



New Delinquency and Borrower Assistance Plan Disclosures

Freddie Mac, in conjunction with Fannie Mae (the Enterprises), will soon begin publishing additional disclosure information related to borrower assistance plans and delinquencies in securities pools. Both Enterprises recently announced [temporary purchase programs](#) beginning May 1 for new loans in forbearance and with up to 30 days delinquency at the time of purchase. Both Enterprises also [announced](#) that loans in forbearance and some other remediation solutions will be retained in securities pools.

Daily Issuance File

Beginning May 7, Freddie Mac will publish a daily file with delinquency and borrower assistance plan information for all new Level 1 and Multilender pools. The initial new daily file will include this information for all pools issued May 1 through May 6. Thereafter, each day's disclosure file will include the prior day's newly issued pools. The file will include these disclosures for all products, including ARMs, modified mortgages and reinstated pools.

The daily file will be made available on both the secured data site (SFTP) and on Freddie Mac's data files website at 11:30 AM (unless otherwise communicated). This daily file is a temporary issuance disclosure process that will conclude with the expiration of the temporary purchase program for newly-funded forbore and delinquent loans.

The new file will provide pool-level stratifications for both Days Delinquent (record type 7) and the Borrower Assistance Plan (record type 45) at issuance. The stratifications will include the number of loans, percent of loans, unpaid principal balance (UPB) and percent of UPB for the mortgages underlying each securities pool. Enumerations for the new issuance disclosure elements are:

Days Delinquent*	Borrower Assistance Plans
0 = Current**	F = Forbearance Plan
1 = 30-59 Days Delinquent	R = Repayment Plan
2 = 60-89 Days Delinquent	T = Trial Period Plan
3 = 90-119 Days Delinquent	O = Other Workout Plan
4 = 120+ Days Delinquent	N = No Workout Plan
	7 = Not Applicable
	9 = Not Available

*Note that Freddie Mac's new temporary purchase program does not permit the delivery of loans that are more than 30 days delinquent as defined in [Guide Bulletin 2020-12](#).

**The Daily Issuance File will not include the Days Delinquent stratification for current loans; therefore, the stratification may not add to 100%, and would not be represented at all for a pool that is 100% current.



Monthly Disclosure Files

Beginning with the June monthly securities disclosures (BD4), Freddie Mac will implement enhancements to our monthly supplemental files to include the stratification for the Borrower Assistance Plan (record type 45) for all pools. Freddie Mac currently discloses the Days Delinquent stratification for all pools in the monthly supplemental files.

File	Timing	File Name	Products	File Timing	File Location	Impacted Fields	Effective Date
Daily Issuance Additional Disclosure File (New)	At-Issuance	FRE_FISS_YYYYMMDD.txt	PC/MBS/UMBS All new issuances	Daily - Business Days 11:30 AM	Security Look-up /Data Files & Reports/Issuance /Daily Issuance Security Report 2 Freddie Mac Secure SFTP site	Borrower Assistance Plan Stratification (Record Type 45) Days Delinquent Stratification (Record Type 7)	May 7, 2020
Monthly Security Supplemental Files (Updated)	Monthly	fqYYYYMMDD.txt geYYYYMMDD.txt	PC/MBS/UMBS/ Giants/Supers All active securities	Business Day 4 4:30 PM	Security Look-up /Data Files & Reports/Monthly Freddie Mac Secure SFTP site	Borrower Assistance Plan Stratification (Record Type 45) Days Delinquent Stratification (Record Type 7)	June 4, 2020

For questions, please contact the Freddie Mac Investor Inquiry line at 800-336-3672 or investor_inquiry@freddiemac.com.

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