinstated or Modified) This field applies to Reinstated and Modified pools only.
303	3		Numeric	<u>MAX UPDATED CREDIT SCORE QUARTILE 3</u> - The Max Updated Credit Score Quartile 3 reflects the 75th percentile updated credit score for all mortgages in the PC. Space (3) = Not applicable (i.e., pools that aren't either Reinstated or Modified) This field applies to Reinstated and Modified pools only.

306	3		Numeric	<u>MIN UPDATED CREDIT SCORE QUARTILE 4</u> - The Min Updated Credit Score Quartile 4 reflects the 75th percentile updated credit score for all mortgages in the PC. Space (3) = Not applicable (i.e., pools that aren't either Reinstated or Modified) This field applies to Reinstated and Modified pools only.
309	3		Numeric	<u>MAX UPDATED CREDIT SCORE QUARTILE 4</u> - The Max Updated Credit Score Quartile 4 reflects the highest percentile updated credit score for all mortgages in the PC. Space (3) = Not applicable (i.e., pools that aren't either Reinstated or Modified) This field applies to Reinstated and Modified pools only.
312	3		Numeric	<u>MIN ESTIMATED LTV QUARTILE 1</u> - The Min Estimated LTV Quartile 1 reflects the lowest estimated LTV for all mortgages in the PC. Space (3) = Not applicable (i.e., pools that aren't either Reinstated or Modified) This field applies to Reinstated and Modified pools only.
315	3		Numeric	<u>MAX ESTIMATED LTV QUARTILE 1</u> - The Max Estimated LTV Quartile 1 reflects the 25th percentile estimated LTV for all mortgages in the PC. Space (3) = Not applicable (i.e., pools that aren't either Reinstated or Modified) This field applies to Reinstated and Modified pools only.
318	3		Numeric	<u>MIN ESTIMATED LTV QUARTILE 2</u> - The Min Estimated LTV Quartile 2 reflects the 25th percentile estimated LTV for all mortgages in the PC. Space (3) = Not applicable (i.e., pools that aren't either Reinstated or Modified) This field applies to Reinstated and Modified pools only.
321	3		Numeric	<u>MAX ESTIMATED LTV QUARTILE 2</u> - The Max Estimated LTV Quartile 2 reflects the 50 th percentile estimated LTV for all mortgages in the PC. Space (3) = Not applicable (i.e., pools that aren't either Reinstated or Modified) This field applies to Reinstated and Modified pools only.
324	3		Numeric	<u>MIN ESTIMATED LTV QUARTILE 3</u> - The Min Estimated LTV Quartile 3 reflects the 50 th percentile estimated LTV for all mortgages in the PC. Space (3) = Not applicable (i.e., pools that aren't either Reinstated or Modified) This field applies to Reinstated and Modified pools only.
327	3		Numeric	<u>MAX ESTIMATED LTV QUARTILE 3</u> - The Max Estimated LTV Quartile 3 reflects the 75th percentile estimated LTV for all mortgages in the PC. Space (3) = Not applicable (i.e., pools that aren't either Reinstated or Modified) This field applies to Reinstated and Modified pools only.
330	3		Numeric	<u>MIN ESTIMATED LTV QUARTILE 4</u> - The Min Estimated LTV Quartile 4 reflects the 75th percentile estimated LTV for all mortgages in the PC. Space (3) = Not applicable (i.e., pools that aren't either Reinstated or Modified) This field applies to Reinstated and Modified pools only.
333	3		Numeric	<u>MAX ESTIMATED LTV QUARTILE 4</u> - The Max Estimated LTV Quartile 4 reflects the highest percentile estimated LTV for all mortgages in the PC. Space (3) = Not applicable (i.e., pools that aren't either Reinstated or Modified) This field applies to Reinstated and Modified pools only.
336	65			<u>FILLER</u>

Record Length: 400

<u>POS</u>	<u>LEN</u>	<u>DEC</u>	<u>DATA TYPE</u>	<u>DESCRIPTION</u>
				Modified Pool data
1	1		Alpha	RECORD TYPE - Indicates the type of data in this record: M = Modified pool data.
2	6		Alpha-num	POOL NUMBER - A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.
ORIGINATION DATA:				
8	5	3	Numeric	WA ORIGINATION COUPON - The weighted average of the note rates of the origination loans.
13	9		Numeric	AVERAGE ORIGINATION LOAN SIZE - The simple average of the UPBs of the origination loans.
22	9		Numeric	WA ORIGINATION LOAN SIZE - The weighted average of the UPBs of the origination loans.
31	3		Numeric	WA ORIGINATION LOAN TERM - The weighted average of the number of scheduled monthly payments of the origination loans.
34	3		Numeric	WA ORIGINATION CREDIT SCORE - The weighted average of the borrowers' credit scores of the origination loans.
37	5	2	Numeric	ORIGINATION CREDIT SCORE UNKNOWN % UPB - The percentage of the aggregate UPB for which the borrowers' credit scores of the origination loans are "Unknown."
42	3		Numeric	WA ORIGINATION LOAN TO VALUE - The weighted average of the LTVs of the origination loans.
45	5	2	Numeric	ORIGINATION LTV UNKNOWN % UPB - The percentage of the aggregate UPB for which the LTVs of the origination loans are "Unknown."
50	3		Numeric	WA ORIGINATION COMBINED LTV - The weighted average of the combined LTVs of the origination loans.
53	5	2	Numeric	ORIGINATION COMBINED LTV UNKNOWN % UPB - The percentage of the aggregate UPB for which the combined LTVs of the origination loans are "Unknown."
58	3		Numeric	WA ORIGINATION DEBT TO INCOME - The weighted average of the DTIs of the origination loans.
61	5	2	Numeric	ORIGINATION DTI UNKNOWN % UPB - The percentage of the aggregate UPB for which the DTIs of the origination loans are "Unknown."
66	5	2	Numeric	ORIGINATION TPO % - The percentage of the aggregate UPB of the mortgages in a PC that were originated by a third party.
71	5	2	Numeric	ORIGINATION TPO UNKNOWN % UPB - The percentage of the aggregate UPB for which the TPO of the origination loans are "Unknown."
MODIFIED POOL SNAPSHOT:				
76	13	2	Numeric	WITHOUT DEFERRED UPB - INTEREST BEARING UPB - The aggregate interest bearing unpaid principal balance of the mortgages without Deferred UPB in a Modified PC.
89	13	2	Numeric	WITHOUT DEFERRED UPB - DEFERRED UPB - The aggregate non-interest bearing unpaid principal balance of the mortgages without Deferred UPB in a Modified PC. This value will always 0.
102	7		Numeric	WITHOUT DEFERRED UPB - LOAN COUNT - The number of mortgages in a Modified PC without Deferred UPB.
109	5	3	Numeric	WITHOUT DEFERRED UPB - WA COUPON - The weighted average of the current note rate of the mortgages without Deferred UPB in a Modified PC.

114	3		Numeric	<u>WITHOUT DEFERRED UPB – WA ESTIMATED LTV</u> - For all mortgages without Deferred UPB in a Modified PC, the weighted average of the ratios between each mortgage's interest bearing UPB as of the PC issue date and the value of the property obtained through our proprietary automated valuation model as of the PC issue date.
117	3		Numeric	<u>WITHOUT DEFERRED UPB – WA UPDATED CREDIT SCORE</u> - The weighted average of the borrowers' updated credit scores, obtained as of PC issuance date, for the mortgages without Deferred UPB in a Modified PC.
120	3		Numeric	<u>WITHOUT DEFERRED UPB – WA DEBT TO INCOME</u> - For all mortgages without Deferred UPB in a Modified PC, the average of the ratios between each mortgage's (1) sum of the Borrower's monthly debt payments, including monthly housing expenses that incorporate the mortgage payment the Borrower is making as a result of the loan modification, divided by (2) the total monthly income of the Borrower at the time of the loan modification.
123	9		Numeric	<u>WITHOUT DEFERRED UPB – AVERAGE LOAN SIZE</u> - The simple average of the UPBs, as of the note date, of the mortgages without deferred UPB in a Modified PC.
132	2		Alpha	<u>WITHOUT DEFERRED UPB – STATE RANK 1</u> - For mortgages without deferred UPB in a Modified PC, the two-letter abbreviation indicates the state or territory with the highest percentage of interest bearing UPB for all outstanding loans. Space(2) = Not applicable
134	5	2	Numeric	<u>WITHOUT DEFERRED UPB – PERCENTAGE RANK 1</u> - For mortgages without deferred UPB in a Modified PC, the percentage of the aggregate interest bearing UPB of the mortgages that are secured by properties in the number one ranked state. Space(5) = Not applicable
139	2		Alpha	<u>WITHOUT DEFERRED UPB – STATE RANK 2</u> - For mortgages without deferred UPB in a Modified PC, the two-letter abbreviation indicates the state or territory with the second highest percentage of interest bearing UPB for all outstanding loans. Space(2) = Not applicable
141	5	2	Numeric	<u>WITHOUT DEFERRED UPB – PERCENTAGE RANK 2</u> - For mortgages without deferred UPB in a Modified PC, the percentage of the aggregate interest bearing UPB of the mortgages that are secured by properties in the number two ranked state. Space(5) = Not applicable
146	2		Alpha	<u>WITHOUT DEFERRED UPB – STATE RANK 3</u> - For mortgages without deferred UPB in a Modified PC, the two-letter abbreviation indicates the state or territory with the third highest percentage of interest bearing UPB for all outstanding loans. Space(2) = Not applicable
148	5	2	Numeric	<u>WITHOUT DEFERRED UPB – PERCENTAGE RANK 3</u> - For mortgages without deferred UPB in a Modified PC, the percentage of the aggregate interest bearing UPB of the mortgages that are secured by properties in the number three ranked state. Space(5) = Not applicable
153	13	2	Numeric	<u>WITH DEFERRED UPB – INTEREST BEARING UPB</u> - The aggregate interest bearing unpaid principal balance of the mortgages with deferred UPB in a Modified PC.
166	13	2	Numeric	<u>WITH DEFERRED UPB – DEFERRED UPB</u> - The aggregate non-interest bearing unpaid principal balance of the mortgages with deferred UPB in a Modified PC.
179	7		Numeric	<u>WITH DEFERRED UPB – LOAN COUNT</u> - The number of mortgages in a Modified PC with deferred UPB.

186	5	3	Numeric	<u>WITH DEFERRED UPB – WA COUPON</u> - The weighted average of the current note rate of the mortgages with deferred UPB in a Modified PC.
191	3		Numeric	<u>WITH DEFERRED UPB – WA ESTIMATED LTV</u> - For mortgages with deferred UPB in a Modified PC, the weighted average of the ratios between each mortgage's interest bearing and non-interest bearing UPB as of the PC issue date and the value of the property obtained through our proprietary automated valuation mode as of the PC issue date.
194	3		Numeric	<u>WITH DEFERRED UPB – WA UPDATED CREDIT SCORE</u> - The weighted average of the borrowers' updated credit scores, obtained as of PC issuance date, for the mortgages with deferred UPB in a Modified PC.
197	3		Numeric	<u>WITH DEFERRED UPB – WA DEBT TO INCOME</u> - For all mortgages with deferred UPB in a Modified PC, the average of the ratios between each mortgage's (1) sum of the Borrower's monthly debt payments, including monthly housing expenses that incorporate the mortgage payment the Borrower is making as a result of the loan modification, divided by (2) the total monthly income of the Borrower at the time of the loan modification.
200	9		Numeric	<u>WITH DEFERRED UPB – AVERAGE LOAN SIZE</u> - The simple average of the UPBs, as of the note date, of the mortgages with deferred UPB in a PC.
209	2		Alpha	<u>WITH DEFERRED UPB – STATE RANK 1</u> - For mortgages with deferred UPB in a Modified PC, the two-letter abbreviation indicates the state or territory with the highest percentage of interest bearing and non-interest bearing UPB for all outstanding loans. Space(2) = Not applicable
211	5	2	Numeric	<u>WITH DEFERRED UPB – PERCENTAGE RANK 1</u> - For mortgages with deferred UPB in a Modified PC, the percentage of the aggregate interest bearing and non-interest bearing UPB of the mortgages that are secured by properties in the number one ranked state. Space(5) = Not applicable
216	2		Alpha	<u>WITH DEFERRED UPB – STATE RANK 2</u> - For mortgages with deferred UPB in a Modified PC, the two-letter abbreviation indicates the state or territory with the second highest percentage of interest bearing and non-interest bearing UPB for all outstanding loans. Space(2) = Not applicable
218	5	2	Numeric	<u>WITH DEFERRED UPB – PERCENTAGE RANK 2</u> - For mortgages with deferred UPB in a Modified PC, the percentage of the aggregate interest bearing and non-interest bearing UPB of the mortgages that are secured by properties in the number two ranked state. Space(5) = Not applicable
223	2		Alpha	<u>WITH DEFERRED UPB – STATE RANK 3</u> - For mortgages with deferred UPB in a Modified PC, the two-letter abbreviation indicates the state or territory with the third highest percentage of interest bearing and non-interest bearing UPB for all outstanding loans. Space(2) = Not applicable
225	5	2	Numeric	<u>WITH DEFERRED UPB – PERCENTAGE RANK 3</u> - For mortgages with deferred UPB in a Modified PC, the percentage of the aggregate interest bearing and non-interest bearing UPB of the mortgages that are secured by properties in the number three ranked state. Space(5) = Not applicable
230	13	2	Numeric	<u>TOTAL – INTEREST BEARING UPB</u> - The aggregate interest bearing unpaid principal balance of all the mortgages in a Modified PC.
243	13	2	Numeric	<u>TOTAL – DEFERRED UPB</u> - The aggregate non-interest bearing unpaid principal balance of all the mortgages in a Modified PC.
256	7		Numeric	<u>TOTAL – LOAN COUNT</u> - The aggregate loan count of all the mortgages in a Modified PC.

263	5	3	Numeric	TOTAL – WA COUPON - The weighted average of the current note rate of all the mortgages in a Modified PC.
268	3		Numeric	TOTAL – WA ESTIMATED LTV - For all mortgages in a Modified PC, the weighted average of the ratios between each mortgage's interest bearing and non-interest bearing UPB as of the PC issue date and the value of the property obtained through our proprietary automated valuation mode as of the PC issue date.
271	3		Numeric	TOTAL – WA UPDATED CREDIT SCORE - The weighted average of the borrowers' updated credit scores, obtained as of PC issuance date, for all the mortgages in a Modified PC.
274	3		Numeric	TOTAL – WA DEBT TO INCOME - For all mortgages in a Modified PC, the average of the ratios between each mortgage's (1) sum of the Borrower's monthly debt payments, including monthly housing expenses that incorporate the mortgage payment the Borrower is making as a result of the loan modification, divided by (2) the total monthly income of the Borrower at the time of the loan modification.
277	9		Numeric	TOTAL – AVERAGE LOAN SIZE - The simple average of the UPBs, as of the note date, of all the mortgages in a Modified PC.
286	2		Alpha	TOTAL – STATE RANK 1 - For all mortgages in a Modified PC, the two-letter abbreviation indicates the state or territory with the highest percentage of interest bearing and non-interest bearing UPB for all outstanding loans. Space(2) = Not applicable
288	5	2	Numeric	TOTAL – PERCENTAGE RANK 1 - For all mortgages in a Modified PC, the percentage of the aggregate interest bearing and non-interest bearing UPB of the mortgages that are secured by properties in the number one ranked state. Space(5) = Not applicable
293	2		Alpha	TOTAL – STATE RANK 2 - For all mortgages in a Modified PC, the two-letter abbreviation indicates the state or territory with the second highest percentage of interest bearing and non-interest bearing UPB for all outstanding loans. Space(2) = Not applicable
295	5	2	Numeric	TOTAL – PERCENTAGE RANK 2 - For all mortgages in a Modified PC, the percentage of the aggregate interest bearing and non-interest bearing UPB of the mortgages that are secured by properties in the number two ranked state. Space(5) = Not applicable
300	2		Alpha	TOTAL – STATE RANK 3 - For all mortgages in a Modified PC, the two-letter abbreviation indicates the state or territory with the third highest percentage of interest bearing and non-interest bearing UPB for all outstanding loans. Space(2) = Not applicable
302	5	2	Numeric	TOTAL – PERCENTAGE RANK 3 - For all mortgages in a Modified PC, the percentage of the aggregate interest bearing and non-interest bearing UPB of the mortgages that are secured by properties in the number three ranked state. Space(5) = Not applicable
MODIFIED STEP RATE DATA:				
307	2		Numeric	INITIAL FIXED RATE PERIOD – This field applies to Modified Step Rate pools only. For Modified Step Rate PCs, the period of time between the first payment due date of the modified mortgage and the first interest rate change date. The initial period will be designated by the number below, which defines the eligible months to first interest rate change date for the mortgages in a Modified Step Rate PC. 05 = Initial Fixed Rate Period between 48 and 72 months Space (2) = Not applicable (i.e., pools that are not Modified Step Rate)
309	3		Numeric	ADJUSTMENT PERIOD – This field applies to Modified Step Rate pools only. For Modified Step Rate PCs, the frequency (in months) that the mortgages in a PC will adjust after the first interest rate change date. Space (3) = Not applicable (i.e., pools that are not Modified Step Rate)

312	5	3	Numeric	<u>PERIODIC CAP UP %</u> – This field applies to Modified Step Rate pools only. For Modified Step Rate PCs, the maximum amount that the note rate may increase at each interest rate adjustment date, expressed in percentage points. Space (5) = Not applicable (i.e., pools that are not Modified Step Rate)
317	5	2	Numeric	<u>WEIGHTED AVERAGE MONTHS TO ADJUST (WAMTA)</u> - This field applies to Modified Step Rate pools only. For Modified Step Rate PCs, the weighted average of the number of months from the first day of the current month until the next date on which the PC coupon adjusts. Space (5) = Not applicable (i.e., pools that are not Modified Step Rate) or Modified Step Rate pool does not have any future adjustment dates.
322	8		Numeric – CCYYMMDD	<u>NEXT ADJUSTMENT DATE</u> – This field applies to Modified Step Rate pools only. For Modified Step Rate PCs, the next date on which the PC coupon adjusts. Space (8) = Not applicable (i.e., pools that are not Modified Step Rate) or Modified Step Rate pool does not have any future adjustment dates.
330	71			<u>FILLER</u>

Record Length: 400

This record type applies to Modified Step Rate pools only. It will not be generated for pools that are not Modified Step Rate.

<u>POS</u>	<u>LEN</u>	<u>DEC</u>	<u>DATA TYPE</u>	<u>DESCRIPTION</u>
				Number of Steps data
1	1		Alpha	RECORD TYPE - Indicates the type of data in this record: N = Number of Steps data
2	6		Alpha-num	POOL NUMBER - A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.
8	378			Entries for 9 components. Entry 1 is listed below; remaining entries follow the same pattern.
8	2		Alpha-num	NUMBER OF STEPS – The number of upward interest rate adjustments at time of modification, issuance and current for the mortgages in a Modified Step Rate PC. TL = Total number of Steps (<i>Note: The total will be provided for each Step pool.</i>)
10	7		Numeric	AT MODIFICATION – LOAN COUNT - The number of mortgages in a Modified Step Rate PC having the same number of step rate adjustments per the modification agreement.
17	13	2	Numeric	AT MODIFICATION – INTEREST BEARING MORTGAGE LOAN AMOUNT - The aggregate UPB of the mortgages in a Modified Step Rate PC having the same number of step rate adjustments per the modification agreement.
30	7		Numeric	AT ISSUANCE – LOAN COUNT - The number of mortgages in a Modified Step Rate PC that have the same number of steps remaining at the time of PC issuance.
37	13	2	Numeric	AT ISSUANCE – INVESTOR UPB - The aggregate unpaid principal balance of mortgages in a Modified Step Rate PC that have the same number of steps remaining at the time of PC issuance.
386	15			FILLER

Record Length: 400

This record type applies to Modified Step Rate pools only. It will not be generated for pools that are not Modified Step Rate.

Step Rate Summary data				
<u>POS</u>	<u>LEN</u>	<u>DEC</u>	<u>DATA TYPE</u>	<u>DESCRIPTION</u>
1	1		Alpha	RECORD TYPE - Indicates the type of data in this record: S = Step Rate Summary data
2	6		Alpha-num	POOL NUMBER - A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.
8	368			Entries for 8 components. Entry 1 is listed below; remaining entries follow the same pattern.
8	6		Numeric – CCYYMM	ADJUSTMENT DATE - The next scheduled interest rate change date of the mortgages in a Modified Step Rate PC having the same adjustment date.
14	7		Numeric	# OF LOANS RESETTING - The number of loans in a Modified Step Rate PC having the same Adjustment Date.
21	5	2	Numeric	% OF LOANS RESETTING - The percentage of loans in a Modified Step Rate PC having the same Adjustment Date.
26	13	2	Numeric	UPB RESETTING - The aggregate UPB of the mortgages in a Modified Step Rate PC having the same Adjustment Date.
39	5	2	Numeric	% OF UPB RESETTING - The percentage of the aggregate UPB of the mortgages in a Modified Step Rate PC having the same Adjustment Date.
44	5	3	Numeric	PROJECTED WA COUPON - The projected weighted average of the note rates in effect on the associated adjustment date, for all mortgages in a Modified Step Rate PC.
49	5	3	Numeric	PROJECTED PC COUPON - The projected weighted average of the note rates in effect on the associated adjustment date, for all mortgages in a Modified Step Rate, net of gross fees.
376	25			FILLER

DAILY BREAKOUT FILE

This file contains selected data about the composition of Freddie Mac’s newly issued mortgage Participation Certificates (PCs) which represent interests in 1-4 family residential mortgages (single-family) or 5 or more family residential mortgages (multifamily). Information is provided as of the time of issuance of the PCs and is calculated based on information available at the time of formation. **This data should be considered in conjunction with information appearing in the applicable Freddie Mac Offering Circulars, as supplemented.**

To find prefixes included in the Daily Breakout File, please refer to the Introduction section.

Information is reported by pool number. Where there is insufficient data to support calculations for a particular PC, “0’s” have been placed in the fields for the PC.

The information contained in this file is calculated based on information available when the pool is originally formed.

The Daily Breakout File combines several different types of records within a single file. The first character in each record indicates what type of record it is:

Record Types	Possible Number of Occurrences per Pool
G = Geographic data	1 or more (All Pools)
L = Loan origination year data	1 or more (All Pools)
S = Servicer data	1 or more (All Pools)
O = Occupancy data	1 (All Pools, except Modified Pools)
T = Number of units data	1 (All Pools)
R = Loan Purpose / # of Borrowers / First Time Homebuyer / Mortgage Insurance data	1 (All Pools)
U = Availability of LTV / Credit Score / Combined LTV / Debt-to-Income data	1 (All Pools)
M = Seller data	1 or more (All Pools)
I = Initial Interest data	1 or more (All Pools)
F = First Payment Distribution data (Note: The F record in the daily breakout file is different than the F record in the monthly breakout file.)	1 (All Pools)
D = Documentation Type data	1 (All Pools, except Modified Pools)
E = Third Party Origination (TPO) data	1 (All Pools, except Modified Pools)
H = 36-Month Borrower Payment History Prior to PC Issue Date data (Note: The H record is only disclosed in the daily breakout file.)	1 or more (Reinstated and Modified Pools only, excluding Reinstated/Modified Giants)
N = Modified pool data	1 (Modified Pools only)
P = Modification Program data*	1 or more (Modified Pools only)

***Designates a new Record**

Record Length: 300

Geographic Distribution Data				
POS	LEN	DEC	DATA TYPE	DESCRIPTION
1	1		Alpha	RECORD TYPE - Indicates the type of data in this record: G = geographic distribution data
2	6		Alpha-num	POOL NUMBER - A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.
8	288			Entries for 9 state codes. Entry 1 is listed below; remaining entries follow the same pattern.
8	2		Alpha	STATE CODE - A two-letter state abbreviation (United States plus Puerto Rico and territories) used to indicate the distribution of the mortgages in the pool. 99 = Unknown
10	5	2	Numeric	STATE PERCENT OF UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that are secured by properties in a given state.
15	5	2	Numeric	STATE PERCENT OF LOANS - The percentage of mortgages in a PC pool that are secured by properties in a given state.
20	7		Numeric	STATE NUMBER OF LOANS - The number of mortgages in a PC pool that are secured by properties in a given state.
27	13	2	Numeric	STATE AMOUNT OF UPB - The UPB of the mortgages in a PC pool that are secured by properties in a given state.
40	32		Group	2ND STATE. REFER TO POS 8-27
72	32		Group	3RD STATE. REFER TO POS 8-27
104	32		Group	4TH STATE. REFER TO POS 8-27
136	32		Group	5TH STATE. REFER TO POS 8-27
168	32		Group	6TH STATE. REFER TO POS 8-27
200	32		Group	7TH STATE. REFER TO POS 8-27
232	32		Group	8TH STATE. REFER TO POS 8-27
264	32		Group	9TH STATE. REFER TO POS 8-27
296	5			FILLER

Record Length: 300

				Loan Origination Year Data
POS	LEN	DEC	DATA TYPE	DESCRIPTION
1	1		Alpha	RECORD TYPE - Indicates the type of data in this record: L = loan origination year data
2	6		Alpha-num	POOL NUMBER - A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.
8	3		Alpha	PRE-1985 CODE - "PRE" if origination year is 1984 or earlier; blank otherwise.
11	272			Entries for 8 LOY entries. Entry 1 is listed below; remaining entries follow the same pattern.
11	4		Numeric - CCYY	ORIGINATION YEAR - The calendar year in which the loan was originated. For seller-owned modified mortgages, modified mortgages, converted mortgages, and construction-to-permanent mortgages, the modification/converted date is substituted for the origination date. 9999 = Unknown
15	5	2	Numeric	LOY PERCENT OF UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that are originated in a given year.
20	5	2	Numeric	LOY PERCENT OF LOANS - The percentage of mortgages in a PC pool that are originated in a given year.
25	7		Numeric	LOY NUMBER OF LOANS - The number of mortgages in a PC pool that are originated in a given year.
32	13	2	Numeric	LOY AMOUNT OF UPB - The UPB of the mortgages in a PC pool that are originated in a given year.
45	34		Group	2ND LOAN ORIGINATION YEAR. REFER TO POS 11-32
79	34		Group	3RD LOAN ORIGINATION YEAR. REFER TO POS 11-32
113	34		Group	4TH LOAN ORIGINATION YEAR. REFER TO POS 11-32
147	34		Group	5TH LOAN ORIGINATION YEAR. REFER TO POS 11-32
181	34		Group	6TH LOAN ORIGINATION YEAR. REFER TO POS 11-32
215	34		Group	7TH LOAN ORIGINATION YEAR. REFER TO POS 11-32
249	34		Group	8TH LOAN ORIGINATION YEAR. REFER TO POS 11-32
283	18			FILLER

Record Length: 300

				Servicer Data
	LEN	DEC	DATA TYPE	DESCRIPTION
1	1		Alpha	RECORD TYPE - Indicates the type of data in this record: S = servicer data
2	6		Alpha-num	POOL NUMBER - A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.
8	240			Entries for 3 servicers. Entry 1 is listed below; remaining entries follow the same pattern.
8	30		Alpha	SERVICER NAME - Identifies the name of the entity that services the mortgages in a PC. A servicer must service at least 1% of the mortgages.
38	5	2	Numeric	SERVICER PERCENT UPB - The percentage of the aggregate UPB of the mortgages in each entity that services at least 1% of the mortgages in a PC pool.
43	7		Numeric	SERVICER NUMBER OF LOANS - The number of mortgages in each entity that services at least 1% of the mortgages in a PC pool.
50	5	2	Numeric	SERVICER PERCENT OF LOANS - The percentage of mortgages in each entity that services at least 1% of the mortgages in a PC pool.
55	5	3	Numeric	WA COUPON BY SERVICER - The WAC of the mortgages in each entity that services at least 1% of the mortgages in a PC pool.
60	5	3	Numeric	NOTE RATE HIGH BY SERVICER - The highest note rate of the mortgages in each entity that services at least 1% of the mortgages in a PC pool.
65	5	3	Numeric	NOTE RATE LOW BY SERVICER - The lowest note rate of the mortgages in each entity that services at least 1% of the mortgages in a PC pool.
70	3		Numeric	WA LOAN AGE BY SERVICER - The WALA of the mortgages in each entity that services at least 1% of the mortgages in a PC pool.
73	3		Numeric	LOAN AGE HIGH BY SERVICER - The highest loan age of the mortgages in each entity that services at least 1% of the mortgages in a PC pool.
76	3		Numeric	LOAN AGE LOW BY SERVICER - The lowest loan age of the mortgages in each entity that services at least 1% of the mortgages in a PC pool.
79	3		Numeric	WA REMAINING MATURITY BY SERVICER - The WARM of the mortgages in each entity that services at least 1% of the mortgages in a PC pool.
82	3		Numeric	REMAINING MATURITY HIGH BY SERVICER - The highest remaining maturity of the mortgages in each entity that services at least 1% of the mortgages in a PC pool.
85	3		Numeric	REMAINING MATURITY LOW BY SERVICER - The lowest remaining maturity of the mortgages in each entity that services at least 1% of the mortgages in a PC pool.
88	80		Group	2ND SERVICER ENTRY. REFER TO POS 8-85
168	80		Group	3RD SERVICER ENTRY. REFER TO POS 8-85
248	53			FILLER

Record Length: 300

<u>POS</u>	<u>LEN</u>	<u>DEC</u>	<u>DATA TYPE</u>	<u>DESCRIPTION</u>
				Occupancy Status Data Note: This record type is not generated for Modified pools.
1	1		Alpha	RECORD TYPE - Indicates the type of data in this record: O = occupancy status data
2	6		Alpha-num	POOL NUMBER - A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.
8	5	2	Numeric	OWNER OCCUPIED PERCENT UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that are secured by primary residences.
13	7		Numeric	OWNER OCCUPIED NUMBER OF LOANS - The number of mortgages in a PC pool that are secured by primary residences.
20	5	2	Numeric	OWNER OCCUPIED PERCENT OF LOANS - The percentage of mortgages in a PC pool that are secured by primary residences.
25	5	2	Numeric	SECOND HOME PERCENT UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that are secured by second homes.
30	7		Numeric	SECOND HOME NUMBER OF LOANS - The number of mortgages in a PC pool that are secured by second homes.
37	5	2	Numeric	SECOND HOME PERCENT OF LOANS - The percentage of mortgages in a PC pool that are secured by second homes.
42	5	2	Numeric	INVESTMENT PROPERTY PERCENT UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that are secured by investment properties.
47	7		Numeric	INVESTMENT PROPERTY NUMBER OF LOANS - The number of mortgages in a PC pool that are secured by investment properties.
54	5	2	Numeric	INVESTMENT PROPERTY PERCENT OF LOANS - The percentage of mortgages in a PC pool that are secured by investment properties.
59	5	2	Numeric	UNKNOWN/NOT AVAILABLE PERCENT UPB - The percentage of the aggregate UPB of the mortgages in a PC pool where this data element is either unknown or not available.
64	7		Numeric	UNKNOWN/NOT AVAILABLE NUMBER OF LOANS - The number of mortgages in a PC pool where this data element is either unknown or not available.
71	5	2	Numeric	UNKNOWN/NOT AVAILABLE PERCENT OF LOANS - The percentage of mortgages in a PC pool where this data element is either unknown or not available.
76	225			FILLER

Record Length: 300

				Number of Units Data
<u>POS</u>	<u>LEN</u>	<u>DEC</u>	<u>DATA TYPE</u>	<u>DESCRIPTION</u>
1	1		Alpha	<u>RECORD TYPE</u> - Indicates the type of data in this record: T = number of units data
2	6		Alpha-num	<u>POOL NUMBER</u> - A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.
8	5	2	Numeric	<u>1 UNIT PERCENT UPB</u> - The percentage of the aggregate UPB of the mortgages in a PC pool that are secured by one-unit properties.
13	7		Numeric	<u>1 UNIT NUMBER OF LOANS</u> - The number of mortgages in a PC pool that are secured by one-unit properties.
20	5	2	Numeric	<u>1 UNIT PERCENT OF LOANS</u> - The percentage of mortgages in a PC pool that are secured by one-unit properties.
25	5	2	Numeric	<u>2-4 UNIT PERCENT UPB</u> - The percentage of the aggregate UPB of the mortgages in a PC pool that are secured by two to four unit properties.
30	7		Numeric	<u>2-4 UNIT NUMBER OF LOANS</u> - The number of mortgages in a PC pool that are secured by two to four unit properties.
37	5	2	Numeric	<u>2-4 UNIT PERCENT OF LOANS</u> - The percentage of mortgages in a PC pool that are secured by two to four unit properties.
42	5	2	Numeric	<u>UNKNOWN/NOT AVAILABLE PERCENT UPB</u> - The percentage of the aggregate UPB of the mortgages in a PC pool where this data element is either unknown or not available.
47	7		Numeric	<u>UNKNOWN/NOT AVAILABLE NUMBER OF LOANS</u> - The number of mortgages in a PC pool where this data element is either unknown or not available.
54	5	2	Numeric	<u>UNKNOWN/NOT AVAILABLE PERCENT OF LOANS</u> - The percentage of mortgages in a PC pool where this data element is either unknown or not available.
59	242			<u>FILLER</u>

Record Length: 300

				Loan Data (Purpose, # of Borrowers, First Time Homebuyer, Mortgage Insurance data)
POS	LEN	DEC	DATA TYPE	DESCRIPTION
1	1			RECORD TYPE - Indicates the type of data in this record: R = loan purpose/# borrowers/first time homebuyer/MI data
2	6		Alpha-num	POOL NUMBER - A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.
8	5	2	Numeric	PURCHASE PERCENT UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that are purchase mortgages.
13	7		Numeric	PURCHASE NUMBER OF LOANS - The number of mortgages in a PC pool that are purchase mortgages.
20	5	2	Numeric	PURCHASE PERCENT OF LOANS - The percentage of mortgages in a PC pool that are purchase mortgages.
25	5	2	Numeric	NO CASH OUT REFINANCE PERCENT UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that are no cash out refinance mortgages.
30	7		Numeric	NO CASH OUT REFINANCE NUMBER OF LOANS - The number of mortgages in a PC pool that are no cash out refinance mortgages.
37	5	2	Numeric	NO CASH OUT REFINANCE PERCENT OF LOANS - The percentage of mortgages in a PC pool that are no cash out refinance mortgages.
42	5	2	Numeric	CASH-OUT REFINANCE PERCENT UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that are cash out refinance mortgages.
47	7		Numeric	CASH-OUT REFINANCE NUMBER OF LOANS - The number of mortgages in a PC pool that are cash out refinance mortgages.
54	5	2	Numeric	CASH-OUT REFINANCE PERCENT OF LOANS - The percentage of mortgages in a PC pool that are cash out refinance mortgages.
59	5	2	Numeric	REFINANCE – NOT SPECIFIED PERCENT UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that are refinance – not specified mortgages.
64	7		Numeric	REFINANCE – NOT SPECIFIED NUMBER OF LOANS - The number of mortgages in a PC pool that are refinance – not specified mortgages.
71	5	2	Numeric	REFINANCE – NOT SPECIFIED PERCENT OF LOANS - The percentage of mortgages in a PC pool that are refinance – not specified mortgages.
76	5	2	Numeric	UNKNOWN/NOT AVAILABLE LOAN PURPOSE PERCENT UPB - The percentage of the aggregate UPB of the mortgages in a PC pool where loan purpose is either unknown or not available.
81	7		Numeric	UNKNOWN/NOT AVAILABLE LOAN PURPOSE NUMBER OF LOANS - The number of mortgages in a PC pool where loan purpose is either unknown or not available.
88	5	2	Numeric	UNKNOWN/NOT AVAILABLE LOAN PURPOSE PERCENT OF LOANS - The percentage of mortgages in a PC pool where loan purpose is either unknown or not available.
93	5	2	Numeric	1 BORROWER PERCENT UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that are secured by one borrower.
98	7		Numeric	1 BORROWER NUMBER OF LOANS - The number of mortgages in a PC pool that are secured by one borrower.
105	5	2	Numeric	1 BORROWER PERCENT OF LOANS - The percentage of mortgages in a PC pool that are secured by one borrower.
110	5	2	Numeric	> 1 BORROWER PERCENT UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that are secured by more than one borrower.
115	7		Numeric	> 1 BORROWER NUMBER OF LOANS - The number of mortgages in a PC pool that are secured by more than one borrower.
122	5	2	Numeric	> 1 BORROWER PERCENT OF LOANS - The percentage of mortgages in a PC pool that are secured by more than one borrower.
127	5	2	Numeric	FIRST TIME HOMEBUYER PERCENT UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that are secured by a first time homebuyer.

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_1ld.pdf).

