

REFERENCE POOL GLOSSARY

This glossary provides the definitions and codes/enumerations for attributes disclosed in the Reference Pool disclosure files. The [loan level attributes](#) are listed alphabetically and followed by the [pool level attributes](#). For file layouts and other technical details of each attribute, please refer to the Reference Pool Disclosure File Layouts.

This glossary will be updated as changes occur and posted to the [credit risk offerings page on Freddie Mac's website](#). Any questions related to Freddie Mac's credit risk offerings may be directed to credit_securities@freddiemac.com.

Loan Level Attributes:

Attribute Name	Description	Notes
Adjusted Remaining Months to Maturity (RMM)	<p>The number of scheduled monthly payments that will reduce the Current Actual UPB to zero. This value takes into account the impact of any curtailments. The RMM will remain constant beginning in the month in which the loan is removed from the Reference Pool.</p> <p>Adjusted RMM = - (FUNCTION LOG10 (1 - (Current Actual UPB*((Interest Rate/1200)/Monthly P&I Payment)))) / FUNCTION LOG10 (1 + (Interest Rate/1200))</p> <ul style="list-style-type: none"> • If a loan has been modified, the Current Interest Bearing UPB is used in this calculation. • Round up to the higher integer. • If Adjusted RMM is greater than Remaining Months to Legal Maturity, then Adjusted RMM is set to the Remaining Months to Legal Maturity value. 	
Amortization Type	<p>The classification of the loan as having either a fixed- or an adjustable-interest rate.</p> <p>FRM = Fixed-Rate ARM = Adjustable-Rate</p>	This attribute was previously named Product Type.
Bankruptcy Cramdown Costs	<p>The amount of bankruptcy cramdown related costs, including the amount of unpaid principal balance reduction imposed by court rulings as part of the bankruptcy proceedings. This field will be updated monthly (as applicable) to reflect the cumulative total. If the Zero Balance Code is populated with 96 or 98 or the 'Underwriting Defect or Major Servicing Defect Settlement Date' is populated, then this field will be populated as zero.</p>	This field is only disclosed for Actual Loss Reference Pools. For loans in Fixed Severity Reference Pools, this field will be disclosed as null.

Attribute Name	Description	Notes
Bankruptcy Flag	<p>A flag indicating whether the borrower has filed for bankruptcy. Once the Servicer has reported that the borrower has filed for bankruptcy, this flag will be populated as 'Y' until the bankruptcy has been cleared (as reported by the Servicer), loan has been acquired through REO, or the loan has a Zero Balance Code populated.</p> <p>Y = Borrower has filed for bankruptcy</p>	<p>This field is only disclosed for Actual Loss Reference Pools. For loans in Fixed Severity Reference Pools, this field will be disclosed as null.</p>
Channel	<p>The origination channel used by the party that delivered the loan to the issuer.</p> <p>Disclosure indicates whether a Broker or Correspondent, as those terms are defined below, originated or was involved in the origination of the mortgage loan. If a Third-Party Origination is applicable, but the Seller does not specify Broker or Correspondent, the disclosure will indicate "TPO - Not Specified". If a Broker, Correspondent or Third Party Origination disclosure is not applicable, the mortgage loan will be designated as Retail, as defined below.</p> <ul style="list-style-type: none"> • Broker is a person or entity that specializes in loan originations, receiving a commission (from a Correspondent or other lender) to match Borrowers and lenders. The Broker performs some or most of the loan processing functions, such as taking loan applications, or ordering credit reports, appraisals and title reports. Typically, the Broker does not underwrite or service the mortgage loan and generally does not use its own funds for closing; however, if the Broker funded a mortgage loan on a lender's behalf, such a mortgage loan is considered a "Broker" third party origination mortgage loan. The mortgage loan is generally closed in the name of the lender who commissioned the Broker's services. • Correspondent is an entity that typically sells the Mortgages it originates to other lenders, which are not Affiliates of that entity, under a specific commitment or as part of an ongoing relationship. The Correspondent performs some or all of the loan processing functions, such as taking the loan application, ordering credit reports, appraisals, and title reports, and verifying the Borrower's income and employment. The Correspondent may or may not have delegated underwriting and typically funds the mortgage loans at settlement. The mortgage loan is closed in the Correspondent's name and the Correspondent may or may not service the mortgage loan. The Correspondent may use a Broker to perform some of the processing functions or even to fund the loan on its behalf; under such circumstances, the mortgage loan is considered a "Broker" third party origination mortgage loan, rather than a "Correspondent" third party origination mortgage loan. 	

Attribute Name	Description	Notes
	<ul style="list-style-type: none"> Retail Mortgage is a mortgage loan that is originated, underwritten and funded by a lender or its Affiliates. The mortgage loan is closed in the name of the lender or its Affiliate and if it is sold to Freddie Mac, it is sold by the lender or its Affiliate that originated it. A mortgage loan that a Broker or Correspondent completely or partially originated, processed, underwrote, packaged, funded or closed is not considered a Retail mortgage loan. For purposes of the definitions of Correspondent and Retail, "Affiliate" means any entity that is related to another party as a consequence of the entity, directly or indirectly, controlling the other party, being controlled by the other party, or being under common control with the other party. <p>R = Retail B = Broker C = Correspondent T = Third Party Origination - Not Specified 9 = Not Available</p>	
Credit Score	<p>The standardized credit score used to evaluate the borrower during the loan origination process.</p> <p>All known credit scores are disclosed at issuance. Generally, the credit score known and disclosed at the time of issuance is the score used to originate the mortgage. Credit scores reported at issuance are not updated and these scores continue to appear in the monthly reporting.</p> <p>An unavailable credit score or a credit score value less than 300 or greater than 850 will be disclosed as "Not Available," which will be indicated by 9999.</p> <p>9999 = Not Available</p>	

