



July 18, 2022

Certain MBS Pools Affected by Loan Removal Error

Freddie Mac is announcing that, for the July 2022 factors, certain loans were improperly removed from their MBS pools due to a systems error. Specifically, the error caused the improper removal of roughly 2,500 mortgages from approximately 2,100 pools. As a result of this error, the July 2022 factors reflected an approximate 0.24% and 0.11% CPR increase in prepayment speeds for the related 30 year and 15 year pools (respectively), in the aggregate. CPR refers to the constant (or conditional) prepayment rate model.

Attached [here](#) is a list of 362 pools where the aggregate Investor Loan UPB improperly removed equaled or exceeded 5% of the unpaid principal balance (UPB) of the pool, as of the June 2022 factors.

For questions, please contact Freddie Mac Investor Inquiry at investor_inquiry@freddiemac.com.

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