132	7		Numeric	<u>FIRST TIME HOMEBUYER NUMBER OF LOANS</u> - The number of mortgages in a PC pool that are secured by a first time homebuyer.
139	5	2	Numeric	<u>FIRST TIME HOMEBUYER PERCENT OF LOANS</u> - The percentage of mortgages in a PC pool that are secured by a first time homebuyer.
144	5	2	Numeric	<u>UNKNOWN FIRST TIME HOMEBUYER PERCENT UPB</u> - The percentage of the aggregate UPB of the mortgages in a PC pool where first time homebuyer is unknown.
149	7		Numeric	<u>UNKNOWN FIRST TIME HOMEBUYER NUMBER OF LOANS</u> - The number of mortgages in a PC pool where first time homebuyer is unknown.
156	5	2	Numeric	<u>UNKNOWN FIRST TIME HOMEBUYER PERCENT OF LOANS</u> - The percentage of mortgages in a PC pool where first time homebuyer is unknown.
161	5	2	Numeric	<u>LOANS WITH MORTGAGE INSURANCE PERCENT UPB</u> - The percentage of the aggregate UPB of the mortgages in a PC pool that have mortgage insurance.
166	7		Numeric	<u>LOANS WITH MORTGAGE INSURANCE NUMBER OF LOANS</u> - The number of mortgages in a PC pool that have mortgage insurance.
173	5	2	Numeric	<u>LOANS WITH MORTGAGE INSURANCE PERCENT OF LOANS</u> - The percentage of mortgages in a PC pool that have mortgage insurance.
178	5	2	Numeric	<u>UNKNOWN MORTGAGE INSURANCE PERCENT UPB</u> - The percentage of the aggregate UPB of the mortgages in a PC pool where mortgage insurance is unknown.
183	7		Numeric	<u>UNKNOWN MORTGAGE INSURANCE NUMBER OF LOANS</u> - The number of mortgages in a PC pool where mortgage insurance is unknown.
190	5	2	Numeric	<u>UNKNOWN MORTGAGE INSURANCE PERCENT OF LOANS</u> - The percentage of mortgages in a PC pool where mortgage insurance is unknown.
195	5	2	Numeric	<u>MODIFIED – LOSS MITIGATION PERCENT UPB</u> - The percentage of the aggregate UPB of the mortgages in a PC pool that are modified (for loss mitigation purposes) mortgages. <i>This field is part of the loan purpose breakout (beginning at POS 8 through 88 of this record).</i>
200	7		Numeric	<u>MODIFIED – LOSS MITIGATION NUMBER OF LOANS</u> - The number of mortgages in a PC pool that are modified (for loss mitigation purposes) mortgages. <i>This field is part of the loan purpose breakout (beginning at POS 8 through 88 of this record).</i>
207	5	2	Numeric	<u>MODIFIED – LOSS MITIGATION PERCENT OF LOANS</u> - The percentage of mortgages in a PC pool that are modified (for loss mitigation purposes) mortgages. <i>This field is part of the loan purpose breakout (beginning at POS 8 through 88 of this record).</i>
212	89			<u>FILLER</u>

Record Length: 300

<u>POS</u>	<u>LEN</u>	<u>DEC</u>	<u>DATA TYPE</u>	<u>DESCRIPTION</u>
				Availability of Original LTV / Credit Score / Original Combined LTV / Original Debt-to-Income / Estimated LTV / Updated Credit Score
1	1			RECORD TYPE - Indicates the type of data in this record: U = original unknown LTV/credit score/combined LTV/debt-to-income data
2	6		Alphanum	POOL NUMBER - A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.
8	5	2	Numeric	LOAN TO VALUE UNKNOWN/NOT AVAILABLE LTV PERCENT UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that have loan-to-value ratios that are not available. This field will be disclosed as "Not Applicable" (indicated by blank spaces) for all Modified pools.
13	7		Numeric	LOAN TO VALUE UNKNOWN/NOT AVAILABLE NUMBER OF LOANS - The number of mortgages in a PC pool that have loan-to-value ratios that are not available. This field will be disclosed as "Not Applicable" (indicated by blank spaces) for all Modified pools.
20	5	2	Numeric	LOAN TO VALUE UNKNOWN/NOT AVAILABLE LTV PERCENT OF LOANS - The percentage of mortgages in a PC pool that have loan-to-value ratios that are not available. This field will be disclosed as "Not Applicable" (indicated by blank spaces) for all Modified pools.
25	5	2	Numeric	CREDIT SCORE UNKNOWN/NOT AVAILABLE PERCENT UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that have credit scores that are not available. This field will be disclosed as "Not Applicable" (indicated by blank spaces) for all Modified pools.
30	7		Numeric	CREDIT SCORE UNKNOWN/NOT AVAILABLE NUMBER OF LOANS - The number of mortgages in a PC pool that have credit scores that are not available. This field will be disclosed as "Not Applicable" (indicated by blank spaces) for all Modified pools.
37	5	2	Numeric	CREDIT SCORE UNKNOWN/NOT AVAILABLE PERCENT OF LOANS - The percentage of mortgages in a PC pool that have credit scores that are not available. This field will be disclosed as "Not Applicable" (indicated by blank spaces) for all Modified pools.
42	5	2	Numeric	COMBINED LTV UNKNOWN/NOT AVAILABLE PERCENT UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that have combined loan-to-value ratios that are not available. This field will be disclosed as "Not Applicable" (indicated by blank spaces) for all Modified pools.
47	7		Numeric	COMBINED LTV UNKNOWN/NOT AVAILABLE NUMBER OF LOANS - The number of mortgages in a PC pool that have combined loan-to-value ratios that are not available. This field will be disclosed as "Not Applicable" (indicated by blank spaces) for all Modified pools.
54	5	2	Numeric	COMBINED LTV UNKNOWN/NOT AVAILABLE PERCENT OF LOANS - The percentage of mortgages in a PC pool that have combined loan-to-value ratios that are not available. This field will be disclosed as "Not Applicable" (indicated by blank spaces) for all Modified pools.
59	5	2	Numeric	DEBT TO INCOME UNKNOWN/NOT AVAILABLE PERCENT UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that have debt-to-income ratios that are not available.
64	7		Numeric	DEBT TO INCOME UNKNOWN/NOT AVAILABLE NUMBER OF LOANS - The number of mortgages in a PC pool that have debt-to-income ratios that are not available.
71	5	2	Numeric	DEBT TO INCOME UNKNOWN/NOT AVAILABLE PERCENT OF LOANS - The percentage of mortgages in a PC pool that have debt-to-income ratios that are not available.
76	5	2	Numeric	ESTIMATED LTV UNKNOWN/NOT AVAILABLE PERCENT UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that have estimated loan-to-value ratios that are not available. Space(5) = Not applicable (i.e., pools that aren't either Reinstated or Modified) This field applies to Reinstated and Modified pools only.
81	7		Numeric	ESTIMATED LTV UNKNOWN/NOT AVAILABLE NUMBER OF LOANS - The number of mortgages in a PC pool that have estimated loan-to-value ratios that are not available. Space(7) = Not applicable (i.e., pools that aren't either Reinstated or Modified) This field applies to Reinstated and Modified pools only.

88	5	2	Numeric	<u>ESTIMATED LTV UNKNOWN/NOT AVAILABLE PERCENT OF LOANS</u> – The percentage of mortgages in a PC pool that have estimated loan-to-value ratios that are not available. Space(5) = Not applicable (i.e., pools that aren't either Reinstated or Modified) This field applies to Reinstated and Modified pools only.
93	5	2	Numeric	<u>UPDATED CREDIT SCORE UNKNOWN/NOT AVAILABLE PERCENT UPB</u> – The percentage of the aggregate UPB of the mortgages in a PC pool that have updated credit scores that are not available. Space(5) = Not applicable (i.e., pools that aren't either Reinstated or Modified) This field applies to Reinstated and Modified pools only.
98	7		Numeric	<u>UPDATED CREDIT SCORE UNKNOWN/NOT AVAILABLE NUMBER OF LOANS</u> – The number of mortgages in a PC pool that have updated credit scores that are not available. Space(7) = Not applicable (i.e., pools that aren't either Reinstated or Modified) This field applies to Reinstated and Modified pools only.
105	5	2	Numeric	<u>UPDATED CREDIT SCORE UNKNOWN/NOT AVAILABLE PERCENT OF LOANS</u> – The percentage of mortgages in a PC pool that have updated credit scores that are not available. Space(5) = Not applicable (i.e., pools that aren't either Reinstated or Modified) This field applies to Reinstated and Modified pools only.
110	191			<u>FILLER</u>

Record Length: 300

<u>POS</u>	<u>LEN</u>	<u>DEC</u>	<u>DATA TYPE</u>	<u>DESCRIPTION</u>
				Seller Data
1	1			RECORD TYPE - Indicates the type of data in this record: M = seller data
2	6		Alpha-num	POOL NUMBER - A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.
8	240			Entries for 3 sellers. Entry 1 is listed below; remaining entries follow the same pattern.
8	30		Alpha	SELLER NAME - Identifies the name of the entity that sold the mortgages in a PC pool to Freddie Mac. This may or may not be the servicer of the mortgages.
38	5	2	Numeric	SELLER PERCENT UPB – The percentage of the aggregate UPB of the mortgages for each entity that sold to Freddie Mac at least 1% of the mortgage in a PC pool.
43	7		Numeric	SELLER NUMBER OF LOANS - The number of mortgages for each entity that sold to Freddie Mac at least 1% of the mortgages in a PC pool.
50	5	2	Numeric	SELLER PERCENT OF LOANS - The percentage of mortgages for each entity that sold to Freddie Mac at least 1% of the mortgages in a PC pool.
55	5	3	Numeric	WA COUPON BY SELLER - The WAC of the mortgages for each entity that sold to Freddie Mac at least 1% of the mortgage in a PC pool.
60	5	3	Numeric	NOTE RATE HIGH BY SELLER - The highest note rate of the mortgages for each entity that sold to Freddie Mac at least 1% of the mortgage in a PC pool.
65	5	3	Numeric	NOTE RATE LOW BY SELLER - The lowest note rate of the mortgages for each entity that sold to Freddie Mac at least 1% of the mortgage in a PC pool.
70	3		Numeric	WA LOAN AGE BY SELLER - The WALA of the mortgages for each entity that sold to Freddie Mac at least 1% of the mortgage in a PC pool.
73	3		Numeric	LOAN AGE HIGH BY SELLER - The highest loan age of the mortgages for each entity that sold to Freddie Mac at least 1% of the mortgage in a PC pool.
76	3		Numeric	LOAN AGE LOW BY SELLER - The lowest loan age of the mortgages for each entity that sold to Freddie Mac at least 1% of the mortgage in a PC pool.
79	3		Numeric	WA REMAINING MATURITY BY SELLER – The WARM of the mortgages for each entity that sold to Freddie Mac at least 1% of the mortgage in a PC pool.
82	3		Numeric	REMAINING MATURITY HIGH BY SELLER - The highest remaining maturity of the mortgages for each entity that sold to Freddie Mac at least 1% of the mortgage in a PC pool.
85	3		Numeric	REMAINING MATURITY LOW BY SELLER - The lowest remaining maturity of the mortgages for each entity that sold to Freddie Mac at least 1% of the mortgage in a PC pool.
88	80		Group	2ND SELLER ENTRY. REFER TO POS 8-85
168	80		Group	3RD SELLER ENTRY. REFER TO POS 8-85
248	53			FILLER

Record Length: 300

				Initial Interest Data
POS	LEN	DEC	DATA TYPE	DESCRIPTION
1	1			RECORD TYPE - Indicates the type of data in this record: I = initial interest data
2	6		Alpha-num	POOL NUMBER - A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.
8	284			Entries for 4 P&IDates. Entry 1 is listed below; remaining entries follow the same pattern.
8	8		Numeric (CCYYMMDD)	FIRST P&I PAYMENT DATE – The first fully amortizing principal and interest payment date of the mortgages in a pool, adjusted by adding one month to reflect the timing of the corresponding PC First P&I Payment Date.
16	5	2	Numeric	FIRST P&I DATE PERCENT OF UPB – The percentage of the aggregate UPB of the mortgages in a PC pool having the same first date on which principal as well as interest will be due.
21	5	2	Numeric	FIRST P&I DATE PERCENT OF LOANS - The percentage of the aggregate number of mortgages in a PC pool having the same first date on which principal as well as interest will be due.
26	7		Numeric	FIRST P&I DATE NUMBER OF LOANS - The number of mortgages in a PC pool having the same first date on which principal as well as interest will be due.
33	13	2	Numeric	FIRST P&I DATE AMOUNT UPB – The UPB of the mortgages in a PC pool having the same first date on which principal as well as interest will be due.
46	5	3	Numeric	WA COUPON BY FIRST P&I DATE - The WAC of the mortgages in a PC pool having the same first date on which principal as well as interest will be due.
51	5	3	Numeric	NOTE RATE HIGH BY FIRST P&I DATE - The highest note rate of the mortgages in a PC pool having the same first date on which principal as well as interest will be due.
56	5	3	Numeric	NOTE RATE LOW BY FIRST P&I DATE - The lowest note rate of the mortgages in a PC pool having the same first date on which principal as well as interest will be due.
61	3		Numeric	WA LOAN AGE BY FIRST P&I DATE - The WALA of the mortgages in a PC pool having the same first date on which principal as well as interest will be due.
64	3		Numeric	LOAN AGE HIGH BY FIRST P&I DATE - The highest loan age of the mortgages in a PC pool having the same first date on which principal as well as interest will be due.
67	3		Numeric	LOAN AGE LOW BY FIRST P&I DATE - The lowest loan age of the mortgages in a PC pool having the same first date on which principal as well as interest will be due.
70	3		Numeric	WA REMAINING MATURITY BY FIRST P&I DATE – The WARM of the mortgages in a PC pool having the same first date on which principal as well as interest will be due.
73	3		Numeric	REMAINING MATURITY HIGH BY FIRST P&I DATE - The highest remaining maturity of the mortgages in a PC pool having the same first date on which principal as well as interest will be due.
76	3		Numeric	REMAINING MATURITY LOW BY FIRST P&I DATE - The lowest remaining maturity of the mortgages in a PC pool having the same first date on which principal as well as interest will be due.
79	71		Group	2ND P&I DATE ENTRY. REFER TO POS 8-76
150	71		Group	3RD P&I DATE ENTRY. REFER TO POS 8-76
221	71		Group	4TH P&I DATE ENTRY. REFER TO POS 8-76
292	9			FILLER

Record Length: 300

First Payment Distribution Data				
POS	LEN	DEC	DATA TYPE	DESCRIPTION
1	1			RECORD TYPE - Indicates the type of data in this record: F = first payment distribution
2	6		Alpha-num	POOL NUMBER - A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.
8	5	2	Numeric	PERCENT OF UPB NOT PAYING IN THE FIRST DISTRIBUTION - The percentage of aggregate UPB of the mortgages in a PC pool that have not yet reached their first payment date.
13	5	2	Numeric	PERCENT OF LOANS THAT ARE NOT PAYING IN THE FIRST DISTRIBUTION - The percentage of mortgages in a PC pool that have not yet reached their first payment date.
18	7		Numeric	NUMBER OF LOANS NOT PAYING IN THE FIRST DISTRIBUTION - The number of mortgages in a PC pool that have not yet reached their first payment date.
25	276			FILLER

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_1ld.pdf).

Record Length: 300

<u>POS</u>	<u>LEN</u>	<u>DEC</u>	<u>DATA TYPE</u>	<u>DESCRIPTION</u>
				Documentation Type Data Note: This record type is not generated for Modified pools.
1	1		Alpha	RECORD TYPE - Indicates the type of data in this record: D = documentation type
2	6		Alpha-num	POOL NUMBER - A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.
8	5	2	Numeric	DOCUMENTATION TYPE - ASSET VERIFIED/WAIVED PERCENT OF UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that are secured by properties that have a verified/waived documentation type for assets.
13	5	2	Numeric	DOCUMENTATION TYPE – ASSET VERIFIED/WAIVED PERCENT OF LOANS - The percentage of mortgages in a PC pool that are secured by properties that have a verified/waived documentation type for assets.
18	7		Numeric	DOCUMENTATION TYPE – ASSET VERIFIED/WAIVED NUMBER OF LOANS - The number of mortgages in a PC pool that are secured by properties that have a verified/waived documentation type for assets.
25	5	2	Numeric	DOCUMENTATION TYPE - ASSET NOT VERIFIED/NOT WAIVED PERCENT OF UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that are secured by properties that have a not verified/not waived documentation type for assets.
30	5	2	Numeric	DOCUMENTATION TYPE – ASSET NOT VERIFIED/NOT WAIVED PERCENT OF LOANS - The percentage of mortgages in a PC pool that are secured by properties that have a not verified/not waived documentation type for assets.
35	7		Numeric	DOCUMENTATION TYPE – ASSET NOT VERIFIED/NOT WAIVED NUMBER OF LOANS - The number of mortgages in a PC pool that are secured by properties that have a not verified/not waived documentation type for assets.
42	5	2	Numeric	DOCUMENTATION TYPE - ASSET UNKNOWN PERCENT OF UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that are secured by properties that have an unknown documentation type for assets.
47	5	2	Numeric	DOCUMENTATION TYPE – ASSET UNKNOWN PERCENT OF LOANS - The percentage of mortgages in a PC pool that are secured by properties that have an unknown documentation type for assets.
52	7		Numeric	DOCUMENTATION TYPE – ASSET UNKNOWN NUMBER OF LOANS - The number of mortgages in a PC pool that are secured by properties that have an unknown documentation type for assets.
59	5	2	Numeric	DOCUMENTATION TYPE - EMPLOYMENT VERIFIED/WAIVED PERCENT OF UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that are secured by properties that have a verified/waived documentation type for employment.
64	5	2	Numeric	DOCUMENTATION TYPE – EMPLOYMENT VERIFIED/WAIVED PERCENT OF LOANS - The percentage of mortgages in a PC pool that are secured by properties that have a verified/waived documentation type for employment.
69	7		Numeric	DOCUMENTATION TYPE – EMPLOYMENT VERIFIED/WAIVED NUMBER OF LOANS - The number of mortgages in a PC pool that are secured by properties that have a verified/waived documentation type for employment.
76	5	2	Numeric	DOCUMENTATION TYPE - EMPLOYMENT NOT VERIFIED/NOT WAIVED PERCENT OF UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that are secured by properties that have a not verified/not waived documentation type for employment.

81	5	2	Numeric	<u>DOCUMENTATION TYPE – EMPLOYMENT NOT VERIFIED/NOT WAIVED PERCENT OF LOANS</u> - The percentage of mortgages in a PC pool that are secured by properties that have a not verified/not waived documentation type for employment. <small>Please see the complete description of all 155 UPB's here: http://www.freddiemac.com/docs/docs_upb.pdf</small>
86	7		Numeric	<u>DOCUMENTATION TYPE – EMPLOYMENT NOT VERIFIED/NOT WAIVED NUMBER OF LOANS</u> - The number of mortgages in a PC pool that are secured by properties that have a not verified/not waived documentation type for employment.
93	5	2	Numeric	<u>DOCUMENTATION TYPE - EMPLOYMENT UNKNOWN PERCENT OF UPB</u> - The percentage of the aggregate UPB of the mortgages in a PC pool that are secured by properties that have an unknown documentation type for employment.
98	5	2	Numeric	<u>DOCUMENTATION TYPE – EMPLOYMENT UNKNOWN PERCENT OF LOANS</u> - The percentage of mortgages in a PC pool that are secured by properties that have an unknown documentation type for employment.
103	7		Numeric	<u>DOCUMENTATION TYPE – EMPLOYMENT UNKNOWN NUMBER OF LOANS</u> - The number of mortgages in a PC pool that are secured by properties that have an unknown documentation type for employment.
110	5	2	Numeric	<u>DOCUMENTATION TYPE - INCOME VERIFIED/WAIVED PERCENT OF UPB</u> - The percentage of the aggregate UPB of the mortgages in a PC pool that are secured by properties that have a verified/waived documentation type for income.
115	5	2	Numeric	<u>DOCUMENTATION TYPE – INCOME VERIFIED/WAIVED PERCENT OF LOANS</u> - The percentage of mortgages in a PC pool that are secured by properties that have a verified/waived documentation type for income.
120	7		Numeric	<u>DOCUMENTATION TYPE – INCOME VERIFIED/WAIVED NUMBER OF LOANS</u> - The number of mortgages in a PC pool that are secured by properties that have a verified/waived documentation type for income.
127	5	2	Numeric	<u>DOCUMENTATION TYPE - INCOME NOT VERIFIED/NOT WAIVED PERCENT OF UPB</u> - The percentage of the aggregate UPB of the mortgages in a PC pool that are secured by properties that have a not verified/not waived documentation type for income.
132	5	2	Numeric	<u>DOCUMENTATION TYPE – INCOME NOT VERIFIED/NOT WAIVED PERCENT OF LOANS</u> - The percentage of mortgages in a PC pool that are secured by properties that have a not verified/not waived documentation type for income.
137	7		Numeric	<u>DOCUMENTATION TYPE – INCOME NOT VERIFIED/NOT WAIVED NUMBER OF LOANS</u> - The number of mortgages in a PC pool that are secured by properties that have a not verified/not waived documentation type for income.
144	5	2	Numeric	<u>DOCUMENTATION TYPE - INCOME UNKNOWN PERCENT OF UPB</u> - The percentage of the aggregate UPB of the mortgages in a PC pool that are secured by properties that have an unknown documentation type for income.
149	5	2	Numeric	<u>DOCUMENTATION TYPE – INCOME UNKNOWN PERCENT OF LOANS</u> - The percentage of mortgages in a PC pool that are secured by properties that have an unknown documentation type for income.
154	7		Numeric	<u>DOCUMENTATION TYPE – INCOME UNKNOWN NUMBER OF LOANS</u> - The number of mortgages in a PC pool that are secured by properties that have an unknown documentation type for income.
161	140			<u>FILLER</u>

Record Length: 300

<u>POS</u>	<u>LEN</u>	<u>DEC</u>	<u>DATA TYPE</u>	Third Party Origination (TPO) Data Note: This record type is not generated for Modified pools. <u>DESCRIPTION</u>
1	1		Alpha	RECORD TYPE - Indicates the type of data in this record: E = TPO data
2	6		Alpha-num	POOL NUMBER - A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.
8	5	2	Numeric	RETAIL PERCENT UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that have a retail originator.
13	5	2	Numeric	RETAIL PERCENT OF LOANS - The percentage of mortgages in a PC pool that have a retail originator.
18	7		Numeric	RETAIL NUMBER OF LOANS - The number of mortgages in a PC pool that have a retail originator.
25	13	2	Numeric	RETAIL AMOUNT OF UPB - The UPB of the mortgages in a PC pool that have a retail originator.
38	5	2	Numeric	BROKER PERCENT UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that have a broker third party originator.
43	5	2	Numeric	BROKER PERCENT OF LOANS - The percentage of mortgages in a PC pool that have a broker third party originator.
48	7		Numeric	BROKER NUMBER OF LOANS - The number of mortgages in a PC pool that have a broker third party originator.
55	13	2	Numeric	BROKER AMOUNT OF UPB - The UPB of the mortgages in a PC pool that have a broker third party originator.
68	5	2	Numeric	CORRESPONDENT PERCENT UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that have a correspondent third party originator.
73	5	2	Numeric	CORRESPONDENT PERCENT OF LOANS - The percentage of mortgages in a PC pool that have a correspondent third party originator.
78	7		Numeric	CORRESPONDENT NUMBER OF LOANS - The number of mortgages in a PC pool that have a correspondent third party originator.
85	13	2	Numeric	CORRESPONDENT AMOUNT OF UPB - The UPB of the mortgages in a PC pool that have a correspondent third party originator.
98	5	2	Numeric	TPO NOT SPECIFIED PERCENT UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that have a third party originator not specified.
103	5	2	Numeric	TPO NOT SPECIFIED PERCENT OF LOANS - The percentage of mortgages in a PC pool that have a third party originator not specified.
108	7		Numeric	TPO NOT SPECIFIED NUMBER OF LOANS - The number of mortgages in a PC pool that have a third party originator not specified.
115	13	2	Numeric	TPO NOT SPECIFIED AMOUNT OF UPB - The UPB of the mortgages in a PC pool that have a third party originator not specified.
128	5	2	Numeric	TPO UNKNOWN PERCENT UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that have a third party originator unknown.
133	5	2	Numeric	TPO UNKNOWN PERCENT OF LOANS - The percentage of mortgages in a PC pool that have a third party originator unknown.
138	7		Numeric	TPO UNKNOWN NUMBER OF LOANS - The number of mortgages in a PC pool that have a third party originator unknown.
145	13	2	Numeric	TPO UNKNOWN AMOUNT OF UPB - The UPB of the mortgages in a PC pool that have a third party originator unknown.
158	143			FILLER

Record Length: 300

This record type applies to Reinstated and Modified pools only (excluding Reinstated/Modified Giants).
It will not be generated for pools that are neither Reinstated nor Modified.

36-Month Borrower Payment History Prior to PC Issue Date				
<u>POS</u>	<u>LEN</u>	<u>DEC</u>	<u>DATA TYPE</u>	<u>DESCRIPTION</u>
1	1		Alpha	RECORD TYPE - Indicates the type of data in this record: H = 36-month borrower payment history prior to PC issue date data
2	6		Alpha-num	POOL NUMBER - A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.
8	156			Entry for 1 of the 36 borrower payment dates is listed below. The remaining 35 entries follow the same pattern each on different "H" record row. (Note: There will be up to 36 "H" type record rows associated with each Reinstated or Modified PC pool.)
8	6		Numeric - CCYYMM	BORROWER PAYMENT DATE – One of the thirty six borrower payment dates reported to Freddie Mac by the servicer prior to the Reinstated/Modified PC issue date.
14	13	2	Numeric	CURRENT AMOUNT OF SECURITIZED UPB – The aggregate UPB of the mortgages in a Reinstated/Modified PC pool for which the borrower was current on the mortgage payment.
27	5	2	Numeric	CURRENT PERCENT OF SECURITIZED UPB - The percentage of the aggregate UPB of the mortgages in a Reinstated/Modified PC pool for which the borrower was current on the mortgage payment.
32	7		Numeric	CURRENT NUMBER OF LOANS – The number of mortgages in a Reinstated/Modified PC pool for which the borrower was current on the mortgage payment.
39	5	2	Numeric	CURRENT PERCENT OF LOANS - The percentage of mortgages in a Reinstated/Modified PC pool for which the borrower was current on the mortgage payment.
44	13	2	Numeric	30-59 DAYS DELINQUENT AMOUNT OF SECURITIZED UPB – The aggregate UPB of the mortgages in a Reinstated/Modified PC pool for which the borrower was 30-59 days delinquent on the mortgage payment.
57	5	2	Numeric	30-59 DAYS DELINQUENT PERCENT OF SECURITIZED UPB - The percentage of the aggregate UPB of the mortgages in a Reinstated/Modified PC pool for which the borrower was 30-59 days delinquent on the mortgage payment.
62	7		Numeric	30-59 DAYS DELINQUENT NUMBER OF LOANS – The number of mortgages in a Reinstated/Modified PC pool for which the borrower was 30-59 days delinquent on the mortgage payment.
69	5	2	Numeric	30-59 DAYS DELINQUENT PERCENT OF LOANS - The percentage of mortgages in a Reinstated/Modified PC pool for which the borrower was 30-59 days delinquent on the mortgage payment.
74	13	2	Numeric	60-89 DAYS DELINQUENT AMOUNT OF SECURITIZED UPB – The aggregate UPB of the mortgages in a Reinstated/Modified PC pool for which the borrower was 60-89 days delinquent on the mortgage payment.
87	5	2	Numeric	60-89 DAYS DELINQUENT PERCENT OF SECURITIZED UPB - The percentage of the aggregate UPB of the mortgages in a Reinstated/Modified PC pool for which the borrower was 60-89 days delinquent on the mortgage payment.
92	7		Numeric	60-89 DAYS DELINQUENT NUMBER OF LOANS – The number of mortgages in a Reinstated/Modified PC pool for which the borrower was 60-89 days delinquent on the mortgage payment.
99	5	2	Numeric	60-89 DAYS DELINQUENT PERCENT OF LOANS - The percentage of mortgages in a Reinstated/Modified PC pool for which the borrower was 60-89 days delinquent on the mortgage payment.

104	13	2	Numeric	<u>90-119 DAYS DELINQUENT AMOUNT OF SECURITIZED UPB</u> – The aggregate UPB of the mortgages in a Reinstated/Modified PC pool for which the borrower was 90-119 days delinquent on the mortgage payment.
117	5	2	Numeric	<u>90-119 DAYS DELINQUENT PERCENT OF SECURITIZED UPB</u> - The percentage of the aggregate UPB of the mortgages in a Reinstated/Modified PC pool for which the borrower was 90-119 days delinquent on the mortgage payment.
122	7		Numeric	<u>90-119 DAYS DELINQUENT NUMBER OF LOANS</u> – The number of mortgages in a Reinstated/Modified PC pool for which the borrower was 90-119 days delinquent on the mortgage payment.
129	5	2	Numeric	<u>90-119 DAYS DELINQUENT PERCENT OF LOANS</u> - The percentage of mortgages in a Reinstated/Modified PC pool for which the borrower was 90-119 days delinquent on the mortgage payment.
134	13	2	Numeric	<u>120+ DAYS DELINQUENT AMOUNT OF SECURITIZED UPB</u> – The aggregate UPB of the mortgages in a Reinstated/Modified PC pool for which the borrower was 120+ days delinquent on the mortgage payment.
147	5	2	Numeric	<u>120+ DAYS DELINQUENT PERCENT OF SECURITIZED UPB</u> - The percentage of the aggregate UPB of the mortgages in a Reinstated/Modified PC pool for which the borrower was 120+ days delinquent on the mortgage payment.
152	7		Numeric	<u>120+ DAYS DELINQUENT NUMBER OF LOANS</u> – The number of mortgages in a Reinstated/Modified PC pool for which the borrower was 120+ days delinquent on the mortgage payment.
159	5	2	Numeric	<u>120+ DAYS DELINQUENT PERCENT OF LOANS</u> - The percentage of mortgages in a Reinstated/Modified PC pool for which the borrower was 120+ days delinquent on the mortgage payment.
164	137			<u>FILLER</u>

Note: Borrower Payment History may not add up to 100% of the Issuance Pool UPB in a given month.

Record Length: 300

This record type applies to Modified pools only. It will not be generated for non-Modified pools.

<u>POS</u>	<u>LEN</u>	<u>DEC</u>	<u>DATA TYPE</u>	<u>DESCRIPTION</u>
1	1		Alpha	RECORD TYPE - Indicates the type of data in this record: N = Modified pool data.
2	6		Alpha-num	POOL NUMBER - A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.
8	68			FILLER <i>*Note: The Modification Program fields have been moved from this position to record type P.</i>
76	5	2	Numeric	MODIFICATION TYPE – RATE % UPB - The percentage of the aggregate UPB of the mortgages in a Modified PC pool that had a Rate modification.
81	7		Numeric	MODIFICATION TYPE – RATE # LNS - The number of mortgages in a Modified PC pool that had a Rate modification.
88	5	2	Numeric	MODIFICATION TYPE – RATE % LNS - The percentage of mortgages in a Modified PC pool that had a Rate modification.
93	5	2	Numeric	MODIFICATION TYPE – TERM % UPB - The percentage of the aggregate UPB of the mortgages in a Modified PC pool that had a Term modification.
98	7		Numeric	MODIFICATION TYPE – TERM # LNS - The number of mortgages in a Modified PC pool that had a Term modification.
105	5	2	Numeric	MODIFICATION TYPE – TERM % LNS - The percentage of mortgages in a Modified PC pool that had a Term modification.
110	5	2	Numeric	MODIFICATION TYPE – RATE & TERM % UPB - The percentage of the aggregate UPB of the mortgages in a Modified PC pool that had a Rate & Term modification.
115	7		Numeric	MODIFICATION TYPE – RATE & TERM # LNS - The number of mortgages in a Modified PC pool that had a Rate & Term modification.
122	5	2	Numeric	MODIFICATION TYPE – RATE & TERM % LNS - The percentage of mortgages in a Modified PC pool that had a Rate & Term modification.
127	5	2	Numeric	MODIFICATION TYPE – RATE, TERM & FORBEARANCE % UPB - The percentage of the aggregate UPB of the mortgages in a Modified PC pool that had a Rate, Term & Forbearance modification.
132	7		Numeric	MODIFICATION TYPE – RATE, TERM & FORBEARANCE # LNS - The number of mortgages in a Modified PC pool that had a Rate, Term & Forbearance modification.
139	5	2	Numeric	MODIFICATION TYPE – RATE, TERM & FORBEARANCE % LNS - The percentage of mortgages in a Modified PC pool that had a Rate, Term & Forbearance modification.
144	5	2	Numeric	MODIFICATION TYPE – CAP-TO-REINSTATE % UPB - The percentage of the aggregate UPB of the mortgages in a Modified PC pool that had a Cap-to-Reinstate modification.
149	7		Numeric	MODIFICATION TYPE – CAP-TO-REINSTATE # LNS - The number of mortgages in a Modified PC pool that had a Cap-to-Reinstate modification.
156	5	2	Numeric	MODIFICATION TYPE – CAP-TO-REINSTATE % LNS - The percentage of mortgages in a Modified PC pool that had a Cap-to-Reinstate modification.
161	5	2	Numeric	MODIFICATION TYPE – OTHER % UPB - The percentage of the aggregate UPB of the mortgages in a Modified PC pool that had a modification other than Rate, Term, and/or Cap-to-Reinstate.
166	7		Numeric	MODIFICATION TYPE – OTHER # LNS - The number of mortgages in a Modified PC pool that had a modification other than Rate, Term, and/or Cap-to-Reinstate.

173	5	2	Numeric	<u>MODIFICATION TYPE – OTHER % LNS</u> - The percentage of mortgages in a Modified PC pool that had a modification other than Rate, Term, and/or Cap-to-Reinstate.
178	5	2	Numeric	<u>1 MODIFICATION % UPB</u> - The percentage of the aggregate UPB of the mortgages in a Modified PC pool that have had one modification.
183	7		Numeric	<u>1 MODIFICATION # LNS</u> - The number of mortgages in a Modified PC pool that have had one modification.
190	5	2	Numeric	<u>1 MODIFICATION % LNS</u> - The percentage of mortgages in a Modified PC pool that have had one modification.
195	5	2	Numeric	<u>2 MODIFICATIONS % UPB</u> - The percentage of the aggregate UPB of the mortgages in a Modified PC pool that have had two modifications.
200	7		Numeric	<u>2 MODIFICATIONS # LNS</u> - The number of mortgages in a Modified PC pool that have had two modifications.
207	5	2	Numeric	<u>2 MODIFICATIONS % LNS</u> - The percentage of mortgages in a Modified PC pool that have had two modifications.
212	5	2	Numeric	<u>>2 MODIFICATIONS % UPB</u> - The percentage of the aggregate UPB of the mortgages in a Modified PC pool that have had between 3 and 5 modifications.
217	7		Numeric	<u>>2 MODIFICATIONS # LNS</u> - The number of mortgages in a Modified PC pool that have had between 3 and 5 modifications.
224	5	2	Numeric	<u>>2 MODIFICATIONS % LNS</u> - The percentage of mortgages in a Modified PC pool that have had between 3 and 5 modifications.
229	5	2	Numeric	<u>TOTAL CAPITALIZED AMOUNT % UPB</u> - The percentage of the aggregate UPB of the mortgages in a Modified PC pool that had an amount added to the principal balance of the loan due to the modification.
234	7		Numeric	<u>TOTAL CAPITALIZED AMOUNT # LNS</u> - The number of mortgages in a Modified PC pool that had an amount added to the principal balance of the loan due to the modification.
241	5	2	Numeric	<u>TOTAL CAPITALIZED AMOUNT % LNS</u> - The percentage of mortgages in a Modified PC pool that had an amount added to the principal balance of the loan due to the modification.
246	5	2	Numeric	<u>DEFERRED UPB % UPB</u> - The percentage of the aggregate UPB of the mortgages in a Modified PC pool that have Deferred UPB.
251	7		Numeric	<u>DEFERRED UPB AMOUNT # LNS</u> - The number of mortgages in a Modified PC pool that have Deferred UPB.
258	5	2	Numeric	<u>DEFERRED UPB AMOUNT % LNS</u> - The percentage of mortgages in a Modified PC pool that have Deferred UPB.
263	38			<u>FILLER</u>

Record Length: 300

This record type applies to Modified pools only. It will not be generated for non-Modified pools.

Modification Program Data				
POS	LEN	DEC	DATA TYPE	DESCRIPTION
1	1			RECORD TYPE - Indicates the type of data in this record: P = Modification Program data
2	6		Alpha-num	POOL NUMBER - A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.
8	282			Entries for 6 modification program names. Entry 1 is listed below; remaining entries follow the same pattern.
8	30		Alpha-num	MODIFICATION PROGRAMNAME - Identifies the name of the program under which the loan was modified.
38	5	2	Numeric	MOD PROGRAM - % OF UPB – The percentage of the aggregate UPB of the mortgages that were modified under the associated program name.
43	7		Numeric	MOD PROGRAM - # OF LOANS - The number of mortgages that were modified under the associated program name.
50	5	2	Numeric	MOD PROGRAM - % OF LOANS - The percentage of mortgages that were modified under the associated program name.
55	47		Group	2ND MOD PROGRAM ENTRY. REFER TO POS 8-50
102	47		Group	3RD MOD PROGRAM ENTRY. REFER TO POS 8-50
149	47		Group	4TH MOD PROGRAM ENTRY. REFER TO POS 8-50
196	47		Group	5TH MOD PROGRAM ENTRY. REFER TO POS 8-50
243	47		Group	6TH MOD PROGRAM ENTRY. REFER TO POS 8-50
290	11			FILLER

MONTHLY FIXED LOAN-LEVEL FILE

This file contains selected fixed-rate loan-level data about the composition of Freddie Mac’s mortgage Participation Certificates (PCs) which represent interests in 1-4 family residential mortgages (single-family) or 5 or more family residential mortgages (multifamily). **This data should be considered in conjunction with information appearing in the applicable Freddie Mac Offering Circulars, as supplemented.**

To find prefixes included in the Monthly Fixed Loan-Level File, please refer to the Introduction section.

Information is reported by pool number then by a loan sequence number. Where there is insufficient data to support calculations for a particular PC, spaces have been placed in the loan-level fields for the PC.

Original information contained in this file is calculated based on information available when the pool is originally formed. The information provided in this file is available the month after the PC is formed.

Updated information contained in this file is calculated based on the mortgage information reported to Freddie Mac by servicers and is the same mortgage information used by Freddie Mac to calculate the monthly pool factor for a PC for the month in which the disclosure is provided.

Modified PCs are backed by loans that have been modified for loss mitigation purposes. Modified PCs will have a detail record type of 4 and 5 for each loan. Record type 4 includes data elements pertaining to the origination loan. The Origination loan represents the loan at the time of inception prior to any modifications occurring.

The Monthly Fixed Loan-Level File combines several different types of records within a single file. The first character in each record indicates what type of record it is:

Record Types	Possible Number of Occurrences per Pool
0 = File Header Record	N/A – appears once at start of file
1 = Pool Detail Header Record	1 (All Pools)
4 = Loan-level Detail Record(s) for Modified Loans	1 or more (Modified Pools only)
5 = Loan-level Detail Record(s)	1 or more (All Pools)
8 = Pool Detail Trailer Record	1 (All Pools)
9 = File Trailer Record	N/A – appears once at end of file

***Designates a new Record**

Record Length: 400

File Header Record				
POS	LEN	DEC	DATA TYPE	DESCRIPTION
1	1		Numeric	RECORD TYPE - Indicates the type of data in this record: 0 = File Header Record
2	1		Alpha	DELIMITER - “ ”
3	3		Alpha	PRODUCT TYPE – Denotes whether the file is fixed-rate or ARM. FRM = Fixed-rate ARM = ARM
6	1		Alpha	DELIMITER - “ ”
7	12		Alpha	FILE NAME – Freddie Mac Monthly Loan-Level Disclosure File abbreviated to FM MLLD FILE.
19	1		Alpha	DELIMITER - “ ”
20	8		Numeric - CCYYMMDD	FACTOR DATE – The date on which the corresponding factor is effective, which is the first day of the month for all PCs.
28	1		Alpha	DELIMITER - “ ”
29	372			FILLER

Record Length: 400

Pool Detail Header Record				
POS	LEN	DEC	DATA TYPE	DESCRIPTION
1	1		Numeric	RECORD TYPE - Indicates the type of data in this record: 1 = Pool Detail Header Record
2	1		Alpha	DELIMITER - “ ”
3	3		Alpha	PRODUCT TYPE – Denotes whether the PC pool is a fixed-rate or an ARM. FRM = Fixed-rate ARM = ARM
6	1		Alpha	DELIMITER - “ ”
7	6		Alpha-num	POOL NUMBER – A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.
13	1		Alpha	DELIMITER - “ ”
14	8		Numeric - CCYYMMDD	AS OF DATE - The first day of the month and year of issuance of the PC. Interest to be paid to PC holders on the PC first payment date begins to accrue on the As of Date.
22	1		Alpha	DELIMITER - “ ”
23	378			FILLER

Record Length: 400

Loan-level Detail Record for Modified Loans				
POS	LEN	DEC	DATA TYPE	DESCRIPTION
1	1		Numeric	RECORD TYPE - Indicates the type of data in this record: 4 = Loan-level Detail for Modified Loans Record
2	1		Alpha	DELIMITER - “?”
3	3		Alpha	PRODUCT TYPE – Denotes whether the modified mortgage is a fixed-rate mortgage or an ARM. FRM = Fixed-rate ARM = ARM
6	1		Alpha	DELIMITER - “?”
7	12		Alpha-num	LOAN SEQUENCE NUMBER – A unique twelve-character alphanumeric designation assigned to each loan. First six characters represent the PC Pool Number. Second six characters is a sequential loan count.
19	1		Alpha	DELIMITER - “?”
20	9		Alpha-num	CUSIP NUMBER - A unique nine-digit alphanumeric designation assigned by the CUSIP Service Bureau to each PC.
29	1		Alpha	DELIMITER - “?”
30	1		Alpha	ORIGINATION LOAN PURPOSE – Indicates whether the origination mortgage loan was a Cash-out Refinance Mortgage, No Cash-out Refinance mortgage, or a Purchase mortgage. <i>See description of ‘Loan Purpose’ on record type 5 for more details.</i> P = Purchase C = Cash-out Refinance N = No Cash-out Refinance R = Refinance – Not Specified Space = Unknown
31	1		Alpha	DELIMITER - “?”
32	1		Alpha	ORIGINATION THIRD PARTY ORIGINATOR (TPO) – Indicates the source from which the issuer obtained the origination loan. <i>See description of ‘Third Party Originator Flag’ on record type 5 for more details.</i> R = Retail B = Broker C = Correspondent T = TPO Not Specified Space = Unknown
33	1		Alpha	DELIMITER - “?”
34	1		Alpha	ORIGINATION OCCUPANCY STATUS – Denotes whether the mortgage type at the time of origination was owner occupied, second home, or investment property. “Unknown” will be indicated by a blank space. O = Owner Occupied I = Investment Property S = Second Home Space = Unknown
35	1		Alpha	DELIMITER - “?”