Attribute Name	Description	Notes
Current Actual UPB	<p>The UPB of the mortgage contributing to the current UPB of the Reference Pool. This UPB reflects the mortgage ending balance as reported by the servicer for the corresponding monthly reporting period. For loans modified after inclusion in the Reference Pool, the Current Actual UPB equals the sum of the interest bearing UPB (the amortizing principal balance of the mortgage) and the deferred UPB (the non-interest bearing balance), if applicable. The Current Actual UPB will be reduced to zero beginning in the month in which the loan is removed from the Reference Pool.</p> <p>If Loan Age is ≤ 6 months and Current Actual UPB is $> \\$500$, then value is rounded to the nearest \$1,000.</p>	For Reference Pools issued prior to May 2018, the rule to round Current Actual UPB to the nearest \$1,000 does not apply.
Current Interest Bearing UPB	<p>The interest-bearing portion of the UPB for a given mortgage. For loans modified after inclusion in the Reference Pool, this UPB represents the amortizing principal balance of the mortgage and may be less than the Current Actual UPB. The Current Interest Bearing UPB will be reduced to zero beginning in the month in which the loan is removed from the Reference Pool.</p> <p>If Loan Age is ≤ 6 months and Current Interest Bearing UPB $> \\$500$, then value is rounded to the nearest \$1,000.</p>	For Reference Pools issued prior to May 2018, the rule to round Current Interest Bearing UPB to the nearest \$1,000 does not apply.
Current Interest Rate	The interest rate of the loan in effect during the current reporting period. For loans modified after inclusion in the Reference Pool, the interest rate is updated to reflect the rate as indicated on the note modification. The Current Interest Rate will remain constant beginning in the month in which the loan is removed from the Reference Pool.	
Current Loan Delinquency Status	<p>A value corresponding to the number of days the borrower is delinquent, based on the due date of last paid installment (“DDLPI”) reported by servicers to Freddie Mac. If a loan is acquired through REO, then the Current Loan Delinquency Status will reflect “RA” for REO Acquisition (instead of the value corresponding to the number of days the borrower is delinquent). This value for any given month will be capped at 99. The Current Loan Delinquency Status will remain constant beginning in the month in which the loan is removed from the Reference Pool.</p> <p>0 = Current, or less than 30 days delinquent 1 = 30-59 days delinquent 2 = 60-89 days delinquent 3 = 90-119 days delinquent etc. RA = REO Acquisition XX = Not Available</p>	In Reference Pool Disclosure Files released prior to May 2018, Fixed Severity Reference Pools did not disclose RA = REO Acquisition.

Attribute Name	Description	Notes
Date Referred to Foreclosure	The date on which the loan was referred to a foreclosure attorney. Once a loan has been referred to foreclosure, this field will be populated unless the loan has been reinstated.	This field is only disclosed for Actual Loss Reference Pools. For loans in Fixed Severity Reference Pools, this field will be disclosed as null.
Delinquent Accrued Interest	The interest loss amount that contributes to the Credit Event Net Loss or Gain calculated at the related Current Accrual Rate from the related last paid interest date through the date Freddie Mac determines such Reference Obligation has been reported as a Credit Event Reference Obligation. Prior to population of a Zero Balance Code of 03 or 09, this field will be populated as "Not Applicable." which will be indicated by null. The loan's Delinquent Accrued Interest will remain constant beginning in the month in which the loan is removed from the Reference Pool.	This field is only disclosed for Actual Loss Reference Pools. For loans in Fixed Severity Reference Pools, this field will be disclosed as null.
Disaster Forbearance Status	For a delinquent mortgage that the Servicer has also determined to be eligible for disaster forbearance, the number of months remaining that a mortgage is exempt from a D180 credit event. The Disaster Forbearance Status will remain constant beginning in the month in which the loan is removed from the Reference Pool.	Only disclosed for Fixed Severity Reference Pools issued as of July 2014. For loans in Fixed Severity Reference Pool issued prior to July 2014 and Actual Loss Reference Pools, this field will be disclosed as null.
Due Date of Last Paid Installment (DDLPI)	For a delinquent mortgage only, the due date that the loan's scheduled principal and interest is paid through, regardless of when the installment payment was actually made. The loan's Due Date of Last Paid Installment will remain constant beginning in the month in which the loan is removed from the Reference Pool.	This field is only disclosed for Actual Loss Reference Pools. For loans in Fixed Severity Reference Pools, this field will be disclosed as null.

Attribute Name	Description	Notes
Estimated Loan-To-Value (ELTV) – Quarterly	<p>The ratio obtained by dividing the outstanding balance of the mortgage loan by the estimated current value of the property obtained through our proprietary Automated Valuation Model (AVM). In the case of modified mortgages with deferred amounts, the outstanding balance of the modified mortgage loan reflects both interest bearing and non-interest bearing UPB amounts. Although we believe that our automated valuation model yields a reasonable approximation of the property's current value, using a value obtained from: (i) a different automated valuation model, (ii) an appraisal based on a physical inspection of the property or (iii) an arm's length sale of the property could result in a different value for the property. At the time of issuance, this field will be disclosed using the most recently available value. This value will be refreshed quarterly and persisted until the next refresh. This value will remain constant beginning in the month in which the loan goes to zero balance. For more information on our proprietary AVM and/or FSD, please visit http://www.freddiemac.com/hve/hve.html.</p> <p>Estimated LTV ratios that are unavailable, less than 1% or greater than 998% will be disclosed as "Not Available," which is indicated by 999.</p> <p>999 = Not Available</p>	In Reference Pool Disclosure Files released prior to May 2018, ELTV ratios that were unavailable, less than 1% or greater than 300% were disclosed as "Not Available," which was indicated by Space(3).
Fifth Step Rate	For modified step rate mortgages, the mortgage interest rate to be in effect on the fifth scheduled interest rate adjustment date. If a loan has been modified more than once, this field represents the most recent modification. This field will be disclosed as "Not Applicable," which will be indicated by null, for non Step Modified loans or Step Modified loans that do not have 5 step rate adjustments.	
Fifth Step Rate Adjustment Date	For modified step rate mortgages, the fifth date on which the mortgage interest rate is scheduled to increase. If a loan has been modified more than once, this field represents the most recent modification. This field will be disclosed as 'Not Applicable', which will be indicated by null, for non Step Modified loans or Step Modified loans that do not have 5 step rate adjustments.	
First Payment Date	<p>The month and year that the first scheduled payment on the loan is due.</p> <p>For seller-owned modified mortgages, converted mortgages, and construction to permanent mortgages, the first payment due date of the mortgage as of the note modification, conversion, or construction to permanent date of the mortgage.</p>	
First Step Rate	For modified step rate mortgages, the mortgage interest rate to be in effect on the first scheduled interest rate adjustment date. If a loan has been modified more than once, this field represents the most recent modification. This field will be disclosed as "Not Applicable," which will be indicated by null, for non Step Modified loans.	

