

Freddie Mac Announces Enhancement to MBS Loan-Level Disclosures

February 12, 2026

Effective April 20, 2026, Freddie Mac, in conjunction with Fannie Mae, will begin disclosing Interest Rate Buydown Type at the loan level as part of the at-issuance disclosures for our mortgage-backed securities (MBS) issued on or after May 1, 2026. While this information is currently disclosed at the security level, the enhancement will make it available at the loan level through the issuance loan level files as a new attribute (L-117).

For outstanding MBS issued beginning in January 2022, the loan-level data will be updated in the MBS Monthly Loan Level File published on May 6, 2026. MBS issued prior to January 2022 will reflect the enumeration of “9” (Not Available).

The loan-level updates below will be available in the [Single-Family Disclosure Guide](#).

Attribute Name	Attribute Definition	Enumerations	Data Type	Max Length	Notes
Interest Rate Buydown Type	<p>An arrangement whereby a party deposits funds to an account which is used to temporarily reduce a borrower’s monthly payment through a temporary reduction in the interest rate.</p> <ul style="list-style-type: none"> • Temporary: An Interest Rate Buydown in which the interest rate is bought down by less than or equal to 2% and for less than or equal to 24 months. Fannie Mae’s product is known as Moderate. • Extended: An Interest Rate Buydown in which the interest rate is bought down by greater than 2% or for greater than 24 months. Fannie Mae’s product is known as Significant. • Other: Any Interest Rate Buydown type not provided within the other enumerations. • Not Applicable: Interest Rate Buydown type is not applicable to the related mortgage loan. • Not Available: Interest Rate Buydown type is not available for disclosure. 	<p>MT = Moderate / Temporary SE = Significant / Extended O = Other 7 = Not Applicable 9 = Not Available</p>	String	2	<p>Per Freddie Mac’s Selling Guide, the maximum interest rate reduction cannot exceed 3%, buydown period cannot exceed 3 years, and the interest rate increase cannot exceed 1% per year.</p> <p>Additionally, the Temporary Buydown described in this disclosure is the same as a Limited Buydown in the Freddie Mac Seller/Service Guide.</p>

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

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