36	3		Numeric	<p><u>ORIGINATION CREDIT SCORE</u> – A number prepared by third parties, summarizing the borrower’s creditworthiness, which may be indicative of the likelihood that the borrower will timely repay future obligations. Generally, this credit score was used to originate the mortgage. <i>See description of ‘Credit Score’ on record type 5 for more details.</i></p> <p>An unavailable credit score or credit score value less than 300 or greater than 850 will be disclosed as “Unknown”, which will be indicated by a blank space. Space(3) = Unknown</p>
39	1		Alpha	<u>DELIMITER</u> - “?”
40	3		Numeric	<p><u>ORIGINATION LOAN TERM</u> – For fixed-rate, adjustable-rate and Initial Interest mortgages, the number of scheduled monthly payments of the mortgage between the first payment date and the maturity date of the mortgage at time of origination. For balloon/reset mortgages only, the number of scheduled monthly payments of the mortgage based on the note rate, P&I amount and mortgage loan amount at the time of origination.</p>
43	1		Alpha	<u>DELIMITER</u> - “?”
44	3		Numeric	<p><u>ORIGINATION LOAN-TO-VALUE (LTV)</u> – In the case of purchase mortgages, the ratio obtained by dividing the mortgage loan amount on the note date by the lesser of the mortgaged property’s appraised value on the note date or its purchase price. In the case of a refinance mortgage loan, the ratio obtained by dividing the mortgage loan amount on the note date by the by the mortgaged property’s appraised value on the note date.</p> <p><i>See description of ‘LTV’ on record type 5 for more details.</i></p> <p>Percentages below 6% or greater than 105% will be disclosed as “Unknown”, which will be indicated by a blank space. Space(3) = Unknown</p>
47	1		Alpha	<u>DELIMITER</u> - “?”
48	1		Alpha	<p><u>ORIGINATION INITIAL INTEREST FLAG</u> – Denotes whether the origination mortgage was an Initial Interest mortgage. <i>See description of ‘Initial Interest Flag’ on record type 5 for more details.</i></p> <p>Y = Initial Interest N = Not Initial Interest</p>
49	1		Alpha	<u>DELIMITER</u> - “?”
50	8		Numeric – CCYYMMDD	<u>ORIGINATION FIRST PAYMENT DATE</u> – The first payment due date of the origination mortgage.
58	1		Alpha	<u>DELIMITER</u> - “?”
59	6		Numeric – CCYYMM	<u>ORIGINATION MATURITY DATE</u> – The month and year in which the final payment on the origination mortgage was scheduled to be made.
65	1		Alpha	<u>DELIMITER</u> - “?”
66	6	3	Numeric	<u>ORIGINATION NOTE RATE</u> – The note rate as indicated on the mortgage note, at the time of origination. Literal decimal.
72	1		Alpha	<u>DELIMITER</u> - “?”
73	12	2	Numeric	<u>ORIGINATION LOAN AMOUNT</u> – The UPB of the origination mortgage on the note date. <i>See description of “Loan Amount” on record type 5 for more details.</i> Literal decimal.
85	1		Alpha	<u>DELIMITER</u> - “?”
86	3		Numeric	<p><u>ORIGINATION COMBINED LOAN-TO-VALUE (CLTV)</u> – The ratio was obtained by dividing the mortgage loan amount on the note date plus any secondary mortgage loan amount disclosed by the Seller by the lesser of the mortgaged property’s appraised value on the note date or its purchase price.</p> <p><i>See description of ‘CLTV’ on record type 5 for more details.</i></p> <p>Percentages below 6% or greater than 135% will be disclosed as “Unknown”, which will be indicated by a blank space. Space(3) = Unknown</p>

89	1		Alpha	DELIMITER - “?”
90	3		Numeric	ORIGINATION DEBT-TO-INCOME (DTI) – Disclosure of DTI ratio is based on (1) the sum of the borrower's monthly debt payments, including monthly housing expenses that incorporate the mortgage payment the borrower is making at the time of the delivery of the mortgage loan to Freddie Mac, divided by (2) the total monthly income used to underwrite the borrower as of the date of the origination of the mortgage loan. <i>See description of ‘DTI’ on record type 5 for more details.</i> Percentages falling outside the range of greater than 0% and less than or equal to 65% will be disclosed as “Unknown”, which will be indicated by a blank space. Space(3) = Unknown
93	1		Alpha	DELIMITER - “?”
94	3		Alpha	ORIGINATION PRODUCT TYPE – Denotes whether the origination mortgage was a fixed-rate mortgage or an ARM. FRM = Fixed-rate ARM = ARM
97	1		Alpha	DELIMITER - “?”
98	3		Numeric	LOAN AGE AS OF MODIFICATION DATE – The number of months from the note date of the origination mortgage to the modification date of the modified mortgage loan.
101	1		Alpha	DELIMITER - “?”
102	1		Alpha	MODIFICATION PROGRAM – For loans modified for loss mitigation purposes, the program under which the loan was modified. A = Alternative B = HAMP Backup C = Classic H = HAMP O = Other S = Standard T = Streamlined U = Underwater
103	1		Alpha	DELIMITER - “?”
104	1		Alpha	MODIFICATION TYPE – For loans modified for loss mitigation purposes, indicates the type of action that modified the loan term(s). R = Rate T = Term B = Rate & Term F = Rate, Term & Forbearance C = Cap-to-Reinstate O = Other
105	1		Alpha	DELIMITER - “?”
106	2		Numeric	NUMBER OF MODIFICATIONS – The number of times that the loan has been modified. Number of Modifications will be disclosed as “Unknown” if the Number of Modifications is greater than 5. Space(2) = Unknown
108	1		Alpha	DELIMITER - “?”
109	12	2	Numeric	TOTAL CAPITALIZED AMOUNT – In the case of a modified mortgage, the amount of interest and non-interest arrearages added to the principal balance of a loan due to the most recent modification. Literal decimal.
121	1		Alpha	DELIMITER - “?”
122	12	2	Numeric	INTEREST BEARING MORTGAGE LOAN AMOUNT – The interest bearing UPB of the modified mortgage as of the note modification. Literal decimal.
134	1		Alpha	DELIMITER - “?”

135	12	2	Numeric	DEFERRED AMOUNT – The non-interest bearing UPB of the modified mortgage as of the note modification. The deferred amount does not contribute to the issuance UPB of a PC pool. Literal decimal.
147	1		Alpha	DELIMITER - “?”
148	12	2	Numeric	CURRENT DEFERRED UPB – The current non-interest bearing UPB of the modified mortgage. The current deferred UPB does not contribute to the UPB of a PC Pool. Literal decimal.
160	1		Alpha	DELIMITER - “?”
161	1		Alpha	INTEREST RATE STEP INDICATOR – Denotes whether the terms of the modification agreement call for the note rate to increase over time. Y = Step loan N = Non Step loan
162	1		Alpha	DELIMITER - “?”
163	2		Numeric	TOTAL NUMBER OF STEPS – The number of upward interest rate adjustments per the modification agreement.
165	1		Alpha	DELIMITER - “?”
166	2		Numeric	NUMBER OF REMAINING STEPS – The number of upward interest rate adjustments remaining on the modified step rate mortgage.
168	1		Alpha	DELIMITER - “?”
169	2		Numeric	INITIAL FIXED RATE PERIOD – For modified step rate mortgages, the period of time between the first payment date of the modified mortgage and the first interest rate adjustment date. 05 = 48 to 72 months Space(2) = Not applicable This field will be disclosed as ‘Not Applicable’ for non Step Modified loans.
171	1		Alpha	DELIMITER - “?”
172	3		Numeric	RATE ADJUSTMENT FREQUENCY – For modified step rate mortgages, the number of months between interest rate adjustments. Space(3) = Not applicable This field will be disclosed as ‘Not Applicable’ for non Step Modified loans.
175	1		Alpha	DELIMITER - “?”
176	6	3	Numeric	PERIODIC CAP UP % – For modified step rate mortgages, the maximum amount that the note rate may increase at each interest rate adjustment date, expressed in percentage points. Literal decimal. Space(6) = Not applicable This field will be disclosed as ‘Not Applicable’ for non Step Modified loans.
182	1		Alpha	DELIMITER - “?”
183	3		Numeric	MONTHS TO ADJUST – For modified step rate mortgages, the number of months from the first day of the current month to the next date on which the mortgage interest rate increases (calculated monthly). Space(3) = Not applicable or Step loan does not have any future steps. This field will be disclosed as ‘Not Applicable’ for non Step Modified loans.
186	1		Alpha	DELIMITER - “?”
187	6	3	Numeric	NEXT STEP RATE – For modified step rate mortgages, the next mortgage interest rate to be in effect on the next scheduled interest rate adjustment date. Literal decimal. Space(6) = Not applicable or Step loan does not have any future steps. This field will be disclosed as ‘Not Applicable’ for non Step Modified loans.
193	1		Alpha	DELIMITER - “?”
194	8		Numeric – CCYYMMDD	NEXT ADJUSTMENT DATE – For modified step rate mortgages, the next date on which the mortgage interest rate is scheduled to increase. Space(8) = Not applicable or Step loan does not have any future steps. This field will be disclosed as ‘Not Applicable’ for non Step Modified loans.
202	1		Alpha	DELIMITER - “?”

203	6	3	Numeric	<u>TERMINAL STEP RATE</u> – For modified step rate mortgages, the maximum interest rate in effect following the final scheduled interest rate adjustment date. Once the interest rate reaches the Terminal Step Rate, it is fixed for the remaining term of the mortgage. Literal decimal. Space(6) = Not applicable This field will be disclosed as ‘Not Applicable’ for non Step Modified loans.
209	1		Alpha	<u>DELIMITER</u> - “?”
210	8		Numeric – CCYYMMDD	<u>DATE OF TERMINAL STEP</u> – For modified step rate mortgages, the final scheduled date on which the mortgage interest rate is scheduled to increase to its terminal step rate. Space(8) = Not applicable This field will be disclosed as ‘Not Applicable’ for non Step Modified loans.
218	1			<u>DELIMITER</u> - “?”
219	6	3	Numeric	<u>CURRENT NOTE RATE</u> – For modified step rate mortgages, the current interest rate on the modified mortgage. Literal decimal. Space(6) = Not applicable This field will be disclosed as ‘Not Applicable’ for non Step Modified loans.
225	1			<u>DELIMITER</u> - “?”
226	175			<u>FILLER</u>

Record Length: 400

				Loan-level Detail Record
<u>POS</u>	<u>LEN</u>	<u>DEC</u>	<u>DATA TYPE</u>	<u>DESCRIPTION</u>
1	1		Numeric	RECORD TYPE - Indicates the type of data in this record: 5 = Loan-level Detail Record
2	1		Alpha	DELIMITER - “?”
3	3		Alpha	PRODUCT TYPE – Denotes whether the mortgage is a fixed-rate mortgage or an ARM. FRM = Fixed-rate ARM = ARM
6	1		Alpha	DELIMITER - “?”
7	12		Alpha-num	LOAN SEQUENCE NUMBER – A unique twelve-character alphanumeric designation assigned to each loan. First six characters represent the PC Pool Number. Second six characters is a sequential loan count.
19	1		Alpha	DELIMITER - “?”
20	9		Alpha-num	CUSIP NUMBER - A unique nine-digit alphanumeric designation assigned by the CUSIP Service Bureau to each PC.
29	1		Alpha	DELIMITER - “?”
30	1		Alpha	LOAN PURPOSE – Indicates whether the mortgage loan is a Cash-out Refinance mortgage, No Cash-out Refinance mortgage, Purchase mortgage, or a Modified Mortgage for loss mitigation purposes. If a Refinance is applicable, but the seller of the mortgage loan does not specify Cash-out Refinance or No Cash-out Refinance, “Refinance -- Not Specified” is indicated. “Unknown” will be indicated by a blank space. Generally, a Cash-out Refinance mortgage loan is a mortgage loan in which the use of the loan amount is not limited to specific purposes. A mortgage loan placed on a property previously owned free and clear by the Borrower is always considered a Cash-out Refinance mortgage loan. Generally, a No Cash-out Refinance mortgage loan is a mortgage loan in which the loan amount is limited to the following uses: <ul style="list-style-type: none"> • Pay off the first mortgage, regardless of its age • Pay off any junior liens secured by the mortgaged property, that were used in their entirety to acquire the subject property • Pay related closing costs, financing costs and prepaid items, and • Disburse cash out to the Borrower (or any other payee) not to exceed 2% of the new refinance mortgage loan or \$2,000, whichever is less As an exception to the above, for construction conversion mortgage loans and renovation mortgage loans, the amount of the interim construction financing secured by the mortgaged property is considered an amount used to pay off the first mortgage. Paying off unsecured liens or construction costs paid by the Borrower outside of the secured interim construction financing is considered cash out to the Borrower, if greater than \$2000 or 2% of loan amount. This disclosure is subject to various special exceptions used by Sellers to determine whether a mortgage loan is a No Cash-out Refinance mortgage loan. P = Purchase C = Cash-out Refinance N = No Cash-out Refinance R = Refinance – Not Specified M = Modified – Loss Mitigation Space = Unknown
31	1		Alpha	DELIMITER - “?”

32	1	Alpha	<p><u>THIRD PARTY ORIGATION (TPO) FLAG</u> – Disclosure indicates whether a Broker or Correspondent, as those terms are defined below, originated or was involved in the origination of the mortgage loan. If a Third Party Origination is applicable, but the Seller does not specify Broker or Correspondent, the disclosure will indicate “TPO Not Specified”. If a Broker, Correspondent or Third Party Origination disclosure is not applicable, the mortgage loan will be designated as Retail, as defined below.</p> <ul style="list-style-type: none"> • Broker is a person or entity that specializes in loan originations, receiving a commission (from a Correspondent or other lender) to match Borrowers and lenders. The Broker performs some or most of the loan processing functions, such as taking loan applications, or ordering credit reports, appraisals and title reports. Typically, the Broker does not underwrite or service the mortgage loan and generally does not use its own funds for closing; however, if the Broker funded a mortgage loan on a lender’s behalf, such a mortgage loan is considered a “Broker” third party origination mortgage loan. The mortgage loan is generally closed in the name of the lender who commissioned the Broker's services. • Correspondent is an entity that typically sells the Mortgages it originates to other lenders, which are not Affiliates of that entity, under a specific commitment or as part of an ongoing relationship. The Correspondent performs some or all of the loan processing functions, such as taking the loan application, ordering credit reports, appraisals, and title reports, and verifying the Borrower's income and employment. The Correspondent may or may not have delegated underwriting and typically funds the mortgage loans at settlement. The mortgage loan is closed in the Correspondent's name and the Correspondent may or may not service the mortgage loan. The Correspondent may use a Broker to perform some of the processing functions or even to fund the loan on its behalf; under such circumstances, the mortgage loan is considered a “Broker” third party origination mortgage loan, rather than a “Correspondent” third party origination mortgage loan. • Retail Mortgage is a mortgage loan that is originated, underwritten and funded by a lender or its Affiliates. The mortgage loan is closed in the name of the lender or its Affiliate and if it is sold to Freddie Mac, it is sold by the lender or its Affiliate that originated it. A mortgage loan that a Broker or Correspondent completely or partially originated, processed, underwrote, packaged, funded or closed is not considered a Retail mortgage loan. • For purposes of the definitions of Correspondent and Retail, “Affiliate” means any entity that is related to another party as a consequence of the entity, directly or indirectly, controlling the other party, being controlled by the other party, or being under common control with the other party. <p>R = Retail B = Broker C = Correspondent T = TPO Not Specified Space = Unknown or Not Applicable</p> <p>This field will be disclosed as ‘Not Applicable’ for all loans in Modified pools.</p>
33	1	Alpha	<u>DELIMITER</u> - “ ”
34	2	Alpha	<p><u>PROPERTY TYPE</u> – Denotes whether the property type secured by the mortgage is a condominium, leasehold, planned unit development (PUD), cooperative share, manufactured home, or single-family home. “Unknown” will be indicated by a blank space.</p> <p>CO = Condo LH = Leasehold PU = PUD MH = Manufactured Housing SF = 1-4 Fee Simple CP = Co-op Space(2) = Unknown</p>
36	1	Alpha	<u>DELIMITER</u> - “ ”

37	1	Alpha	<p><u>OCCUPANCY STATUS</u> – Denotes whether the mortgage type is owner occupied, second home, or investment property. “Unknown” will be indicated by a blank space. O = Owner Occupied I = Investment Property S = Second Home Space = Unknown This field will be disclosed as ‘Unknown’ for all loans in Modified pools.</p>
38	1	Alpha	<u>DELIMITER</u> - “?”
39	2	Numeric	<p><u>NUMBER OF UNITS</u> – Denotes whether the mortgage is a one-, two-, three-, or four-unit property. “Unknown” will be indicated by a blank space. 01 = 1-unit 02 = 2-unit 03 = 3-unit 04 = 4-unit Space(2) = Unknown</p>
41	1	Alpha	<u>DELIMITER</u> - “?”
42	2	Alpha	<u>PROPERTY STATE</u> – A two-letter abbreviation indicating the state or territory within which the property securing the mortgage is located.
44	1	Alpha	<u>DELIMITER</u> - “?”
45	3	Numeric	<p><u>CREDIT SCORE</u> – A number, prepared by third parties, summarizing the borrower’s creditworthiness, which may be indicative of the likelihood that the borrower will timely repay future obligations. All known credit scores are disclosed at PC issuance. Generally, the credit score known and disclosed at time of PC issuance is the score used to originate the mortgage. Mortgages reported with unknown credit scores at the time of PC issuance may have credit scores disclosed in the month following PC issuance. Credit scores reported at PC issuance and those reported in the month following, if any, are not updated and these same scores continue to appear in the monthly reporting. For Reinstated pools, this Credit Score is the value obtained when the loan was previously securitized. If the original credit score for a loan in a Reinstated pool was previously disclosed as unknown, but later was corrected and/or became known – that value will be provided. An unavailable credit score or a credit score value less than 300 or greater than 850 will be disclosed as “Unknown,” which will be indicated by a blank space. Space(3) = Unknown This field will be disclosed as ‘Unknown’ for all loans in Modified pools.</p>
48	1	Alpha	<u>DELIMITER</u> - “?”
49	3	Numeric	<p><u>LOAN TERM</u> - For fixed-rate (excluding balloon/reset mortgages), adjustable-rate, and Initial Interest mortgages, the number of scheduled monthly payments of the mortgage between the first payment date and the maturity date of the mortgage. For fixed-rate balloon/reset mortgages, the number of scheduled monthly payments of the mortgage based on the note rate, P&I amount and UPB of the mortgage at time of origination.</p>
52	1	Alpha	<u>DELIMITER</u> - “?”

53	3		Numeric	<p><u>LOAN TO VALUE (LTV)</u> – In the case of a purchase mortgage loan, the ratio obtained by dividing the mortgage loan amount on the note date by the lesser of the mortgaged property’s appraised value on the note date or its purchase price. In the case of a refinance mortgage loan, the ratio obtained by dividing the mortgage loan amount on the note date by the mortgaged property’s appraised value on the note date.</p> <p>In the case of a seasoned mortgage loan, if the Seller cannot warrant that the value of the mortgaged property has not declined since the note date, Freddie Mac requires that the Seller must provide a new appraisal value, which is used in the LTV calculation.</p> <p>Percentages below 6% or greater than 105% will be disclosed as “Unknown,” indicated by a blank space. In the case of an FHA/VA mortgage loan, percentages less than 6% or greater than 110% will be disclosed as “Unknown,” which will be indicated by a blank space. In the case of a mortgage loan backing a <i>High LTV Gold PC > 105%</i>, percentages less than 6% or greater than 125% will be disclosed as “Unknown,” which will be indicated by a blank space. In the case of a mortgage loan backing a <i>High LTV Gold PC >125%</i>, percentages less than 6% or greater than 999% will be disclosed as “Unknown”, which will be indicated by a blank space.</p> <p>Space(3) = Unknown</p> <p>This field will be disclosed as ‘Unknown’ for all loans in Modified pools.</p>
56	1		Alpha	<u>DELIMITER</u> - “?”
57	1		Alpha	<p><u>PREPAYMENT PENALTY MORTGAGE (PPM) FLAG</u> - Denotes whether the mortgage is a PPM. A PPM is a mortgage with respect to which the borrower is, or at any time has been, obligated to pay a penalty in the event of certain prepayments of principal.</p> <p>Y = PPM N = Not PPM</p>
58	1		Alpha	<u>DELIMITER</u> - “?”
59	1		Alpha	<p><u>INITIAL INTEREST FLAG</u> - Denotes whether the mortgage is an Initial Interest mortgage. An Initial Interest mortgage requires (1) interest only payments for a specified period of time beginning with the first payment date, and (2) P&I payments on a fully amortizing basis for the remainder of the mortgage term.</p> <p>Y = Initial Interest N = Not Initial Interest</p>
60	1		Alpha	<u>DELIMITER</u> - “?”
61	8		Numeric - CCYYMMDD	<u>FIRST PAYMENT DATE</u> - The first payment due date of the mortgage. For modified mortgages, converted mortgages, and construction to permanent mortgages, the first payment due date of the mortgage as of the note modification, conversion, or construction to permanent date of the mortgage.
69	1		Alpha	<u>DELIMITER</u> - “?”
70	8		Numeric - CCYYMMDD	<u>INITIAL INTERESTSM FIRST PRINCIPAL AND INTEREST (P&I) PAYMENT DATE</u> - The due date of the first monthly scheduled amortizing P&I payment.
78	1		Alpha	<u>DELIMITER</u> - “?”
79	6		Numeric - CCYYMM	<u>MATURITY DATE</u> - The month and year in which the final monthly payment on the mortgage is scheduled to be made.
85	1		Alpha	<u>DELIMITER</u> - “?”
86	6	3	Numeric	<u>NOTE RATE</u> - The note rate as indicated on the mortgage note. For modified mortgages, converted mortgages and construction to permanent mortgages, the note rate as of the note modification, conversion or construction to permanent date of the mortgage. Literal decimal.
92	1		Alpha	<u>DELIMITER</u> - “?”

93	6	3	Numeric	<u>NET NOTE RATE</u> - The current mortgage interest rate after the applicable servicing fee and guarantee fee have been subtracted. Literal decimal.
99	1		Alpha	<u>DELIMITER</u> - “?”
100	12	2	Numeric	<u>MORTGAGE LOAN AMOUNT</u> - The UPB of the mortgage on the note date. For modified mortgages, converted mortgages, and construction to permanent mortgages, the UPB of the mortgage as of the note modification, conversion, or construction to permanent date of the mortgage. For modified mortgages with deferred amounts, the loan amount includes both the interest bearing and the non-interest bearing UPB amounts. Literal decimal.
112	1		Alpha	<u>DELIMITER</u> - “?”
113	12	2	Numeric	<u>INVESTOR UPB</u> - The UPB of the mortgage contributing to the issuance UPB of a PC pool. For modified mortgages with deferred amounts, only the interest bearing UPB contributes to the issuance UPB of a PC pool. Literal decimal.
125	1		Alpha	<u>DELIMITER</u> - “?”
126	12	2	Numeric	<u>CURRENT UNPAID PRINCIPAL BALANCE (UPB)</u> – The UPB of the mortgage contributing to the current UPB of a PC pool. For modified mortgages with deferred amounts, only the interest bearing UPB contributes to the current UPB of a PC pool. Literal decimal.
138	1		Alpha	<u>DELIMITER</u> - “?”
139	3		Numeric	<u>LOAN AGE</u> - The number of months since the note origination month of the mortgage (calculated monthly). For modified mortgages, converted mortgages, and construction to permanent mortgages, the origination month is determined by the date of the note modification, the date of the conversion, or the construction to permanent change date associated with the mortgage. The construction to permanent change date is either the date that the permanent financing documents were signed or the first payment date of the permanent financing.
142	1		Alpha	<u>DELIMITER</u> - “?”
143	3		Numeric	<u>REMAINING MONTHS TO MATURITY (RMM)</u> - For fixed-rate mortgages, including Initial Interest mortgages that have reached the Initial Interest First P&I Payment Date, the number of scheduled monthly payments that, after giving effect to partial unscheduled principal payments, remain on the mortgage. For ARMs and Initial Interest mortgages during the initial interest phase, the RMM reflects the number of scheduled monthly payments remaining on the mortgage. For balloon/reset mortgages, the RMM reflects the remaining number of months to the mortgage balloon maturity or reset date.
146	1		Alpha	<u>DELIMITER</u> - “?”
147	3		Numeric	<u>MONTHS TO AMORTIZE</u> - For Initial Interest mortgages, the number of months from the first day of the current month to the first scheduled P&I payment date of the mortgage.
150	1		Alpha	<u>DELIMITER</u> - “?”
151	30		Alpha-num	<u>SELLER NAME</u> - The entity acting in its capacity as a Seller of mortgages to Freddie Mac.
181	1		Alpha	<u>DELIMITER</u> - “?”
182	30		Alpha-num	<u>SERVICER NAME</u> - The entity acting in its capacity as a Servicer of mortgages for Freddie Mac.
212	1		Alpha	<u>DELIMITER</u> - “?”

213	1	Alpha	<p><u>DOCUMENTATION TYPE -ASSETS</u> - For each of the following categories, our disclosure will identify the documentation type by indicating whether it is “Yes--Verified/Waived” or “No—Not Verified/Not Waived.” See the description below for the significance of these designations. Unknown is indicated by a blank.</p> <p>Documentation Type – Income Documentation Type – Assets Documentation Type – Employment</p> <p>Generally, Freddie Mac requires that Sellers of mortgage loans document or verify loan application information about the Borrower’s income, assets and employment. Sellers’ documentation or verification can take several forms; for example, Sellers may require that a Borrower provide pay stubs or W-2 or 1099 forms to verify employment and income and depository and brokerage statements to verify assets. In some cases, because of the measured creditworthiness of the Borrower (for example, credit score) and loan attributes (for example, a refinance loan or low loan-to-value ratio), a Seller may require a reduced level of documentation or verification or may waive its general documentation or verification requirements. In other cases, pursuant to programs offered by lenders, Borrowers may elect to provide a reduced level of documentation or verification or may elect to provide no documentation or verification of some or all of this information in a loan application. Standards to qualify for reduced levels of documentation and for waivers of documentation based on creditworthiness, and what constitutes a material reduced level of documentation, may vary among Sellers. If Freddie Mac agrees with a Seller’s decision to underwrite the Borrower using reduced documentation or no documentation, Freddie Mac will generally require that Sellers deliver a special code in connection with the delivery of such mortgage loans. Freddie Mac monitors the performance of such loans to determine whether they continue to perform at least as well as traditional full documentation loans.</p> <p>In cases of full documentation and verification, mortgage loans bear the disclosure “Yes (Verified/Waived).” In cases in which the Seller delivered a loan to Freddie Mac with a special code indicating a reduced level of documentation or waiver, Freddie Mac has used its review of the Seller’s underwriting standards for reduced documentation or waiver and its data on actual loans’ performance to make a judgment about the credit quality of that loan, which is reflected in whether the loan bears the disclosure “Yes (Verified/Waived)” or “No (Not Verified/Waived).” Under these circumstances, loans bearing the disclosure “Yes (Verified/Waived)” reflect an assessment by Freddie Mac of higher credit quality than those loans that bear the disclosure “No (Not Verified/Waived).” The performance standard for reduced or waived-documentation loans is default performance on a level at least as strong as traditional full documentation loans.</p> <p>In cases in which Sellers did not deliver a special code indicating a reduced level of documentation or a waiver, the disclosure will indicate “Yes (Verified/Waived).” It is possible nonetheless that loans delivered without a special code may be loans that had a reduced level of documentation or waiver. Freddie Mac seeks to identify through special codes all cases of reduced documentation and conducts quality control sampling to identify and work with sellers on correcting data deficiencies.</p> <p>Y = Verified/Waived N = Not Verified/Not Waived Space = Unknown or Not Applicable</p> <p>This field will be disclosed as ‘Not Applicable’ for all loans in Modified pools.</p>
214	1	Alpha	<p><u>DELIMITER</u> - “q”</p>

215	1	Alpha	<p><u>DOCUMENTATION TYPE -EMPLOYMENT</u> - For each of the following categories, our disclosure will identify the documentation type by indicating whether it is “Yes--Verified/Waived” or “No—Not Verified/Not Waived.” See the description below for the significance of these designations. Unknown is indicated by a blank.</p> <p>Documentation Type – Income Documentation Type – Assets Documentation Type – Employment</p> <p>Generally, Freddie Mac requires that Sellers of mortgage loans document or verify loan application information about the Borrower’s income, assets and employment. Sellers’ documentation or verification can take several forms; for example, Sellers may require that a Borrower provide pay stubs or W-2 or 1099 forms to verify employment and income and depository and brokerage statements to verify assets. In some cases, because of the measured creditworthiness of the Borrower (for example, credit score) and loan attributes (for example, a refinance loan or low loan-to-value ratio), a Seller may require a reduced level of documentation or verification or may waive its general documentation or verification requirements. In other cases, pursuant to programs offered by lenders, Borrowers may elect to provide a reduced level of documentation or verification or may elect to provide no documentation or verification of some or all of this information in a loan application. Standards to qualify for reduced levels of documentation and for waivers of documentation based on creditworthiness, and what constitutes a material reduced level of documentation, may vary among Sellers. If Freddie Mac agrees with a Seller’s decision to underwrite the Borrower using reduced documentation or no documentation, Freddie Mac will generally require that Sellers deliver a special code in connection with the delivery of such mortgage loans. Freddie Mac monitors the performance of such loans to determine whether they continue to perform at least as well as traditional full documentation loans.</p> <p>In cases of full documentation and verification, mortgage loans bear the disclosure “Yes (Verified/Waived).” In cases in which the Seller delivered a loan to Freddie Mac with a special code indicating a reduced level of documentation or waiver, Freddie Mac has used its review of the Seller’s underwriting standards for reduced documentation or waiver and its data on actual loans’ performance to make a judgment about the credit quality of that loan, which is reflected in whether the loan bears the disclosure “Yes (Verified/Waived)” or “No (Not Verified/Waived).” Under these circumstances, loans bearing the disclosure “Yes (Verified/Waived)” reflect an assessment by Freddie Mac of higher credit quality than those loans that bear the disclosure “No (Not Verified/Waived).” The performance standard for reduced or waived-documentation loans is default performance on a level at least as strong as traditional full documentation loans.</p> <p>In cases in which Sellers did not deliver a special code indicating a reduced level of documentation or a waiver, the disclosure will indicate “Yes (Verified/Waived).” It is possible nonetheless that loans delivered without a special code may be loans that had a reduced level of documentation or waiver. Freddie Mac seeks to identify through special codes all cases of reduced documentation and conducts quality control sampling to identify and work with sellers on correcting data deficiencies.</p> <p>Y = Verified/Waived N = Not Verified/Not Waived Space = Unknown or Not Applicable</p> <p>This field will be disclosed as ‘Not Applicable’ for all loans in Modified pools.</p>
216	1	Alpha	<p><u>DELIMITER</u> - “q”</p>

217	1	Alpha	<p><u>DOCUMENTATION TYPE -INCOME</u> - For each of the following categories, our disclosure will identify the documentation type by indicating whether it is “Yes--Verified/Waived” or “No—Not Verified/Not Waived.” See the description below for the significance of these designations. Unknown is indicated by a blank.</p> <p>Documentation Type – Income Documentation Type – Assets Documentation Type – Employment</p> <p>Generally, Freddie Mac requires that Sellers of mortgage loans document or verify loan application information about the Borrower’s income, assets and employment. Sellers’ documentation or verification can take several forms; for example, Sellers may require that a Borrower provide pay stubs or W-2 or 1099 forms to verify employment and income and depository and brokerage statements to verify assets. In some cases, because of the measured creditworthiness of the Borrower (for example, credit score) and loan attributes (for example, a refinance loan or low loan-to-value ratio), a Seller may require a reduced level of documentation or verification or may waive its general documentation or verification requirements. In other cases, pursuant to programs offered by lenders, Borrowers may elect to provide a reduced level of documentation or verification or may elect to provide no documentation or verification of some or all of this information in a loan application. Standards to qualify for reduced levels of documentation and for waivers of documentation based on creditworthiness, and what constitutes a material reduced level of documentation, may vary among Sellers. If Freddie Mac agrees with a Seller’s decision to underwrite the Borrower using reduced documentation or no documentation, Freddie Mac will generally require that Sellers deliver a special code in connection with the delivery of such mortgage loans. Freddie Mac monitors the performance of such loans to determine whether they continue to perform at least as well as traditional full documentation loans.</p> <p>In cases of full documentation and verification, mortgage loans bear the disclosure “Yes (Verified/Waived).” In cases in which the Seller delivered a loan to Freddie Mac with a special code indicating a reduced level of documentation or waiver, Freddie Mac has used its review of the Seller’s underwriting standards for reduced documentation or waiver and its data on actual loans’ performance to make a judgment about the credit quality of that loan, which is reflected in whether the loan bears the disclosure “Yes (Verified/Waived)” or “No (Not Verified/Waived).” Under these circumstances, loans bearing the disclosure “Yes (Verified/Waived)” reflect an assessment by Freddie Mac of higher credit quality than those loans that bear the disclosure “No (Not Verified/Waived).” The performance standard for reduced or waived-documentation loans is default performance on a level at least as strong as traditional full documentation loans.</p> <p>In cases in which Sellers did not deliver a special code indicating a reduced level of documentation or a waiver, the disclosure will indicate “Yes (Verified/Waived).” It is possible nonetheless that loans delivered without a special code may be loans that had a reduced level of documentation or waiver. Freddie Mac seeks to identify through special codes all cases of reduced documentation and conducts quality control sampling to identify and work with sellers on correcting data deficiencies.</p> <p>Y = Verified/Waived N = Not Verified/Not Waived Space = Unknown or Not Applicable</p> <p>This field will be disclosed as ‘Not Applicable’ for all loans in Modified pools.</p>
218	1	Alpha	<p><u>DELIMITER</u> - “q”</p>

219	3		Numeric	<p><u>COMBINED LOAN-TO-VALUE (CLTV)</u> – In the case of a purchase mortgage loan, the ratio is obtained by dividing the mortgage loan amount on the note date plus any secondary mortgage loan amount disclosed by the Seller by the lesser of the mortgaged property’s appraised value on the note date or its purchase price.</p> <p>In the case of a refinance mortgage loan, the ratio is obtained by dividing the mortgage loan amount on the note date plus any secondary mortgage loan amount disclosed by the Seller by the mortgaged property’s appraised value on the note date.</p> <p>If the secondary financing amount disclosed by the Seller includes a home equity line of credit, then the CLTV calculation reflects the disbursed amount at closing of the first lien mortgage loan, not the maximum loan amount available under the home equity line of credit.</p> <p>In the case of a seasoned mortgage loan, if the Seller cannot warrant that the value of the mortgaged property has not declined since the note date, Freddie Mac requires that the Seller must provide a new appraisal value, which is used in the CLTV calculation.</p> <p>Percentages below 6% or greater than 135% will be disclosed as “Unknown,” which will be indicated by a blank space. In the case of a mortgage loan backing a <i>High LTV Gold PC > 105%</i>, percentages less than 6% or greater than 155% will be disclosed as “Unknown,” which will be indicated by a blank space. In the case of a mortgage loan backing a <i>High LTV Gold PC >125%</i>, percentages less than 6% or greater than 999% will be disclosed as “Unknown”, which will be indicated by a blank space.</p> <p>This disclosure is subject to the widely varying standards originators use to calculate and / or report Borrowers' secondary mortgage loan amounts.</p> <p>This field will be disclosed as ‘Unknown’ for all loans in Modified pools.</p>
222	1		Alpha	<u>DELIMITER</u> - “?”
223	2		Numeric	<p><u>NUMBER OF BORROWERS</u> – The number of Borrower(s) who are obligated to repay the mortgage note secured by the mortgaged property. Disclosure denotes only whether there is one borrower or more than one borrower associated with the mortgage note. This disclosure will not be updated to reflect any subsequent assumption of the mortgage note.</p> <p>01 = 1 borrower 02 = > 1 borrowers</p>
225	1		Alpha	<u>DELIMITER</u> - “?”
226	1		Alpha	<p><u>FIRST TIME HOMEBUYER FLAG</u> – Indicates whether the Borrower, or one of a group of Borrowers, is an individual who (1) is purchasing the mortgaged property, (2) will reside in the mortgaged property as a primary residence and (3) had no ownership interest (sole or joint) in a residential property during the three-year period preceding the date of the purchase of the mortgaged property. With certain limited exceptions, a displaced homemaker or single parent may also be considered a First-Time Homebuyer if the individual had no ownership interest in a residential property during the preceding three-year period other than an ownership interest in the marital residence with a spouse. “Unknown” will be indicated by a blank space.</p> <p>Y = Yes N = No Space = Unknown</p>
227	1		Alpha	<u>DELIMITER</u> - “?”
228	3		Numeric	<p><u>MORTGAGE INSURANCE PERCENTAGE (MI %)</u> – The percentage of loss coverage on the loan, at the time of Freddie Mac’s purchase of the mortgage loan that a mortgage insurer is providing to cover losses incurred as a result of a default on the loan. Only primary mortgage insurance that is purchased by the Borrower, lender or Freddie Mac is disclosed. Mortgage insurance that constitutes “credit enhancement” that is not required by Freddie Mac’s Charter is not disclosed. Amounts of mortgage insurance reported by Sellers that are in excess of 55% will be disclosed as “Unknown,” which will be indicated by a blank space.</p> <p>000 = No MI Space(3) = Unknown</p>
231	1		Alpha	<u>DELIMITER</u> - “?”