Attribute Name	Description	Notes
First Step Rate Adjustment Date	For modified step rate mortgages, the first date on which the mortgage interest rate is scheduled to increase. If a loan has been modified more than once, this field represents the most recent modification. This field will be disclosed as “Not Applicable,” which will be indicated by null, for non Step Modified loans.	
First Time Homebuyer Indicator	<p>The indicator denoting whether a borrower on the loan qualifies as a first-time homebuyer.</p> <p>Indicates whether the Borrower, or one of a group of Borrowers, is an individual who (1) is purchasing the mortgaged property, (2) will reside in the mortgaged property as a primary residence and (3) had no ownership interest (sole or joint) in a residential property during the three-year period preceding the date of the purchase of the mortgaged property. With certain limited exceptions, a displaced homemaker or single parent may also be considered a First-Time Homebuyer if the individual had no ownership interest in a residential property during the preceding three-year period other than an ownership interest in the marital residence with a spouse.</p> <p>Y = Yes N = No 9 = Not Available</p>	
Forecast Standard Deviation (FSD)	<p>In association with the Estimated LTV, the Forecast Standard Deviation (FSD) indicates the accuracy of the estimated value obtained through our proprietary Automated Valuation Model (AVM). FSD is a statistical measure that represents the probability that the AVM value falls within a statistical range of the actual market value, measured against an expected sales price. FSD is expressed as a percentage in decimal form. Although FSD is a proportional measure it can be approximated by a percentage range. For example, FSDs of 0.10 (or 10%) indicate that about 68% (one standard deviation) of actual market sales will fall between +/-10% of the AVM estimated value. The lower the FSD, the smaller the error in predicting actual market value and the greater the accuracy of the value. For more information on our proprietary AVM and/or FSD, please visit http://www.freddiemac.com/hve/hve.html.</p> <p>If a mortgage loan does not have an ELTV disclosed, then this field will be disclosed as “Not Available.”</p> <p>9.99 = Not Available</p>	

Attribute Name	Description	Notes
Fourth Step Rate	For modified step rate mortgages, the mortgage interest rate to be in effect on the fourth scheduled interest rate adjustment date. If a loan has been modified more than once, this field represents the most recent modification. This field will be disclosed as 'Not Applicable', which will be indicated by null, for non Step Modified loans or Step Modified loans that do not have 4 step rate adjustments.	
Fourth Step Rate Adjustment Date	For modified step rate mortgages, the fourth date on which the mortgage interest rate is scheduled to increase. If a loan has been modified more than once, this field represents the most recent modification. This field will be disclosed as 'Not Applicable', which will be indicated by null, for non Step Modified loans or Step Modified loans that do not have 4 step rate adjustments.	
Interest Rate Step Indicator	The indicator denoting whether the modification includes a step rate. If a loan has been modified more than once, this field represents the most recent modification. Y = Yes N = No	
Legal Costs	The amount of legal costs associated with the sale of a property (but not included in Net Sale Proceeds). Prior to population of a Zero Balance Code equal to 03 or 09 or after population of an Underwriting Defect or Major Servicing Defect Settlement Date, this field will be populated as "Not Applicable," which will be indicated by null. Following population of a Zero Balance Code equal to 03 or 09, this field will be updated monthly (as applicable) to reflect the cumulative total.	This field is only disclosed for Actual Loss Reference Pools. For loans in Fixed Severity Reference Pools, this field will be disclosed as null.
Loan Age	The number of scheduled payments from the time the loan was originated or modified up to and including the prior reporting period. The Loan Age will remain constant beginning in the month in which the loan is removed from the Reference Pool. Loan Age = (Prior Factor Date (MM/YY) – Loan First Payment Date (MM/YY)) + 1 <ul style="list-style-type: none"> If a loan has been modified, the Modification First Payment Date is used in this calculation. 	
Loan Identifier	The unique designation assigned to each loan by the issuer. First six characters represent the Reference Pool Number. Second six characters is a sequential loan count.	
Loan in Eligible Disaster Area	For a delinquent mortgage only, a flag indicating that the Servicer has determined the loan to be in an eligible disaster area and is eligible for forbearance. The loan's Eligible Disaster Area flag will remain constant beginning in the month in which the loan is removed from the Reference Pool. Y = Loan in eligible disaster area	This field is only disclosed for Actual Loss Reference Pools. For loans in Fixed Severity Reference Pools, this field will be disclosed as null.

Attribute Name	Description	Notes
Loan Purpose	<p>The classification describing the purpose of the loan.</p> <p>Generally, a Cash-out Refinance mortgage loan is a mortgage loan in which the use of the loan amount is not limited to specific purposes. A mortgage loan placed on a property previously owned free and clear by the Borrower is always considered a Cash-out Refinance mortgage loan.</p> <p>Generally, a No Cash-out Refinance mortgage loan is a mortgage loan in which the loan amount is limited to the following uses:</p> <ul style="list-style-type: none"> • Pay off the first mortgage, regardless of its age • Pay off any junior liens secured by the mortgaged property, that were used in their entirety to acquire the subject property • Pay related closing costs, financing costs and prepaid items, and • Disburse cash out to the Borrower (or any other payee) not to exceed 2% of the new refinance mortgage loan or \$2,000, whichever is less <p>As an exception to the above, for construction conversion mortgage loans and renovation mortgage loans, the amount of the interim construction financing secured by the mortgaged property is considered an amount used to pay off the first mortgage. Paying off unsecured liens or construction costs paid by the Borrower outside of the secured interim construction financing is considered cash out to the Borrower, if greater than \$2000 or 2% of loan amount.</p> <p>This disclosure is subject to various special exceptions used by Sellers to determine whether a mortgage loan is a No Cash-out Refinance mortgage loan.</p> <p>If a Refinance is applicable, but the seller of the mortgage loan does not specify Cash-out or No Cash-out Refinance, then Refinance - Not Specified is indicated.</p> <p>P = Purchase C = Refinance - Cash Out N = Refinance - No Cash Out R = Refinance - Not Specified 9 = Not Available</p>	

Attribute Name	Description	Notes
Maintenance and Preservation Costs	The amount of maintenance, preservation, and repair costs, including but not limited to property inspection, homeowner's association, utilities, and REO management, that is associated with the sale of a property (but not included in Net Sale Proceeds). Prior to population of a Zero Balance Code equal to 03 or 09 or after population of an Underwriting Defect or Major Servicing Defect Settlement Date, this field will be populated as "Not Applicable," which will be indicated by null. Following population of a Zero Balance Code equal to 03 or 09, this field will be updated monthly (as applicable) to reflect the cumulative total.	This field is only disclosed for Actual Loss Reference Pools. For loans in Fixed Severity Reference Pools, this field will be disclosed as null.
Maturity Date	The month and year that the final scheduled payment on the loan is due. For loans modified after inclusion in the Reference Pool, the date will be updated to reflect the maturity of the modified loan.	
Metropolitan Statistical Area (MSA) or Metropolitan Division	<p>This disclosure will be based on the designation of the Metropolitan Statistical Area or Metropolitan Division as of the date of issuance. Metropolitan Statistical Areas (MSAs) are defined by the United States Office of Management and Budget (OMB) and have at least one urbanized area with a population of 50,000 or more inhabitants. OMB refers to an MSA containing a single core with a population of 2.5 million or more, which may be comprised of groupings of counties, as a Metropolitan Division. If an MSA applies to a mortgaged property, the applicable five-digit value is disclosed; however, if the mortgaged property also falls within a Metropolitan Division classification, the applicable five-digit value for the Metropolitan Division takes precedence and is disclosed instead. This disclosure will not be updated to reflect any subsequent changes in designations of MSAs, Metropolitan Divisions or other classifications.</p> <p>Null indicates that the area in which the mortgaged property is located is (a) neither an MSA nor a Metropolitan Division, or (b) unknown.</p>	
MI Credit	Mortgage insurance credits is the amount claimed by Freddie Mac in the event of credit losses. This amount is based on claims under a mortgage insurance policy. Prior to population of a Zero Balance Code equal to 03 or 09 or after population of an Underwriting Defect or Major Servicing Defect Settlement Date, this field will be populated as "Not Applicable," which will be indicated by null. Following population of a Zero Balance Code equal to 03 or 09, this field will be updated monthly (as applicable) to reflect the cumulative total.	This field is only disclosed for Actual Loss Reference Pools. For loans in Fixed Severity Reference Pools, this field will be disclosed as null.

