

Mission Index Legal Disclosure

The Mission Index is an emerging methodology that may evolve over time. There is no clear definition in the U.S. (legal, regulatory or otherwise) or market consensus as to what constitutes, or what precise attributes are required for a particular asset to constitute, a “social,” “sustainable,” “ESG” or similarly-designated asset, nor can any assurance be given that a clear definition or market consensus will develop over time. The Mission Index has not been designed to satisfy any social, sustainable, affordable or other criteria of any framework or principles. Accordingly, we cannot assure you that the securities will be suitable for any particular “social,” “sustainable,” “ESG” or other similarly-designated investment objectives, mandates or strategies.

We cannot predict the level of market interest, if any, for securities with any particular MCS or MDS score or how the Mission Index methodology may evolve over time. A secondary market for securities with particular MCS or MDS scores may not develop. Even if a market develops, it may not continue. As a result, you may not be able to sell securities with relatively high MCS or MDS scores at prices that will allow you to realize a higher return based on such relatively high MCS or MDS scores.

The assignment of a MCS or MDS is not a recommendation to buy, sell or hold a security and is only current as of the date of the issuance of such security. The MCS or MDS for our securities are based on information furnished to us by the sellers of the underlying mortgages. We have not verified such information, make no representations or warranties concerning the accuracy of the MCS or MDS for our securities, and disclaim all liability associated with or arising from any inaccuracies in the MCS or MDS. The MCS or MDS for a security could be incorrect due to, among other items, errors in the information provided by the sellers of the mortgages or shortcomings or failures in our internal processes or systems. We are not obligated to update or correct the MCS or MDS for any security and we may cease providing MCS or MDS at any time. The MCS or MDS for our securities are generally subject to the same risks and limitations as our pool- and loan-level data, as described in the sections titled “Pool- and Cohort-Level Data” and “Loan-Level Data” in the [offering circulars](#) for our UMBS, MBS and PCs.

The MCS and MDS for any security are based on the characteristics of the mortgages underlying such security at the time of Freddie Mac’s acquisition of such mortgages. It is possible that the MCS and MDS for a security could change significantly over the term of the security.

For purpose of the discussion above, references to Mission Index, MCS and MDS, respectively, include Social Index, SCS and SDS, respectively.

This is not an offer to buy or sell any Freddie Mac securities. Offers for any given security are made only through applicable offering circulars and related supplements, which incorporate Freddie Mac’s most recent Annual Report on Form 10-K filed with the Securities and Exchange Commission (SEC); all other reports Freddie Mac files with the SEC pursuant to Section 13(a) of the Securities Exchange Act of 1934 (Exchange Act), excluding any information “furnished” to the SEC on Form 8-K; and all documents that Freddie Mac files with the SEC pursuant to Sections 13(a), 13(c) or 14 of the Exchange Act, excluding any information “furnished” to the SEC on Form 8-K.

The financial and other information contained on this page and in the documents that may be accessed on this page speaks only as of the date of those documents. The information could be out of date and no longer accurate. Freddie Mac undertakes no obligation, and disclaims any duty, to update any of the information in those documents.

The financial and other information contained on this page and in the documents that may be accessed on this page is not incorporated by reference into, or a part of, any offering documents or any security. The information does not constitute a sufficient basis for making a decision with respect to the purchase and sale of any security and is directed only at, and is intended for distribution to and use by, qualified persons or entities in jurisdictions where such distribution and use is permitted and would not be contrary to law or regulation. All information regarding or relating to Freddie Mac securities is qualified in its entirety by the relevant offering circular and any related supplements. You should review the relevant offering circular and any related supplements before making a decision with respect to the purchase or sale of any security. In addition, before purchasing any security, please consult your legal and financial advisors for information about and analysis of the security, its risks and its suitability as an investment in your particular circumstances.

These materials may contain forward-looking statements. Forward-looking statements involve known and unknown risks and uncertainties, some of which are beyond the company's control. Management's expectations for the company's future necessarily involve a number of assumptions, judgments and estimates, and various factors could cause actual results to differ materially from the expectations expressed in these and other forward-looking statements. These assumptions, judgments, estimates and factors are discussed in the company's most recent Annual Report on Form 10-K, and its reports on Form 10-Q and Form 8-K, which are available on the Investor Relations page of the company's Web site at www.FreddieMac.com/investors and the SEC's website at www.sec.gov. The company undertakes no obligation to update forward-looking statements it makes to reflect events or circumstances occurring after the date of this page.

Certain information contained in documents that may be accessed on this page is provided by third parties. Freddie Mac makes no representations or warranties with respect to any such information and takes no responsibility for supplementing, updating or correcting any such information.