232	3	Numeric	<p><u>DEBT-TO-INCOME (DTI)</u> – Disclosure of the debt to income ratio is based on (1) the sum of the borrower's monthly debt payments, including monthly housing expenses that incorporate the mortgage payment the borrower is making at the time of the delivery of the mortgage loan to Freddie Mac, divided by (2) the total monthly income used to underwrite the borrower as of the date of the origination of the mortgage loan. The debt to income ratio will not be updated. Percentages falling outside the range of greater than 0% and less than or equal to 65% will be disclosed as "Unknown," which will be indicated by a blank space. This disclosure is subject to the widely varying standards originators use to calculate and / or report Borrowers' income and liabilities.</p> <p>Space(3) = Unknown</p>
235	1	Alpha	<p><u>DELIMITER</u> - “?”</p>
236	5	Numeric	<p><u>METROPOLITAN STATISTICAL AREA (MSA) OR METROPOLITAN DIVISION</u> – This disclosure will be based on the designation of the Metropolitan Statistical Area or Metropolitan Division on the date of issuance of the related PC. Metropolitan Statistical Areas (MSAs) are defined by the United States Office of Management and Budget (OMB) and have at least one urbanized area with a population of 50,000 or more inhabitants. OMB refers to an MSA containing a single core with a population of 2.5 million or more, which may be comprised of groupings of counties, as a Metropolitan Division.</p> <p>If an MSA applies to a mortgaged property, the applicable five-digit value is disclosed; however, if the mortgaged property also falls within a Metropolitan Division classification, the applicable five-digit value for the Metropolitan Division takes precedence and is disclosed instead.</p> <p>A blank indicates that the area in which the mortgaged property is located is (a) neither an MSA nor a Metropolitan Division, or (b) unknown. This disclosure will not be updated to reflect any subsequent changes in designations of MSAs, Metropolitan Divisions or other classifications.</p> <p>Space(5) = Indicates that the area in which the mortgaged property is located is a) neither an MSA nor a Metropolitan Division, or b) unknown.</p>
241	1	Alpha	<p><u>DELIMITER</u> - “?”</p>
242	3	Numeric	<p><u>UPDATED CREDIT SCORE</u> – This field applies to Reinstated and Modified pools only.</p> <p>The updated credit score is a number prepared by third parties, summarizing the borrower's creditworthiness, which may be indicative of the likelihood that borrower will timely repay future obligations. For Reinstated and Modified mortgages we collect a new credit score consistent with the process used to underwrite the Reinstated and Modified mortgages originally. If an updated credit score is unavailable outside the range of 300 to 850, then we disclose “Unknown,” which is indicated by a blank space.</p> <p>Space (3) = Unknown or Not applicable (i.e., pools that aren't either Reinstated or Modified)</p>
245	1	Alpha	<p><u>DELIMITER</u> - “?”</p>
246	3	Numeric	<p><u>ESTIMATED LOAN-TO-VALUE (LTV)</u> – This field applies to Reinstated and Modified pools only.</p> <p>The ratio obtained by dividing the outstanding balance of the mortgage loan at the time of PC issuance by the value of the property obtained through our proprietary automated valuation model. In the case of modified mortgages with deferred amounts, the outstanding balance of the modified mortgage loan at the time of PC issuance reflects both interest bearing and non-interest bearing UPB amounts. Although we believe that our automated valuation model yields a reasonable approximation of the property's current value, using a value obtained from: (i) a different automated valuation model, (ii) an appraisal based on a physical inspection of the property or (iii) an arm's length sale of the property could result in a different value for the property. Estimated LTV ratios that are unavailable, below 6% or greater than 300% will be disclosed as “Unknown,” which is indicated by a blank space.</p> <p>Space (3) = Unknown or Not applicable(i.e., pools that aren't either Reinstated or Modified)</p>

249	1		Alpha	<u>DELIMITER</u> - “ ”
250	151			<u>FILLER</u>

Record Length: 400

Pool Detail Trailer Record				
POS	LEN	DEC	DATA TYPE	DESCRIPTION
1	1		Numeric	RECORD TYPE - Indicates the type of data in this record: 8 = Pool Detail Trailer Record
2	1		Alpha	DELIMITER - “”
3	3		Alpha	PRODUCT TYPE – Denotes whether the PC pool is a fixed-rate or an ARM. FRM = Fixed-rate ARM = ARM
6	1		Alpha	DELIMITER - “”
7	6		Alpha-num	POOL NUMBER – A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.
13	1		Alpha	DELIMITER - “”
14	9		Numeric	LOAN DETAIL RECORD COUNT - Count of loan detail records (record types 4 as applicable and 5) associated with each PC pool.
23	1		Alpha	DELIMITER - “”
24	377			FILLER

Record Length: 400

File Trailer Record				
<u>POS</u>	<u>LEN</u>	<u>DEC</u>	<u>DATA TYPE</u>	<u>DESCRIPTION</u>
1	1		Numeric	<u>RECORD TYPE</u> - Indicates the type of data in this record: 9 = File Trailer Record
2	1		Alpha	<u>DELIMITER</u> - “ ”
3	3		Alpha	<u>PRODUCT TYPE</u> – Denotes whether the file is fixed-rate or ARM. FRM = Fixed ARM = ARM
6	1		Alpha	<u>DELIMITER</u> - “ ”
7	12		Numeric	<u>FILE RECORD COUNT</u> - File record count of record types 1, 4 (as applicable), 5, and 8.
19	1		Alpha	<u>DELIMITER</u> - “ ”
20	381			<u>FILLER</u>

MONTHLY ARM LOAN-LEVEL FILE

This file contains selected ARM loan-level data about the composition of Freddie Mac’s mortgage Participation Certificates (PCs) which represent interests in 1-4 family residential mortgages (single-family) or 5 or more family residential mortgages (multifamily). **This data should be considered in conjunction with information appearing in the applicable Freddie Mac Offering Circulars, as supplemented.**

To find prefixes included in the Monthly ARM Loan-Level File, please refer to the Introduction section.

Information is reported by pool number then by a loan sequence number. Where there is insufficient data to support calculations for a particular PC, spaces have been placed in the loan-level fields for the PC.

Original information contained in this file is calculated based on information available when the pool is originally formed. The information provided in this file is available the month after the PC is formed.

Updated information contained in this file is calculated based on the information reported to Freddie Mac by servicers and is the same mortgage information used by Freddie Mac to calculate the monthly pool factor for a PC for the month in which the disclosure is provided.

The Monthly ARM Loan-Level File combines several different types of records within a single file. The first character in each record indicates what type of record it is:

Record Types	Possible Number of Occurrences per Pool
0 = File Header Record	N/A – appears once at start of file
1 = Pool Detail Header Record	1 (All Pools)
5 = Loan-level Detail Record(s)	1 or more (All Pools)
8 = Pool Detail Trailer Record	1 (All Pools)
9 = File Trailer Record	N/A – appears once at end of file

***Designates a new Record**

Record Length: 650

File Header Record				
POS	LEN	DEC	DATA TYPE	DESCRIPTION
1	1		Numeric	RECORD TYPE - Indicates the type of data in this record: 0 = File Header Record
2	1		Alpha	DELIMITER - “ ”
3	3		Alpha	PRODUCT TYPE – Denotes whether the file is fixed-rate or ARM. FRM = Fixed-rate ARM = ARM
6	1		Alpha	DELIMITER - “ ”
7	12		Alpha	FILE NAME – Freddie Mac Monthly Loan-Level Disclosure File abbreviated to FM MLLD FILE.
19	1		Alpha	DELIMITER - “ ”
20	8		Numeric - CCYYMMDD	FACTOR DATE - The date on which the corresponding factor is effective, which is the first day of the month for all PCs.
28	1		Alpha	DELIMITER - “ ”
29	622			FILLER

Record Length: 650

Pool Detail Header Record				
POS	LEN	DEC	DATA TYPE	DESCRIPTION
1	1		Numeric	RECORD TYPE - Indicates the type of data in this record: 1 = Pool Detail Header Record
2	1		Alpha	DELIMITER - “ ”
3	3		Alpha	PRODUCT TYPE – Denotes whether the PC pool is a fixed-rate or an ARM. FRM = Fixed-rate ARM = ARM
6	1		Alpha	DELIMITER - “ ”
7	6		Alpha-num	POOL NUMBER – A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.
13	1		Alpha	DELIMITER - “ ”
14	8		Numeric - CCYYMMDD	AS OF DATE - The first day of the month and year of issuance of the PC. Interest to be paid to PC holders on the PC first payment date begins to accrue on the As of Date.
22	1		Alpha	DELIMITER - “ ”
23	628			FILLER

Record Length: 650

				Loan-level Detail Record
POS	LEN	DEC	DATA TYPE	DESCRIPTION
1	1		Numeric	RECORD TYPE - Indicates the type of data in this record: 5 = Loan-level Detail Record
2	1		Alpha	DELIMITER - “ ”
3	3		Alpha	PRODUCT TYPE – Denotes whether the mortgage is a fixed-rate mortgage or an ARM. FRM = Fixed-rate ARM = ARM
6	1		Alpha	DELIMITER - “ ”
7	12		Alpha-num	LOAN SEQUENCE NUMBER – A unique twelve-character alphanumeric designation assigned to each loan. First six characters represent the PC Pool Number. Second six characters is a sequential loan count.
19	1		Alpha	DELIMITER - “ ”
20	9		Alpha-num	CUSIP NUMBER - A unique nine-digit alphanumeric designation assigned by the CUSIP Service Bureau to each PC.
29	1		Alpha	DELIMITER - “ ”
30	1		Alpha	LOAN PURPOSE – Indicates whether the mortgage loan is a Cash-out Refinance mortgage, No Cash-out Refinance mortgage, or a Purchase mortgage, or a Modified Mortgage for loss mitigation purposes. If a Refinance is applicable, but the seller of the mortgage loan does not specify Cash-out Refinance or No Cash-out Refinance, “Refinance -- Not Specified” is indicated. “Unknown” will be indicated by a blank space. Generally, a Cash-out Refinance mortgage loan is a mortgage loan in which the use of the loan amount is not limited to specific purposes. A mortgage loan placed on a property previously owned free and clear by the Borrower is always considered a Cash-out Refinance mortgage loan. Generally, a No Cash-out Refinance mortgage loan is a mortgage loan in which the loan amount is limited to the following uses: <ul style="list-style-type: none"> • Pay off the first mortgage, regardless of its age • Pay off any junior liens secured by the mortgaged property, that were used in their entirety to acquire the subject property • Pay related closing costs, financing costs and prepaid items, and • Disburse cash out to the Borrower (or any other payee) not to exceed 2% of the new refinance mortgage loan or \$2,000, whichever is less As an exception to the above, for construction conversion mortgage loans and renovation mortgage loans, the amount of the interim construction financing secured by the mortgaged property is considered an amount used to pay off the first mortgage. Paying off unsecured liens or construction costs paid by the Borrower outside of the secured interim construction financing is considered cash out to the Borrower, if greater than \$2000 or 2% of loan amount. This disclosure is subject to various special exceptions used by Sellers to determine whether a mortgage loan is a No Cash-out Refinance mortgage loan. P = Purchase C = Cash-out Refinance N = No Cash-out Refinance R = Refinance – Not Specified Space = Unknown
31	1		Alpha	DELIMITER - “ ”

32	1	Alpha	<p><u>THIRD PARTY ORIGATION (TPO) FLAG</u> – Disclosure indicates whether a Broker or Correspondent, as those terms are defined below, originated or was involved in the origination of the mortgage loan. If a Third Party Origination is applicable, but the Seller does not specify Broker or Correspondent, the disclosure will indicate “TPO Not Specified”. If a Broker, Correspondent or Third Party Origination disclosure is not applicable, the mortgage loan will be designated as Retail, as defined below.</p> <ul style="list-style-type: none"> • Broker is a person or entity that specializes in loan originations, receiving a commission (from a Correspondent or other lender) to match Borrowers and lenders. The Broker performs some or most of the loan processing functions, such as taking loan applications, or ordering credit reports, appraisals and title reports. Typically, the Broker does not underwrite or service the mortgage loan and generally does not use its own funds for closing; however, if the Broker funded a mortgage loan on a lender’s behalf, such a mortgage loan is considered a “Broker” third party origination mortgage loan. The mortgage loan is generally closed in the name of the lender who commissioned the Broker's services. • Correspondent is an entity that typically sells the Mortgages it originates to other lenders, which are not Affiliates of that entity, under a specific commitment or as part of an ongoing relationship. The Correspondent performs some or all of the loan processing functions, such as taking the loan application, ordering credit reports, appraisals, and title reports, and verifying the Borrower's income and employment. The Correspondent may or may not have delegated underwriting and typically funds the mortgage loans at settlement. The mortgage loan is closed in the Correspondent's name and the Correspondent may or may not service the mortgage loan. The Correspondent may use a Broker to perform some of the processing functions or even to fund the loan on its behalf; under such circumstances, the mortgage loan is considered a “Broker” third party origination mortgage loan, rather than a “Correspondent” third party origination mortgage loan. • Retail Mortgage is a mortgage loan that is originated, underwritten and funded by a lender or its Affiliates. The mortgage loan is closed in the name of the lender or its Affiliate and if it is sold to Freddie Mac, it is sold by the lender or its Affiliate that originated it. A mortgage loan that a Broker or Correspondent completely or partially originated, processed, underwrote, packaged, funded or closed is not considered a Retail mortgage loan. • For purposes of the definitions of Correspondent and Retail, “Affiliate” means any entity that is related to another party as a consequence of the entity, directly or indirectly, controlling the other party, being controlled by the other party, or being under common control with the other party. <p>R = Retail B = Broker C = Correspondent T = TPO Not Specified Space = Unknown or Not Applicable</p>
33	1	Alpha	<u>DELIMITER</u> - “?”
34	2	Alpha	<p><u>PROPERTY TYPE</u> – Denotes whether the property type secured by the mortgage is a condominium, leasehold, planned unit development (PUD), cooperative share, manufactured home, or single-family home. “Unknown” will be indicated by a blank space.</p> <p>CO = Condo LH = Leasehold PU = PUD MH = Manufactured Housing SF = 1-4 Fee Simple CP = Co-op Space(2) = Unknown</p>
36	1	Alpha	<u>DELIMITER</u> - “?”

37	1	Alpha	<u>OCCUPANCY STATUS</u> – Denotes whether the mortgage type is owner occupied, second home, or investment property. “Unknown” will be indicated by a blank space. O = Owner Occupied I = Investment Property S = Second Home Space = Unknown
38	1	Alpha	<u>DELIMITER</u> - “?”
39	2	Numeric	<u>NUMBER OF UNITS</u> – Denotes whether the mortgage is a one-, two-, three-, or four-unit property. “Unknown” will be indicated by a blank space. 01 = one-unit 02 = two-unit 03 = three-unit 04 = four-unit Space(2) = Unknown
41	1	Alpha	<u>DELIMITER</u> - “?”
42	2	Alpha	<u>PROPERTY STATE</u> – A two-letter abbreviation indicating the state or territory within which the property securing the mortgage is located.
44	1	Alpha	<u>DELIMITER</u> - “?”
45	3	Numeric	<u>CREDIT SCORE</u> – A number, prepared by third parties, summarizing the borrower’s creditworthiness, which may be indicative of the likelihood that the borrower will timely repay future obligations. All known credit scores are disclosed at PC issuance. Generally, the credit score known and disclosed at time of PC issuance is the score used to originate the mortgage. Mortgages reported with unknown credit scores at the time of PC issuance may have credit scores disclosed in the month following PC issuance. Credit scores reported at PC issuance and those reported in the month following, if any, are not updated and these same scores continue to appear in the monthly reporting. For Reinstated pools, this Credit Score is the value obtained when the loan was previously securitized. If the original credit score for a loan in a Reinstated pool was previously disclosed as unknown, but later was corrected and/or became known – that value will be provided. An unavailable credit score or a credit score value less than 300 or greater than 850 will be disclosed as “Unknown,” which will be indicated by a blank space. Space(3) = Unknown
48	1	Alpha	<u>DELIMITER</u> - “?”
49	3	Numeric	<u>LOAN TERM</u> - For fixed-rate (excluding balloon/reset mortgages), adjustable-rate, and Initial Interest mortgages only, the number of scheduled monthly payments of the mortgage between the first payment date and the maturity date of the mortgage. For fixed-rate balloon/reset mortgages only, the number of scheduled monthly payments of the mortgage, based on the note rate, P&I amount, and UPB of the mortgage at time of origination.
52	1	Alpha	<u>DELIMITER</u> - “?”

53	3		Numeric	<p><u>LOAN-TO-VALUE (LTV)</u> – In the case of a purchase mortgage loan, the ratio obtained by dividing the mortgage loan amount on the note date by the lesser of the mortgaged property’s appraised value on the note date or its purchase price. In the case of a refinance mortgage loan, the ratio obtained by dividing the mortgage loan amount on the note date by the mortgaged property’s appraised value on the note date.</p> <p>In the case of a seasoned mortgage loan, if the Seller cannot warrant that the value of the mortgaged property has not declined since the note date, Freddie Mac requires that the Seller must provide a new appraisal value, which is used in the LTV calculation.</p> <p>Percentages below 6% or greater than 105% will be disclosed as “Unknown,” indicated by a blank space. In the case of an FHA/VA mortgage loan, percentages less than 6% or greater than 110% will be disclosed as “Unknown,” which will be indicated by a blank space.</p> <p>Space(3) = Unknown</p>
56	1		Alpha	<u>DELIMITER</u> - “?”
57	1		Alpha	<p><u>PREPAYMENT PENALTY MORTGAGE (PPM) FLAG</u> - Denotes whether the mortgage is a PPM. A PPM is a mortgage with respect to which the borrower is, or at any time has been, obligated to pay a penalty in the event of certain prepayments of principal.</p> <p>Y = PPM N = Not PPM</p>
58	1		Alpha	<u>DELIMITER</u> - “?”
59	1		Alpha	<p><u>INITIAL INTEREST FLAG</u> - Denotes whether the mortgage is an Initial Interest mortgage. An Initial Interest mortgage requires (1) interest only payments for a specified period of time beginning with the first payment date, and (2) P&I payments on a fully amortizing basis for the remainder of the mortgage term.</p> <p>Y = Initial Interest N = Not Initial Interest</p>
60	1		Alpha	<u>DELIMITER</u> - “?”
61	8		Numeric - CCYYMMDD	<p><u>FIRST PAYMENT DATE</u> - The first payment due date of the mortgage. For modified mortgages, converted mortgages, and construction to permanent mortgages, the first payment due date of the mortgage as of the note modification, conversion, or construction to permanent date of the mortgage.</p>
69	1		Alpha	<u>DELIMITER</u> - “?”
70	8		Numeric - CCYYMMDD	<p><u>INITIAL INTERESTSM FIRST PRINCIPAL AND INTEREST (P&I) PAYMENT DATE</u> - The due date of the first monthly scheduled amortizing P&I payment.</p>
78	1		Alpha	<u>DELIMITER</u> - “?”
79	6		Numeric - CCYYMM	<u>MATURITY DATE</u> - The month and year in which the final monthly payment on the mortgage is scheduled to be made.
85	1		Alpha	<u>DELIMITER</u> - “?”
86	6	3	Numeric	<u>NOTE RATE</u> - The note rate as indicated on the mortgage note. Literal decimal.
92	1		Alpha	<u>DELIMITER</u> - “?”
93	6	3	Numeric	<u>NOTE RATE AS OF PC ISSUANCE</u> - The mortgage note rate as of its corresponding PC pool issuance date. For an ARM that has passed its first adjustment date, the note rate as of PC issuance may be different than the mortgage note rate at loan origination. Literal decimal.
99	1		Alpha	<u>DELIMITER</u> - “?”
100	6			<u>FILLER</u>

106	1		Alpha	<u>DELIMITER</u> - “?”
107	6	3	Numeric	<u>CURRENT NET NOTE RATE</u> – For ARMs, the preceding month’s mortgage note rate, after the applicable servicing fee and guarantee fee have been subtracted, used to calculate the current month’s PC coupon. Literal decimal.
113	1		Alpha	<u>DELIMITER</u> - “?”
114	12	2	Numeric	<u>MORTGAGE LOAN AMOUNT</u> - The UPB of the mortgage on the note date. For modified mortgages, converted mortgages, and construction to permanent mortgages, the UPB of the mortgage as of the note modification, conversion, or construction to permanent date of the mortgage. Literal decimal.
126	1		Alpha	<u>DELIMITER</u> - “?”
127	12	2	Numeric	<u>INVESTOR UPB</u> - The UPB of the mortgage contributing to the issuance UPB of a PC pool. Literal decimal.
139	1		Alpha	<u>DELIMITER</u> - “?”
140	12	2	Numeric	<u>CURRENT UPB</u> - The UPB of the mortgage contributing to the current UPB of a PC pool. Literal decimal.
152	1		Alpha	<u>DELIMITER</u> - “?”
153	3		Numeric	<u>LOAN AGE</u> - The number of months since the note origination month of the mortgage (calculated monthly). For modified mortgages, converted mortgages, and construction to permanent mortgages, the origination month is determined by the date of the note modification, the date of the conversion, or the construction to permanent change date associated with the mortgage. The construction to permanent change date is either the date that the permanent financing documents were signed or the first payment date of the permanent financing.
156	1		Alpha	<u>DELIMITER</u> - “?”
157	3		Numeric	<u>REMAINING MONTHS TO MATURITY (RMM)</u> - For ARMs and Initial Interest mortgages during the initial interest period, the RMM reflects the number of scheduled monthly payments remaining on the mortgage (calculated monthly).
160	1		Alpha	<u>DELIMITER</u> - “?”
161	3		Numeric	<u>MONTHS TO AMORTIZE</u> - For Initial Interest mortgages, the number of months from the first day of the current month to the first scheduled P&I payment date of the mortgage (calculated monthly).
164	1		Alpha	<u>DELIMITER</u> - “?”
165	30		Alpha-num	<u>SELLER NAME</u> - The entity acting in its capacity as a Seller of mortgages to Freddie Mac.
195	1		Alpha	<u>DELIMITER</u> - “?”
196	30		Alpha-num	<u>SERVICER NAME</u> - The entity acting in its capacity as a Servicer of mortgages for Freddie Mac.
226	1		Alpha	<u>DELIMITER</u> - “?”
227	1		Alpha	<u>CONVERTIBLE</u> - Indicates whether the adjustable-rate mortgage (ARM) has an option that allows the borrower to convert an adjustable interest rate to a fixed interest rate during a specified conversion window. Y = Convertible N = Not Convertible
228	1		Alpha	<u>DELIMITER</u> - “?”
229	3		Numeric	<u>RATE ADJUSTMENT FREQUENCY</u> – For ARMs, the frequency (in months) that the mortgage note rate will adjust. For hybrid ARMs, this is the frequency that the mortgage will adjust after the first interest rate adjustment date.
232	1		Alpha	<u>DELIMITER</u> - “?”

233	2		Numeric	<u>INITIAL FIXED RATE PERIOD FOR HYBRID ARMS</u> - For hybrid ARMs, the period of time between the first payment date of the mortgage and the first interest rate adjustment date. 00 = Not Applicable 02 = 18-30 mos 03 = 30-42 mos 04 = 42-54 mos 05 = 54-66 mos 06 = 66-78 mos 07 = 78-90 mos 08 = 90-102 mos 09 = 102-114 mos 10 = 114-126 mos 15 = 174-186 mos
235	1		Alpha	<u>DELIMITER</u> - “”
236	8		Numeric - CCYYMMDD	<u>NEXT ADJUSTMENT DATE</u> – For ARMs, the next scheduled date on which the mortgage note rate adjusts.
244	1		Alpha	<u>DELIMITER</u> - “”
245	3		Numeric	<u>LOOKBACK</u> – For ARMs, the number of days from the publication of the adjusted index value to the interest rate adjustment date for a mortgage.
248	1		Alpha	<u>DELIMITER</u> - “”
249	6	3	Numeric	<u>GROSS MORTGAGE MARGIN</u> - For ARMs, the number of percentage points that is added to the current index value to establish the new note rate at each interest rate adjustment date. Literal decimal.
255	1		Alpha	<u>DELIMITER</u> - “”
256	6	3	Numeric	<u>NET MORTGAGE MARGIN</u> – For ARMs, the mortgage margin, after the applicable servicing fee and guarantee fee have been subtracted. Literal decimal.
262	1		Alpha	<u>DELIMITER</u> - “”
263	6	3	Numeric	<u>NET MAXIMUM LIFETIME RATE</u> – For ARMs, the maximum lifetime rate of a mortgage after the applicable servicing fee and guarantee fee have been subtracted. Literal decimal.
269	1		Alpha	<u>DELIMITER</u> - “”
270	6	3	Numeric	<u>MAXIMUM LIFETIME RATE</u> - For ARMs, the maximum note rate of an ARM over the life of the loan. Literal decimal.
276	1		Alpha	<u>DELIMITER</u> - “”
277	6	3	Numeric	<u>INITIAL CAP UP %</u> - For ARMs, the maximum amount that the mortgage note rate may increase at the first interest rate adjustment date, expressed in percentage points. Literal decimal.
283	1		Alpha	<u>DELIMITER</u> - “”
284	6	3	Numeric	<u>INITIAL CAP DOWN %</u> - For ARMs, the maximum amount that the mortgage note rate may decrease at the first interest rate adjustment date, expressed in percentage points. Literal decimal.
290	1		Alpha	<u>DELIMITER</u> - “”
291	6	3	Numeric	<u>PERIODIC CAP %</u> - For ARMs, the maximum amount that the note rate may increase or decrease at each interest rate adjustment date after the first interest rate adjustment date, expressed in percentage points. Literal decimal.
297	1		Alpha	<u>DELIMITER</u> - “”
298	3		Numeric	<u>MONTHS TO ADJUST</u> – For ARMs, the number of months from the first day of the current month to the next date on which the mortgage note rate adjusts (calculated monthly).
301	1		Alpha	<u>DELIMITER</u> - “”

302	60	Alpha-num	INDEX - For ARMs, an interest rate index specified in the mortgage note, the value of which is used to adjust the note rate periodically.
362	1	Alpha	DELIMITER - “ ”
363	1	Alpha	<p>DOCUMENTATION TYPE -ASSETS - For each of the following categories, our disclosure will identify the documentation type by indicating whether it is “Yes--Verified/Waived” or “No—Not Verified/Not Waived.” See the description below for the significance of these designations. Unknown is indicated by a blank.</p> <p>Documentation Type – Income Documentation Type – Assets Documentation Type – Employment</p> <p>Generally, Freddie Mac requires that Sellers of mortgage loans document or verify loan application information about the Borrower’s income, assets and employment. Sellers’ documentation or verification can take several forms; for example, Sellers may require that a Borrower provide pay stubs or W-2 or 1099 forms to verify employment and income and depository and brokerage statements to verify assets. In some cases, because of the measured creditworthiness of the Borrower (for example, credit score) and loan attributes (for example, a refinance loan or low loan-to-value ratio), a Seller may require a reduced level of documentation or verification or may waive its general documentation or verification requirements. In other cases, pursuant to programs offered by lenders, Borrowers may elect to provide a reduced level of documentation or verification or may elect to provide no documentation or verification of some or all of this information in a loan application. Standards to qualify for reduced levels of documentation and for waivers of documentation based on creditworthiness, and what constitutes a material reduced level of documentation, may vary among Sellers. If Freddie Mac agrees with a Seller’s decision to underwrite the Borrower using reduced documentation or no documentation, Freddie Mac will generally require that Sellers deliver a special code in connection with the delivery of such mortgage loans. Freddie Mac monitors the performance of such loans to determine whether they continue to perform at least as well as traditional full documentation loans.</p> <p>In cases of full documentation and verification, mortgage loans bear the disclosure “Yes (Verified/Waived).” In cases in which the Seller delivered a loan to Freddie Mac with a special code indicating a reduced level of documentation or waiver, Freddie Mac has used its review of the Seller’s underwriting standards for reduced documentation or waiver and its data on actual loans’ performance to make a judgment about the credit quality of that loan, which is reflected in whether the loan bears the disclosure “Yes (Verified/Waived)” or “No (Not Verified/Waived).” Under these circumstances, loans bearing the disclosure “Yes (Verified/Waived)” reflect an assessment by Freddie Mac of higher credit quality than those loans that bear the disclosure “No (Not Verified/Waived).” The performance standard for reduced or waived-documentation loans is default performance on a level at least as strong as traditional full documentation loans.</p> <p>In cases in which Sellers did not deliver a special code indicating a reduced level of documentation or a waiver, the disclosure will indicate “Yes (Verified/Waived).” It is possible nonetheless that loans delivered without a special code may be loans that had a reduced level of documentation or waiver. Freddie Mac seeks to identify through special codes all cases of reduced documentation and conducts quality control sampling to identify and work with sellers on correcting data deficiencies.</p> <p>Y = Verified/Waived N = Not Verified/Not Waived Space = Unknown or Not Applicable</p>
364	1	Alpha	DELIMITER - “ ”

365	1	Alpha	<p><u>DOCUMENTATION TYPE -EMPLOYMENT</u> - For each of the following categories, our disclosure will identify the documentation type by indicating whether it is “Yes--Verified/Waived” or “No—Not Verified/Not Waived.” See the description below for the significance of these designations. Unknown is indicated by a blank.</p> <p>Documentation Type – Income Documentation Type – Assets Documentation Type – Employment</p> <p>Generally, Freddie Mac requires that Sellers of mortgage loans document or verify loan application information about the Borrower’s income, assets and employment. Sellers’ documentation or verification can take several forms; for example, Sellers may require that a Borrower provide pay stubs or W-2 or 1099 forms to verify employment and income and depository and brokerage statements to verify assets. In some cases, because of the measured creditworthiness of the Borrower (for example, credit score) and loan attributes (for example, a refinance loan or low loan-to-value ratio), a Seller may require a reduced level of documentation or verification or may waive its general documentation or verification requirements. In other cases, pursuant to programs offered by lenders, Borrowers may elect to provide a reduced level of documentation or verification or may elect to provide no documentation or verification of some or all of this information in a loan application. Standards to qualify for reduced levels of documentation and for waivers of documentation based on creditworthiness, and what constitutes a material reduced level of documentation, may vary among Sellers. If Freddie Mac agrees with a Seller’s decision to underwrite the Borrower using reduced documentation or no documentation, Freddie Mac will generally require that Sellers deliver a special code in connection with the delivery of such mortgage loans. Freddie Mac monitors the performance of such loans to determine whether they continue to perform at least as well as traditional full documentation loans.</p> <p>In cases of full documentation and verification, mortgage loans bear the disclosure “Yes (Verified/Waived).” In cases in which the Seller delivered a loan to Freddie Mac with a special code indicating a reduced level of documentation or waiver, Freddie Mac has used its review of the Seller’s underwriting standards for reduced documentation or waiver and its data on actual loans’ performance to make a judgment about the credit quality of that loan, which is reflected in whether the loan bears the disclosure “Yes (Verified/Waived)” or “No (Not Verified/Waived).” Under these circumstances, loans bearing the disclosure “Yes (Verified/Waived)” reflect an assessment by Freddie Mac of higher credit quality than those loans that bear the disclosure “No (Not Verified/Waived).” The performance standard for reduced or waived-documentation loans is default performance on a level at least as strong as traditional full documentation loans.</p> <p>In cases in which Sellers did not deliver a special code indicating a reduced level of documentation or a waiver, the disclosure will indicate “Yes (Verified/Waived).” It is possible nonetheless that loans delivered without a special code may be loans that had a reduced level of documentation or waiver. Freddie Mac seeks to identify through special codes all cases of reduced documentation and conducts quality control sampling to identify and work with sellers on correcting data deficiencies.</p> <p>Y = Verified/Waived N = Not Verified/Not Waived Space = Unknown or Not Applicable</p>
366	1	Alpha	<p><u>DELIMITER</u> - “ ”</p>

367	1	Alpha	<p><u>DOCUMENTATION TYPE -INCOME</u> - For each of the following categories, our disclosure will identify the documentation type by indicating whether it is “Yes--Verified/Waived” or “No—Not Verified/Not Waived.” See the description below for the significance of these designations. Unknown is indicated by a blank.</p> <p>Documentation Type – Income Documentation Type – Assets Documentation Type – Employment</p> <p>Generally, Freddie Mac requires that Sellers of mortgage loans document or verify loan application information about the Borrower’s income, assets and employment. Sellers’ documentation or verification can take several forms; for example, Sellers may require that a Borrower provide pay stubs or W-2 or 1099 forms to verify employment and income and depository and brokerage statements to verify assets. In some cases, because of the measured creditworthiness of the Borrower (for example, credit score) and loan attributes (for example, a refinance loan or low loan-to-value ratio), a Seller may require a reduced level of documentation or verification or may waive its general documentation or verification requirements. In other cases, pursuant to programs offered by lenders, Borrowers may elect to provide a reduced level of documentation or verification or may elect to provide no documentation or verification of some or all of this information in a loan application. Standards to qualify for reduced levels of documentation and for waivers of documentation based on creditworthiness, and what constitutes a material reduced level of documentation, may vary among Sellers. If Freddie Mac agrees with a Seller’s decision to underwrite the Borrower using reduced documentation or no documentation, Freddie Mac will generally require that Sellers deliver a special code in connection with the delivery of such mortgage loans. Freddie Mac monitors the performance of such loans to determine whether they continue to perform at least as well as traditional full documentation loans.</p> <p>In cases of full documentation and verification, mortgage loans bear the disclosure “Yes (Verified/Waived).” In cases in which the Seller delivered a loan to Freddie Mac with a special code indicating a reduced level of documentation or waiver, Freddie Mac has used its review of the Seller’s underwriting standards for reduced documentation or waiver and its data on actual loans’ performance to make a judgment about the credit quality of that loan, which is reflected in whether the loan bears the disclosure “Yes (Verified/Waived)” or “No (Not Verified/Waived).” Under these circumstances, loans bearing the disclosure “Yes (Verified/Waived)” reflect an assessment by Freddie Mac of higher credit quality than those loans that bear the disclosure “No (Not Verified/Waived).” The performance standard for reduced or waived-documentation loans is default performance on a level at least as strong as traditional full documentation loans.</p> <p>In cases in which Sellers did not deliver a special code indicating a reduced level of documentation or a waiver, the disclosure will indicate “Yes (Verified/Waived).” It is possible nonetheless that loans delivered without a special code may be loans that had a reduced level of documentation or waiver. Freddie Mac seeks to identify through special codes all cases of reduced documentation and conducts quality control sampling to identify and work with sellers on correcting data deficiencies.</p> <p>Y = Verified/Waived N = Not Verified/Not Waived Space = Unknown or Not Applicable</p>
368	1	Alpha	<p><u>DELIMITER</u> - “ ”</p>

369	3	Numeric	<p><u>COMBINED LOAN-TO-VALUE (CLTV)</u> – In the case of a purchase mortgage loan, the ratio is obtained by dividing the mortgage loan amount on the note date plus any secondary mortgage loan amount disclosed by the Seller by the lesser of the mortgaged property’s appraised value on the note date or its purchase price.</p> <p>In the case of a refinance mortgage loan, the ratio is obtained by dividing the mortgage loan amount on the note date plus any secondary mortgage loan amount disclosed by the Seller by the mortgaged property’s appraised value on the note date.</p> <p>If the secondary financing amount disclosed by the Seller includes a home equity line of credit, then the CLTV calculation reflects the disbursed amount at closing of the first lien mortgage loan, not the maximum loan amount available under the home equity line of credit.</p> <p>In the case of a seasoned mortgage loan, if the Seller cannot warrant that the value of the mortgaged property has not declined since the note date, Freddie Mac requires that the Seller must provide a new appraisal value, which is used in the CLTV calculation.</p> <p>Percentages below 6% or greater than 135% will be disclosed as “Unknown,” which will be indicated by a blank space.</p> <p>This disclosure is subject to the widely varying standards originators use to calculate and / or report Borrowers' secondary mortgage loan amounts.</p> <p>Space(3) = Unknown</p>
372	1	Alpha	<u>DELIMITER</u> - “ ”
373	2	Numeric	<p><u>NUMBER OF BORROWERS</u> – The number of Borrower(s) who are obligated to repay the mortgage note secured by the mortgaged property. Disclosure denotes only whether there is one borrower or more than one borrower associated with the mortgage note. This disclosure will not be updated to reflect any subsequent assumption of the mortgage note.</p> <p>01 = 1 borrower 02 = > 1 borrowers</p>
375	1	Alpha	<u>DELIMITER</u> - “ ”
376	1	Alpha	<p><u>FIRST TIME HOMEBUYER FLAG</u> – Indicates whether the Borrower, or one of a group of Borrowers, is an individual who (1) is purchasing the mortgaged property, (2) will reside in the mortgaged property as a primary residence and (3) had no ownership interest (sole or joint) in a residential property during the three-year period preceding the date of the purchase of the mortgaged property. With certain limited exceptions, a displaced homemaker or single parent may also be considered a First-Time Homebuyer if the individual had no ownership interest in a residential property during the preceding three-year period other than an ownership interest in the marital residence with a spouse. “Unknown” will be indicated by a blank space.</p> <p>Y = Yes N = No Space = Unknown</p>
377	1	Alpha	<u>DELIMITER</u> - “ ”
378	3	Numeric	<p><u>MORTGAGE INSURANCE PERCENTAGE (MI %)</u> – The percentage of loss coverage on the loan, at the time of Freddie Mac’s purchase of the mortgage loan that a mortgage insurer is providing to cover losses incurred as a result of a default on the loan. Only primary mortgage insurance that is purchased by the Borrower, lender or Freddie Mac is disclosed. Mortgage insurance that constitutes “credit enhancement” that is not required by Freddie Mac’s Charter is not disclosed. Amounts of mortgage insurance reported by Sellers that are in excess of 55% will be disclosed as “Unknown,” which will be indicated by a blank space.</p> <p>000 = No MI Space(3) = Unknown</p>
381	1	Alpha	<u>DELIMITER</u> - “ ”
382	3	Numeric	<p><u>DEBT-TO-INCOME (DTI)</u> – Disclosure of the debt to income ratio is based on (1) the sum of the borrower’s monthly debt payments, including monthly housing expenses that incorporate the mortgage payment the borrower is making at the time of the delivery of the mortgage loan to Freddie Mac, divided by (2) the total monthly income used to underwrite the borrower as of the date of the origination of the mortgage loan. The debt to income ratio will not be updated. Percentages falling outside the range of greater than 0% and less than or equal to 65% will be disclosed as "Unknown," which will be indicated by a blank space.</p> <p>This disclosure is subject to the widely varying standards originators use to calculate and / or report Borrowers' income and liabilities.</p> <p>Space(3) = Unknown</p>

385	1	Alpha	<u>DELIMITER</u> - “”
386	5	Numeric	<p><u>METROPOLITAN STATISTICAL AREA (MSA) OR METROPOLITAN DIVISION</u> – This disclosure will be based on the designation of the Metropolitan Statistical Area or Metropolitan Division on the date of issuance of the related PC. Metropolitan Statistical Areas (MSAs) are defined by the United States Office of Management and Budget (OMB) and have at least one urbanized area with a population of 50,000 or more inhabitants. OMB refers to an MSA containing a single core with a population of 2.5 million or more, which may be comprised of groupings of counties, as a Metropolitan Division.</p> <p>If an MSA applies to a mortgaged property, the applicable five-digit value is disclosed; however, if the mortgaged property also falls within a Metropolitan Division classification, the applicable five-digit value for the Metropolitan Division takes precedence and is disclosed instead.</p> <p>A blank indicates that the area in which the mortgaged property is located is (a) neither an MSA nor a Metropolitan Division, or (b) unknown. This disclosure will not be updated to reflect any subsequent changes in designations of MSAs, Metropolitan Divisions or other classifications.</p> <p>Space(5) = Indicates that the area in which the mortgaged property is located is a) neither an MSA nor a Metropolitan Division, or b) unknown.</p>
391	1	Alpha	<u>DELIMITER</u> - “”
392	3	Numeric	<p><u>UPDATED CREDIT SCORE</u> – This field applies to Reinstated pools only.</p> <p>The updated credit score is a number prepared by third parties, summarizing the borrower’s creditworthiness, which may be indicative of the likelihood that borrower will timely repay future obligations. For Reinstated Mortgages we collect a new credit score consistent with the process used to underwrite the Reinstated Mortgages originally. If an updated credit score is unavailable outside the range of 300 to 850, then we disclose “Unknown,” which is indicated by a blank space.</p> <p>Space (3) = Unknown or Not applicable (i.e., non-Reinstated pools)</p>
395	1	Alpha	<u>DELIMITER</u> - “”
396	3	Numeric	<p><u>ESTIMATED LOAN-TO-VALUE (LTV)</u> – This field applies to Reinstated pools only.</p> <p>The ratio obtained by dividing the outstanding balance of the mortgage loan at the time of PC issuance by the value of the property obtained through our proprietary automated valuation model. Although we believe that our automated valuation model yields a reasonable approximation of the property’s current value, using a value obtained from: (i) a different automated valuation model, (ii) an appraisal based on a physical inspection of the property or (iii) an arm’s length sale of the property could result in a different value for the property. Estimated LTV ratios that are unavailable, below 6% or greater than 300% will be disclosed as “Unknown,” which is indicated by a blank space.</p> <p>Space (3) = Unknown or Not applicable (i.e., non-Reinstated pools)</p>
399	1	Alpha	<u>DELIMITER</u> - “”
400	251		<u>FILLER</u>

Record Length: 650

Pool Detail Trailer Record				
POS	LEN	DEC	DATA TYPE	DESCRIPTION
1	1		Numeric	RECORD TYPE - Indicates the type of data in this record: 8 = Pool Detail Trailer Record
2	1		Alpha	DELIMITER - “ ”
3	3		Alpha	PRODUCT TYPE – Denotes whether the PC pool is a fixed-rate or an ARM. FRM = Fixed-rate ARM = ARM
6	1		Alpha	DELIMITER - “ ”
7	6		Alpha-num	POOL NUMBER – A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.
13	1		Alpha	DELIMITER - “ ”
14	9		Numeric	LOAN DETAIL RECORD COUNT - Count of loan detail records associated with each PC pool.
23	1		Alpha	DELIMITER - “ ”
24	627			FILLER

Record Length: 650

File Trailer Record				
<u>POS</u>	<u>LEN</u>	<u>DEC</u>	<u>DATA TYPE</u>	<u>DESCRIPTION</u>
1	1		Numeric	<u>RECORD TYPE</u> - Indicates the type of data in this record: 9 = File Trailer Record
2	1		Alpha	<u>DELIMITER</u> - “ ”
3	3		Alpha	<u>PRODUCT TYPE</u> – Denotes whether the file is fixed-rate or ARM. FRM = Fixed ARM = ARM
6	1		Alpha	<u>DELIMITER</u> - “ ”
7	12		Numeric	<u>FILE RECORD COUNT</u> - File record count of record types 1, 5, and 8.
19	1		Alpha	<u>DELIMITER</u> - “ ”
20	631			<u>FILLER</u>

MONTHLY FIXED-RATE FACTOR FILE

This file contains selected data about Freddie Mac's fixed-rate securities programs, which represent interests in fixed-rate 1-4 family residential mortgages (single-family) or fixed-rate 5 or more family residential mortgages (multifamily). **This data should be considered in conjunction with information appearing in the applicable Freddie Mac Offering Circulars, as supplemented.**

To find prefixes included in the Fixed-Rate Factor File, please refer to the Introduction section.