Attribute Name	Description	Notes
Miscellaneous Credits	Miscellaneous credits associated with the sale of the property (but not included in Net Sale Proceeds), including but not limited to proceeds received by Freddie Mac in the event of credit losses based on claims under a pool insurance policy, recourse, and/or indemnifications. Prior to population of a Zero Balance Code equal to 03 or 09 or after population of an Underwriting Defect or Major Servicing Defect Settlement Date, this field will be populated as “Not Applicable,” which will be indicated by null. Following population of a Zero Balance Code equal to 03 or 09, this field will be updated monthly (as applicable) to reflect the cumulative total.	This field is only disclosed for Actual Loss Reference Pools. For loans in Fixed Severity Reference Pools, this field will be disclosed as null.
Miscellaneous Expenses	Miscellaneous expenses associated with the sale of a property (but not included in Net Sale Proceeds). Prior to population of a Zero Balance Code equal to 03 or 09 or after population of an Underwriting Defect or Major Servicing Defect Settlement Date, this field will be populated as “Not Applicable,” which will be indicated by null. Following population of a Zero Balance Code equal to 03 or 09, this field will be updated monthly (as applicable) to reflect the cumulative total.	This field is only disclosed for Actual Loss Reference Pools. For loans in Fixed Severity Reference Pools, this field will be disclosed as null.
Modification Costs	The current period modification cost amount calculated when Freddie Mac determines such Reference Obligation has experienced a modification event. This amount will be calculated on a monthly basis beginning with the first reporting period a modification event is reported. Prior to the loan experiencing a modification event, this field will be populated as “Not Applicable,” which will be indicated by null. The loan’s Modification Costs will remain constant beginning in the month in which the loan is removed from the Reference Pool.	This field is only disclosed for Actual Loss Reference Pools. For loans in Fixed Severity Reference Pools, this field will be disclosed as null.
Modification Debt-To-Income (DTI)	<p>The ratio obtained by dividing the total monthly debt expense by the total monthly income of the borrower at the time the loan was modified. If a loan has been modified more than once, this field represents the most recent modification.</p> <p>Disclosure of the debt to income ratio is based on (1) the sum of the Borrower’s monthly debt payments, including monthly housing expenses that incorporate the mortgage payment the Borrower is making as a result of the loan modification, divided by (2) the total monthly income of the Borrower at the time of the most recent loan modification. The debt to income ratio will not be updated. This disclosure is subject to the widely varying standards originators use to verify Borrowers’ assets and liabilities.</p> <p>Percentages less than 1% or greater than 65% will be disclosed as “Not Available,” which will be indicated by 999.</p> <p>999 = Not Available</p>	
Modification First Payment Date	The first payment due date of the mortgage as of the most recent note modification.	

Attribute Name	Description	Notes
Modification Flag	<p>A flag indicating the loan has been modified in the current or prior period.</p> <p>Y = Modified in current period P = Modified in prior period</p>	
Modification Program	<p>For modified fixed-rate and modified step-rate loans, the program under which the loan was modified. If a loan has been modified more than once, this field represents the most recent modification.</p> <p>A = Alternative B = HAMP Backup C = Classic D = Deferred Payment F = Flex H = HAMP O = Other R = Regular S = Standard T = Streamlined U = Underwater 9 = Not Available</p>	
Modification Type	<p>For modified fixed-rate and modified step-rate loans, the classification describing the type of modification. If a loan has been modified more than once, this field represents the most recent modification.</p> <p>R = Rate T = Term B = Rate & Term F = Rate, Term & Forbearance C = Capitalization O = Other</p>	

Attribute Name	Description	Notes
Mortgage Insurance Cancellation Indicator	<p>The indicator denoting if the mortgage insurance has been reported as cancelled after the time of Freddie Mac's purchase of the mortgage loan. If a loan did not have mortgage insurance at the time of Freddie Mac's purchase of the mortgage loan, then this field will be disclosed as "Not Applicable." The Mortgage Insurance Cancellation Indicator will remain constant beginning in the month in which the loan is removed from the Reference Pool.</p> <p>Y = Yes, MI has been cancelled N = No, MI has not been cancelled 7 = Not Applicable</p>	Effective Nov 2018, this field is applicable to all Reference Pools (FS and AL).
Mortgage Insurance Percent (MI%)	<p>The percentage of mortgage insurance coverage obtained at origination in effect at the time of Freddie Mac's purchase of the mortgage loan. If the mortgage insurance on a loan has been reported as cancelled, the mortgage insurance percentage will be updated to zero.</p> <p>Only primary mortgage insurance that is purchased by the Borrower, lender or Freddie Mac is disclosed. Mortgage insurance that constitutes "credit enhancement" that is not required by Freddie Mac's Charter is not disclosed. Amounts of mortgage insurance reported by Sellers that are in excess of 55% will be disclosed as "Not Available," which will be indicated by 999.</p> <p>0 = No MI 999 = Not Available</p>	
Mortgage Insurance Type	<p>The entity that is responsible for the Mortgage Insurance premium payment. If, at the time of Freddie Mac's purchase of the mortgage loan, the loan did not have MI then this field will be disclosed as Not Applicable.</p> <p>1 = Borrower Paid 2 = Lender Paid 3 = Investor Paid 7 = Not Applicable or Not Available</p>	<p>In Reference Pool Disclosure Files released prior to May 2018, 9 = Not Applicable.</p> <p>This field is only disclosed for Actual Loss Reference Pools. For loans in Fixed Severity Reference Pools, this field will be disclosed as 7 = Not Applicable.</p>
Net Sales Proceeds	<p>The amount remitted to Freddie Mac resulting from a property disposition once allowable selling expenses have been deducted from the gross sales proceeds of the property. Prior to population of a Zero Balance Code equal to 03 or 09 or after population of an Underwriting Defect or Major Servicing Defect Settlement Date, this field will be populated as "Not Applicable," which will be indicated by null. Following population of a Zero Balance Code equal to 03 or 09, this field will be updated monthly (as applicable) to reflect the cumulative total.</p>	This field is only disclosed for Actual Loss Reference Pools. For loans in Fixed Severity Reference Pools, this field will be disclosed as null.

