



## Freddie Mac Single-Family MBS Disclosure Updates

October 1, 2024

Freddie Mac, in alignment with Fannie Mae, is introducing several enhancements to its Single-Family MBS disclosures including:

### **Social Indicator for Freddie Mac Giants and Supers**

Freddie Mac will begin to disclose a Social Indicator of “Yes” for newly issued Giants and Supers when all the underlying security collateral also has the Social Indicator set to “Yes.” This update will be effective on November 18th and will be applicable to December issuances. Any outstanding Giant or Supers that meet the criteria will be updated with the Social Indicator of “Yes” in the monthly MBS security factor files available on December 5th.

### **Data Attribute Label Updates**

To better describe the data being disclosed, Freddie Mac is updating the header labels of two attributes in the intraday issuance and monthly security core files. The header of “Delinquent Loans Purchased (Prior Month UPB)” will be updated to “Involuntary Loan Removal (Prior Month UPB)” and the header of “Delinquent Loans Purchased (Loan Count)” will be updated to “Involuntary Loan Removal (Loan Count).” This update will be effective beginning November 18th.

### **Additional MBS Intraday Issuance Files**

Effective November 18th, Freddie Mac is increasing the frequency of intraday issuance files and will now publish information on newly issued MBS four times daily; at 6:30am, 10:30am, 1:30pm and 3:30pm EST. This applies to the MBS intraday issuance loan-level, security core and security supplemental files.

### **Expansion of Green MBS Disclosures**

The Green Program Criteria stratification in the security supplemental files is being updated to include a new enumeration for “Water Certification.” Additionally, a new stratification is being implemented to identify the number of loans that have an allowable water certification. This enhancement will be effective on November 18th and will apply to December issuances. The water certification disclosure is currently only applicable to Fannie Mae issued MBS.

For questions, please contact Freddie Mac [Investor Inquiry](#).

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