Information is reported by pool number. Where there is insufficient data to support calculations for a particular PC, "0's" have been placed in the fields for the PC.

Original information contained in this file is calculated based on information available when the pool is originally formed. The information provided in this file is available the month after the PC is formed.

Updated information contained in this file is calculated based on the mortgage information reported to Freddie Mac by servicers and is the same mortgage information used by Freddie Mac to calculate the monthly pool factor for a PC for the month in which the disclosure is provided.

Provided below is a brief description of the Freddie Mac PC program types referenced in this publication.

FIXED-RATE PCs: Under this PC program, Freddie Mac forms pools, which consist of either Conventional, FHA or VA mortgages. Fixed-rate PCs may be Original PCs, Gold PCs or Converted Gold PCs. The initial Payment Date for Original PCs is approximately 75 days after the first day of the month in which the PC is issued. The initial Payment Date for Gold PCs is approximately 45 days after the first day of the month in which the PC is issued. Converted Gold PCs are Original PCs, which have been exchanged for Gold PCs.

MULTIFAMILY PCs: Under the Multifamily PC program, Freddie Mac forms pools consisting of mortgages secured by residential properties containing five or more dwelling units. The mortgages may consist of fully amortizing mortgages, amortizing balloon mortgages, or interest only balloon mortgages. The First Day Factor File will contain information about pools formed under the Multifamily Original PC program only. Monthly factor information for pools formed under the Multifamily Gold PC program can be obtained from Freddie Mac's Mortgage Securities website (www.freddiemac.com/mbs).

GIANT PCs: A Freddie Mac Giant is a Giant PC whose underlying assets are Freddie Mac PCs or other Giant PCs. Giants represent beneficial ownership interests in Giant PCs formed under the Freddie Mac Giant Program. Payments are made to Holders of Giants on the same date they are made on the underlying PCs. Data elements for Giants generally represent weighted averages of the same data elements of their Contributing Assets.

TPM PCs: Under this PC program, Freddie Mac forms pools that consist of Conventional mortgages, unless otherwise stated in the applicable supplement. Each TPM provides for (i) interest at the applicable Mortgage Coupon during its term to maturity, (ii) Scheduled Monthly Payments that initially include interest only, or interest and principal at less than the Fully Amortizing Level and that are fixed for an Initial Period and (iii) following the Initial Period, annual increases of up to 7.5% in the Scheduled Monthly Payments during the Tiered Payment Period until the Scheduled Monthly Payments on the Mortgage reach their Fully Amortizing Level. The initial Payment Date for TPM PCs is approximately 75 days after the first day of the month in which the PC is issued.

INITIAL INTEREST PCs: Initial Interest Mortgages require monthly payments of accrued interest only on

the principal balance of the Mortgage for a specified initial period, followed by fully amortizing monthly payments of principal and interest for the remaining term of the Mortgage. On fixed-rate Initial Interest Mortgages that we acquire, the initial interest only period generally will be for 15 years followed by a 15-year fully amortizing period, or for 10 years followed by a 20-year fully amortizing period, but other combinations are also possible. Prepayments or partial prepayments can be made at any time during the interest only and fully amortizing periods. In the case of a partial prepayment during the interest only period, the borrower's monthly payment is reduced to reflect the reduced amount of principal of the Mortgage.

Record Types	Possible Number of Occurrences per Pool
P = General Fixed Rate Pool data	1 (All Pools)
M = Modified Pool data	1 (Modified Pools Only)
N = Number of Steps data*	1 (Modified Step Rate Pools Only)
S = Step Rate Summary data*	1 or more (Modified Step Rate Pools Only)

* **Designates a new Record**

Record Length: 590

****SEE COMMENTS FOR POSITION 1 THROUGH 17****

General Fixed Rate Pool data				
<u>POS</u>	<u>LEN</u>	<u>DEC</u>	<u>DATA TYPE</u>	<u>DESCRIPTION</u>
1	1		Alpha-num	RECORD TYPE - Indicates the type of data in this record: P = General Fixed Rate Pool data
2	1		Alpha-num	FILLER
3	6		Alpha-num	POOL NUMBER - A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC. (**Note: Effective May 2013, this field was moved from position 1 to position 3.**)
9	9	8	Numeric	POOL FACTOR - A rounded eight-digit decimal that Freddie Mac calculates monthly for each PC that, when multiplied by its original principal balance, equals its remaining principal balance. (**Note: Effective May 2013, this field was moved from position 7 to position 9.**)
				FILLER (**Note: Effective May 2013, this field was moved from position 16 to position 1 and is now the record type and filler field.**)
18	9	8	Numeric	PREPAYMENT PENALTY FACTOR - A rounded eight-digit decimal calculated monthly by Freddie Mac which represents the prepayment fee collected by Freddie Mac. A prepayment fee factor published in a particular month indicates that a PC has received and passed through prepayment fees during the previous month.
27	2		Numeric	FILLER
29	8		Numeric - CCYYMMDD	AS OF DATE - The first day of the month and year of issuance of the PC. Interest to be paid to PC holders on the PC first payment date begins to accrue on the As of Date.
37	8		Numeric - CCYYMMDD	MATURITY DATE - For Gold PCs, the first day of the month in which the last monthly payment on the Gold PCs is scheduled to be made. For TPM & Original Multifamily PCs, the first day of the month preceding the month in which the last monthly payment is scheduled to be made.
45	210			Entries for 15 CUSIPs. Entry 1 is listed below; remaining entries follow the same pattern.
45	9		Alpha-num	CUSIP NUMBER - A unique nine-digit alphanumeric designation assigned by the CUSIP Service Bureau to each PC.
54	5	3	Numeric	PC COUPON - The current annual rate at which interest is passed through monthly to a holder of a PC, based on a 360-day year of twelve 30-day months. For Modified Step Rate pools, the PC Coupon is a weighted average of the loans' note rates and can adjust monthly.
59	14		Group	2ND CUSIP ENTRY. REFER TO POS 45-54
73	14		Group	3RD CUSIP ENTRY. REFER TO POS 45-54
87	14		Group	4TH CUSIP ENTRY. REFER TO POS 45-54
101	14		Group	5TH CUSIP ENTRY. REFER TO POS 45-54
115	14		Group	6TH CUSIP ENTRY. REFER TO POS 45-54
129	14		Group	7TH CUSIP ENTRY. REFER TO POS 45-54
143	14		Group	8TH CUSIP ENTRY. REFER TO POS 45-54
157	14		Group	9TH CUSIP ENTRY. REFER TO POS 45-54
171	14		Group	10TH CUSIP ENTRY. REFER TO POS 45-54
185	14		Group	11TH CUSIP ENTRY. REFER TO POS 45-54
199	14		Group	12TH CUSIP ENTRY. REFER TO POS 45-54
213	14		Group	13TH CUSIP ENTRY. REFER TO POS 45-54
227	14		Group	14TH CUSIP ENTRY. REFER TO POS 45-54
241	14		Group	15TH CUSIP ENTRY. REFER TO POS 45-54

255	13	2	Numeric	<u>ISSUANCE UNPAID PRINCIPAL BALANCE (UPB)</u> - The aggregate unpaid principal balance of the mortgages in a PC pool.
268	13	2	Numeric	<u>CURRENT UNPAID PRINCIPAL BALANCE (UPB)</u> - The aggregate unpaid principal balance of the mortgages in a PC pool. This disclosure field is updated monthly, which means the information is associated with the current remaining balance of the mortgages in the PC pool.
281	60		Alpha-num	<u>SELLER NAME</u> - Not available on all pools. Identifies the name of the entity that sold the mortgages in a PC pool to Freddie Mac. This may or may not be the servicer of the mortgages.
341	30		Alpha-num	<u>SELLER ADDRESS 1</u> - First line of the seller address.
371	30		Alpha-num	<u>SELLER ADDRESS 2</u> - Second line of the seller address.
401	16		Alpha	<u>SELLER CITY</u>
417	2		Alpha	<u>SELLER STATE</u> - Two-letter state abbreviation.
419	9		Numeric	<u>SELLER ZIP CODE</u>
428	5	3	Numeric	<u>WA COUPON (ISSUANCE)</u> - The weighted average of the current note rate (as of the PC issuance date) of the mortgages in a PC pool. This disclosure field is updated monthly for Gold PCs, which means the information is associated with the current remaining balance of the mortgages in the PC pool. This field is disclosed only at pool formation for ARM PCs.
433	3		Numeric	<u>WA REMAINING MATURITY (ISSUANCE)</u> - The weighted average of the number of scheduled monthly payments (as of the PC issuance date) that, after giving effect to full and partial unscheduled principal payments, remain on the mortgages in a PC pool. For PC pools backed by balloon/reset mortgages, the WARM reflects the WATB (Weighted Average Term To Balloon), which is the weighted average remaining number of months to the balloon maturity or reset date of the mortgages.
436	60		Alpha-num	<u>LEGEND</u> - Not available on all pools. A text field used to disclose additional information about the mortgages or the PC, including whether an Additional Supplement is available for the PC.
496	60		Alpha-num	<u>LEGEND 2</u> - Not available on all pools. A second text field used to disclose additional information about the mortgages or the PC, including whether an Additional Supplement is available for the PC.
556	5	2	Numeric	<u>WA MONTHS TO AMORTIZE</u> – For Initial Interest PCs only, the weighted average number of months from the first day of the current month to the First P&I Payment Date of the mortgages in the PC, adjusted by adding one month (for ARM PCs only) to reflect the timing of the corresponding PC First P&I Payment Date. This disclosure field is updated monthly, which means the information is associated with the current remaining balance of the mortgages in the PC pool.
561	1		Alpha	<u>REDUCED MINIMUM SERVICING FLAG</u> – The minimum servicing spread is the least amount of interest income, as established by Freddie Mac that must be retained by the servicer as compensation for servicing mortgages. Y = the minimum servicing spread is less than 25 basis points. N = the minimum servicing spread is 25 basis points.

562	2		Numeric	<p><u>INITIAL INTEREST PERIOD</u>– For Initial Interest PCs only, the period of time between the first payment due date and the first scheduled principal and interest payment date required in accordance with the terms of the mortgage loans backing the PC. This time period will be designated by one of the numbers below, which indicates the number of months between such dates:</p> <table border="1"> <thead> <tr> <th rowspan="2">Code</th> <th colspan="2">Months between the 1st payment due date and the 1st scheduled P&I payment date</th> </tr> <tr> <th>Single Family Only</th> <th>Multifamily Only</th> </tr> </thead> <tbody> <tr> <td>00</td> <td colspan="2">Not Applicable</td> </tr> <tr> <td>01</td> <td>06-18</td> <td>01-29</td> </tr> <tr> <td>03</td> <td>30-42</td> <td>30-53</td> </tr> <tr> <td>05</td> <td>54-66</td> <td>54-77</td> </tr> <tr> <td>07</td> <td>78-90</td> <td>78-113</td> </tr> <tr> <td>10</td> <td>114-126</td> <td>114-173</td> </tr> <tr> <td>15</td> <td colspan="2">174-186</td> </tr> </tbody> </table>	Code	Months between the 1 st payment due date and the 1 st scheduled P&I payment date		Single Family Only	Multifamily Only	00	Not Applicable		01	06-18	01-29	03	30-42	30-53	05	54-66	54-77	07	78-90	78-113	10	114-126	114-173	15	174-186	
Code	Months between the 1 st payment due date and the 1 st scheduled P&I payment date																													
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05	54-66	54-77																												
07	78-90	78-113																												
10	114-126	114-173																												
15	174-186																													
564	5	2	Numeric	<p><u>PERCENTAGE THIRD PARTY ORIGINATION (TPO)</u>– Percentage of the aggregate UPB of the mortgages in a PC pool that were originated by a third party, to include Broker and Correspondent originations. Loans for which Third Party Origination is applicable, but for which the Seller does not specify Broker or Correspondent, will be disclosed as “TPO Not Specified” and will be included in this category. For the complete description and important information on a Broker, Correspondent, and Retail Mortgage, please see ‘Loan-Level Disclosure – Variable Names and Descriptions’ on the Freddie Mac website (http://www.freddiemac.com/mbs/docs/fs_llld.pdf).</p> <p>This field will be disclosed as ‘Not Applicable’ for all Modified pools, which will be indicated by blank spaces.</p>																										
569	22			<u>FILLER</u>																										

Record Length: 590

Modified Pool data				
POS	LEN	DEC	DATA TYPE	DESCRIPTION
1	1		Alpha	RECORD TYPE - Indicates the type of data in this record: M = Modified Pool data
2	1			FILLER
3	6		Alpha-num	POOL NUMBER - A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.
ORIGINATION DATA:				
9	5	3	Numeric	WA ORIGINATION COUPON - The weighted average of the note rates of the origination loans.
14	9		Numeric	AVERAGE ORIGINATION LOAN SIZE - The simple average of the UPBs of the origination loans.
23	9		Numeric	WA ORIGINATION LOAN SIZE - The weighted average of the UPBs of the origination loans.
32	3		Numeric	WA ORIGINATION LOAN TERM - The weighted average of the number of scheduled monthly payments of the origination loans.
35	3		Numeric	WA ORIGINATION CREDIT SCORE - The weighted average of the borrowers' credit scores of the origination loans.
38	5	2	Numeric	ORIGINATION CREDIT SCORE UNKNOWN % UPB - The percentage of the aggregate UPB for which the borrowers' credit scores of the origination loans are "Unknown."
43	3		Numeric	WA ORIGINATION LOAN TO VALUE - The weighted average of the LTVs of the origination loans.
46	5	2	Numeric	ORIGINATION LTV UNKNOWN % UPB - The percentage of the aggregate UPB for which the LTVs of the origination loans are "Unknown."
51	3		Numeric	WA ORIGINATION COMBINED LTV - The weighted average of the Combined LTVs of the origination loans.
54	5	2	Numeric	ORIGINATION COMBINED LTV UNKNOWN % UPB - The percentage of the aggregate UPB for which the combined LTVs of the origination loans are "Unknown."
59	3		Numeric	WA ORIGINATION DEBT TO INCOME - The weighted average of the DTIs of the origination loans.
62	5	2	Numeric	ORIGINATION DTI UNKNOWN % UPB - The percentage of the aggregate UPB for which the DTIs of the origination loans are "Unknown."
67	5	2	Numeric	ORIGINATION TPO % - The percentage of the aggregate UPB of the mortgages in a PC that were originated by a third party.
72	5	2	Numeric	ORIGINATION TPO UNKNOWN % UPB - The percentage of the aggregate UPB for which the TPO of the origination loans are "Unknown."
MODIFIED POOL SNAPSHOT:				
77	13	2	Numeric	WITHOUT DEFERRED UPB - INTEREST BEARING UPB - The aggregate interest bearing unpaid principal balance of the mortgages without Deferred UPB in a Modified PC.
90	13	2	Numeric	WITHOUT DEFERRED UPB - DEFERRED UPB - The aggregate non-interest bearing unpaid principal balance of the mortgages without Deferred UPB in a Modified PC. This value will always 0.
103	7		Numeric	WITHOUT DEFERRED UPB - LOAN COUNT - The number of mortgages in a Modified PC without Deferred UPB.
110	5	3	Numeric	WITHOUT DEFERRED UPB - WA COUPON - The weighted average of the current note rate of the mortgages without Deferred UPB in a Modified PC.

115	3		Numeric	<u>WITHOUT DEFERRED UPB – WA ESTIMATED LTV</u> - For all mortgages without Deferred UPB in a Modified PC, the weighted average of the ratios between each mortgage's interest bearing UPB as of the PC issue date and the value of the property obtained through our proprietary automated valuation model as of the PC issue date.
118	3		Numeric	<u>WITHOUT DEFERRED UPB – WA UPDATED CREDIT SCORE</u> - The weighted average of the borrowers' updated credit scores, obtained as of PC issuance date, for the mortgages without Deferred UPB in a Modified PC.
121	3		Numeric	<u>WITHOUT DEFERRED UPB – WA DEBT TO INCOME</u> - For all mortgages without Deferred UPB in a Modified PC, the average of the ratios between each mortgage's (1) sum of the Borrower's monthly debt payments, including monthly housing expenses that incorporate the mortgage payment the Borrower is making as a result of the loan modification, divided by (2) the total monthly income of the Borrower at the time of the loan modification.
124	9		Numeric	<u>WITHOUT DEFERRED UPB – AVERAGE LOAN SIZE</u> - The simple average of the UPBs, as of the note date, of the mortgages without deferred UPB in a Modified PC.
133	2		Alpha	<u>WITHOUT DEFERRED UPB – STATE RANK 1</u> - For mortgages without deferred UPB in a Modified PC, the two-letter abbreviation indicates the state or territory with the highest percentage of interest bearing UPB for all outstanding loans. Space(2) = Not applicable
135	5	2	Numeric	<u>WITHOUT DEFERRED UPB – PERCENTAGE RANK 1</u> - For mortgages without deferred UPB in a Modified PC, the percentage of the aggregate interest bearing UPB of the mortgages that are secured by properties in the number one ranked state. Space(5) = Not applicable
140	2		Alpha	<u>WITHOUT DEFERRED UPB – STATE RANK 2</u> - For mortgages without deferred UPB in a Modified PC, the two-letter abbreviation indicates the state or territory with the second highest percentage of interest bearing UPB for all outstanding loans. Space(2) = Not applicable
142	5	2	Numeric	<u>WITHOUT DEFERRED UPB – PERCENTAGE RANK 2</u> - For mortgages without deferred UPB in a Modified PC, the percentage of the aggregate interest bearing UPB of the mortgages that are secured by properties in the number two ranked state. Space(5) = Not applicable
147	2		Alpha	<u>WITHOUT DEFERRED UPB – STATE RANK 3</u> - For mortgages without deferred UPB in a Modified PC, the two-letter abbreviation indicates the state or territory with the third highest percentage of interest bearing UPB for all outstanding loans. Space(2) = Not applicable
149	5	2	Numeric	<u>WITHOUT DEFERRED UPB – PERCENTAGE RANK 3</u> - For mortgages without deferred UPB in a Modified PC, the percentage of the aggregate interest bearing UPB of the mortgages that are secured by properties in the number three ranked state. Space(5) = Not applicable
154	13	2	Numeric	<u>WITH DEFERRED UPB – INTEREST BEARING UPB</u> - The aggregate interest bearing unpaid principal balance of the mortgages with deferred UPB in a Modified PC.
167	13	2	Numeric	<u>WITH DEFERRED UPB – DEFERRED UPB</u> - The aggregate non-interest bearing unpaid principal balance of the mortgages with deferred UPB in a Modified PC.
180	7		Numeric	<u>WITH DEFERRED UPB – LOAN COUNT</u> - The number of mortgages in a Modified PC with deferred UPB.

187	5	3	Numeric	<u>WITH DEFERRED UPB – WA COUPON</u> - The weighted average of the current note rate of the mortgages with deferred UPB in a Modified PC.
192	3		Numeric	<u>WITH DEFERRED UPB – WA ESTIMATED LTV</u> - For mortgages with deferred UPB in a Modified PC, the weighted average of the ratios between each mortgage's interest bearing and non-interest bearing UPB as of the PC issue date and the value of the property obtained through our proprietary automated valuation mode as of the PC issue date.
195	3		Numeric	<u>WITH DEFERRED UPB – WA UPDATED CREDIT SCORE</u> - The weighted average of the borrowers' updated credit scores, obtained as of PC issuance date, for the mortgages with deferred UPB in a Modified PC.
198	3		Numeric	<u>WITH DEFERRED UPB – WA DEBT TO INCOME</u> - For all mortgages with deferred UPB in a Modified PC, the average of the ratios between each mortgage's (1) sum of the Borrower's monthly debt payments, including monthly housing expenses that incorporate the mortgage payment the Borrower is making as a result of the loan modification, divided by (2) the total monthly income of the Borrower at the time of the loan modification.
201	9		Numeric	<u>WITH DEFERRED UPB – AVERAGE LOAN SIZE</u> - The simple average of the UPBs, as of the note date, of the mortgages with deferred UPB in a PC.
210	2		Alpha	<u>WITH DEFERRED UPB – STATE RANK 1</u> - For mortgages with deferred UPB in a Modified PC, the two-letter abbreviation indicates the state or territory with the highest percentage of interest bearing and non-interest bearing UPB for all outstanding loans. Space(2) = Not applicable
212	5	2	Numeric	<u>WITH DEFERRED UPB – PERCENTAGE RANK 1</u> - For mortgages with deferred UPB in a Modified PC, the percentage of the aggregate interest bearing and non-interest bearing UPB of the mortgages that are secured by properties in the number one ranked state. Space(5) = Not applicable
217	2		Alpha	<u>WITH DEFERRED UPB – STATE RANK 2</u> - or mortgages with deferred UPB in a Modified PC, the two-letter abbreviation indicates the state or territory with the second highest percentage of interest bearing and non-interest bearing UPB for all outstanding loans. Space(2) = Not applicable
219	5	2	Numeric	<u>WITH DEFERRED UPB – PERCENTAGE RANK 2</u> - For mortgages with deferred UPB in a Modified PC, the percentage of the aggregate interest bearing and non-interest bearing UPB of the mortgages that are secured by properties in the number two ranked state. Space(5) = Not applicable
224	2		Alpha	<u>WITH DEFERRED UPB – STATE RANK 3</u> - For mortgages with deferred UPB in a Modified PC, the two-letter abbreviation indicates the state or territory with the third highest percentage of interest bearing and non-interest bearing UPB for all outstanding loans. Space(2) = Not applicable
226	5	2	Numeric	<u>WITH DEFERRED UPB – PERCENTAGE RANK 3</u> - For mortgages with deferred UPB in a Modified PC, the percentage of the aggregate interest bearing and non-interest bearing UPB of the mortgages that are secured by properties in the number three ranked state. Space(5) = Not applicable
231	13	2	Numeric	<u>TOTAL – INTEREST BEARING UPB</u> - The aggregate interest bearing unpaid principal balance of all the mortgages in a Modified PC.
244	13	2	Numeric	<u>TOTAL – DEFERRED UPB</u> - The aggregate non-interest bearing unpaid principal balance of all the mortgages in a Modified PC.
257	7		Numeric	<u>TOTAL – LOAN COUNT</u> - The aggregate loan count of all the mortgages in a Modified PC.

264	5	3	Numeric	TOTAL – WA COUPON - The weighted average of the current note rate of all the mortgages in a Modified PC.
269	3		Numeric	TOTAL – WA ESTIMATED LTV - For all mortgages in a Modified PC, the weighted average of the ratios between each mortgage's interest bearing and non-interest bearing UPB as of the PC issue date and the value of the property obtained through our proprietary automated valuation mode as of the PC issue date.
272	3		Numeric	TOTAL – WA UPDATED CREDIT SCORE - The weighted average of the borrowers' updated credit scores, obtained as of PC issuance date, for all the mortgages in a Modified PC.
275	3		Numeric	TOTAL – WA DEBT TO INCOME - For all mortgages in a Modified PC, the average of the ratios between each mortgage's (1) sum of the Borrower's monthly debt payments, including monthly housing expenses that incorporate the mortgage payment the Borrower is making as a result of the loan modification, divided by (2) the total monthly income of the Borrower at the time of the loan modification.
278	9		Numeric	TOTAL – AVERAGE LOAN SIZE - The simple average of the UPBs, as of the note date, of all the mortgages in a Modified PC.
287	2		Alpha	TOTAL – STATE RANK 1 - For all mortgages in a Modified PC, the two-letter abbreviation indicates the state or territory with the highest percentage of interest bearing and non-interest bearing UPB for all outstanding loans. Space(2) = Not applicable
289	5	2	Numeric	TOTAL – PERCENTAGE RANK 1 - For all mortgages in a Modified PC, the percentage of the aggregate interest bearing and non-interest bearing UPB of the mortgages that are secured by properties in the number one ranked state. Space(5) = Not applicable
294	2		Alpha	TOTAL – STATE RANK 2 - For all mortgages in a Modified PC, the two-letter abbreviation indicates the state or territory with the second highest percentage of interest bearing and non-interest bearing UPB for all outstanding loans. Space(2) = Not applicable
296	5	2	Numeric	TOTAL – PERCENTAGE RANK 2 - For all mortgages in a Modified PC, the percentage of the aggregate interest bearing and non-interest bearing UPB of the mortgages that are secured by properties in the number two ranked state. Space(5) = Not applicable
301	2		Alpha	TOTAL – STATE RANK 3 - For all mortgages in a Modified PC, the two-letter abbreviation indicates the state or territory with the third highest percentage of interest bearing and non-interest bearing UPB for all outstanding loans. Space(2) = Not applicable
303	5	2	Numeric	TOTAL – PERCENTAGE RANK 3 - For all mortgages in a Modified PC, the percentage of the aggregate interest bearing and non-interest bearing UPB of the mortgages that are secured by properties in the number three ranked state. Space(5) = Not applicable
MODIFIED STEP RATE DATA:				
308	2		Numeric	INITIAL FIXED RATE PERIOD – This field applies to Modified Step Rate pools only. For Modified Step Rate PCs, the period of time between the first payment due date of the modified mortgage and the first interest rate change date. The initial period will be designated by the number below, which defines the eligible months to first interest rate change date for the mortgages in a Modified Step Rate PC. 05 = Initial Fixed Rate Period between 48 and 72 months Space (2) = Not applicable (i.e., pools that are not Modified Step Rate)
310	3		Numeric	ADJUSTMENT PERIOD – This field applies to Modified Step Rate pools only. For Modified Step Rate PCs, the frequency (in months) that the mortgages in a PC will adjust after the first interest rate change date. Space (3) = Not applicable (i.e., pools that are not Modified Step Rate)

313	5	3	Numeric	<u>PERIODIC CAP UP %</u> – This field applies to Modified Step Rate pools only. For Modified Step Rate PCs, the maximum amount that the note rate may increase at each interest rate adjustment date, expressed in percentage points. Space (5) = Not applicable (i.e., pools that are not Modified Step Rate)
318	5	2	Numeric	<u>WEIGHTED AVERAGE MONTHS TO ADJUST (WAMTA)</u> - This field applies to Modified Step Rate pools only. For Modified Step Rate PCs, the weighted average of the number of months from the first day of the current month until the next date on which the PC coupon adjusts. Space (5) = Not applicable (i.e., pools that are not Modified Step Rate) or Modified Step Rate pool does not have any future adjustment dates.
323	8		Numeric – CCYYMMDD	<u>NEXT ADJUSTMENT DATE</u> – This field applies to Modified Step Rate pools only. For Modified Step Rate PCs, the next date on which the PC coupon adjusts. Space (8) = Not applicable (i.e., pools that are not Modified Step Rate) or Modified Step Rate pool does not have any future adjustment dates.
331	260			<u>FILLER</u>

Record Length: 590

This record type applies to Modified Step Rate pools only. It will not be generated for pools that are not Modified Step Rate.

<u>POS</u>	<u>LEN</u>	<u>DEC</u>	<u>DATA TYPE</u>	<u>DESCRIPTION</u>
				Number of Steps data
1	1		Alpha	RECORD TYPE - Indicates the type of data in this record: N = Number of Steps data
2	1			FILLER
3	6		Alpha-num	POOL NUMBER - A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.
9	572			Entries for 26 components. Entry 1 is listed below; remaining entries follow the same pattern.
9	2		Alpha-num	NUMBER OF STEPS – The number of upward interest rate adjustments at time of modification, issuance and current for the mortgages in a Modified Step Rate PC. <i>TL = Total number of Steps (Note: The total will be provided for each Step pool.)</i>
11	7		Numeric	CURRENT – LOAN COUNT - The current number of mortgages in a Modified Step Rate PC that have the same number of steps remaining. This disclosure field is updated monthly, which means the information is associated with the current remaining mortgages in the PC.
18	13	2	Numeric	CURRENT – INVESTOR UPB - The aggregate unpaid principal balance of mortgages in a Modified Step Rate PC that have the same number of steps remaining as of the current factor date. This disclosure field is updated monthly, which means the information is associated with the current remaining mortgages in the PC.
581	10			FILLER

Record Length: 590

This record type applies to Modified Step Rate pools only. It will not be generated for pools that are not Modified Step Rate.

Step Rate Summary data				
<u>POS</u>	<u>LEN</u>	<u>DEC</u>	<u>DATA TYPE</u>	<u>DESCRIPTION</u>
1	1		Alpha	RECORD TYPE - Indicates the type of data in this record: S = Step Rate Summary data
2	1			FILLER
3	6		Alpha-num	POOL NUMBER - A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.
9	552			Entries for 12 components. Entry 1 is listed below; remaining entries follow the same pattern.
9	6		Numeric – CCYYMM	ADJUSTMENT DATE - The next scheduled interest rate change date of the mortgages in a Modified Step Rate PC having the same adjustment date.
15	7		Numeric	# OF LOANS RESETTING - The number of loans in a Modified Step Rate PC having the same Adjustment Date.
22	5	2	Numeric	% OF LOANS RESETTING - The percentage of loans in a Modified Step Rate PC having the same Adjustment Date.
27	13	2	Numeric	UPB RESETTING - The aggregate UPB of the mortgages in a Modified Step Rate PC having the same Adjustment Date.
40	5	2	Numeric	% OF UPB RESETTING - The percentage of the aggregate UPB of the mortgages in a Modified Step Rate PC having the same Adjustment Date.
45	5	3	Numeric	PROJECTED WA COUPON - The projected weighted average of the note rates in effect on the associated adjustment date, for all mortgages in a Modified Step Rate PC.
50	5	3	Numeric	PROJECTED PC COUPON - The projected weighted average of the note rates in effect on the associated adjustment date, for all mortgages in a Modified Step Rate, net of gross fees.
561	30			FILLER

MONTHLY ARM FACTOR FILE

This file contains selected data about Freddie Mac's Adjustable Rate Mortgage (ARM) Participation Certificates (PC) programs. **This data should be considered in conjunction with information appearing in the applicable Freddie Mac Offering Circulars, as supplemented.**

To find prefixes included in the ARM Factor File, please refer to the Introduction section.

Information is reported by pool number. Where there is insufficient data to support calculations for a particular PC, "0's" have been placed in the fields for the PC.

Original information contained in this file is calculated based on information available when the pool is originally formed. The information provided in this file is available the month after the PC is formed.

Updated information contained in this file is calculated based on the mortgage information reported to Freddie Mac by servicers and is the same mortgage information used by Freddie Mac to calculate the monthly pool factor for a PC for the month in which the disclosure is provided. All component information is updated monthly.

Provided below is a brief description of the Freddie Mac PC program types referenced in this publication.

RATE CAPPED ARM PCs: Under this PC program, Freddie Mac forms pools that consist of adjustable rate, first-lien, fully amortizing, conventional, 1-4 family residential mortgages. The interest rate on mortgages contained in these PCs adjusts periodically in response to changes in the Index values, which vary according to the type of Rate Capped ARM, subject to an Adjustment Cap. The scheduled monthly payments adjust to a fully amortizing payment at the time of each Mortgage Coupon Adjustment.

The PC Coupon on certain Rate Capped ARM PCs (Margin ARM PCs) is set initially with respect to the Mortgage Coupons of the related Mortgages as of PC formation and adjusts periodically to reflect the adjustment of the Mortgage Coupons to a PC Coupon equal to the applicable Index value plus a specified number of basis points. The PC Coupon on a Margin ARM PC is always rounded to the nearest 0.125%.

The PC Coupon on other Rate Capped ARM PCs (WAC ARM PCs) is calculated based on a weighted average of the Mortgage Coupons of the related Mortgages, using the unpaid principal balance of each Mortgage as a weight, and is recalculated monthly to reflect principal payments applied to the related Mortgages and any adjustments to the Mortgage Coupons occurring the previous month. The PC Coupon on a WAC ARM PC is expressed as an exact decimal, truncated to three decimal places and not rounded.

PAYMENT CAPPED ARM PCs: Under these programs, Freddie Mac forms pools consisting of mortgages that are susceptible to negative amortization. Adjustments to the Mortgage Coupons are subject to a Mortgage Lifetime Ceiling and may be subject to a Mortgage Lifetime Floor. Subject to an initial fixed-rate period and/or a Periodic Adjustment Cap, the PC Coupon adjusts periodically without limit on the amount of the monthly adjustment. Scheduled monthly payments are adjusted subject to a limit. However, on each Scheduled Fully Amortizing Payment Adjustment Date, if there is a limit on the amount of Deferred Interest that may be added to the principal balance, the scheduled monthly payment will be adjusted without regard to the limit so as to amortize fully the remaining unpaid principal balance of the Mortgage over the remaining term at the then applicable Mortgage Coupon.

CONVERTIBLE ARM PCs: Freddie Mac Convertible ARM PCs consist of Mortgages with provisions, which allow qualified borrowers to convert the adjustable Mortgage Coupon into a fixed-rate during a

specified conversion period. These Mortgages are pooled separately from Mortgages that are not convertible to a fixed-rate and are removed from the related PC upon conversion.

ARM GIANT PCs: A Freddie Mac ARM Giant is a Giant whose underlying assets are Freddie Mac ARM PCs or other ARM Giant PCs. ARM Giants represent beneficial ownership interest in ARM Giant PCs formed under the Freddie Mac ARM Giant Program. Payments are made to Holders of ARM Giants on the same date they are made on the underlying ARM PCs. Data elements for ARM Giants generally represent weighted averages of the same data elements of their Contributing Assets.

MULTIFAMILY PCs: Under the Multifamily PC program, Freddie Mac forms pools consisting of mortgages secured by residential properties containing five or more dwelling units. The mortgages may consist of fully amortizing mortgages, amortizing balloon mortgages, or interest only balloon mortgages. The Seventh Day Factor File will contain information about pools formed under the Multifamily Original PC program only. Monthly factor information for pools formed under the Multifamily Gold PC program can be obtained from Freddie Mac’s Mortgage-Backed Securities website (www.freddiemac.com/mbs).