Attribute Name	Description	Notes
Number of Borrowers	<p>The number of borrowers who, at the time the loan was originated, are obligated to repay the loan. If value is <1 or >10, then the count is considered "Not Available."</p> <p>1 = 1 2 = 2 3 = 3 4 = 4 5 = 5 6 = 6 7 = 7 8 = 8 9 = 9 10 = 10 99 = Not Available</p>	<p>For Reference Pools issued prior to May 2018, the number of borrowers will continue to be disclosed as 2 when the number of borrowers is >=2.</p>
Number of Modifications	<p>For modified fixed-rate and modified step-rate loans, the number of times the loan has been modified.</p>	
Number of Units	<p>The number of dwelling units in the mortgaged property at the time the loan was originated. If value is <1 or >4, then the count is considered "Not Available."</p> <p>1 = 1-unit 2 = 2-unit 3 = 3-unit 4 = 4-unit 99 = Not Available</p>	
Occupancy Status	<p>The classification describing the property occupancy status at the time the loan was originated.</p> <p>P = Primary Residence S = Second Home I = Investment Property 9 = Not Available</p>	<p>In Reference Pool Disclosure Files released prior to May 2018, P = Primary Residence was disclosed as O = Owner Occupied.</p>

Attribute Name	Description	Notes
Original Combined Loan-To-Value (CLTV)	<p>The ratio, expressed as a percentage, obtained by dividing the amount of all known outstanding loans at origination by the value of the property. Property value reflects either the lesser of the sales price or the appraised property value for a purchase, or the appraised property value for a refinance.</p> <p>If the secondary financing amount disclosed by the Seller includes a home equity line of credit, then the CLTV calculation reflects the disbursed amount at closing of the first lien mortgage loan, not the maximum loan amount available under the home equity line of credit.</p> <p>In the case of a seasoned mortgage loan, if the Seller cannot warrant that the value of the mortgaged property has not declined since the note date, Freddie Mac requires that the Seller must provide a new appraisal value, which is used in the CLTV calculation.</p> <p>This disclosure is subject to the widely varying standards originators use to calculate and/or report Borrowers' secondary mortgage loan amounts.</p> <p>Percentages less than 1% or greater than 998% will be disclosed as "Not Available," which will be indicated by 999.</p> <p>999 = Not Available</p>	<p>For Reference Pools issued prior to May 2018 (except for STACR HRP Reference Pools), loans with CLTV percentages less than 6% or greater than 135% will be disclosed as "Not Available," which will be indicated by 999.</p>

Attribute Name	Description	Notes
Original Debt-To-Income (DTI)	<p>The ratio obtained by dividing the total monthly debt expense by the total monthly income of the borrower at the time the loan was originated.</p> <p>Disclosure of the debt to income ratio is based on (1) the sum of the borrower's monthly debt payments, including monthly housing expenses that incorporate the mortgage payment the borrower is making at the time of the delivery of the mortgage loan to Freddie Mac, divided by (2) the total monthly income used to underwrite the borrower as of the date of the origination of the mortgage loan. The debt to income ratio will not be updated. This disclosure is subject to the widely varying standards originators use to calculate and/or report Borrowers' income and liabilities.</p> <p>Percentages less than 1% or greater than 65% will be disclosed as "Not Available," which will be indicated by 999. For loans in STACR HRP Reference Pools, this field will be disclosed as "Not Available," which will be indicated by 999.</p> <p>999 = Not Available</p>	
Original Interest Rate	The interest rate of the loan as stated on the note at the time the loan was originated.	
Original Loan Term	The number of months in which regularly scheduled borrower payments are due. For loans modified after inclusion in the Reference Pool, the Original Loan Term will be updated to reflect the loan term of the modified loan.	
Original Loan-To-Value (LTV)	<p>The ratio, expressed as a percentage, obtained by dividing the amount of the loan at origination by the value of the property. Property value reflects either the lesser of the sales price or the appraised property value for a purchase, or the appraised property value for a refinance.</p> <p>In the case of a seasoned mortgage loan, if the Seller cannot warrant that the value of the mortgaged property has not declined since the note date, Freddie Mac requires that the Seller must provide a new appraisal value, which is used in the LTV calculation.</p> <p>Percentages less than 1% or greater than 998% will be disclosed as "Not Available," which will be indicated by 999.</p> <p>999 = Not Available</p>	For Reference Pools issued prior to May 2018 (except for STACR HRP Reference Pools), loans with LTV percentages less than 6% or greater than 105% will be disclosed as "Not Available," which will be indicated by 999.

Attribute Name	Description	Notes
Original UPB	<p>The dollar amount of the loan as stated on the note at the time the loan was originated.</p> <p>For seller-owned modified mortgages, converted mortgages, and construction to permanent mortgages, the UPB of the mortgage as of the note modification, conversion, or construction to permanent date of the mortgage.</p> <p>The Original UPB is rounded to the nearest \$1,000.</p>	
Payment History	<p>The coded string of values that describes the payment performance of the loan over the most recent 24 months. The string of values corresponds to the valid values used in the Current Loan Delinquency Status field and contains a total of 48 characters (with 2 characters for each of the 24 months). The most recent month is located to the right. This value for any given month will be capped at 99. The loan's Payment History will remain constant beginning in the month in which the loan is removed from the Reference Pool.</p>	<p>Prior to May 2018 reporting cycle, the Payment History field does not reflect RA = REO Acquisition. For reporting cycles beginning in May 2018, the payment string will disclose RA in the month of REO Acquisition and any subsequent periods.</p>
Postal Code (3-Digit)	<p>The first three digits of the postal code for the location of the mortgaged property.</p>	
Prepayment Penalty Indicator	<p>The indicator denoting whether the borrower is subject to a penalty for early payment of principal.</p> <p>Y = Yes N = No</p>	
Program Indicator	<p>The indicator that identifies if a loan participates in the following Freddie Mac program.</p> <p>H = Home Possible or Home Possible Advantage</p>	
Property State	<p>A two-letter abbreviation indicating the state or territory within which the property securing the mortgage is located.</p>	
Property Type	<p>The classification describing the type of property that secures the loan.</p> <p>CP = Cooperative CO = Condominium PU = Planned Unit Development SF = Single-Family MH = Manufactured Housing 99 = Not Available</p>	<p>For Reference Pools issued prior to May 2018, Property Types of "Leasehold" (code LH) and "1-4 Fee Simple" (code SF) are now mapped to "Single Family".</p>

