

June 2, 2022

Freddie Mac Notification of Equifax Coding Error

information "furnished" to the SEC on Form 8-K.

Freddie Mac and Fannie Mae (the GSEs) were recently notified of a coding issue with credit scores and consumer data reported by Equifax during the period from March 17 through April 6, 2022. According to Equifax, approximately 12% of Equifax credit reports from this period may have been impacted by this issue. The GSEs are working closely with our lenders and FHFA to determine impacts and remind lenders of their obligation to report corrected credit scores.

Lenders have received updates from Equifax and their credit vendors concerning updated scores for impacted loans. Freddie Mac's June 2 <u>Industry Letter</u> reminds lenders of their credit reporting and data correction responsibilities.

We will continue to monitor the situation and may publish updates to the extent additional information or data is made available.

For questions, please contact Freddie Mac Investor Inquiry at <u>investor inquiry@freddiemac.com</u>.

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