TPM PCs: Under this PC program, Freddie Mac forms pools that consist of Conventional mortgages, unless otherwise stated in the applicable supplement. Each TPM provides for (i) interest at the applicable Mortgage Coupon during its term to maturity, (ii) Scheduled Monthly Payments that initially include interest only, or interest and principal at less than the Fully Amortizing Level and that are fixed for an Initial Period and (iii) following the Initial Period, annual increases of up to 7.5% in the Scheduled Monthly Payments during the Tiered Payment Period until the Scheduled Monthly Payments on the Mortgage reach their Fully Amortizing Level. The initial Payment Date for TPM PCs is approximately 75 days after the first day of the month in which the PC is issued.

INITIAL INTEREST PCs: Initial Interest ARMs require monthly payments of accrued interest only on the principal balance of the Mortgage for a specified initial period, followed by fully amortizing monthly payments of principal and interest for the remaining term of the Mortgage. The Initial Interest ARMs that we acquire are non-convertible and generally have initial 3-, 5-, 7- and 10-year interest only periods followed by a fully amortizing period which, when combined with the initial interest only period, totals 30 years. Like other ARMs, the interest rates on Initial Interest ARMs adjust periodically. The initial fixed-rate period of an Initial Interest ARM sometimes, but not always, corresponds to its interest only period. Prepayments or partial prepayments can be made at any time during the interest only and fully amortizing periods. In the case of a partial prepayment during the interest only period, the borrower’s monthly payment is reduced to reflect the reduced amount of principal of the mortgage.

Record Types	Possible Number of Occurrences per Pool
P = General ARM Pool data	1 (All Pools)
G = ARM Component data	1 or more (All Pools)
J = Initial Interest First P&I Component data	1 or more (All Pools)

* **Designates a new Record**

Record Length: 760

General ARM Pool Data				
POS	LEN	DEC	DATA TYPE	DESCRIPTION
1	1		Alpha	RECORD TYPE - Indicates the type of data in this record: P = general ARM pool data
2	2		Alpha-num	POOL NUMBER FIRST 2 - The numeric or alphanumeric prefix used to identify each PC.
4	4		Alpha-num	POOL NUMBER LAST 4 - The last 4 numeric or alphanumeric digits of the PC.
8	9	8	Numeric	POOL FACTOR - A rounded eight-digit decimal that Freddie Mac calculates monthly for each PC that, when multiplied by its original principal balance, equals its remaining principal balance.
17	2		Numeric	FILLER
19	8		Numeric - CCYYMMDD	AS OF DATE - The first day of the month and year of issuance of the PC. Interest to be paid to PC holders on the PC first payment date begins to accrue on the As of Date.
27	8		Numeric - CCYYMMDD	MATURITY DATE - For ARM PCs, the first day of the month preceding the month in which the last monthly payment is scheduled to be made.
35	9		Alpha-num	CUSIP NUMBER - A unique nine-digit alphanumeric designation assigned by the CUSIP Service Bureau to each PC.
44	5	3	Numeric	PC COUPON - The current annual rate at which interest is passed through monthly to a holder of a PC, based on a 360-day year of twelve 30-day months.
49	13	2	Numeric	ISSUANCE UNPAID PRINCIPAL BALANCE (UPB) - The aggregate unpaid principal balance of the mortgages in a PC pool.
62	13	2	Numeric	CURRENT UNPAID PRINCIPAL BALANCE (UPB) - The aggregate unpaid principal balance of the mortgages in a PC pool. This disclosure field is updated monthly, which means the information is associated with the current remaining balance of the mortgages in the PC pool.
75	60		Alpha-num	SELLER NAME - Not available on all pools. Identifies the name of the entity that sold the mortgages in a PC pool to Freddie Mac. This may or may not be the servicer of the mortgages.
135	30		Alpha-num	SELLER ADDRESS 1 - First line of the seller address.
165	30		Alpha-num	SELLER ADDRESS 2 - Second line of the seller address.
195	16		Alpha	SELLER CITY
211	2		Alpha	SELLER STATE - Two-letter state abbreviation.
213	9		Numeric	SELLER ZIP CODE
222	5	3	Numeric	WA COUPON (ISSUANCE) - The weighted average of the current note rate (as of the PC issuance date) of the mortgages in a PC pool. This disclosure field is updated monthly for Gold PCs, which means the information is associated with the current remaining balance of the mortgages in the PC pool. This field is disclosed only at pool formation for ARM PCs.
227	3		Numeric	WA REMAINING MATURITY (ISSUANCE) - The weighted average of the number of scheduled monthly payments (as of the PC issuance date), which remain on the mortgages in a PC pool.
230	60		Alpha-num	INDEX - A benchmark interest rate which changes periodically and specified in the mortgage note, the value of which is used to adjust the note rate of the mortgages in an ARM PC pool.
290	3		Numeric	LOOKBACK - For each mortgage in an ARM PC pool, the number of days from the publication of the Index value used to adjust the note rate to the interest change date.

293	3		Numeric	<u>ADJUSTMENT PERIOD</u> – The frequency (in months) that the mortgages in an ARM PC pool will adjust. For hybrid ARMs, the Adjustment Period is the frequency that the mortgages in an ARM PC pool will adjust after the first interest change date.
296	5	3	Numeric	<u>PERIODIC RATE CAP</u> - The maximum amount that the note rate may increase or decrease at each interest rate change date after the first interest rate change date for the mortgages in an ARM PC pool. However, if an initial cap is not separately disclosed for an ARM PC, the periodic cap is the initial cap. A Periodic Rate Cap of zero (0.00%) indicates that there is no periodic cap and mortgages are subject to the lifetime ceiling and margin only.
301	1		Alpha	<u>CONVERTIBLE</u> - Indicates whether the mortgages in an ARM PC pool may convert from an adjustable interest rate to a fixed interest rate during a specified conversion window. The conversion window is either a specified period of time or specific dates in or by which the borrower can exercise the option to convert from an adjustable interest rate to a fixed interest rate. Y = Convertible N = Not Convertible
302	9	8	Numeric	<u>NEGATIVE AMORTIZATION FACTOR</u> – For payment capped ARM PCs only, a rounded eight-digit decimal, which represents Freddie Mac’s determination of the amount of deferred interest added to the principal balance of the mortgages in a PC pool in the preceding month (updated monthly).
311	2		Numeric	<u>FILLER</u>
313	5	3	Numeric	<u>PC MARGIN</u> - The weighted average of the margins of the mortgages in an ARM PC pool, net of gross fees. This disclosure field is updated monthly, which means the information is associated with the current remaining balance of the mortgages in the PC pool.
318	5	3	Numeric	<u>WA MORTGAGE LIFE CEILING (NET)</u> - The weighted average of the lifetime ceilings of the mortgages in an ARM PC pool, net of gross fees. This disclosure field is updated monthly, which means the information is associated with the current remaining balance of the mortgages in the PC pool.
323	8		Numeric - CCYYMMDD	<u>NEXT ADJUSTMENT DATE</u> – For ARM PCs only, the next date on which the PC coupon adjusts. This disclosure field is updated monthly, which means the information is associated with the current remaining mortgages in the PC pool.
331	5	3	Numeric	<u>WA MORTGAGE MARGIN (AT ISSUANCE)</u> - The weighted average of the margins of the mortgages in an ARM PC pool (as of pool formation).
336	5	3	Numeric	<u>MORTGAGE MARGIN RANGE - HI</u> - The highest margin, as of pool formation, of the mortgages in an ARM PC pool.
341	5	3	Numeric	<u>MORTGAGE MARGIN RANGE - LO</u> - The lowest margin, as of pool formation, of the mortgages in an ARM PC pool.
346	5	3	Numeric	<u>WA MORTGAGE LIFE CEILING (GROSS)</u> - The original weighted average of the lifetime ceilings of the mortgages in an ARM PC pool.
351	5	3	Numeric	<u>LIFETIME CEILING RANGE - HI</u> - The highest lifetime ceiling, as of pool formation, of the mortgages in an ARM PC pool.
356	5	3	Numeric	<u>LIFETIME CEILING RANGE - LO</u> - The lowest lifetime ceiling, as of pool formation, of the mortgages in an ARM PC pool.
361	3		Numeric	<u>WA REMAINING MATURITY RANGE - HI</u> - The longest remaining term to maturity, as of pool formation, of the mortgages in an ARM PC pool.
364	3		Numeric	<u>WA REMAINING MATURITY RANGE - LO</u> - The shortest remaining term to maturity, as of pool formation, of the mortgages in an ARM PC pool.
367	5	3	Numeric	<u>WA COUPON RANGE – HI</u> – The highest note rate, as of pool formation, of the mortgages in an ARM PC pool.
372	5	3	Numeric	<u>WA COUPON RANGE – LO</u> – The lowest note rate, as of pool formation, of the mortgages in an ARM PC pool.

377	8		Numeric - CCYYMMDD	FIRST CONVERSION DATE - For convertible ARM PCs only, the earliest date that any mortgage in an ARM PC pool may convert from an adjustable interest rate to a fixed interest rate; this information is not updated and is generally disclosed in an Additional Supplement.
385	8		Numeric - CCYYMMDD	LAST CONVERSION DATE - For convertibles ARM PCs, the latest date that any mortgage in an ARM PC pool may convert from an adjustable interest rate to a fixed interest rate; this information is not updated and is generally disclosed in an Additional Supplement.
393	5	2	Numeric	WA MONTHS TO ADJUST – For ARM PCs only, the weighted average of the number of months from the first day of the current month until the next date on which the PC coupon adjusts. This disclosure field is updated monthly, which means the information is associated with the current remaining balance of the mortgages in the PC pool.
398	4	3	Numeric	COMPONENT MARGIN DIFFERENCE - The difference between the highest and lowest component margin of the mortgages (Mortgage Margin net of gross fees) in each PC as of the previous month.
402	3		Numeric	ISSUANCE UNPAID PRINCIPAL BALANCE PERCENT - The percent of the original UPB that is associated with each Conversion Period.
405	5	3	Numeric	WA MORTGAGE LIFE FLOOR (NET) - The weighted average of the lifetime floors of the mortgages in an ARM PC pool, net of gross fees. This disclosure field is updated monthly, which means the information is associated with the current remaining balance of the mortgages in the PC pool. ‘Unknown’ will be indicated by blank space.
410	5	3	Numeric	LIFETIME FLOOR RANGE – HI – The highest lifetime floor, as of pool formation, of the mortgages in an ARM PC pool. ‘Unknown’ will be indicated by blank space.
415	5	3	Numeric	LIFETIME FLOOR RANGE – LO – The lowest lifetime floor, as of pool formation, of the mortgages in an ARM PC pool. ‘Unknown’ will be indicated by blank space.
420	5	3	Numeric	WA MORTGAGE LIFE FLOOR (GROSS) - The original weighted average of the lifetime floors of the mortgages in an ARM PC pool. ‘Unknown’ will be indicated by blank space.
425	60		Alpha-num	LEGEND - Not available on all pools. A text field used to disclose additional information about the mortgages or the PC, including whether an Additional Supplement is available for the PC.
485	60		Alpha-num	LEGEND2 - Not available on all pools. A second text field used to disclose additional information about the mortgages or the PC, including whether an Additional Supplement is available for the PC.

545	3		Numeric	<p><u>INITIAL FIXED RATE PERIOD</u> – For hybrid ARMs only, the period of time between the first payment date of the mortgages and the first interest rate change date. The initial fixed rate period will be designated by one of the numbers below, which defines the eligible months to first interest rate change date for the mortgages in an ARM PC pool.</p> <p>2 = Initial Fixed Rate Period between 18 and 30 months 3 = Initial Fixed Rate Period between 30 and 42 months 4 = Initial Fixed Rate Period between 42 and 54 months 5 = Initial Fixed Rate Period between 54 and 66 months 6 = Initial Fixed Rate Period between 66 and 78 months 7 = Initial Fixed Rate Period between 78 and 90 months 8 = Initial Fixed Rate Period between 90 and 102 months 9 = Initial Fixed Rate Period between 102 and 114 months 10 = Initial Fixed Rate Period between 114 and 126 months 15 = Initial Fixed Rate Period between 174 and 186 months 666 = Mixed Initial Fixed Rate Period</p> <p>For example, an Initial Fixed Rate Period equal to 3 and an Adjustment Period equal to 12 denotes a 3/1 hybrid ARM.</p>
548	5	3	Numeric	<p><u>INITIAL CAP UP PERCENT</u> - The maximum amount that the note rate may increase at the first interest change date for the mortgages in an ARM PC pool. If the field is blank and the initial cap is not specified in the Legend 1/Legend 2 field, the initial cap equals the periodic cap; a value of zero (0.000%) indicates that there is no upward adjustment permitted.</p> <p>66.666 = Mixed Initial Cap 77.777 = Null.</p>
553	5	3	Numeric	<p><u>INITIAL CAP DOWN PERCENT</u> - The maximum amount that the note rate may decrease at the first interest change date for the mortgages in an ARM PC pool. If the field is blank and the initial cap is not specified in the Legend1/Legend 2 field, the initial cap equals the periodic cap; a value of zero (0.000%) indicates that there is no downward adjustment permitted.</p> <p>66.666 = Mixed Initial Cap 77.777 = Null.</p>
558	1		Alpha	<p><u>REDUCED MINIMUM SERVICING FLAG</u> – The minimum servicing spread is the least amount of interest income, as established by Freddie Mac that must be retained by the servicer as compensation for servicing mortgages.</p> <p>Y = the minimum servicing spread is less than 25 basis points. N = the minimum servicing spread is 25 basis points.</p>
559	1		Numeric	<p><u>ASSUMABILITY</u> - ARMs may be subject to due-on-sale provisions that govern whether or not the mortgage is assumable. The following identify the types of due-on-sale clauses:</p> <p>9 = Null 1 = Assumable for the life of the loan 2 = Assumable after the initial period 3 = Assumable for the life of the loan until conversion option is exercised 4 = Assumable after the initial period until conversion option is exercised 5 = Not assumable</p>
560	1		Alpha	<p><u>PREPAYMENT PENALTY MORTGAGE FLAG</u> - Indicates whether the mortgages in an ARM PC pool are prepayment penalty mortgages (PPMs). A PPM is a mortgage with respect to which the borrower is, or at any time has been, obligated to pay a penalty in the event of certain prepayments of principal.</p> <p>Y = the mortgages are PPMs N = the mortgages are not subject to pay a premium in the event of certain prepayments of principal</p>

561	5	2	Numeric	<u>WA MONTHS TO AMORTIZE</u> – For Initial Interest PCs only, the weighted average number of months from the first day of the current month to the First P&I Payment Date of the mortgages in the PC, adjusted by adding one month (for ARM PCs only) to reflect the timing of the corresponding PC First P&I Payment Date. This disclosure field is updated monthly, which means the information is associated with the current remaining balance of the mortgages in the PC pool.																										
566	2		Numeric	<p><u>INITIAL INTEREST PERIOD</u>– For Initial Interest PCs only, the period of time between the first payment due date and the first scheduled principal and interest payment date required in accordance with the terms of the mortgage loans backing the PC. This time period will be designated by one of the numbers below, which indicates the number of months between such dates:</p> <table border="1" data-bbox="586 558 1421 903"> <thead> <tr> <th rowspan="2">Code</th> <th colspan="2">Months between the 1st payment due date and the 1st scheduled P&I payment date</th> </tr> <tr> <th>Single Family Only</th> <th>Multifamily Only</th> </tr> </thead> <tbody> <tr> <td>00</td> <td colspan="2">Not Applicable</td> </tr> <tr> <td>01</td> <td>06-18</td> <td>01-29</td> </tr> <tr> <td>03</td> <td>30-42</td> <td>30-53</td> </tr> <tr> <td>05</td> <td>54-66</td> <td>54-77</td> </tr> <tr> <td>07</td> <td>78-90</td> <td>78-113</td> </tr> <tr> <td>10</td> <td>114-126</td> <td>114-173</td> </tr> <tr> <td>15</td> <td colspan="2">174-186</td> </tr> </tbody> </table>	Code	Months between the 1 st payment due date and the 1 st scheduled P&I payment date		Single Family Only	Multifamily Only	00	Not Applicable		01	06-18	01-29	03	30-42	30-53	05	54-66	54-77	07	78-90	78-113	10	114-126	114-173	15	174-186	
Code	Months between the 1 st payment due date and the 1 st scheduled P&I payment date																													
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07	78-90	78-113																												
10	114-126	114-173																												
15	174-186																													
568	5	2	Numeric	<p><u>PERCENTAGE THIRD PARTY ORIGATION (TPO)</u> – Percentage of the aggregate UPB of the mortgages in a PC pool that were originated by a third party, to include Broker and Correspondent originations. Loans for which Third Party Origination is applicable, but for which the Seller does not specify Broker or Correspondent, will be disclosed as “TPO Not Specified” and will be included in this category. For the complete description and important information on a Broker, Correspondent, and Retail Mortgage, please see ‘Loan-Level Disclosure – Variable Names and Descriptions’ on the Freddie Mac website (http://www.freddiemac.com/mbs/docs/fs_llld.pdf).</p>																										
573	188			<u>FILLER</u>																										

Record Length: 760

<u>POS</u>	<u>LEN</u>	<u>DEC</u>	<u>DATA TYPE</u>	<u>DESCRIPTION</u>
				ARM Component Adjustment Date
1	1		Alpha	RECORD TYPE - Indicates the type of data in this record: G = ARM component data
2	6		Alpha-num	POOL NUMBER - A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.
8	273			Entries for 3 components. Entry 1 is listed below; remaining entries follow the same pattern.
8	8		Numeric - CCYYMMDD	COMPONENT COUPON ADJUSTMENT DATE - The next scheduled interest change date of the mortgages in an ARM PC pool having the same interest change date, adjusted by adding one month to reflect the timing of the corresponding PC coupon adjustment.
16	3		Numeric	SEQUENCE NUMBER - Unique Line Identifier for Component Coupon Adjustment Date.
19	13	2	Numeric	COMPONENT UPB - The aggregate UPB of the mortgages in an ARM PC pool having the same Component Coupon Adjustment Date. This disclosure field is updated monthly, which means the information is associated with the current remaining balance of the mortgages in the PC pool.
32	5	3	Numeric	COMPONENT COUPON - The weighted average of the note rates of the mortgages in an ARM PC pool having the same Component Coupon Adjustment Date, net of gross fees. This disclosure field is updated monthly, which means the information is associated with the current remaining balance of the mortgages in the PC pool.
37	5	3	Numeric	COMPONENT MARGIN - The weighted average of the margins of the mortgages in an ARM PC pool having the same Component Coupon Adjustment Date, net of gross fees. This disclosure field is updated monthly, which means the information is associated with the current remaining balance of the mortgages in the PC pool.
42	5	3	Numeric	COMPONENT LIFETIME CEILING - The weighted average of the lifetime ceilings of the mortgages in an ARM PC pool having the same Component Coupon Adjustment Date, net of gross fees. This disclosure field is updated monthly, which means the information is associated with the current remaining balance of the mortgages in the PC pool.
47	5	3	Numeric	COMPONENT LIFETIME FLOOR - The weighted average of the lifetime floors of the mortgages in an ARM PC pool having the same Component Coupon Adjustment Date, net of gross fees. This disclosure field is updated monthly, which means the information is associated with the current remaining balance of the mortgages in the PC pool. 'Unknown' will be indicated by blank space.
52	5	3	Numeric	COMPONENT COUPON HIGH - The highest note rate of the mortgages in an ARM PC pool having the same Component Coupon Adjustment Date, net of gross fees. This disclosure field is updated monthly, which means the information is associated with the current remaining balance of the mortgages in the PC pool.
57	5	3	Numeric	COMPONENT COUPON LOW - The lowest note rate of the mortgages in an ARM PC pool having the same Component Coupon Adjustment Date, net of gross fees. This disclosure field is updated monthly, which means the information is associated with the current remaining balance of the mortgages in the PC pool.
62	5	3	Numeric	COMPONENT MARGIN HIGH - The highest margin of the mortgages in an ARM PC pool having the same Component Coupon Adjustment Date, net of gross fees. This disclosure field is updated monthly, which means the information is associated with the current remaining balance of the mortgages in the PC pool.

67	5	3	Numeric	<u>COMPONENT MARGIN LOW</u> - The lowest margin of the mortgages in an ARM PC pool having the same Component Coupon Adjustment Date, net of gross fees. This disclosure field is updated monthly, which means the information is associated with the current remaining balance of the mortgages in the PC pool.
72	5	3	Numeric	<u>COMPONENT LIFETIME CEILING HIGH</u> - The highest lifetime ceiling of the mortgages in an ARM PC pool having the same Component Coupon Adjustment Date, net of gross fees. This disclosure field is updated monthly, which means the information is associated with the current remaining balance of the mortgages in the PC pool.
77	5	3	Numeric	<u>COMPONENT LIFETIME CEILING LOW</u> - The lowest lifetime ceiling of the mortgages in an ARM PC pool having the same Component Coupon Adjustment Date, net of gross fees. This disclosure field is updated monthly, which means the information is associated with the current remaining balance of the mortgages in the PC pool.
82	5	3	Numeric	<u>COMPONENT LIFETIME FLOOR HIGH</u> – The highest lifetime floor of the mortgages in an ARM PC pool having the same Component Coupon Adjustment Date, net of gross fees. This disclosure field is updated monthly, which means the information is associated with the current remaining balance of the mortgages in the PC pool. ‘Unknown’ will be indicated by blank space.
87	5	3	Numeric	<u>COMPONENT LIFETIME FLOOR LOW</u> – The lowest lifetime floor of the mortgages in an ARM PC pool having the same Component Coupon Adjustment Date, net of gross fees. This disclosure field is updated monthly, which means the information is associated with the current remaining balance of the mortgages in the PC pool. ‘Unknown’ will be indicated by blank space.
92	7		Numeric	<u>COMPONENT NUMBER OF LOANS</u> – The number of loans in an ARM PC pool having the same Component Coupon Adjustment Date. This disclosure field is updated monthly, which means the information is associated with the current remaining balance of the mortgages in the PC pool.
99	91		Group	2ND Component, Refer to pos 8-92
190	91		Group	3RD Component, Refer to pos 8-92
281	480			<u>FILLER</u>

Record Length: 760

POS	LEN	DEC	DATA TYPE	DESCRIPTION
				Initial Interest First P&I Component data
1	1		Alpha	RECORD TYPE - Indicates the type of data in this record: J = Initial Interest Component data
2	6		Alpha-num	POOL NUMBER - A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.
8	297			Entries for 3 components. Entry 1 is listed below; remaining entries follow the same pattern.
8	8		Numeric - CCYYMMDD	COMPONENT COUPON ADJUSTMENT DATE - The next scheduled interest change date of the mortgages in an ARM PC pool having the same interest change date, adjusted by adding one month to reflect the timing of the corresponding PC coupon adjustment.
16	8		Numeric - CCYYMMDD	COMPONENT FIRST P&I PAYMENT DATE - The first fully amortizing principal and interest payment date of a group of mortgages in the pool having the same Component Coupon Adjustment Date. Component First P&I Payment Date is the mortgage first P&I payment date adjusted by adding one month to reflect the timing of the corresponding PC First P&I Payment Date.
24	3		Numeric	SEQUENCE NUMBER - Unique Line Identifier for Component First P&I Payment Date.
27	13	2	Numeric	COMPONENT UPB - The aggregate UPB of the mortgages in an ARM PC pool having the same Component Coupon Adjustment Date and Component First P&I Payment Date. This disclosure field is updated monthly, which means the information is associated with the current remaining balance of the mortgages in the PC pool.
40	5	3	Numeric	COMPONENT COUPON - The weighted average of the note rates of the mortgages in an ARM PC pool having the same Component Coupon Adjustment Date and Component First P&I Payment Date, net of gross fees. This disclosure field is updated monthly, which means the information is associated with the current remaining balance of the mortgages in the PC pool.
45	5	3	Numeric	COMPONENT MARGIN - The weighted average of the margins of the mortgages in an ARM PC pool having the same Component Coupon Adjustment Date and Component First P&I Payment Date, net of gross fees. This disclosure field is updated monthly, which means the information is associated with the current remaining balance of the mortgages in the PC pool.
50	5	3	Numeric	COMPONENT LIFETIME CEILING - The weighted average of the lifetime ceilings of the mortgages in an ARM PC pool having the same Component Coupon Adjustment Date and Component First P&I Payment Date, net of gross fees. This disclosure field is updated monthly, which means the information is associated with the current remaining balance of the mortgages in the PC pool.
55	5	3	Numeric	COMPONENT LIFETIME FLOOR - The weighted average of the lifetime floors of the mortgages in an ARM PC pool having the same Component Coupon Adjustment Date and Component First P&I Payment Date, net of gross fees. This disclosure field is updated monthly, which means the information is associated with the current remaining balance of the mortgages in the PC pool. 'Unknown' will be indicated by blank space.
60	5	3	Numeric	COMPONENT COUPON HIGH - The highest note rate of the mortgages in an ARM PC pool having the same Component Coupon Adjustment Date and Component First P&I Payment Date, net of gross fees. This disclosure field is updated monthly, which means the information is associated with the current remaining balance of the mortgages in the PC pool.

65	5	3	Numeric	<u>COMPONENT COUPON LOW</u> - The lowest note rate of the mortgages in an ARM PC pool having the same Component Coupon Adjustment Date and Component First P&I Payment Date, net of gross fees. This disclosure field is updated monthly, which means the information is associated with the current remaining balance of the mortgages in the PC pool.
70	5	3	Numeric	<u>COMPONENT MARGIN HIGH</u> -The highest margin of the mortgages in an ARM PC pool having the same Component Coupon Adjustment Date and Component First P&I Payment Date, net of gross fees. This disclosure field is updated monthly, which means the information is associated with the current remaining balance of the mortgages in the PC pool.
75	5	3	Numeric	<u>COMPONENT MARGIN LOW</u> - The lowest margin of the mortgages in an ARM PC pool having the same Component Coupon Adjustment Date and Component First P&I Payment Date, net of gross fees. This disclosure field is updated monthly, which means the information is associated with the current remaining balance of the mortgages in the PC pool.
80	5	3	Numeric	<u>COMPONENT LIFETIME CEILING HIGH</u> - The highest lifetime ceiling of the mortgages in an ARM PC pool having the same Component Coupon Adjustment Date and Component First P&I Payment Date, net of gross fees. This disclosure field is updated monthly, which means the information is associated with the current remaining balance of the mortgages in the PC pool.
85	5	3	Numeric	<u>COMPONENT LIFETIME CEILING LOW</u> - The lowest lifetime ceiling of the mortgages in an ARM PC pool having the same Component Coupon Adjustment Date and Component First P&I Payment Date, net of gross fees. This disclosure field is updated monthly, which means the information is associated with the current remaining balance of the mortgages in the PC pool.
90	5	3	Numeric	<u>COMPONENT LIFETIME FLOOR HIGH</u> – The highest lifetime floor of the mortgages in an ARM PC pool having the same Component Coupon Adjustment Date and Component First P&I Payment Date, net of gross fees. This disclosure field is updated monthly, which means the information is associated with the current remaining balance of the mortgages in the PC pool. ‘Unknown’ will be indicated by blank space.
95	5	3	Numeric	<u>COMPONENT LIFETIME FLOOR LOW</u> – The lowest lifetime floor of the mortgages in an ARM PC pool having the same Component Coupon Adjustment Date and Component First P&I Payment Date, net of gross fees. This disclosure field is updated monthly, which means the information is associated with the current remaining balance of the mortgages in the PC pool. ‘Unknown’ will be indicated by blank space.
100	7		Numeric	<u>COMPONENT NUMBER OF LOANS</u> – The number of loans in an ARM PC pool having the same Component Coupon Adjustment Date and the same Component First P&I Payment Date. This disclosure field is updated monthly, which means the information is associated with the current remaining balance of the mortgages in the PC pool.
107	99		Group	2ND Component, Refer to pos 8-100
206	99		Group	3RD Component, Refer to pos 8-100
305	456			FILLER

MONTHLY QUARTILE FILE

This file contains selected additional data about the composition of Freddie Mac PCs. Information is provided as of the time of issuance of the PC (via the Daily New Issue Transmission), and updated on a monthly basis as of the monthly factor publication date (via the Quartile Transmission). **This data should be considered in conjunction with information appearing in the applicable Freddie Mac Offering Circulars, as supplemented.**

To find prefixes included in the Quartile File, please refer to the Introduction section.

Information is reported by pool number. Where there is insufficient data to support calculations for a particular PC, "0's" have been placed in the fields for the PC.

Original information contained in this file is calculated based on information available when the pool is originally formed. The information provided in this file is available the month after the PC is formed.

Updated information contained in this file is calculated based on the mortgage information reported to Freddie Mac by servicers and is the same mortgage information used by Freddie Mac to calculate the monthly pool factor for a PC for the month in which the disclosure is provided. Quartiles are based on each 25th percentile of the PC's most recent unpaid principal balance.

Record Length: 500

<u>POS</u>	<u>LEN</u>	<u>DEC</u>	<u>DATA TYPE</u>	<u>DESCRIPTION</u>
				Quartile File
1	6		Alpha-num	POOL NUMBER - A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.
7	9		Alpha-num	CUSIP NUMBER - A unique nine-digit alphanumeric designation assigned by the CUSIP Service Bureau to each PC.
16	1		Alpha	ISSUANCE/UPDATED INDICATOR - This flag indicates if the record contains issuance/original information ("O") or updated information ("U").
17	2		Numeric	DELAY DAYS - This field indicates "75" for a 75 Day PC or a "45" for a Gold PC.
19	5	3	Numeric	WA COUPON - The Updated WA Coupon is the weighted average of the current note rate of the mortgages in a PC pool. Fixed-rate pools only.
24	5	3	Numeric	MIN NOTE RATE QUARTILE 1 - The Updated Min Note Rate Quartile 1 reflects the lowest mortgage coupons for all mortgages remaining in the PC. Fixed-rate pools only.
29	5	3	Numeric	MAX NOTE RATE QUARTILE 1 -The Updated Max Note Rate Quartile 1 reflects the 25th percentile mortgage coupons for all mortgages remaining in the PC. Fixed-rate pools only.
34	5	3	Numeric	MIN NOTE RATE QUARTILE 2 - The Updated Min Note Rate Quartile 2 reflects the 25th percentile mortgage coupons for all mortgages remaining in the PC. Fixed-rate pools only.
39	5	3	Numeric	MAX NOTE RATE QUARTILE 2 -The Updated Max Note Rate Quartile 2 reflects the 50 th percentile mortgage coupons for all mortgages remaining in the PC. Fixed-rate pools only.
44	5	3	Numeric	MIN NOTE RATE QUARTILE 3 - The Updated Min Note Rate Quartile 3 reflects the 50 th percentile mortgage coupons for all mortgages remaining in the PC. Fixed-rate pools only.
49	5	3	Numeric	MAX NOTE RATE QUARTILE 3 -The Updated Max Note Rate Quartile 3 reflects the 75th percentile mortgage coupons for all mortgages remaining in the PC. Fixed-rate pools only.
54	5	3	Numeric	MIN NOTE RATE QUARTILE 4 - The Updated Min Note Rate Quartile 4 reflects the 75th percentile mortgage coupons for all mortgages remaining in the PC. Fixed-rate pools only.
59	5	3	Numeric	MAX NOTE RATE QUARTILE 4 - The Updated Max Note Rate Quartile 4 reflects the highest mortgage coupons for all mortgages remaining in the PC. Fixed-rate pools only.
64	3		Numeric	WA REMAINING MATURITY - The Updated WA Remaining Maturity reflects for Gold PCs, the weighted average of the current number of scheduled monthly payments that, after giving effect to full and partial unscheduled principal payments, remain on the mortgages in a PC pool. For ARM PCs, the weighted average of the current number of scheduled monthly payments, which remain on the mortgages in a PC pool. For PC pools backed by balloon/reset mortgages, the WA Remaining Maturity reflects the WA Term To Balloon), which is the weighted average remaining number of months to the balloon maturity or reset date of the mortgages. This disclosure field is updated monthly, which means the information is associated with the current remaining balance of the mortgages in the PC pool.
67	3		Numeric	MIN REMAINING MATURITY QUARTILE 1 - The Updated Min Remaining Maturity Quartile 1 reflects the lowest remaining maturity, or the term to balloon for the balloon PC, for all mortgages remaining in the PC.

70	3		Numeric	<u>MAX REMAINING MATURITY QUARTILE 1 - The Updated Max Remaining Maturity Quartile 1</u> reflects the 25th percentile remaining maturity, or the term to balloon for the balloon PC, for all mortgages remaining in the PC.
73	3		Numeric	<u>MIN REMAINING MATURITY QUARTILE 2 - The Updated Min Remaining Maturity Quartile 2</u> reflects the 25th percentile remaining maturity, or the term to balloon for the balloon PC, for all mortgages remaining in the PC.
76	3		Numeric	<u>MAX REMAINING MATURITY QUARTILE 2 - The Updated Max Remaining Maturity Quartile 2</u> reflects the 50 th percentile remaining maturity, or the term to balloon for the balloon PC, for all mortgages remaining in the PC.
79	3		Numeric	<u>MIN REMAINING MATURITY QUARTILE 3 - The Updated Min Remaining Maturity Quartile 3</u> reflects the 50 th percentile remaining maturity, or the term to balloon for the balloon PC, for all mortgages remaining in the PC.
82	3		Numeric	<u>MAX REMAINING MATURITY QUARTILE 3 - The Updated Max Remaining Maturity Quartile 3</u> reflects the 75th percentile remaining maturity, or the term to balloon for the balloon PC, for all mortgages remaining in the PC.
85	3		Numeric	<u>MIN REMAINING MATURITY QUARTILE 4 - The Updated Min Remaining Maturity Quartile 4</u> reflects the 75th percentile remaining maturity, or the term to balloon for the balloon PC, for all mortgages remaining in the PC.
88	3		Numeric	<u>MAX REMAINING MATURITY QUARTILE 4 - The Updated Max Remaining Maturity Quartile 4</u> reflects the highest remaining maturity, or the term to balloon for the balloon PC, for all mortgages remaining in the PC.
91	3		Numeric	<u>WA LOAN AGE - The Updated WA Loan Age</u> reflects the weighted average of the current number of months since the note dates of the mortgages in a PC pool. This disclosure field is updated monthly, which means the information is associated with the current remaining balance of the mortgages in the PC pool. For seller-owned modified mortgages, modified mortgages, converted mortgages, and construction-to-permanent mortgages, the modification/converted date is substituted for the origination date.
94	3		Numeric	<u>MIN LOAN AGE QUARTILE 1 - The Updated Min Loan Age Quartile 1</u> reflects the lowest loan age for all mortgages remaining in the PC.
97	3		Numeric	<u>MAX LOAN AGE QUARTILE 1 - The Updated Max Loan Age Quartile 1</u> reflects the 25th percentile loan age for all mortgages remaining in the PC.
100	3		Numeric	<u>MIN LOAN AGE QUARTILE 2 - The Updated Min Loan Age Quartile 2</u> reflects the 25th percentile loan age for all mortgages remaining in the PC.
103	3		Numeric	<u>MAX LOAN AGE QUARTILE 2 - The Updated Max Loan Age Quartile 2</u> reflects the 50 th percentile loan age for all mortgages remaining in the PC.
106	3		Numeric	<u>MIN LOAN AGE QUARTILE 3 - The Updated Min Loan Age Quartile 3</u> reflects the 50 th percentile loan age for all mortgages remaining in the PC.
109	3		Numeric	<u>MAX LOAN AGE QUARTILE 3 - The Updated Max Loan Age Quartile 3</u> reflects the 75th percentile loan age for all mortgages remaining in the PC.
112	3		Numeric	<u>MIN LOAN AGE QUARTILE 4 - The Updated Min Loan Age Quartile 4</u> reflects the 75th percentile loan age for all mortgages remaining in the PC.
115	3		Numeric	<u>MAX LOAN AGE QUARTILE 4 - The Updated Max Loan Age Quartile 4</u> reflects the highest loan age for all mortgages remaining in the PC.
118	9		Numeric	<u>AVERAGE LOAN SIZE - The Updated Average Loan Size</u> reflects the simple average of the UPBs of the mortgages in a PC pool as of the note date. This disclosure field is updated monthly, which means the information is associated with the current remaining balance of the mortgages in the PC pool.
127	9		Numeric	<u>MIN LOAN SIZE QUARTILE 1 - The Updated Min Loan Size Quartile 1</u> reflects the lowest loan size for all mortgages remaining in the PC.

136	9		Numeric	<u>MAX LOAN SIZE QUARTILE 1</u> - The Updated Max Loan Size Quartile 1 reflects the 25th percentile loan size for all mortgages remaining in the PC.
145	9		Numeric	<u>MIN LOAN SIZE QUARTILE 2</u> - The Updated Min Loan Size Quartile 2 reflects the 25th percentile loan size for all mortgages remaining in the PC.
154	9		Numeric	<u>MAX LOAN SIZE QUARTILE 2</u> - The Updated Max Loan Size Quartile 2 reflects the 50 th percentile median loan size for all mortgages remaining in the PC.
163	9		Numeric	<u>MIN LOAN SIZE QUARTILE 3</u> - The Updated Min Loan Size Quartile 3 reflects the 50 th percentile median loan size for all mortgages remaining in the PC.
172	9		Numeric	<u>MAX LOAN SIZE QUARTILE 3</u> -- The Updated Max Loan Size Quartile 3 reflects the 75th percentile loan size for all mortgages remaining in the PC.
181	9		Numeric	<u>MIN LOAN SIZE QUARTILE 4</u> - The Updated Min Loan Size Quartile 4 reflects the 75th percentile loan size for all mortgages remaining in the PC.
190	9		Numeric	<u>MAX LOAN SIZE QUARTILE 4</u> - The Updated Max Loan Size Quartile 4 reflects the highest loan size for all mortgages remaining in the PC.
199	3		Numeric	<u>WA LOAN TERM</u> - The Updated WA Loan Term reflects the weighted average of the number of scheduled monthly payments, as of the note date, of the mortgages in a PC pool. This disclosure field is updated monthly, which means the information is associated with the current remaining balance of the mortgages in the PC pool.
202	3		Numeric	<u>MIN LOAN TERM QUARTILE 1</u> -- The Updated Min Loan Term Quartile 1 reflects the lowest loan term for all mortgages remaining in the PC.
205	3		Numeric	<u>MAX LOAN TERM QUARTILE 1</u> - The Updated Max Loan Term Quartile 1 reflects the 25th percentile loan term for all mortgages remaining in the PC.
208	3		Numeric	<u>MIN LOAN TERM QUARTILE 2</u> -- The Updated Min Loan Term Quartile 2 reflects the 25th percentile loan term for all mortgages remaining in the PC.
211	3		Numeric	<u>MAX LOAN TERM QUARTILE 2</u> -- The Updated Max Loan Term Quartile 2 reflects the 50 th percentile median loan term for all mortgages remaining in the PC.
214	3		Numeric	<u>MIN LOAN TERM QUARTILE 3</u> -- The Updated Min Loan Term Quartile 3 reflects the 50 th percentile median loan term for all mortgages remaining in the PC.
217	3		Numeric	<u>MAX LOAN TERM QUARTILE 3</u> -- The Updated Max Loan Term Quartile 3 reflects the 75th percentile loan term for all the mortgages remaining in the PC.
220	3		Numeric	<u>MIN LOAN TERM QUARTILE 4</u> - The Updated Min Loan Term Quartile 4 reflects the 75th percentile loan term for all the mortgages remaining in the PC.
223	3		Numeric	<u>MAX LOAN TERM QUARTILE 4</u> - The Updated Max Loan Term Quartile 4 reflects the highest loan term for all the mortgages remaining in the PC.
226	3		Numeric	<u>WA LOAN TO VALUE</u> – The Updated Weighted Average LTV reflects the weighted average of the ratios between each mortgage’s UPB as of the note date and either (1) in the case of a purchase mortgage loan, the lesser of the mortgaged property’s appraised value on the note date or its purchase price or (2) in the case of a refinance mortgage loan, the mortgaged property’s appraised value on the note date. This disclosure field is updated monthly, which means the information is associated with the current remaining balance of the mortgages in the PC pool. In the case of a seasoned mortgage loan, if the Seller cannot warrant that the value of the mortgaged property has not declined since the note date, Freddie Mac requires that the Seller must provide a new appraisal value, which is used in the LTV calculation. This field will be disclosed as ‘Unknown’ (indicated by blank spaces) for all Modified pools.