Attribute Name	Description	Notes
Remaining Months to Legal Maturity	<p>The number of scheduled monthly payments remaining on the mortgage. The Remaining Months to Legal Maturity will remain constant beginning in the month in which the loan is removed from the Reference Pool.</p> <p>Remaining Months to Legal Maturity = (Loan Maturity Date (MM/YY) – Current Factor Date (MM/YY)) + 1</p> <ul style="list-style-type: none"> If a loan has been modified, the Modified Maturity Date is used in this calculation. 	
Second Step Rate	<p>For modified step rate mortgages, the mortgage interest rate to be in effect on the second scheduled interest rate adjustment date. If a loan has been modified more than once, this field represents the most recent modification. This field will be disclosed as 'Not Applicable', which will be indicated by null, for non Step Modified loans or Step Modified loans that do not have 2 step rate adjustments.</p>	
Second Step Rate Adjustment Date	<p>For modified step rate mortgages, the second date on which the mortgage interest rate is scheduled to increase. If a loan has been modified more than once, this field represents the most recent modification. This field will be disclosed as 'Not Applicable', which will be indicated by null, for non Step Modified loans or Step Modified loans that do not have 2 step rate adjustments.</p>	
Seller Name	<p>The name of the entity that sold the loan to the issuer. This field will not be updated after issuance, regardless of mergers or acquisitions.</p> <p>The Seller Name will be disclosed as "Other" for any Seller with an aggregated UPB at issuance representing less than 1% of the total UPB of all loans in the Reference Pool at issuance.</p>	<p>In Reference Pool Disclosure Files released as of May 2018, this field will no longer be compressed with the entity's city and state and may also include punctuation and spaces.</p>
Servicer Name	<p>The name of the entity that services the loan during the current reporting period. The Servicer Name will remain constant beginning in the month in which the loan is removed from the Reference Pool.</p> <p>The Servicer Name will be disclosed as "Other" for any Servicer with an aggregated current UPB representing less than 1% of the total current UPB of all loans in the Reference Pool.</p>	<p>In Reference Pool Disclosure Files released as of May 2018, this field will no longer be compressed with the entity's city and state and may also include punctuation and spaces.</p>
Taxes and Insurance	<p>The amount of taxes and insurance owed that are associated with the sale of a property (but not included in Net Sale Proceeds). Prior to population of a Zero Balance Code equal to 03 or 09 or after population of an Underwriting Defect or Major Servicing Defect Settlement Date, this field will be populated as "Not Applicable," which will be indicated by null. Following population of a Zero Balance Code equal to 03 or 09, this field will be updated monthly (as applicable) to reflect the cumulative total.</p>	<p>This field is only disclosed for Actual Loss Reference Pools. For loans in Fixed Severity Reference Pools, this field will be disclosed as null.</p>

Attribute Name	Description	Notes
Third Step Rate	For modified step rate mortgages, the mortgage interest rate to be in effect on the third scheduled interest rate adjustment date. If a loan has been modified more than once, this field represents the most recent modification. This field will be disclosed as 'Not Applicable', which will be indicated by null, for non Step Modified loans or Step Modified loans that do not have 3 step rate adjustments.	
Third Step Rate Adjustment Date	For modified step rate mortgages, the third date on which the mortgage interest rate is scheduled to increase. If a loan has been modified more than once, this field represents the most recent modification. This field will be disclosed as 'Not Applicable', which will be indicated by null, for non Step Modified loans or Step Modified loans that do not have 3 step rate adjustments.	
Total Capitalized Amount	For modified fixed-rate and modified step-rate loans, the amount of interest and non-interest arrearages added to the principal balance as of the most recent modification.	
Underwriting Defect and Major Servicing Defect Settlement Date	For mortgages within the Reference Pool that experienced a credit event and for which Freddie Mac has (I) previously determined the existence of an Unconfirmed Underwriting Defect, the date on which there is the occurrence of any of the following: (x) such mortgage is repurchased by the related seller or servicer, (y) in lieu of repurchase, an alternative remedy (such as indemnification) is mutually agreed upon by both Freddie Mac and the seller or servicer or (z) Freddie Mac in its sole discretion elects to waive the enforcement of a remedy against the seller or servicer in respect of such Unconfirmed Underwriting Defect; or, for Actual Loss Reference Pools only, (II) previously determined the existence of an Unconfirmed Servicing Defect and the existence of a Major Servicing Defect, the date on which there is the occurrence of any of the following: (x) the related servicer repurchased such mortgage or made Freddie Mac whole resulting in a full recovery of losses incurred ("Make Whole") or (y) the party responsible for the representations and warranties and/or servicing obligations or liabilities with respect to the mortgage becomes subject to a bankruptcy, an insolvency proceeding or a receivership. Loans covered under any Origination Rep and Warranty Settlements or, for Actual Loss Reference Pools only, Servicing Settlements are not identified in this category.	For Fixed Severity Reference Pool, this field is 'Underwriting Defect Settlement Date' (as Servicing Defects are not applicable to FS Reference Pools).
UPB at Issuance	The unpaid principal balance of the mortgage contributing to the Reference Pool Issuance UPB. If, at the time of issuance, Loan Age is <=6 months and UPB at Issuance is >\$500, then value is rounded to the nearest \$1,000.	For Reference Pools issued prior to May 2018, the rule to round UPB at Issuance to the nearest \$1,000 does not apply.
UPB at Time of Removal from the Reference Pool	The UPB of the loan as of the month in which the loan is removed from the Reference Pool.	

Attribute Name	Description	Notes
Updated Credit Score #1 – Quarterly	<p>The updated credit score is a number prepared by third parties, summarizing the borrower's creditworthiness, which may be indicative of the likelihood that borrower will timely repay future obligations. This updated credit score i) was obtained using the Fair Isaac Risk Model v2 developed by Fair Isaac Corporation, ii) represents the most recently available credit score provided by Experian to Freddie Mac, iii) is distinct from the credit score described in Freddie Mac's Seller/Servicer Guide, which may be provided by any of the three major credit repositories, and iv) represents the lower of borrower and co-borrower credit scores (as applicable). This value will be refreshed quarterly starting in March 2016 and persisted until the next refresh. The credit score is generally as of the end of the second calendar month preceding the quarterly update. The value will remain constant beginning in the month in which the loan has been acquired through REO or has been reduced to zero balance.</p> <p>If an updated credit score is unavailable or outside the range of 300 to 850, then we disclose "Not Available."</p> <p>9999 = Not Available</p>	<p>This disclosure field is subject to specific 'Terms of Use'; see Part C of http://www.freddiemac.com/creditriskofferings/terms.html.</p>

