



## Freddie Mac Annual Data Usage Reminder

March 14, 2025

Freddie Mac, as an issuer of mortgage-related securities, provides the investor community with data to assist with managing those investments. Freddie Mac balances the needs of investors with obligations to safeguard borrower information. This balancing extends to both pool and loan-level data for Freddie Mac's single-family and multifamily Mortgage-Backed Securities (MBS), Credit Risk Transfer (CRT) transactions and the historical Single-Family Loan-Level Dataset ("Disclosure Data") and considers applicable laws such as the Fair Housing Act and the Gramm-Leach-Bliley Act.

Consumers of Freddie Mac's Disclosure Data ("Data Consumer"), whether accessed directly from Freddie Mac or through a licensed data vendor, are required to comply with certain contractual terms and conditions governing the use of Disclosure Data. Similarly, Data Consumers are subject to all federal, state and local laws and regulations applicable to the access, handling and use of Disclosure Data, including but not limited to all privacy and fair lending laws and regulations.

This communication serves as a reminder to all Data Consumers of those various obligations and terms and conditions.

### Contractual Obligations

In addition to complying with all applicable legal and regulatory obligations, Data Consumers must meet contractual obligations (either under an agreement directly with Freddie Mac or under an agreement with a data redistributor) including, without limitation, the following:

- **Data Integrity:** Data Consumers will ensure that the Disclosure Data is not distorted and that none of the information in the Disclosure Data is deleted or changed in ways that would materially affect the integrity of the Disclosure Data as originally published by Freddie Mac.
- **Primary Purpose and Scope of Use of the Data:** Freddie Mac provides the Disclosure Data solely for analysis and to facilitate investments in its mortgage-related securities, assist in providing stability in the secondary market for residential mortgages and increase the liquidity of mortgage investments.
- **Absolute Prohibition Against Correlation of the Data to Individuals:** Under no circumstance will Data Consumers, directly or indirectly, use, copy, modify, decompile, disassemble, scrape, cache, frame, mask, correlate, or apply any process to Freddie Mac's Disclosure Data in order to misappropriate any information about the Disclosure Data or derive any information about any particular individual including, but not limited to, in violation of applicable privacy laws or regulations and/or in any way that would be deemed an unlawful invasion of privacy, whether for internal or external use.
- **No Redistribution of Disclosure Data:** Without Freddie Mac's prior written consent, Data



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### Data Vendor Obligations

Those who intend to redistribute Disclosure Data, or offer Disclosure Data-derived products or services, are required to pass through, and ensure that their clients are in full compliance with, specific terms and conditions of the Data License and Subscription Agreement, including prohibitions aimed at protecting borrowers' privacy.

If data vendors or their clients violate applicable terms and conditions, Freddie Mac may take action to prohibit them from further use of Disclosure Data.

### Applicable Terms and Conditions / Privacy Policies

- Freddie Mac Corporate [Terms and Conditions](#)  
*Users of Clarity Data Intelligence and MBS Portal are subject to the same terms*
- Freddie Mac Corporate [Privacy Policy](#)
- MBS [Data License and Subscriptions](#)
- Single-Family Loan-Level Dataset [License Agreement](#)
- Single-Family Loan-Level Dataset [Terms and Conditions](#)
- Freddie Mac [State Privacy Notices](#)

### Files

- [CRT Asset Level Information and Disclosure Files](#)
- [CRT API and Asset Level Information](#)

For questions related to Freddie Mac MBS, please contact [investor\\_inquiry@freddiemac.com](mailto:investor_inquiry@freddiemac.com). For questions related to Freddie Mac CRT, please contact [clarity@freddiemac.com](mailto:clarity@freddiemac.com).

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