229	3		Numeric	<u>MIN LOAN TO VALUE QUARTILE 1 - The Updated Min LTV Quartile 1</u> reflects the lowest LTV remaining in the PC. This field will be disclosed as 'Unknown' (indicated by blank spaces) for all Modified pools.
232	3		Numeric	<u>MAX LOAN TO VALUE QUARTILE 1 - The Updated Max LTV Quartile 1</u> reflects the 25th percentile LTV remaining in the PC. This field will be disclosed as 'Unknown' (indicated by blank spaces) for all Modified pools.
235	3		Numeric	<u>MIN LOAN TO VALUE QUARTILE 2 - The Updated Min LTV Quartile 2</u> reflects the 25th percentile LTV remaining in the PC. This field will be disclosed as 'Unknown' (indicated by blank spaces) for all Modified pools.
238	3		Numeric	<u>MAX LOAN TO VALUE QUARTILE 2 - The Updated Max LTV Quartile 2</u> reflects the 50 th percentile median LTV remaining in the PC. This field will be disclosed as 'Unknown' (indicated by blank spaces) for all Modified pools.
241	3		Numeric	<u>MIN LOAN TO VALUE QUARTILE 3 - The Updated Min LTV Quartile 3</u> reflects the 50 th percentile median LTV remaining in the PC. This field will be disclosed as 'Unknown' (indicated by blank spaces) for all Modified pools.
244	3		Numeric	<u>MAX LOAN TO VALUE QUARTILE 3 - The Updated Max LTV Quartile 3</u> reflects the 75th percentile weighted average of the LTV remaining in the PC. This field will be disclosed as 'Unknown' (indicated by blank spaces) for all Modified pools.
247	3		Numeric	<u>MIN LOAN TO VALUE QUARTILE 4 - The Updated Min LTV Quartile 4</u> reflects the 75th percentile LTV remaining in the PC. This field will be disclosed as 'Unknown' (indicated by blank spaces) for all Modified pools.
250	3		Numeric	<u>MAX LOAN TO VALUE QUARTILE 4 - The Updated Max LTV Quartile 4</u> reflects the highest percentile LTV remaining in the PC. This field will be disclosed as 'Unknown' (indicated by blank spaces) for all Modified pools.
253	3		Numeric	<u>WA CREDIT SCORE – The Updated WA Credit Score</u> reflects the weighted average, as of the note date, of the borrowers' credit scores for the mortgages in a PC pool. The WA Credit Score consists of known credit scores as of the settlement date of the PC and the 1 st month update after the settlement date may reflect additional known credit scores. This disclosure field is updated monthly, which means the information is associated with the current remaining balance of the mortgages in the PC pool. This field will be disclosed as 'Unknown' (indicated by blank spaces) for all Modified pools.
256	3		Numeric	<u>MIN CREDIT SCORE QUARTILE 1 - The Updated Min Credit Score Quartile 1</u> reflects the lowest credit score remaining in the PC. This field will be disclosed as 'Unknown' (indicated by blank spaces) for all Modified pools.
259	3		Numeric	<u>MAX CREDIT SCORE QUARTILE 1 - The Updated Max Credit Score Quartile 1</u> reflects the 25th percentile credit score remaining in the PC. This field will be disclosed as 'Unknown' (indicated by blank spaces) for all Modified pools.
262	3		Numeric	<u>MIN CREDIT SCORE QUARTILE 2 - The Updated Min Credit Score Quartile 2</u> reflects the 25th percentile credit score remaining in the PC. This field will be disclosed as 'Unknown' (indicated by blank spaces) for all Modified pools.
265	3		Numeric	<u>MAX CREDIT SCORE QUARTILE 2 - The Updated Max Credit Score Quartile 2</u> reflects the 50 th percentile median credit score remaining in the PC. This field will be disclosed as 'Unknown' (indicated by blank spaces) for all Modified pools.
268	3		Numeric	<u>MIN CREDIT SCORE QUARTILE 3 - The Updated Min Credit Score Quartile 3</u> reflects the 50 th percentile median credit score remaining in the PC. This field will be disclosed as 'Unknown' (indicated by blank spaces) for all Modified pools.
271	3		Numeric	<u>MAX CREDIT SCORE QUARTILE 3 - The Updated Max Credit Score Quartile 3</u> reflects the 75th percentile credit score remaining in the PC. This field will be disclosed as 'Unknown' (indicated by blank spaces) for all Modified pools.
274	3		Numeric	<u>MIN CREDIT SCORE QUARTILE 4 - The Updated Min Credit Score Quartile 4</u> reflects the 75th percentile credit score remaining in the PC. This field will be disclosed as 'Unknown' (indicated by blank spaces) for all Modified pools.
277	3		Numeric	<u>MAX CREDIT SCORE QUARTILE 4 - The Updated Max Credit Score Quartile 4</u> reflects the highest percentile credit score remaining in the PC. This field will be disclosed as 'Unknown' (indicated by blank spaces) for all Modified pools.

280	8		Numeric - CCYYMMDD	UPDATED LONGEST MATURITY DATE - The Updated ULMD reflects the latest final payment date for all mortgages remaining in the PC. This information does not change the Final Payment Date of the PC. A date of 07/24/70 (Freddie Mac Charter Date) in the ULMD field indicates that Freddie Mac could not calculate the ULMD for the PC due to insufficient data. Fixed-rate pools only.
288	1		Alpha	INVESTOR TAX FLAG - 1984 - If "Y", pool contains loans originated prior to July 18, 1984 - non-US resident implications. Fixed-rate pools only.
289	1		Alpha	INVESTOR TAX FLAG 1985 - If "Y", pool contains loans originated prior to September 27, 1985 - premium tax implications. Fixed-rate pools only.
290	5	2	Numeric	PERCENT UPB PRE 1984 - Percentage of the aggregate UPB of the mortgages in a PC pool that were originated prior to July 18, 1984 (for non-US resident tax purposes). Fixed-rate pools only.
295	5	2	Numeric	PERCENT UPB PRE 1985 - Percentage of the aggregate UPB of the mortgages in a PC pool that were originated prior to September 27, 1985 (for premium tax purposes). Fixed-rate pools only.
300	1			FILLER
301	9		Numeric	WA LOAN SIZE – The Updated WAOLS reflects the weighted average of the UPBs, as of note date, of the mortgages in a PC pool. This disclosure field is updated monthly, which means the information is associated with the current remaining balance of the mortgages in the PC pool.
310	3		Numeric	WA COMBINED LOAN-TO-VALUE - The Updated WA Combined LTV reflects the weighted average of the ratios between each mortgage's UPB as of the note date plus any secondary mortgage loan amount disclosed by the Seller and either (1) in the case of a purchase, the lesser of the mortgaged property's appraised value on the note date or its purchase price or (2) in the case of a refinance mortgage loan, the mortgaged property's appraised value on the note date. This disclosure field is updated monthly, which means the information is associated with the current remaining balance of the mortgages in the PC pool. If the secondary financing amount disclosed by the Seller includes a home equity line of credit, then the mortgage CLTV ratio used in the PC WAOCLTV calculation reflects the disbursed amount at closing of the first lien mortgage loan, not the maximum loan amount available under the home equity line of credit. In the case of a seasoned mortgage loan, if the Seller cannot warrant that the value of the mortgaged property has not declined since the note date, Freddie Mac requires that the Seller must provide a new appraisal value, which is used in the mortgage CLTV calculation and subsequently in the PC WAOCLTV calculation. This disclosure is subject to the widely varying standards originators use to verify Borrowers' secondary mortgage loan amounts. This field will be disclosed as 'Unknown' (indicated by blank spaces) for all Modified pools.
313	3		Numeric	MIN COMBINED LTV QUARTILE 1 - The Updated Min Combined LTV Quartile 1 reflects the lowest combined LTV remaining in the PC. This field will be disclosed as 'Unknown' (indicated by blank spaces) for all Modified pools.
316	3		Numeric	MAX COMBINED LTV QUARTILE 1 - The Updated Max Combined LTV Quartile 1 reflects the 25th percentile combined LTV remaining in the PC. This field will be disclosed as 'Unknown' (indicated by blank spaces) for all Modified pools.
319	3		Numeric	MIN COMBINED LTV QUARTILE 2 - The Updated Min Combined LTV Quartile 2 reflects the 25th percentile combined LTV remaining in the PC. This field will be disclosed as 'Unknown' (indicated by blank spaces) for all Modified pools.
322	3		Numeric	MAX COMBINED LTV QUARTILE 2 - The Updated Max Combined LTV Quartile 2 reflects the 50 th percentile combined LTV remaining in the PC. This field will be disclosed as 'Unknown' (indicated by blank spaces) for all Modified pools.
325	3		Numeric	MIN COMBINED LTV QUARTILE 3 - The Updated Min Combined LTV Quartile 3 reflects the 50 th percentile combined LTV remaining in the PC. This field will be disclosed as 'Unknown' (indicated by blank spaces) for all Modified pools.

328	3		Numeric	<u>MAX COMBINED LTV QUARTILE 3 - The Updated Max Combined LTV Quartile 3</u> reflects the 75th percentile weighted average of the combined LTV remaining in the PC. This field will be disclosed as 'Unknown' (indicated by blank spaces) for all Modified pools.
331	3		Numeric	<u>MIN COMBINED LTV QUARTILE 4 - The Updated Min Combined LTV Quartile 4</u> reflects the 75th percentile combined LTV remaining in the PC. This field will be disclosed as 'Unknown' (indicated by blank spaces) for all Modified pools.
334	3		Numeric	<u>MAX COMBINED LTV QUARTILE 4 - The Updated Max Combined LTV Quartile 4</u> reflects the highest percentile combined LTV remaining in the PC. This field will be disclosed as 'Unknown' (indicated by blank spaces) for all Modified pools.
337	3		Numeric	<u>WA DEBT TO INCOME - The Updated WA DTI</u> reflects the weighted average of the ratios between each mortgage's (1) sum of the Borrower's monthly debt payments, including monthly housing expenses that incorporate the mortgage payment the Borrower is making at the time of the delivery of the mortgage loan to Freddie Mac and (2) the total monthly income used to underwrite the Borrower as of the date of the origination of the mortgage loan. This disclosure field is updated monthly, which means the information is associated with the current remaining balance of the mortgages in the PC pool. This disclosure is subject to the widely varying standards originators use to verify Borrowers' assets and liabilities.
340	3		Numeric	<u>MIN DEBT TO INCOME QUARTILE 1 - The Updated Min DTI Quartile 1</u> reflects the lowest DTI remaining in the PC.
343	3		Numeric	<u>MAX DEBT TO INCOME QUARTILE 1 - The Updated Max DTI Quartile 1</u> reflects the 25th percentile DTI remaining in the PC.
346	3		Numeric	<u>MIN DEBT TO INCOME QUARTILE 2 - The Updated Min DTI Quartile 2</u> reflects the 25th percentile DTI remaining in the PC.
349	3		Numeric	<u>MAX DEBT TO INCOME QUARTILE 2 - The Updated Max DTI Quartile 2</u> reflects the 50 th percentile DTI remaining in the PC.
352	3		Numeric	<u>MIN DEBT TO INCOME QUARTILE 3 - The Updated Min DTI Quartile 3</u> reflects the 50 th percentile DTI remaining in the PC.
355	3		Numeric	<u>MAX DEBT TO INCOME QUARTILE 3 - The Updated Max DTI Quartile 3</u> reflects the 75th percentile DTI remaining in the PC.
358	3		Numeric	<u>MIN DEBT TO INCOME QUARTILE 4 - The Updated Min DTI Quartile 4</u> reflects the 75th percentile DTI remaining in the PC.
361	3		Numeric	<u>MAX DEBT TO INCOME QUARTILE 4 - The Updated Max DTI Quartile 4</u> reflects the highest percentile DTI remaining in the PC.
364	3		Numeric	<u>WA UPDATED CREDIT SCORE - This field applies to Reinstated and Modified pools only.</u> The weighted average of the borrowers' updated credit scores as of the Reinstated Mortgage PC Pool issue date. This disclosure field is updated monthly, which means the information is associated with the current remaining balance of the mortgages in the PC pool. Space (3) = Not applicable (i.e., pools that aren't either Reinstated or Modified)
367	3		Numeric	<u>MIN UPDATED CREDIT SCORE QUARTILE 1 - The Min Updated Credit Score Quartile 1</u> reflects the lowest updated credit score remaining in the PC. Space(3) = Not applicable (i.e., pools that aren't either Reinstated or Modified) This field applies to Reinstated and Modified pools only.
370	3		Numeric	<u>MAX UPDATED CREDIT SCORE QUARTILE 1 - The Max Updated Credit Score Quartile 1</u> reflects the 25th percentile updated credit score remaining in the PC. Space(3) = Not applicable (i.e., pools that aren't either Reinstated or Modified) This field applies to Reinstated and Modified pools only.

373	3		Numeric	<u>MIN UPDATED CREDIT SCORE QUARTILE 2</u> - The Min Updated Credit Score Quartile 2 reflects the 25th percentile updated credit score remaining in the PC. Space(3) = Not applicable (i.e., pools that aren't either Reinstated or Modified) This field applies to Reinstated and Modified pools only.
376	3		Numeric	<u>MAX UPDATED CREDIT SCORE QUARTILE 2</u> - The Max Updated Credit Score Quartile 2 reflects the 50th percentile updated credit score remaining in the PC. Space(3) = Not applicable (i.e., pools that aren't either Reinstated or Modified) This field applies to Reinstated and Modified pools only.
379	3		Numeric	<u>MIN UPDATED CREDIT SCORE QUARTILE 3</u> - The Min Updated Credit Score Quartile 3 reflects the 50th percentile updated credit score remaining in the PC. Space(3) = Not applicable (i.e., pools that aren't either Reinstated or Modified) This field applies to Reinstated and Modified pools only.
382	3		Numeric	<u>MAX UPDATED CREDIT SCORE QUARTILE 3</u> - The Max Updated Credit Score Quartile 3 reflects the 75th percentile updated credit score remaining in the PC. Space(3) = Not applicable (i.e., pools that aren't either Reinstated or Modified) This field applies to Reinstated and Modified pools only.
385	3		Numeric	<u>MIN UPDATED CREDIT SCORE QUARTILE 4</u> - The Min Updated Credit Score Quartile 4 reflects the 75th percentile updated credit score remaining in the PC. Space(3) = Not applicable (i.e., pools that aren't either Reinstated or Modified) This field applies to Reinstated and Modified pools only.
388	3		Numeric	<u>MAX UPDATED CREDIT SCORE QUARTILE 4</u> - The Max Updated Credit Score Quartile 4 reflects the highest percentile updated credit score remaining in the PC. Space(3) = Not applicable (i.e., pools that aren't either Reinstated or Modified) This field applies to Reinstated and Modified pools only.
391	3		Numeric	<u>WA ESTIMATED LTV</u> – This field applies to Reinstated and Modified pools only. The weighted average of the borrowers' estimated LTV ratios obtained by dividing the outstanding balance of the mortgage loan at the time of PC issuance by the value of the property obtained through our proprietary automated valuation model. <u>. In the case of modified mortgages with deferred amounts, the outstanding balance of the modified mortgage loan at the time of PC issuance reflects both interest bearing and non-interest bearing UPB amounts.</u> This disclosure field is updated monthly, which means the information is associated with the current remaining balance of the mortgages in the PC pool. Space (3) = Not applicable (i.e., pools that aren't either Reinstated or Modified)
394	3		Numeric	<u>MIN ESTIMATED LTV QUARTILE 1</u> - The Min Estimated LTV Quartile 1 reflects the lowest estimated LTV remaining in the PC. Space(3) = Not applicable (i.e., pools that aren't either Reinstated or Modified) This field applies to Reinstated and Modified pools only.
397	3		Numeric	<u>MAX ESTIMATED LTV QUARTILE 1</u> - The Max Estimated LTV Quartile 1 reflects the 25th percentile estimated LTV remaining in the PC. Space(3) = Not applicable (i.e., pools that aren't either Reinstated or Modified) This field applies to Reinstated and Modified pools only.
400	3		Numeric	<u>MIN ESTIMATED LTV QUARTILE 2</u> - The Min Estimated LTV Quartile 2 reflects the 25th percentile estimated LTV remaining in the PC. Space(3) = Not applicable (i.e., pools that aren't either Reinstated or Modified) This field applies to Reinstated and Modified pools only.
403	3		Numeric	<u>MAX ESTIMATED LTV QUARTILE 2</u> - The Max Estimated LTV Quartile 2 reflects the 50th percentile estimated LTV remaining in the PC. Space(3) = Not applicable (i.e., pools that aren't either Reinstated or Modified) This field applies to Reinstated and Modified pools only.

406	3		Numeric	<u>MIN ESTIMATED LTV QUARTILE 3</u> - The Min Estimated LTV Quartile 3 reflects the 50 th percentile estimated LTV remaining in the PC. Space(3) = Not applicable (i.e., pools that aren't either Reinstated or Modified) This field applies to Reinstated and Modified pools only.
409	3		Numeric	<u>MAX ESTIMATED LTV QUARTILE 3</u> - The Max Estimated LTV Quartile 3 reflects the 75th percentile estimated LTV remaining in the PC. Space(3) = Not applicable (i.e., pools that aren't either Reinstated or Modified) This field applies to Reinstated and Modified pools only.
412	3		Numeric	<u>MIN ESTIMATED LTV QUARTILE 4</u> - The Min Estimated LTV Quartile 4 reflects the 75th percentile estimated LTV remaining in the PC. Space(3) = Not applicable (i.e., pools that aren't either Reinstated or Modified) This field applies to Reinstated and Modified pools only.
415	3		Numeric	<u>MAX ESTIMATED LTV QUARTILE 4</u> - The Max Estimated LTV Quartile 4 reflects the highest percentile estimated LTV remaining in the PC. Space(3) = Not applicable (i.e., pools that aren't either Reinstated or Modified) This field applies to Reinstated and Modified pools only.
418	83			<u>FILLER</u>

MONTHLY BREAKOUT FILE

This file contains selected additional data about the composition of Freddie Mac’s Mortgage Participation Certificates (PCs). Information is updated on a monthly basis as of the monthly factor publication date. **This data should be considered in conjunction with information appearing in the applicable Freddie Mac Offering Circulars, as supplemented.**

To find prefixes included in the Monthly Breakout File, please refer to the Introduction section.

Information is reported by pool number. Where there is insufficient data to support calculations for a particular PC, “0’s” have been placed in the fields for the PC.

The information contained in this file is calculated based on the mortgage information reported to Freddie Mac by servicers and is the same mortgage information used by Freddie Mac to calculate the monthly pool factor for a PC for the month in which the disclosure is provided.

The Monthly Breakout File combines several different types of records within a single file. The first character in each record indicates what type of record it is:

Record Types	Possible Number of Occurrences per Pool
G = Geographic data	1 or more (All Pools)
L = Loan origination year data	1 or more (All Pools)
S = Servicer data	1 or more (All Pools)
O = Occupancy data	1 (All Pools, except Modified Pools)
T = Number of units data	1 (All Pools)
R = Loan Purpose / # of Borrowers / First Time Homebuyer / Mortgage Insurance data	1 (All Pools)
U = Availability of LTV / Credit Score / Combined LTV / Debt-to-Income data	1 (All Pools)
M = Seller data	1 or more (All Pools)
I = Initial Interest data	1 or more (All Pools)
D = Documentation Type data	1 (All Pools, except Modified Pools)
E = Third Party Origination (TPO) data	1 (All Pools, except Modified Pools)
F = Delinquency data (Note: The F record in the monthly breakout file is different than the F record in the daily breakout file.)	1 (All Pools)
N = Modified pool data	1 (Modified Pools only)
P = Modification Program data*	1 or more (Modified Pools only)

***Designates a new Record**

Record Length: 300

Geographic Distribution Data				
POS	LEN	DEC	DATA TYPE	DESCRIPTION
1	1		Alpha	RECORD TYPE - Indicates the type of data in this record: G = geographic distribution data
2	6		Alpha-num	POOL NUMBER - A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.
8	288			Entries for 9 state codes. Entry 1 is listed below; remaining entries follow the same pattern.
8	2		Alpha	STATE CODE - A two-letter state abbreviation (United States plus Puerto Rico and territories) used to indicate the distribution of the mortgages in the pool. ZZ = Total; 99 = Unknown
10	5	2	Numeric	CURRENT STATE PERCENT OF UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that are secured by properties in a given state.
15	5	2	Numeric	CURRENT STATE PERCENT OF LOANS - The percentage of mortgages in a PC pool that are secured by properties in a given state.
20	7		Numeric	CURRENT STATE NUMBER OF LOANS - The number of mortgages in a PC pool that are secured by properties in a given state.
27	13	2	Numeric	CURRENT STATE AMOUNT OF UPB - The UPB of the mortgages in a PC pool that are secured by properties in a given state.
40	32		Group	2ND STATE. REFER TO POS 8-27
72	32		Group	3RD STATE. REFER TO POS 8-27
104	32		Group	4TH STATE. REFER TO POS 8-27
136	32		Group	5TH STATE. REFER TO POS 8-27
168	32		Group	6TH STATE. REFER TO POS 8-27
200	32		Group	7TH STATE. REFER TO POS 8-27
232	32		Group	8TH STATE. REFER TO POS 8-27
264	32		Group	9TH STATE. REFER TO POS 8-27
296	5			FILLER

Record Length: 300

				Loan Origination Year Data
<u>POS</u>	<u>LEN</u>	<u>DEC</u>	<u>DATA TYPE</u>	<u>DESCRIPTION</u>
1	1		Alpha	<u>RECORD TYPE</u> - Indicates the type of data in this record: L = loan origination year data
2	6		Alpha-num	<u>POOL NUMBER</u> - A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.
8	3		Alpha	<u>PRE-1985 CODE</u> - "PRE" if origination year is 1984 or earlier; blank otherwise.
11	272			<u>Entries for 8 LOY entries. Entry 1 is listed below; remaining entries follow the same pattern.</u>
11	4		Numeric - CCYY	<u>ORIGINATION YEAR</u> - The calendar year in which the loan was originated. For seller-owned modified mortgages, modified mortgages, converted mortgages, and construction-to-permanent mortgages, the modification/converted date is substituted for the origination date. 9999 = Unknown
15	5	2	Numeric	<u>CURRENT LOY PERCENT OF UPB</u> - The percentage of the aggregate UPB of the mortgages in a PC pool that are originated in a given year.
20	5	2	Numeric	<u>CURRENT LOY PERCENT OF LOANS</u> - The percentage of mortgages in a PC pool that are originated in a given year.
25	7		Numeric	<u>CURRENT LOY NUMBER OF LOANS</u> - The number of mortgages in a PC pool that are originated in a given year.
32	13	2	Numeric	<u>CURRENT LOY AMOUNT OF UPB</u> - The UPB of the mortgages in a PC pool that are originated in a given year.
45	34		Group	2ND LOAN ORIGINATION YEAR. REFER TO POS 11-32
79	34		Group	3RD LOAN ORIGINATION YEAR. REFER TO POS 11-32
113	34		Group	4TH LOAN ORIGINATION YEAR. REFER TO POS 11-32
147	34		Group	5TH LOAN ORIGINATION YEAR. REFER TO POS 11-32
181	34		Group	6TH LOAN ORIGINATION YEAR. REFER TO POS 11-32
215	34		Group	7TH LOAN ORIGINATION YEAR. REFER TO POS 11-32
249	34		Group	8TH LOAN ORIGINATION YEAR. REFER TO POS 11-32
283	18			<u>FILLER</u>

Record Length: 300

				Servicer Data
	LEN	DEC	DATA TYPE	DESCRIPTION
1	1		Alpha	RECORD TYPE - Indicates the type of data in this record: S = servicer data
2	6		Alpha-num	POOL NUMBER - A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.
8	240			Entries for 3 servicers. Entry 1 is listed below; remaining entries follow the same pattern.
8	30		Alpha	SERVICER NAME - Identifies the name of the entity that services the mortgages in a PC. A servicer must service at least 1% of the mortgages.
38	5	2	Numeric	SERVICER PERCENT UPB - The percentage of the aggregate UPB of the mortgages in each entity that services at least 1% of the mortgages in a PC pool.
43	7		Numeric	SERVICER NUMBER OF LOANS - The number of mortgages in each entity that services at least 1% of the mortgages in a PC pool.
50	5	2	Numeric	SERVICER PERCENT OF LOANS - The percentage of mortgages in each entity that services at least 1% of the mortgages in a PC pool.
55	5	3	Numeric	WA COUPON BY SERVICER - The WAC of the mortgages in each entity that services at least 1% of the mortgages in a PC pool. Fixed-rate pools only.
60	5	3	Numeric	NOTE RATE HIGH BY SERVICER - The highest note rate of the mortgages in each entity that services at least 1% of the mortgages in a PC pool. Fixed-rate pools only.
65	5	3	Numeric	NOTE RATE LOW BY SERVICER - The lowest note rate of the mortgages in each entity that services at least 1% of the mortgages in a PC pool. Fixed-rate pools only.
70	3		Numeric	WA LOAN AGE BY SERVICER - The WALA of the mortgages in each entity that services at least 1% of the mortgages in a PC pool.
73	3		Numeric	LOAN AGE HIGH BY SERVICER - The highest loan age of the mortgages in each entity that services at least 1% of the mortgages in a PC pool.
76	3		Numeric	LOAN AGE LOW BY SERVICER - The lowest loan age of the mortgages in each entity that services at least 1% of the mortgages in a PC pool.
79	3		Numeric	WA REMAINING MATURITY BY SERVICER - The WARM of the mortgages in each entity that services at least 1% of the mortgages in a PC pool.
82	3		Numeric	REMAINING MATURITY HIGH BY SERVICER - The highest remaining maturity of the mortgages in each entity that services at least 1% of the mortgages in a PC pool.
85	3		Numeric	REMAINING MATURITY LOW BY SERVICER - The lowest remaining maturity of the mortgages in each entity that services at least 1% of the mortgages in a PC pool.
88	80		Group	2ND SERVICER ENTRY. REFER TO POS 8-85
168	80		Group	3RD SERVICER ENTRY. REFER TO POS 8-85
248	53			FILLER

Record Length: 300

<u>POS</u>	<u>LEN</u>	<u>DEC</u>	<u>DATA TYPE</u>	Occupancy Status Data Note: This record type is not generated for Modified pools. DESCRIPTION
1	1		Alpha	RECORD TYPE - Indicates the type of data in this record: O = occupancy status data
2	6		Alpha-num	POOL NUMBER - A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.
8	5	2	Numeric	OWNER OCCUPIED PERCENT UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that are secured by primary residences.
13	7		Numeric	OWNER OCCUPIED NUMBER OF LOANS - The number of mortgages in a PC pool that are secured by primary residences.
20	5	2	Numeric	OWNER OCCUPIED PERCENT OF LOANS - The percentage of mortgages in a PC pool that are secured by primary residences.
25	5	2	Numeric	SECOND HOME PERCENT UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that are secured by second homes.
30	7		Numeric	SECOND HOME NUMBER OF LOANS - The number of mortgages in a PC pool that are secured by second homes.
37	5	2	Numeric	SECOND HOME PERCENT OF LOANS - The percentage of mortgages in a PC pool that are secured by second homes.
42	5	2	Numeric	INVESTMENT PROPERTY PERCENT UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that are secured by investment properties.
47	7		Numeric	INVESTMENT PROPERTY NUMBER OF LOANS - The number of mortgages in a PC pool that are secured by investment properties.
54	5	2	Numeric	INVESTMENT PROPERTY PERCENT OF LOANS - The percentage of mortgages in a PC pool that are secured by investment properties.
59	5	2	Numeric	UNKNOWN/NOT AVAILABLE PERCENT UPB - The percentage of the aggregate UPB of the mortgages in a PC pool where this data element is either unknown or not available.
64	7		Numeric	UNKNOWN/NOT AVAILABLE NUMBER OF LOANS - The number of mortgages in a PC pool where this data element is either unknown or not available.
71	5	2	Numeric	UNKNOWN/NOT AVAILABLE PERCENT OF LOANS - The percentage of mortgages in a PC pool where this data element is either unknown or not available.
76	225			FILLER

Record Length: 300

				Number of Units Data
<u>POS</u>	<u>LEN</u>	<u>DEC</u>	<u>DATA TYPE</u>	<u>DESCRIPTION</u>
1	1		Alpha	<u>RECORD TYPE</u> - Indicates the type of data in this record: T = number of units data
2	6		Alpha-num	<u>POOL NUMBER</u> - A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.
8	5	2	Numeric	<u>1 UNIT PERCENT UPB</u> - The percentage of the aggregate UPB of the mortgages in a PC pool that are secured by one-unit properties.
13	7		Numeric	<u>1 UNIT NUMBER OF LOANS</u> - The number of mortgages in a PC pool that are secured by one-unit properties.
20	5	2	Numeric	<u>1 UNIT PERCENT OF LOANS</u> - The percentage of mortgages in a PC pool that are secured by one-unit properties.
25	5	2	Numeric	<u>2-4 UNIT PERCENT UPB</u> - The percentage of the aggregate UPB of the mortgages in a PC pool that are secured by two to four unit properties.
30	7		Numeric	<u>2-4 UNIT NUMBER OF LOANS</u> - The number of mortgages in a PC pool that are secured by two to four unit properties.
37	5	2	Numeric	<u>2-4 UNIT PERCENT OF LOANS</u> - The percentage of mortgages in a PC pool that are secured by two to four unit properties.
42	5	2	Numeric	<u>UNKNOWN/NOT AVAILABLE PERCENT UPB</u> - The percentage of the aggregate UPB of the mortgages in a PC pool where this data element is either unknown or not available.
47	7		Numeric	<u>UNKNOWN/NOT AVAILABLE NUMBER OF LOANS</u> - The number of mortgages in a PC pool where this data element is either unknown or not available.
54	5	2	Numeric	<u>UNKNOWN/NOT AVAILABLE PERCENT OF LOANS</u> - The percentage of mortgages in a PC pool where this data element is either unknown or not available.
59	242			<u>FILLER</u>

Record Length: 300

				Loan Data (Purpose, # of Borrowers, First Time Homebuyer, Mortgage Insurance data)
POS	LEN	DEC	DATA TYPE	DESCRIPTION
1	1			RECORD TYPE - Indicates the type of data in this record: R = loan purpose/# borrowers/first time homebuyer/MI data
2	6		Alpha-num	POOL NUMBER - A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.
8	5	2	Numeric	PURCHASE PERCENT UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that are purchase mortgages.
13	7		Numeric	PURCHASE NUMBER OF LOANS - The number of mortgages in a PC pool that are purchase mortgages.
20	5	2	Numeric	PURCHASE PERCENT OF LOANS - The percentage of mortgages in a PC pool that are purchase mortgages.
25	5	2	Numeric	NO CASH OUT REFINANCE PERCENT UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that are no cash refinance mortgages.
30	7		Numeric	NO CASH OUT REFINANCE NUMBER OF LOANS - The number of mortgages in a PC pool that are no cash refinance mortgages.
37	5	2	Numeric	NO CASH OUT REFINANCE PERCENT OF LOANS - The percentage of mortgages in a PC pool that are no cash refinance mortgages.
42	5	2	Numeric	CASH-OUT REFINANCE PERCENT UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that are cash out refinance mortgages.
47	7		Numeric	CASH-OUT REFINANCE NUMBER OF LOANS - The number of mortgages in a PC pool that are cash out refinance mortgages.
54	5	2	Numeric	CASH-OUT REFINANCE PERCENT OF LOANS - The percentage of mortgages in a PC pool that are cash out refinance mortgages.
59	5	2	Numeric	REFINANCE – NOT SPECIFIED PERCENT UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that are refinance – not specified mortgages.
64	7		Numeric	REFINANCE – NOT SPECIFIED NUMBER OF LOANS - The number of mortgages in a PC pool that are refinance – not specified mortgages.
71	5	2	Numeric	REFINANCE – NOT SPECIFIED PERCENT OF LOANS - The percentage of mortgages in a PC pool that are refinance – not specified mortgages.
76	5	2	Numeric	UNKNOWN/NOT AVAILABLE LOAN PURPOSE PERCENT UPB - The percentage of the aggregate UPB of the mortgages in a PC pool where this loan purpose is either unknown or not available.
81	7		Numeric	UNKNOWN/NOT AVAILABLE LOAN PURPOSE NUMBER OF LOANS - The number of mortgages in a PC pool where this loan purpose is either unknown or not available.
88	5	2	Numeric	UNKNOWN/NOT AVAILABLE LOAN PURPOSE PERCENT OF LOANS - The percentage of mortgages in a PC pool where this loan purpose is either unknown or not available.
93	5	2	Numeric	1 BORROWER PERCENT UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that are secured by one borrower.
98	7		Numeric	1 BORROWER NUMBER OF LOANS - The number of mortgages in a PC pool that are secured by one borrower.
105	5	2	Numeric	1 BORROWER PERCENT OF LOANS - The percentage of mortgages in a PC pool that are secured by one borrower.
110	5	2	Numeric	> 1 BORROWER PERCENT UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that are secured by more than one borrower.
115	7		Numeric	> 1 BORROWER NUMBER OF LOANS - The number of mortgages in a PC pool that are secured by more than one borrower.
122	5	2	Numeric	> 1 BORROWER PERCENT OF LOANS - The percentage of mortgages in a PC pool that are secured by more than one borrower.

127	5	2	Numeric	<u>FIRST TIME HOMEBUYER PERCENT UPB</u> - The percentage of the aggregate UPB of the mortgages in a PC pool that are secured by a first time homebuyer.
132	7		Numeric	<u>FIRST TIME HOMEBUYER NUMBER OF LOANS</u> - The number of mortgages in a PC pool that are secured by a first time homebuyer.
139	5	2	Numeric	<u>FIRST TIME HOMEBUYER PERCENT OF LOANS</u> - The percentage of mortgages in a PC pool that are secured by a first time homebuyer.
144	5	2	Numeric	<u>UNKNOWN FIRST TIME HOMEBUYER PERCENT UPB</u> - The percentage of the aggregate UPB of the mortgages in a PC pool where first time homebuyer is unknown.
149	7		Numeric	<u>UNKNOWN FIRST TIME HOMEBUYER NUMBER OF LOANS</u> - The number of mortgages in a PC pool where first time homebuyer is unknown.
156	5	2	Numeric	<u>UNKNOWN FIRST TIME HOMEBUYER PERCENT OF LOANS</u> - The percentage of mortgages in a PC pool where first time homebuyer is unknown.
161	5	2	Numeric	<u>LOANS WITH MORTGAGE INSURANCE PERCENT UPB</u> - The percentage of the aggregate UPB of the mortgages in a PC pool that have mortgage insurance.
166	7		Numeric	<u>LOANS WITH MORTGAGE INSURANCE NUMBER OF LOANS</u> - The number of mortgages in a PC pool that have mortgage insurance.
173	5	2	Numeric	<u>LOANS WITH MORTGAGE INSURANCE PERCENT OF LOANS</u> - The percentage of mortgages in a PC pool that have mortgage insurance.
178	5	2	Numeric	<u>UNKNOWN MORTGAGE INSURANCE PERCENT UPB</u> - The percentage of the aggregate UPB of the mortgages in a PC pool where mortgage insurance is unknown.
183	7		Numeric	<u>UNKNOWN MORTGAGE INSURANCE NUMBER OF LOANS</u> - The number of mortgages in a PC pool where mortgage insurance is unknown.
190	5	2	Numeric	<u>UNKNOWN MORTGAGE INSURANCE PERCENT OF LOANS</u> - The percentage of mortgages in a PC pool where mortgage insurance is unknown.
195	5	2	Numeric	<u>MODIFIED – LOSS MITIGATION PERCENT UPB</u> - The percentage of the aggregate UPB of the mortgages in a PC pool that are modified (for loss mitigation purposes) mortgages. <i>This field is part of the loan purpose breakout (beginning at POS 8 through 88 of this record).</i>
200	7		Numeric	<u>MODIFIED – LOSS MITIGATION NUMBER OF LOANS</u> - The number of mortgages in a PC pool that are modified (for loss mitigation purposes) mortgages. <i>This field is part of the loan purpose breakout (beginning at POS 8 through 88 of this record).</i>
207	5	2	Numeric	<u>MODIFIED – LOSS MITIGATION PERCENT OF LOANS</u> - The percentage of mortgages in a PC pool that are modified (for loss mitigation purposes) mortgages. <i>This field is part of the loan purpose breakout (beginning at POS 8 through 88 of this record).</i>
212	89			<u>FILLER</u>

Record Length: 300

POS	LEN	DEC	DATA TYPE	DESCRIPTION
				Availability of Original LTV / Credit Score / Original Combined LTV / Original Debt-to-Income
1	1			RECORD TYPE - Indicates the type of data in this record: U = original unknown LTV/credit score/combined LTV/debt-to-income data
2	6		Alpha-num	POOL NUMBER - A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.
8	5	2	Numeric	LOAN TO VALUE UNKNOWN/NOT AVAILABLE PERCENT UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that have loan-to-value ratios that are not available. This field will be disclosed as "Not Applicable" (indicated by blank spaces) for all Modified pools.
13	7		Numeric	LOAN TO VALUE UNKNOWN/NOT AVAILABLE NUMBER OF LOANS - The number of mortgages in a PC pool that have loan-to-value ratios that are not available. This field will be disclosed as "Not Applicable" (indicated by blank spaces) for all Modified pools.
20	5	2	Numeric	LOAN TO VALUE UNKNOWN/NOT AVAILABLE PERCENT OF LOANS - The percentage of mortgages in a PC pool that have loan-to-value ratios that are not available. This field will be disclosed as "Not Applicable" (indicated by blank spaces) for all Modified pools.
25	5	2	Numeric	CREDIT SCORE UNKNOWN/NOT AVAILABLE PERCENT UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that have credit scores that are not available. This field will be disclosed as "Not Applicable" (indicated by blank spaces) for all Modified pools.
30	7		Numeric	CREDIT SCORE UNKNOWN/NOT AVAILABLE NUMBER OF LOANS - The number of mortgages in a PC pool that have credit scores that are not available. This field will be disclosed as "Not Applicable" (indicated by blank spaces) for all Modified pools.
37	5	2	Numeric	CREDIT SCORE UNKNOWN/NOT AVAILABLE PERCENT OF LOANS - The percentage of mortgages in a PC pool that have credit scores that are not available. This field will be disclosed as "Not Applicable" (indicated by blank spaces) for all Modified pools.
42	5	2	Numeric	COMBINED LTV UNKNOWN/NOT AVAILABLE PERCENT UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that have original combined loan-to-value ratios that are not available. This field will be disclosed as "Not Applicable" (indicated by blank spaces) for all Modified pools.
47	7		Numeric	COMBINED LTV UNKNOWN/NOT AVAILABLE NUMBER OF LOANS - The number of mortgages in a PC pool that have original combined loan-to-value ratios that are not available. This field will be disclosed as "Not Applicable" (indicated by blank spaces) for all Modified pools.
54	5	2	Numeric	COMBINED LTV UNKNOWN/NOT AVAILABLE PERCENT OF LOANS - The percentage of mortgages in a PC pool that have original combined loan-to-value ratios that are not available. This field will be disclosed as "Not Applicable" (indicated by blank spaces) for all Modified pools.
59	5	2	Numeric	DEBT TO INCOME UNKNOWN/NOT AVAILABLE PERCENT UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that have original debt-to-income ratios that are not available.
64	7		Numeric	DEBT TO INCOME UNKNOWN/NOT AVAILABLE NUMBER OF LOANS - The number of mortgages in a PC pool that have original debt-to-income ratios that are not available.

