November 20, 2025

Dealer Direct® Enhancement to Support Loan-Level Collateral for Freddie Mac REMICs

Over the coming months, Freddie Mac will be adding new features to Dealer Direct for our REMIC program that will allow the use of loan-level collateral in our REMIC bonds. Eligible pools where all loans meet or exceed a 24-month seasoning requirement may be deconstructed based on specific loan characteristics (i.e., attributes available under our existing aligned loan-level disclosures) and redirected to new pseudopools that are used to allocate cashflows to particular REMIC Classes. This brief presentation provides more detail about functionality and collateral eligibility. Initial transactions will be limited to our Freddie Mac Portfolio.

If you have questions, please contact the Freddie Mac Multiclass Marketing team at the REMIC Dealer Line (866) 903-2767 or via email at multi_class_marketing@freddiemac.com.

++++