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News Release

FOR IMMEDIATE RELEASE
October 26, 2026
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Freddie Mac Prices Approximately $243.4 Million SLST Securitization

McLean, Va. - Freddie Mac (OTCQB: FMCC) today announced the pricing of the Freddie Mac Seasoned Loans Structured Transaction Trust (SLST) Series 2026-1, a securitization of approximately $243.4 million including both guaranteed senior and non-guaranteed subordinate securities backed by a pool of seasoned residential mortgage loans. The SLST program is a fundamental part of Freddie Mac's seasoned loan offerings which reduce less-liquid assets in its mortgage-related investments portfolio and shed credit and market risk via economically reasonable transactions.

The transaction includes approximately $213.0 million in guaranteed senior certificates and approximately $30.4 million in non-guaranteed subordinate certificates. The subordinate certificates were auctioned and awarded on October 22, 2026. The transaction is expected to settle on October 29, 2026.

The underlying collateral backing the certificates consists of 1,282 fixed and adjustable rate seasoned loans, and includes both loans modified to assist borrowers at risk of foreclosure and loans that were never modified. As of the cut-off date, none of the loans are more than 150 days delinquent. The loans will initially be serviced by Select Portfolio Servicing, Inc., Selene Finance LP, and Newrez LLC, d/b/a Shellpoint Mortgage Servicing.

Advisors to this transaction are Citigroup Global Markets Inc. and Wells Fargo Securities, LLC as co-lead managers and joint bookrunners, and Hilltop Securities Inc., Nomura Securities International Inc., and R. Seelaus & Co., LLC as co-managers.

Freddie Mac's seasoned loan offerings focus on reducing less-liquid assets in the company's mortgage-related investments portfolio in an economically sensible way. This includes sales of Non-Performing Loans (NPLs), securitizations of re-performing loans (RPLs) and structured RPL transactions. Since 2011, Freddie Mac has sold approximately $11.4 billion of NPLs and securitized approximately $81.7 billion of RPLs consisting of $30.5 billion of fully guaranteed MBS, $37.6 billion through the Seasoned Credit Risk Transfer (SCRT) program, and $13.6 billion through the SLST program. Requirements guiding the servicing of these transactions are focused on improving borrower outcomes and stabilizing communities. Additional information about Freddie Mac's seasoned loan offerings is available at: https://capitalmarkets.freddiemac.com/seasonedloanofferings

This announcement is not an offer to 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 Annual Report on Form 10-K for the year ended December 31, 2025, filed with the Securities and Exchange Commission (SEC) on February 12, 2026; all other reports Freddie Mac filed with the SEC pursuant to Section 13(a) of the Securities Exchange Act of 1934 (Exchange Act) since December 31, 2025, 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.

Freddie Mac's press releases sometimes 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 Annual Report on Form 10-K for the year ended December 31, 2025, 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 press release.

The financial and other information contained 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.

Freddie Mac's mission is to make home possible for families across the nation. We promote liquidity, stability and affordability in the housing market throughout all economic cycles. Since 1970, we have helped tens of millions of families buy, rent or keep their home. Learn More: Website | Consumers | X | LinkedIn | Facebook | Instagram | YouTube

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