



**April 6, 2021**

## **MBS Disclosure Enhancements**

Freddie Mac, in conjunction with Fannie Mae, is introducing a series of loan-level and pool-level MBS disclosure enhancements that will provide more granularity with respect to the “Seller Name,” “Servicer Name,” and “Days Delinquent” fields. Freddie Mac will also introduce the “Loan Performance History” attribute for modified and reinstated securities, which is currently disclosed by Fannie Mae.

Additionally, Freddie Mac will introduce at-issuance, pool-level disclosure files for pseudopools used for Excess IO (XSIO) and Buy-up IO (BUIO) transactions.

Beginning with the June 1 issuance files and June 4 monthly securities disclosures, we will include the below additions.

**Loan-Level Enhancements:** Five new disclosure attributes for the Freddie Mac Single-Family MBS Issuance, Month-End, and Monthly Loan-Level Files:

- Loan Performance History (L-105) – currently disclosed by Fannie Mae, new for Freddie Mac
- Seller City (L-112)
- Seller State (L-113)
- Servicer City (L-114)
- Servicer State (L-115)

**Security Supplemental Enhancements:** The new loan-level attributes listed above will also be added to the end of two stratifications:

- Seller Name Stratification (record type 16)
- Servicer Name Stratification (record type 17)

The enumerations in the **Days Delinquent Stratification** (record type 7) will be expanded to identify delinquent loans from 30/60/90/120+ days delinquent up to 24 months delinquent for both the MBS and pseudopool files:

- Freddie Mac Single-Family MBS Intraday Loan Level Files and MBS Intraday Security Supplemental Issuance Files, effective June 1, 2021
- Freddie Mac Single-Family MBS Month-End Loan Level Files and MBS Month-End Issuance Security Supplemental Files, effective June 1, 2021
- Freddie Mac Single-Family MBS Monthly Loan Level Files, MBS Monthly Security Supplemental Files and Pseudopool Issuance and Monthly Security Supplemental File effective June 4, 2021

**Pseudopool Issuance Files:** Two new issuance disclosure files are being implemented for Freddie Mac pseudopools (XSIO/BUIO), effective June 1, 2021.



- Daily Issuance Security Core
- Daily Issuance Security Supplemental

The file formats and definitions for the above-listed attributes are available in the [Single-Family Disclosure Guide](#).

For questions, please contact the Freddie Mac Investor Inquiry line at 800-336-3672 or [investor\\_inquiry@freddiemac.com](mailto:investor_inquiry@freddiemac.com).

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