

Freddie Mac Announces Transition and Consolidation of Certain MBS Disclosure Files

January 27, 2026

Today Freddie Mac announced that, at the end of Q1 2026, U.S. FinTech will begin to support disclosure activities related to Freddie Mac ARM, modified and reinstated securities and will take action to consolidate MBS disclosures files and to retire several pool-level disclosures.

Consolidation of MBS disclosure files

Currently, Freddie Mac publishes one set of disclosure files specific to fixed-rate securities and another set specific to ARM, modified and reinstated securities. With this transition, Freddie Mac will consolidate all MBS disclosures into one set of files.

Effective April 1, 2026, the following MBS disclosure files will be retired:

Daily Files

File Description	File Name	Last Publication Date
Daily Issuance Loan Level File 2	alYYMMDD	3/31/2026
Daily Issuance Security Core File 2	dbYYMMDD	3/31/2026
Daily Issuance Security Supplemental File 2	wgYYMMDD	3/31/2026

Monthly Files

File Name	File ID	Last Publication Date
Monthly Loan Level File 2	auYYMMDD	3/5/2026
Monthly Security Core File 2	arYYMMDD	3/5/2026
Monthly Security Supplemental File 2	geYYMMDD	3/5/2026
Monthly Loan Level Correction File 2	acYYMMDD	3/5/2026
Monthly Security Core Correction File 2	cfileYYMMDD	3/5/2026

Following the retirement of these files, ARM, modified and reinstated MBS securities will be consolidated with our fixed-rate securities into the following MBS disclosure files:

Daily Files

File Description	File Name	First Consolidated Publication Date
Daily Issuance Loan Level File 1	fYYMMDD, fYYMMDD_2, fYYMMDD_3, fYYMMDD_4	3/16/2026*
Daily Issuance Security Core File 1	dnYYMMDD, dnYYMMDD_2, dnYYMMDD_3, dnYYMMDD_4	3/16/2026*
Daily Issuance Security Supplemental File 1	wfYYMMDD, wfYYMMDD_2, wfYYMMDD_3, wfYYMMDD_4	3/16/2026*

**For this transition, the consolidated files (File 1) may include ARMs, modified and reinstated securities as early as 3/16/2026 if the security has an April issuance date, however, securities with a March issuance date will continue to be published on the existing files (File 2).*

Monthly Files

File Description	File Name	First Consolidated Publication Date
Monthly Loan Level File 1	fuYYMMDD	4/6/2026
Monthly Security Core File 1	fdYYMMDD	4/6/2026
Monthly Security Supplemental File 1	fqYYMMDD	4/6/2026
Security Core Correction File 1	FRE_RIS_YYYYMM	4/6/2026
Security Supplemental Correction File 1	FRE_RISS_YYYYMM	4/6/2026
Month-End Issuance Loan Level 1	FRE_ILLD_YYYYMM	4/6/2026
Month-End Issuance Security Level 1	FRE_IS_YYYYMM	4/6/2026
Month-End Issuance Security Supplemental 1	FRE_ISS_YYYYMM	4/6/2026

There is no impact to Pseudopool and Multi Class disclosure files; they will not be consolidated.

Retirement of Disclosure Stratifications

Effective April 1, 2026, the following four pool-level stratifications specific to modified and/or reinstated securities will no longer be published:

- Deferred UPB Stratification (Record type 30) – *This issuance and monthly stratification for modified securities will be retired.*
- Next Step Rate Adjustment Date Stratification (Record type 35) – *This issuance and monthly stratification for modified securities will be retired.*
- Borrower Payment History Stratification (Record type 42) – *This at-issuance stratification for modified and reinstated securities will be retired.*
- Borrower Assistance Plan History Stratification (Record type 48) – *This at-issuance stratification for modified and reinstated securities will be retired.*

Consolidation of Tax Files

Beginning in January 2027, the ARM, modified, and reinstated securities (Single Class) and ARM Strip securities (Multi Class) will be consolidated with the Fixed-Rate securities in the File 1 tax files. However, the set of File 2 tax files will continue to be published for MultiFamily securities.

Tax Files - ARMs, modified and reinstated will be removed from:

File Description	File Name	Last Publication Date including ARMs, Mod, and Reinstated
Tax Single Class Tax Type File 2	FRE2_SCTAX_Q#YYYY.typ	January 2026
Tax Single Class Tax Factor File 2	FRE2_SCTAX_Q#YYYY.fac	January 2026
Tax Multiclass Tax Type File 2	FRE2_MCTAX_Q#YYYY.typ	January 2026
Tax Multiclass Tax Factor File 2	FRE2_MCTAX_Q#YYYY.fac	January 2026

Tax Files - ARMs, modified and reinstated will be consolidated into:

File Description	File Name	First Publication Date including ARMs, Mod, and Reinstated
Tax Single Class Tax Type File 1	FRE_SCTAX_Q#YYYY.typ	January 2027
Tax Single Class Tax Factor File 1	FRE_SCTAX_Q#YYYY.fac	January 2027
Tax Multiclass Tax Type File 1	FRE_MCTAX_Q#YYYY.typ	January 2027
Tax Multiclass Tax Factor File 1	FRE_MCTAX_Q#YYYY.fac	January 2027

For questions, please contact Freddie Mac Investor Inquiry at
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