Attribute Name	Description	Notes
Updated Credit Score #2 – Quarterly	<p>The updated credit score is a number prepared by third parties, summarizing the borrower's creditworthiness, which may be indicative of the likelihood that borrower will timely repay future obligations. This updated credit score i) was obtained using the Fair Isaac Risk Model v9 developed by Fair Isaac Corporation, ii) represents the most recently available credit score provided by Experian to Freddie Mac, iii) is distinct from the credit score described in Freddie Mac's Seller/Servicer Guide, which may be provided by any of the three major credit repositories, and iv) represents the lower of borrower and co-borrower credit scores (as applicable). This value will be refreshed quarterly starting in March 2016 and persisted until the next refresh. The credit score is generally as of the end of the second calendar month preceding the quarterly update. The value will remain constant beginning in the month in which the loan has been acquired through REO or has been reduced to zero balance.</p> <p>If an updated credit score is unavailable or outside the range of 300 to 850, then we disclose "Not Available."</p> <p>9999 = Not Available</p>	<p>This disclosure field is subject to specific 'Terms of Use'; see Part C of http://www.freddiemac.com/creditriskofferings/terms.html.</p>
Updated Credit Score #3 – Quarterly	<p>The updated credit score is a number prepared by third parties, summarizing the borrower's creditworthiness, which may be indicative of the likelihood that borrower will timely repay future obligations.</p>	Reserved for future use.
Updated Credit Score at Issuance	<p>The updated credit score is a number prepared by third parties, summarizing the borrower's creditworthiness, which may be indicative of the likelihood that borrower will timely repay future obligations. For the mortgages in select Reference Pools, we collect a new credit score consistent with the process used to underwrite the mortgages originally.</p> <p>If an updated credit score is unavailable or outside the range of 300 to 850, then we disclose "Not Available."</p> <p>9999 = Not Available</p>	<p>This field only applies to select Reference Pools; generally provided if a majority of the loans in that Reference Pool are greater than 12 months seasoned at issuance. For all other Reference Pool's, this field will be disclosed as 9999 = Not Available.</p>

Attribute Name	Description	Notes
Zero Balance Code	<p>A code indicating the reason the loan's balance was reduced to zero. For loans (in Fixed Severity Reference Pools) in disaster forbearance, Credit Events (zero balance code = 02, 03, 04 and 08) and Underwriting Defects (zero balance code = 96) may not occur prior to D180.</p> <p><u>For Actual Loss Reference Pools:</u> 01 = Prepaid or Matured (Voluntary Payoff) 03 = Foreclosure Alternative Group (Short Sale, Third Party Sale, Charge Off, or Note Sale) 09 = REO Disposition 96 = Confirmed Underwriting Defect or Major Servicing Defect prior to credit event 98 = Other</p> <p><u>For Fixed Severity Reference Pools:</u> 01 = Prepaid or Matured (Voluntary Payoff) 02 = Third Party Sale Prior to D180 03 = Short Sale or Short Payoff Prior to D180 04 = Deed-in-Lieu of Foreclosure Prior to D180 08 = REO Acquisition Prior to D180 96 = Underwriting Defect Prior to D180 97 = D180 98 = Other</p>	
Zero Balance Effective Date	The date on which the event triggering the Zero Balance Code took place.	

Pool Level Attributes:

Attribute Name	Description	Notes
Aggregate UPB at Issuance	<p>The aggregate UPB at Issuance of the mortgages contributing to the associated Postal Code Designation.</p> <p>The Aggregate UPB at Issuance will be rounded to the nearest thousandth.</p>	This is an attribute in the Aggregated Postal Code Disclosure File.
Cumulative Credit Event Factor	A rounded ten-digit decimal calculated monthly, representing the UPB at Time of Removal From the Reference Pool of all the loans in the Reference Pool that have incurred a credit event up to and including the current monthly reporting period. The Cumulative Credit Event Factor multiplied by the Reference Pool Issuance UPB equals the cumulative UPB at Time of Removal From the Reference Pool of all the loans that have experienced a credit event.	
Defects Not Resulting in Credit Event Reversal – Amount of UPB	The cumulative UPB at Time of Removal from the Reference Pool for mortgages that have experienced a credit event and for which Freddie Mac has (I) previously determined the existence of an Unconfirmed Underwriting Defect on which Freddie Mac has withdrawn its defect identification because the mortgage loan file or an explanation provided by the seller or servicer indicates that the deficiency or deficiencies related to the defect were unfounded; and, for Actual Loss Reference Pools only, (II) previously determined the existence of an Unconfirmed Servicing Defect and the occurrence of any of the following: (x) Freddie Mac has withdrawn its defect identification because an explanation provided by the servicer indicates that the deficiency or deficiencies related to the defect were unfounded or (y) a Minor Servicing Defect as evident by the occurrence of a remedy, other than repurchase or a Make-Whole, that is mutually agreed upon by both Freddie Mac and the related servicer that results in a recovery of the damages sustained by Freddie Mac on such mortgage as a result of such Unconfirmed Servicing Defect. This category will also include loans that have paid off prior to either the defect identification being withdrawn or the loan becoming an Underwriting Defect or Major Servicing Defect.	

Attribute Name	Description	Notes
Defects Not Resulting in Credit Event Reversal – Number of Loans	The cumulative number of mortgages within the Reference Pool that have experienced a credit event and for which Freddie Mac has (I) previously determined the existence of an Unconfirmed Underwriting Defect on which Freddie Mac has withdrawn its defect identification because the mortgage loan file or an explanation provided by the seller or servicer indicates that the deficiency or deficiencies related to the defect were unfounded; and, for Actual Loss Reference Pools only, (II) previously determined the existence of an Unconfirmed Servicing Defect and the occurrence of any of the following: (x) Freddie Mac has withdrawn its defect identification because an explanation provided by the servicer indicates that the deficiency or deficiencies related to the defect were unfounded or (y) a Minor Servicing Defect as evident by the occurrence of a remedy, other than repurchase or a Make-Whole, that is mutually agreed upon by both Freddie Mac and the related servicer that results in a recovery of the damages sustained by Freddie Mac on such mortgage as a result of the Unconfirmed Servicing Defect. This category will also include loans that have paid off prior to either the defect identification being withdrawn or the loan becoming an Underwriting Defect or Major Servicing Defect.	
Defects Resulting in Credit Event Reversal – Amount of UPB	The cumulative UPB at Time of Removal from the Reference Pool for mortgages that have experienced a credit event and for which Freddie Mac has (I) previously determined the existence of an Unconfirmed Underwriting Defect and the occurrence of any of the following: (x) such mortgage is repurchased by the related seller or servicer, (y) in lieu of repurchase, an alternative remedy (such as indemnification) is mutually agreed upon by both Freddie Mac and the seller or servicer or (z) Freddie Mac in its sole discretion elects to waive the enforcement of a remedy against the seller or servicer in respect of such Unconfirmed Underwriting Defect; and, for Actual Loss Reference Pools only, (II) previously determined the existence of an Unconfirmed Servicing Defect and the existence of a Major Servicing Defect as evident by the occurrence of any of the following: (x) the related servicer repurchased such mortgage or made Freddie Mac whole resulting in a full recovery of losses incurred (“Make Whole”) or (y) the party responsible for the representations and warranties and/or servicing obligations or liabilities with respect to the mortgage becomes subject to a bankruptcy, an insolvency proceeding or a receivership. Loans covered under any Origination Rep and Warranty Settlements or Servicing Settlements are not identified in this category.	