71	5	2	Numeric	<u>DEBT TO INCOME UNKNOWN/NOT AVAILABLE PERCENT OF LOANS</u> The percentage of mortgages in a PC pool that have original debt-to-income ratios that are not available.
76	5	2	Numeric	<u>ESTIMATED LTV UNKNOWN/NOT AVAILABLE PERCENT UPB</u> - The percentage of the aggregate UPB of the mortgages in a PC pool that have estimated loan-to-value ratios that are not available. Space(5) = Not applicable (i.e., pools that aren't either Reinstated or Modified) This field applies to Reinstated and Modified pools only.
81	7		Numeric	<u>ESTIMATED LTV UNKNOWN/NOT AVAILABLE NUMBER OF LOANS</u> – The number of mortgages in a PC pool that have estimated loan-to-value ratios that are not available. Space(7) = Not applicable (i.e., pools that aren't either Reinstated or Modified) This field applies to Reinstated and Modified pools only.
88	5	2	Numeric	<u>ESTIMATED LTV UNKNOWN/NOT AVAILABLE PERCENT OF LOANS</u> – The percentage of mortgages in a PC pool that have estimated loan-to-value ratios that are not available. Space(5) = Not applicable (i.e., pools that aren't either Reinstated or Modified) This field applies to Reinstated and Modified pools only.
93	5	2	Numeric	<u>UPDATED CREDIT SCORE UNKNOWN/NOT AVAILABLE PERCENT UPB</u> – The percentage of the aggregate UPB of the mortgages in a PC pool that have updated credit scores that are not available. Space(5) = Not applicable (i.e., pools that aren't either Reinstated or Modified) This field applies to Reinstated and Modified pools only.
98	7		Numeric	<u>UPDATED CREDIT SCORE UNKNOWN/NOT AVAILABLE NUMBER OF LOANS</u> – The number of mortgages in a PC pool that have updated credit scores that are not available. Space(7) = Not applicable (i.e., pools that aren't either Reinstated or Modified) This field applies to Reinstated and Modified pools only.
105	5	2	Numeric	<u>UPDATED CREDIT SCORE UNKNOWN/NOT AVAILABLE PERCENT OF LOANS</u> – The percentage of mortgages in a PC pool that have updated credit scores that are not available. Space(5) = Not applicable (i.e., pools that aren't either Reinstated or Modified) This field applies to Reinstated and Modified pools only.
110	191			<u>FILLER</u>

Record Length: 300

<u>POS</u>	<u>LEN</u>	<u>DEC</u>	<u>DATA TYPE</u>	<u>DESCRIPTION</u>
				Seller Data
1	1			RECORD TYPE - Indicates the type of data in this record: M = seller data
2	6		Alpha-num	POOL NUMBER - A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.
8	240			Entries for 3 sellers. Entry 1 is listed below; remaining entries follow the same pattern.
8	30		Alpha	SELLER NAME - Identifies the name of the entity that sold the mortgages in a PC pool to Freddie Mac. This may or may not be the servicer of the mortgages.
38	5	2	Numeric	SELLER PERCENT UPB – The percentage of aggregate UPB of the mortgages for each entity that sold to Freddie Mac at least 1% of the mortgage in a PC pool.
43	7		Numeric	SELLER NUMBER OF LOANS - The number of mortgages for each entity that sold to Freddie Mac at least 1% of the mortgages in a PC pool.
50	5	2	Numeric	SELLER PERCENT OF LOANS - The percentage of mortgages for each entity that sold to Freddie Mac at least 1% of the mortgages in a PC pool.
55	5	3	Numeric	WA COUPON BY SELLER - The WAC of the mortgages for each entity that sold to Freddie Mac at least 1% of the mortgage in a PC pool. Fixed-rate pools only.
60	5	3	Numeric	NOTE RATE HIGH BY SELLER - The highest note rate of the mortgages for each entity that sold to Freddie Mac at least 1% of the mortgage in a PC pool. Fixed-rate pools only.
65	5	3	Numeric	NOTE RATE LOW BY SELLER - The lowest note rate of the mortgages for each entity that sold to Freddie Mac at least 1% of the mortgage in a PC pool. Fixed-rate pools only.
70	3		Numeric	WA LOAN AGE BY SELLER - The WALA of the mortgages for each entity that sold to Freddie Mac at least 1% of the mortgage in a PC pool.
73	3		Numeric	LOAN AGE HIGH BY SELLER - The highest loan age of the mortgages for each entity that sold to Freddie Mac at least 1% of the mortgage in a PC pool.
76	3		Numeric	LOAN AGE LOW BY SELLER - The lowest loan age of the mortgages for each entity that sold to Freddie Mac at least 1% of the mortgage in a PC pool.
79	3		Numeric	WA REMAINING MATURITY BY SELLER – The WARM of the mortgages for each entity that sold to Freddie Mac at least 1% of the mortgage in a PC pool.
82	3		Numeric	REMAINING MATURITY HIGH BY SELLER - The highest remaining maturity of the mortgages for each entity that sold to Freddie Mac at least 1% of the mortgage in a PC pool.
85	3		Numeric	REMAINING MATURITY LOW BY SELLER - The lowest remaining maturity of the mortgages for each entity that sold to Freddie Mac at least 1% of the mortgage in a PC pool.
88	80		Group	2ND SELLER ENTRY. REFER TO POS 8-85
168	80		Group	3RD SELLER ENTRY. REFER TO POS 8-85
248	53			FILLER

Record Length: 300

				Initial Interest Data
POS	LEN	DEC	DATA TYPE	DESCRIPTION
1	1			RECORD TYPE - Indicates the type of data in this record: I = initial interest data
2	6		Alpha-num	POOL NUMBER - A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.
8	284			Entries for 4 P&IDates. Entry 1 is listed below; remaining entries follow the same pattern.
8	8		Numeric (CCYYMMDD)	FIRST P&I PAYMENT DATE – The first fully amortizing principal and interest payment date of the mortgages in a pool, adjusted by adding one month to reflect the timing of the corresponding PC First P&IPayment Date.
16	5	2	Numeric	FIRST P&I DATE PERCENT OF UPB – The percentage of the aggregate UPB of the mortgages in a PC pool having the same first date on which principal as well as interest will be due.
21	5	2	Numeric	FIRST P&I DATE PERCENT OF LOANS - The percentage of the aggregate number of mortgages in a PC pool having the same first date on which principal as well as interest will be due.
26	7		Numeric	FIRST P&I DATE NUMBER OF LOANS - The number of mortgages in a PC pool having the same first date on which principal as well as interest will be due.
33	13	2	Numeric	FIRST P&I DATE AMOUNT UPB – The UPB of the mortgages in a PC pool having the same first date on which principal as well as interest will be due.
46	5	3	Numeric	WA COUPON BY FIRST P&IDATE - The WAC of the mortgages in a PC pool having the same first date on which principal as well as interest will be due. Fixed-rate pools only.
51	5	3	Numeric	NOTE RATE HIGH BY FIRST P&I DATE - The highest note rate of the mortgages in a PC pool having the same first date on which principal as well as interest will be due. Fixed-rate pools only.
56	5	3	Numeric	NOTE RATE LOW BY FIRST P&I DATE - The lowest note rate of the mortgages in a PC pool having the same first date on which principal as well as interest will be due. Fixed-rate pools only.
61	3		Numeric	WA LOAN AGE BY FIRST P&I DATE - The WALA of the mortgages in a PC pool having the same first date on which principal as well as interest will be due.
64	3		Numeric	LOAN AGE HIGH BY FIRST P&IDATE - The highest loan age of the mortgages in a PC pool having the same first date on which principal as well as interest will be due.
67	3		Numeric	LOAN AGE LOW BY FIRST P&IDATE - The lowest loan age of the mortgages in a PC pool having the same first date on which principal as well as interest will be due.
70	3		Numeric	WA REMAINING MATURITY BY FIRST P&I DATE – The WARM of the mortgages in a PC pool having the same first date on which principal as well as interest will be due.
73	3		Numeric	REMAINING MATURITY HIGH BY FIRST P&I DATE - The highest remaining maturity of the mortgages in a PC pool having the same first date on which principal as well as interest will be due.
76	3		Numeric	REMAINING MATURITY LOW BY FIRST P&I DATE - The lowest remaining maturity of the mortgages in a PC pool having the same first date on which principal as well as interest will be due.
79	71		Group	2ND P&IDATE ENTRY. REFER TO POS 8-76
150	71		Group	3RD P&IDATE ENTRY. REFER TO POS 8-76
221	71		Group	4TH P&IDATE ENTRY. REFER TO POS 8-76
292	9			FILLER

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_1ld.pdf).

Record Length: 300

<u>POS</u>	<u>LEN</u>	<u>DEC</u>	<u>DATA TYPE</u>	<u>DESCRIPTION</u>
				Documentation Type Data Note: This record type is not generated for Modified pools.
1	1		Alpha	RECORD TYPE - Indicates the type of data in this record: D = documentation type data
2	6		Alpha-num	POOL NUMBER - A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.
8	5	2	Numeric	DOCUMENTATION TYPE - ASSET VERIFIED/WAIVED PERCENT OF UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that are secured by properties that have a verified/waived documentation type for assets.
13	5	2	Numeric	DOCUMENTATION TYPE – ASSET VERIFIED/WAIVED PERCENT OF LOANS - The percentage of mortgages in a PC pool that are secured by properties that have a verified/waived documentation type for assets.
18	7		Numeric	DOCUMENTATION TYPE – ASSET VERIFIED/WAIVED NUMBER OF LOANS - The number of mortgages in a PC pool that are secured by properties that have a verified/waived documentation type for assets.
25	5	2	Numeric	DOCUMENTATION TYPE - ASSET NOT VERIFIED/NOT WAIVED PERCENT OF UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that are secured by properties that have a not verified/not waived documentation type for assets.
30	5	2	Numeric	DOCUMENTATION TYPE – ASSET NOT VERIFIED/NOT WAIVED PERCENT OF LOANS - The percentage of mortgages in a PC pool that are secured by properties that have a not verified/not waived documentation type for assets.
35	7		Numeric	DOCUMENTATION TYPE – ASSET NOT VERIFIED/NOT WAIVED NUMBER OF LOANS - The number of mortgages in a PC pool that are secured by properties that have a not verified/not waived documentation type for assets.
42	5	2	Numeric	DOCUMENTATION TYPE - ASSET UNKNOWN PERCENT OF UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that are secured by properties that have an unknown documentation type for assets.
47	5	2	Numeric	DOCUMENTATION TYPE – ASSET UNKNOWN PERCENT OF LOANS - The percentage of mortgages in a PC pool that are secured by properties that have an unknown documentation type for assets.
52	7		Numeric	DOCUMENTATION TYPE – ASSET UNKNOWN NUMBER OF LOANS - The number of mortgages in a PC pool that are secured by properties that have an unknown documentation type for assets.
59	5	2	Numeric	DOCUMENTATION TYPE - EMPLOYMENT VERIFIED/WAIVED PERCENT OF UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that are secured by properties that have a verified/waived documentation type for employment.
64	5	2	Numeric	DOCUMENTATION TYPE – EMPLOYMENT VERIFIED/WAIVED PERCENT OF LOANS - The percentage of mortgages in a PC pool that are secured by properties that have a verified/waived documentation type for employment.
69	7		Numeric	DOCUMENTATION TYPE – EMPLOYMENT VERIFIED/WAIVED NUMBER OF LOANS - The number of mortgages in a PC pool that are secured by properties that have a verified/waived documentation type for employment.
76	5	2	Numeric	DOCUMENTATION TYPE - EMPLOYMENT NOT VERIFIED/NOT WAIVED PERCENT OF UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that are secured by properties that have a not verified/not waived documentation type for employment.

For the complete description and for important information, please see 'Loan-Level Disclosure – Variable Names and Descriptions' on the Freddie Mac website (http://www.freddie.mac.com/mbs/docs/fs_11d.pdf).

81	5	2	Numeric	<u>DOCUMENTATION TYPE – EMPLOYMENT NOT VERIFIED/NOT WAIVED PERCENT OF LOANS</u> - The percentage of mortgages in a PC pool that are secured by properties that have a not verified/not waived documentation type for employment.
86	7		Numeric	<u>DOCUMENTATION TYPE – EMPLOYMENT NOT VERIFIED/NOT WAIVED NUMBER OF LOANS</u> - The number of mortgages in a PC pool that are secured by properties that have a not verified/not waived documentation type for employment.
93	5	2	Numeric	<u>DOCUMENTATION TYPE - EMPLOYMENT UNKNOWN PERCENT OF UPB</u> - The percentage of the aggregate UPB of the mortgages in a PC pool that are secured by properties that have an unknown documentation type for employment.
98	5	2	Numeric	<u>DOCUMENTATION TYPE – EMPLOYMENT UNKNOWN PERCENT OF LOANS</u> - The percentage of mortgages in a PC pool that are secured by properties that have an unknown documentation type for employment.
103	7		Numeric	<u>DOCUMENTATION TYPE – EMPLOYMENT UNKNOWN NUMBER OF LOANS</u> - The number of mortgages in a PC pool that are secured by properties that have an unknown documentation type for employment.
110	5	2	Numeric	<u>DOCUMENTATION TYPE - INCOME VERIFIED/WAIVED PERCENT OF UPB</u> - The percentage of the aggregate UPB of the mortgages in a PC pool that are secured by properties that have a verified/waived documentation type for income.
115	5	2	Numeric	<u>DOCUMENTATION TYPE – INCOME VERIFIED/WAIVED PERCENT OF LOANS</u> - The percentage of mortgages in a PC pool that are secured by properties that have a verified/waived documentation type for income.
120	7		Numeric	<u>DOCUMENTATION TYPE – INCOME VERIFIED/WAIVED NUMBER OF LOANS</u> - The number of mortgages in a PC pool that are secured by properties that have a verified/waived documentation type for income.
127	5	2	Numeric	<u>DOCUMENTATION TYPE - INCOME NOT VERIFIED/NOT WAIVED PERCENT OF UPB</u> - The percentage of the aggregate UPB of the mortgages in a PC pool that are secured by properties that have a not verified/not waived documentation type for income.
132	5	2	Numeric	<u>DOCUMENTATION TYPE – INCOME NOT VERIFIED/NOT WAIVED PERCENT OF LOANS</u> - The percentage of mortgages in a PC pool that are secured by properties that have a not verified/not waived documentation type for income.
137	7		Numeric	<u>DOCUMENTATION TYPE – INCOME NOT VERIFIED/NOT WAIVED NUMBER OF LOANS</u> - The number of mortgages in a PC pool that are secured by properties that have a not verified/not waived documentation type for income.
144	5	2	Numeric	<u>DOCUMENTATION TYPE - INCOME UNKNOWN PERCENT OF UPB</u> - The percentage of the aggregate UPB of the mortgages in a PC pool that are secured by properties that have an unknown documentation type for income.
149	5	2	Numeric	<u>DOCUMENTATION TYPE – INCOME UNKNOWN PERCENT OF LOANS</u> - The percentage of mortgages in a PC pool that are secured by properties that have an unknown documentation type for income.
154	7		Numeric	<u>DOCUMENTATION TYPE – INCOME UNKNOWN NUMBER OF LOANS</u> - The number of mortgages in a PC pool that are secured by properties that have an unknown documentation type for income.
161	140			<u>FILLER</u>

Record Length: 300

<u>POS</u>	<u>LEN</u>	<u>DEC</u>	<u>DATA TYPE</u>	<u>DESCRIPTION</u>
				Third Party Origination (TPO) Data Note: This record type is not generated for Modified pools.
1	1		Alpha	RECORD TYPE - Indicates the type of data in this record: E = TPO data
2	6		Alpha-num	POOL NUMBER - A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.
8	5	2	Numeric	RETAIL PERCENT UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that have a retail originator.
13	5	2	Numeric	RETAIL PERCENT OF LOANS - The percentage of mortgages in a PC pool that have a retail originator.
18	7		Numeric	RETAIL NUMBER OF LOANS - The number of mortgages in a PC pool that have a retail originator.
25	13	2	Numeric	RETAIL AMOUNT OF UPB - The UPB of the mortgages in a PC pool that have a retail originator.
38	5	2	Numeric	BROKER PERCENT UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that have a broker third party originator.
43	5	2	Numeric	BROKER PERCENT OF LOANS - The percentage of mortgages in a PC pool that have a broker third party originator.
48	7		Numeric	BROKER NUMBER OF LOANS - The number of mortgages in a PC pool that have a broker third party originator.
55	13	2	Numeric	BROKER AMOUNT OF UPB - The UPB of the mortgages in a PC pool that have a broker third party originator.
68	5	2	Numeric	CORRESPONDENT PERCENT UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that have a correspondent third party originator.
73	5	2	Numeric	CORRESPONDENT PERCENT OF LOANS - The percentage of mortgages in a PC pool that have a correspondent third party originator.
78	7		Numeric	CORRESPONDENT NUMBER OF LOANS - The number of mortgages in a PC pool that have a correspondent third party originator.
85	13	2	Numeric	CORRESPONDENT AMOUNT OF UPB - The UPB of the mortgages in a PC pool that have a correspondent third party originator.
98	5	2	Numeric	TPO NOT SPECIFIED PERCENT UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that have a third party originator not specified.
103	5	2	Numeric	TPO NOT SPECIFIED PERCENT OF LOANS - The percentage of mortgages in a PC pool that have a third party originator not specified.
108	7		Numeric	TPO NOT SPECIFIED NUMBER OF LOANS - The number of mortgages in a PC pool that have a third party originator not specified.
115	13	2	Numeric	TPO NOT SPECIFIED AMOUNT OF UPB - The UPB of the mortgages in a PC pool that have a third party originator not specified.
128	5	2	Numeric	TPO UNKNOWN PERCENT UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that have a third party originator unknown.
133	5	2	Numeric	TPO UNKNOWN PERCENT OF LOANS - The percentage of mortgages in a PC pool that have a third party originator unknown.
138	7		Numeric	TPO UNKNOWN NUMBER OF LOANS - The number of mortgages in a PC pool that have a third party originator unknown.
145	13	2	Numeric	TPO UNKNOWN AMOUNT OF UPB - The UPB of the mortgages in a PC pool that have a third party originator unknown.
158	143			FILLER

For the complete description of the Delinquency Data, please see 'Product Glossary' on the Freddie Mac website (http://www.freddiemac.com/mbs/html/cs_terms.html)

Record Length: 300

Delinquency Data				
POS	LEN	DEC	DATA TYPE	DESCRIPTION
1	1		Alpha	RECORD TYPE - Indicates the type of data in this record: F= Delinquency data
2	6		Alpha-num	POOL NUMBER - A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.
8	5	2	Numeric	30-59 DAYS DELINQUENT PERCENT UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that are 30-59 days delinquent.
13	5	2	Numeric	30-59 DAYS DELINQUENT PERCENT OF LOANS - The percentage of mortgages in a PC pool that are 30-59 days delinquent.
18	7		Numeric	30-59 DAYS DELINQUENT NUMBER OF LOANS - The number of mortgages in a PC pool that are 30-59 days delinquent.
25	13	2	Numeric	30-59 DAYS DELINQUENT AMOUNT OF UPB - The UPB of the mortgages in a PC pool that are 30-59 days delinquent.
38	5	2	Numeric	60-89 DAYS DELINQUENT PERCENT UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that are 60-89 days delinquent.
43	5	2	Numeric	60-89 DAYS DELINQUENT PERCENT OF LOANS - The percentage of mortgages in a PC pool that are 60-89 days delinquent.
48	7		Numeric	60-89 DAYS DELINQUENT NUMBER OF LOANS - The number of mortgages in a PC pool that are 60-89 days delinquent.
55	13	2	Numeric	60-89 DAYS DELINQUENT AMOUNT OF UPB - The UPB of the mortgages in a PC pool that are 60-89 days delinquent.
68	5	2	Numeric	90-119 DAYS DELINQUENT PERCENT UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that are 90-119 days delinquent.
73	5	2	Numeric	90-119 DAYS DELINQUENT PERCENT OF LOANS - The percentage of mortgages in a PC pool that are 90-119 days delinquent.
78	7		Numeric	90-119 DAYS DELINQUENT NUMBER OF LOANS - The number of mortgages in a PC pool that are 90-119 days delinquent.
85	13	2	Numeric	90-119 DAYS DELINQUENT AMOUNT OF UPB - The UPB of the mortgages in a PC pool that are 90-119 days delinquent.
98	5	2	Numeric	120+ DAYS DELINQUENT PERCENT UPB - The percentage of the aggregate UPB of the mortgages in a PC pool that are 120 or greater days delinquent.
103	5	2	Numeric	120+ DAYS DELINQUENT PERCENT OF LOANS - The percentage of mortgages in a PC pool that are 120 or greater days delinquent.
108	7		Numeric	120+ DAYS DELINQUENT NUMBER OF LOANS - The number of mortgages in a PC pool that are 120 or greater days delinquent.
115	13	2	Numeric	120+ DAYS DELINQUENT AMOUNT OF UPB - The UPB of the mortgages in a PC pool that are 120 or greater days delinquent.
128	7		Numeric	DELINQUENT LOANS PURCHASED NUMBER OF LOANS - The number of mortgages that have been purchased from the PC pool.
135	13	2	Numeric	DELINQUENT LOANS PURCHASED PRIOR AMOUNT OF UPB - The UPB of the mortgages that have been purchased from the PC pool (based on the prior factor date).
148	153			FILLER

Record Length: 300

This record type applies to Modified pools only. It will not be generated for non-Modified pools.

Modified Pool Data				
POS	LEN	DEC	DATA TYPE	DESCRIPTION
1	1		Alpha	RECORD TYPE - Indicates the type of data in this record: N = Modified pool data.
2	6		Alpha-num	POOL NUMBER - A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.
8	68			FILLER <i>*Note: The Modification Program fields have been moved from this position to record type P.</i>
76	5	2	Numeric	MODIFICATION TYPE – RATE % UPB - The percentage of the aggregate UPB of the mortgages in a Modified PC pool that had a Rate modification.
81	7		Numeric	MODIFICATION TYPE – RATE # LNS - The number of mortgages in a Modified PC pool that had a Rate modification.
88	5	2	Numeric	MODIFICATION TYPE – RATE % LNS - The percentage of mortgages in a Modified PC pool that had a Rate modification.
93	5	2	Numeric	MODIFICATION TYPE – TERM % UPB - The percentage of the aggregate UPB of the mortgages in a Modified PC pool that had a Term modification.
98	7		Numeric	MODIFICATION TYPE – TERM # LNS - The number of mortgages in a Modified PC pool that had a Term modification.
105	5	2	Numeric	MODIFICATION TYPE – TERM % LNS - The percentage of mortgages in a Modified PC pool that had a Term modification.
110	5	2	Numeric	MODIFICATION TYPE – RATE & TERM % UPB - The percentage of the aggregate UPB of the mortgages in a Modified PC pool that had a Rate & Term modification.
115	7		Numeric	MODIFICATION TYPE – RATE & TERM # LNS - The number of mortgages in a Modified PC pool that had a Rate & Term modification.
122	5	2	Numeric	MODIFICATION TYPE – RATE & TERM % LNS - The percentage of mortgages in a Modified PC pool that had a Rate & Term modification.
127	5	2	Numeric	MODIFICATION TYPE – RATE, TERM & FORBEARANCE % UPB - The percentage of the aggregate UPB of the mortgages in a Modified PC pool that had a Rate, Term & Forbearance modification.
132	7		Numeric	MODIFICATION TYPE – RATE, TERM & FORBEARANCE # LNS - The number of mortgages in a Modified PC pool that had a Rate, Term & Forbearance modification.
139	5	2	Numeric	MODIFICATION TYPE – RATE, TERM & FORBEARANCE % LNS - The percentage of mortgages in a Modified PC pool that had a Rate, Term & Forbearance modification.
144	5	2	Numeric	MODIFICATION TYPE – CAP-TO-REINSTATE % UPB - The percentage of the aggregate UPB of the mortgages in a Modified PC pool that had a Cap-to-Reinstate modification.
149	7		Numeric	MODIFICATION TYPE – CAP-TO-REINSTATE # LNS - The number of mortgages in a Modified PC pool that had a Cap-to-Reinstate modification.
156	5	2	Numeric	MODIFICATION TYPE – CAP-TO-REINSTATE % LNS - The percentage of mortgages in a Modified PC pool that had a Cap-to-Reinstate modification.
161	5	2	Numeric	MODIFICATION TYPE – OTHER % UPB - The percentage of the aggregate UPB of the mortgages in a Modified PC pool that had a modification other than Rate, Term, and/or Cap-to-Reinstate.
166	7		Numeric	MODIFICATION TYPE – OTHER # LNS - The number of mortgages in a Modified PC pool that had a modification other than Rate, Term, and/or Cap-to-Reinstate.

173	5	2	Numeric	<u>MODIFICATION TYPE – OTHER % LNS</u> - The percentage of mortgages in a Modified PC pool that had a modification other than Rate, Term, and/or Cap-to-Reinstate.
178	5	2	Numeric	<u>1 MODIFICATION % UPB</u> - The percentage of the aggregate UPB of the mortgages in a Modified PC pool that have had one modification.
183	7		Numeric	<u>1 MODIFICATION # LNS</u> - The number of mortgages in a Modified PC pool that have had one modification.
190	5	2	Numeric	<u>1 MODIFICATION % LNS</u> - The percentage of mortgages in a Modified PC pool that have had one modification.
195	5	2	Numeric	<u>2 MODIFICATIONS % UPB</u> - The percentage of the aggregate UPB of the mortgages in a Modified PC pool that have had two modifications.
200	7		Numeric	<u>2 MODIFICATIONS # LNS</u> - The number of mortgages in a Modified PC pool that have had two modifications.
207	5	2	Numeric	<u>2 MODIFICATIONS % LNS</u> - The percentage of mortgages in a Modified PC pool that have had two modifications.
212	5	2	Numeric	<u>>2 MODIFICATIONS % UPB</u> - The percentage of the aggregate UPB of the mortgages in a Modified PC pool that have had between 3 and 5 modifications.
217	7		Numeric	<u>>2 MODIFICATIONS # LNS</u> - The number of mortgages in a Modified PC pool that have had between 3 and 5 modifications.
224	5	2	Numeric	<u>>2 MODIFICATIONS % LNS</u> - The percentage of mortgages in a Modified PC pool that have had between 3 and 5 modifications.
229	5	2	Numeric	<u>TOTAL CAPITALIZED AMOUNT % UPB</u> - The percentage of the aggregate UPB of the mortgages in a Modified PC pool that had an amount added to the principal balance of the loan due to the modification.
234	7		Numeric	<u>TOTAL CAPITALIZED AMOUNT # LNS</u> - The number of mortgages in a Modified PC pool that had an amount added to the principal balance of the loan due to the modification.
241	5	2	Numeric	<u>TOTAL CAPITALIZED AMOUNT % LNS</u> - The percentage of mortgages in a Modified PC pool that had an amount added to the principal balance of the loan due to the modification.
246	5	2	Numeric	<u>DEFERRED UPB % UPB</u> - The percentage of the aggregate UPB of the mortgages in a Modified PC pool that have Deferred UPB.
251	7		Numeric	<u>DEFERRED UPB AMOUNT # LNS</u> - The number of mortgages in a Modified PC pool that have Deferred UPB.
258	5	2	Numeric	<u>DEFERRED UPB AMOUNT % LNS</u> - The percentage of mortgages in a Modified PC pool that have Deferred UPB.
263	38			<u>FILLER</u>

Record Length: 300

This record type applies to Modified pools only. It will not be generated for non-Modified pools.

Modification Program Data				
POS	LEN	DEC	DATA TYPE	DESCRIPTION
1	1			RECORD TYPE - Indicates the type of data in this record: P = Modification Program data
2	6		Alpha-num	POOL NUMBER - A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.
8	282			Entries for 6 modification program names. Entry 1 is listed below; remaining entries follow the same pattern.
8	30		Alpha-num	MODIFICATION PROGRAMNAME - Identifies the name of the program under which the loan was modified.
38	5	2	Numeric	MOD PROGRAM - % OF UPB – The percentage of the aggregate UPB of the mortgages that were modified under the associated program name.
43	7		Numeric	MOD PROGRAM - # OF LOANS - The number of mortgages that were modified under the associated program name.
50	5	2	Numeric	MOD PROGRAM - % OF LOANS - The percentage of mortgages that were modified under the associated program name.
55	47		Group	2ND MOD PROGRAM ENTRY. REFER TO POS 8-50
102	47		Group	3RD MOD PROGRAM ENTRY. REFER TO POS 8-50
149	47		Group	4TH MOD PROGRAM ENTRY. REFER TO POS 8-50
196	47		Group	5TH MOD PROGRAM ENTRY. REFER TO POS 8-50
243	47		Group	6TH MOD PROGRAM ENTRY. REFER TO POS 8-50
290	11			FILLER

REMIC ORIGINAL ISSUE DISCOUNT (OID) TAX INFORMATION FILE

This file contains selected data about Freddie Mac's REMIC program. **This data should be considered in conjunction with information appearing in the applicable Freddie Mac Offering Circulars, as supplemented.**

The file provides Original Issue Discount (OID) information, which may be used by investors to complete the necessary tax filings for their Freddie Mac REMIC investments.

The REMIC 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). Files are cumulative on a year-to-date basis.

Record Length: 200

POS	LEN	DEC	DATA TYPE	DESCRIPTION
1	6		Alpha-num	REMIC SERIES NUMBER – A six digit alphanumeric designation used to identify a Freddie Mac REMIC.
7	1			FILLER
8	6		Alpha-num	CLASS CODE – A six digit alphanumeric designation used to identify the collateral that backs a REMIC.
14	1			FILLER
15	10		Alpha-num	TAX IDENTIFICATION NUMBER - Unique identifier used to identify each REMIC series for tax purposes.
25	1			FILLER
26	9		Alpha-num	CUSIP NUMBER - Unique nine-character alphanumeric designation assigned to each REMIC.
35	1			FILLER
36	13	2	Numeric	CLASS ORIGINAL UPB -Original Principal amount of the class.
49	1			FILLER
50	1		Numeric	OID TYPE INDICATOR - (0=All OID, 1=Part OID, 2=Premium, 3=Part Premium, 4=No OID)
51	1			FILLER
52	1		Numeric	DEMINIMUS INDICATOR - (0=No, 1=Yes)
53	1			FILLER
54	8		Numeric - MM/DD/YY	ACCRUAL PERIOD START DATE - Date on which the accrual period begins.
62	1			FILLER
63	2		Numeric	NUMBER OF DAYS IN ACCRUAL PERIOD - Number of days from the beginning of the accrual period to the end of the accrual period, this is generally 30 days except in the case of new issues.
65	1			FILLER
66	13	2	Numeric	QUALIFIED PERIODIC INTEREST ACCRUAL - The amount of Qualified Periodic Interest earned for the above accrual period.
79	1			FILLER
80	17	8	Numeric	DAILY-QUALIFIED PERIODIC INTEREST ACCRUED PER \$1,000 OF FACE - The Qualified Periodic Interest earned in the accrual period in a daily factor form.
97	1			FILLER
98	17	8	Numeric	ORIGINAL ISSUE DISCOUNT ACCRUED - Represents the change in value at the beginning of the month taking into account the projected future cash flows and the current prepayments.
115	1			FILLER
116	17	8	Numeric	ORIGINAL ISSUE DISCOUNT ACCRUED ALLOCATED DAILY PER \$1,000 OF FACE - The Original Issue Discount Accrued in the accrual period in a daily factor form.
133	1			FILLER
134	15	8	Numeric	ADJUSTED ISSUE PRICE AT BEGINNING OF PERIOD PER \$1,000 OF FACE - The value of the security for tax purposes as of the beginning of the period.
149	1			FILLER
150	15	8	Numeric	MARKET DISCOUNT ACCRUAL RATIO - The rate used for amortizing the investor's market discount or premiums.
165	2			FILLER

POS	LEN	DEC	DATA TYPE	DESCRIPTION
167	1		Numeric	<u>RANDOM LOT INDICATOR</u> - Indicates whether or not the REMIC bond is subject to Random Lot Procedures. (0=No, 1=Yes)
168	2			FILLER
170	15	8	Numeric	<u>REDEEMED BONDS OID DAILY AMOUNT</u> - Provides the Original Issue Discount Accrued in the period for Retail Random Lot bonds that have been terminated during the accrual period.
185	1			FILLER
186	15	8	Numeric	<u>DAILY 212 EXPENSE</u> - The allocated 212 Expenses to the regular REMIC interest applicable when a REMIC issues only one class of debt.

MORTGAGE BACKED SECURITIES TAX DISCLOSURE FILE

This file contains selected tax reporting data about Freddie Mac's securities programs other than REMICs. **This data should be considered in conjunction with information appearing in the applicable Freddie Mac Offering Circulars, as supplemented.**

The file provides disclosure of tax reporting amounts that are to be used to complete the necessary tax filings for holders of Freddie Mac issued non-REMIC securities.

The FM Tax Disclosure file will be available on an annual basis, on the 30th calendar day of the month following the end of the calendar year. For each security, the file contains a master record and monthly historical records that include tax reportable amounts for the prior tax year.

POS	LEN	DEC	DATA TYPE	DESCRIPTION
1	4		Integer	CALENDAR TAX YEAR – A four digit integer used to identify the Calendar Year to which the data relates.
5	1			FILLER
6	9		Alpha-num	CUSIP – Unique nine digit alphanumeric designation used to identify the security.
15	1			FILLER
16	6		Alpha-num	POOL OR SERIES NUMBER – A six digit alphanumeric designation used by Freddie Mac to identify the security or a set of associated securities.
22	3			FILLER
25	6		Alpha-num	CLASS – A six digit alphanumeric designation used by Freddie Mac to identify a particular security within a set of associated securities.
31	3			FILLER
34	15		Alpha-num	TAX REPORTING TYPE - (0=All OID, 1=Part OID, 2=Deminimis OID, 3=Premium, 4=No OID)
49	1			FILLER
50	10		Alpha-num	INTEREST ACCRUAL METHOD - (30/360, Act/360, Act/365, Act/Act)
60	1			FILLER
61	15	2	Numeric	ORIGINAL AMOUNT - The Principal or Notional amount of the security at origination
76	1			FILLER
77	10		Alpha-num	TAX IDENTIFICATION NUMBER - Unique identifier received from the Internal Revenue Service and used to identify each security for tax purposes.
87	1			FILLER
88	30		Alpha-num	ISSUER'S NAME 1 – An alphanumeric designation used to identify the issuing entity.
118	1			FILLER
119	40		Alpha-num	ISSUER'S NAME 2 – An alphanumeric designation used to identify the issuing entity.
159	1			FILLER
160	30		Alpha-num	ISSUER ADDRESS – Street number and name of the location of the Issuing entity.
190	1			FILLER
191	10		Alpha-num	ISSUER CITY – Geographic area of the location of the Issuing entity.
201	1			FILLER
202	10		Alpha-num	ISSUER STATE – Name for the geographic area of America of the location of the Issuing entity.
212	1			FILLER
213	10		Alpha-num	ISSUER ZIP CODE – Postal code for the location of the Issuing entity.
223	1			FILLER
224	5		Alpha-num	SECURITY CLASSIFICATION – (WHMT= widely held fixed investment trust), NWHMT = non-mortgage widely held fixed investment trust)

POS	LEN	DEC	DATA TYPE	DESCRIPTION
1	2		Numeric	NUMBER OF DAYS IN ACCRUAL PERIOD - Number of days from the beginning of the accrual period to the end of the accrual period within the current tax year.
3	1			FILLER
4	8		Numeric - CCYYMMDD	ACCRUAL PERIOD START DATE - Date on which the accrual period begins.
12	1			FILLER
13	13	8	Numeric	ENDING UNPAID BALANCE FACTOR - The remaining principal or notional factor.
26	1			FILLER
27	13	8	Numeric	DAILY QSI ACCRUED - The Qualified Stated Interest accrued in the accrual period expressed in a daily factor form per \$1000 unit.
40	1			FILLER
41	13	2	Numeric	QUALIFIED STATED INTEREST ACCRUAL - The Daily QSI Accrued multiplied by the number of days in the accrual period and the original amount/1000.
54	1			FILLER
55	13	8	Numeric	DAILY OID ACCRUED - The Original Issue Discount accrued in the accrual period expressed in a daily factor form per \$1000 unit.
68	1			FILLER
69	13	2	Numeric	ORIGINAL ISSUE DISCOUNT ACCRUAL - The Daily OID Accrued multiplied by the number of days in the period and the original amount/1000.
82	1			FILLER
83	13	8	Numeric	DAILY OTHER INC/(EXP) ACCRUED - The Other Income or Expense accrued in the accrual period expressed in a daily factor form per \$1000 unit.
96	1			FILLER
97	13	8	Numeric	DAILY SECTION 212 EXPENSE ACCRUED - The Section 212 expenses accrued in the accrual period expressed in a daily factor form per \$1000 unit.
110	1			FILLER
111	18	8	Numeric	ADJUSTED ISSUE PRICE AT BEGINNING OF PERIOD PER \$1,000 OF FACE - The value of the security for tax purposes as of the beginning of the period.
129	1			FILLER
130	13	8	Numeric	MARKET DISCOUNT ACCRUAL RATIO - The rate used for amortizing the investor's market discount or premium.
143	86			FILLER