Attribute Name	Description	Notes
Defects Resulting in Credit Event Reversal – Number of Loans	The cumulative number of mortgages within the Reference Pool that have experienced a credit event and for which Freddie Mac has (I) previously determined the existence of an Unconfirmed Underwriting Defect and the occurrence of any of the following: (x) such mortgage is repurchased by the related seller or servicer, (y) in lieu of repurchase, an alternative remedy (such as indemnification) is mutually agreed upon by both Freddie Mac and the seller or servicer or (z) Freddie Mac in its sole discretion elects to waive the enforcement of a remedy against the seller or servicer in respect of such Unconfirmed Underwriting Defect; and, for Actual Loss Reference Pools only, (II) previously determined the existence of an Unconfirmed Servicing Defect and the existence of a Major Servicing Defect as evident by the occurrence of any of the following: (x) the related servicer repurchased such mortgage or made Freddie Mac whole resulting in a full recovery of losses incurred (“Make Whole”) or (y) the party responsible for the representations and warranties and/or servicing obligations or liabilities with respect to the mortgage becomes subject to a bankruptcy, an insolvency proceeding or a receivership. Loans covered under any Origination Rep and Warranty Settlements or Servicing Settlements are not identified in this category.	
Preliminary Scheduled Principal Amount	The preliminary, aggregate scheduled principal balance of the mortgages contributing to the Reference Pool for the current month. This preliminary value may change in the final reference pool disclosure.	This is an attribute in the Preliminary Payment Disclosure File.
Preliminary Unscheduled Principal Amount	The preliminary, aggregate unscheduled principal balance of the mortgages contributing to the Reference Pool for the current month. This preliminary value may change in the final reference pool disclosure.	This is an attribute in the Preliminary Payment Disclosure File.
Prior Month UPB	The aggregate unpaid principal balance of the mortgages contributing to the Reference Pool in the prior month.	This is an attribute in the Preliminary Payment Disclosure File.
Postal Code Designation	<p>This disclosure will represent one of the following values for the corresponding mortgages represented in the Aggregate UPB at Issuance:</p> <ul style="list-style-type: none"> • The five-digit postal code for the location of the mortgaged properties. • The first three digits of the postal code for the location of the mortgaged properties. The first three digits of the postal code will be followed by two blank spaces. • A value of “OTHER” which represents any mortgages in the Reference Pool that are not represented by either the 5-digit postal code or 3-digit postal code. <p>The 5-digit and 3-digit post codes are only disclosed when the defined disclosure rules (as described in the Reference Pool Disclosure File Layout) have been met; otherwise the mortgaged property is included in “OTHER.”</p>	This is an attribute in the Aggregated Postal Code Disclosure File.

Attribute Name	Description	Notes
Reference Pool Factor	A rounded ten-digit decimal calculated monthly that represents the remaining balance of the Reference Pool. The Reference Pool Factor multiplied by the Reference Pool Issuance UPB equals the Reference Pool remaining balance.	
Reference Pool Issuance UPB	The aggregate unpaid principal balance of the mortgages in a Reference Pool, at the time of Reference Pool formation.	
Reference Pool Number	A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a Reference Pool.	
Total Identified Defects on Credit Events – Amount of UPB	<p>Within the Reference Pool, the cumulative UPB at Time of Removal from the Reference Pool of mortgages on which (I) a credit event has occurred and (II) there is, or was, the existence of (x) an Unconfirmed Underwriting Defect, regardless of whether the defect has been confirmed as an Underwriting Defect, has been rescinded, or is outstanding; and, for Actual Loss Reference Pools only, (y) an Unconfirmed Servicing Defect, regardless of whether the defect has been confirmed as a Major Servicing Defect, has been confirmed as a Minor Servicing Defect, has been rescinded, or is outstanding.</p> <p>An Unconfirmed Underwriting Defect means there has been the identification of any of the following, as determined by Freddie Mac in its sole discretion: (i) there is a material violation of the underwriting guidelines and other requirements in the Guide (as modified by the terms of the related seller’s contract, including any related terms of business) , (ii) Freddie Mac determines that as of the origination date the mortgage is secured by collateral that was inadequate or (iii) Freddie Mac determines that as of the origination date repayment in full on the mortgage from the related Mortgagor could not be expected. For the avoidance of doubt, mortgages with minor technical violations or missing documentation, which in each case Freddie Mac determines to be acceptable mortgages, will not result in an Unconfirmed Underwriting Defect.</p> <p>An Unconfirmed Servicing Defect means there has been the identification of the following, as determined by Freddie Mac in its sole discretion: (i) there is a violation of the servicing guidelines and other requirements in the Guide (as modified by the terms of the related servicer’s contract, including any related terms of business) and (ii) Freddie Mac has issued a notice of defect, a repurchase letter or a repurchase alternative letter related to the servicing breach. For the avoidance of doubt, mortgages with minor technical violations, which in each case Freddie Mac determines to be an acceptable mortgage, may not result in an Unconfirmed Servicing Defect.</p>	

Attribute Name	Description	Notes
Total Identified Defects on Credit Events – Number of Loans	<p>Within the Reference Pool, the cumulative number of mortgages on which (I) a credit event has occurred and (II) there is, or was, the existence of (x) an Unconfirmed Underwriting Defect, regardless of whether the defect has been confirmed as an Underwriting Defect, has been rescinded, or is outstanding; and, for Actual Loss Reference Pools only, (y) an Unconfirmed Servicing Defect, regardless of whether the defect has been confirmed as a Major Servicing Defect, has been confirmed as a Minor Servicing Defect, has been rescinded, or is outstanding.</p> <p>An Unconfirmed Underwriting Defect means there has been the identification of any of the following, as determined by Freddie Mac in its sole discretion: (i) there is a material violation of the underwriting guidelines and other requirements in the Guide (as modified by the terms of the related seller's contract, including any related terms of business) , (ii) Freddie Mac determines that as of the origination date the mortgage is secured by collateral that was inadequate or (iii) Freddie Mac determines that as of the origination date repayment in full on the mortgage from the related Mortgagor could not be expected. For the avoidance of doubt, mortgages with minor technical violations or missing documentation, which in each case Freddie Mac determines to be acceptable mortgages, will not result in an Unconfirmed Underwriting Defect.</p> <p>An Unconfirmed Servicing Defect means there has been the identification of the following, as determined by Freddie Mac in its sole discretion: (i) there is a violation of the servicing guidelines and other requirements in the Guide (as modified by the terms of the related servicer's contract, including any related terms of business) and (ii) Freddie Mac has issued a notice of defect, a repurchase letter or a repurchase alternative letter related to the servicing breach. For the avoidance of doubt, mortgages with minor technical violations, which in each case Freddie Mac determines to be an acceptable mortgage, may not result in an Unconfirmed Servicing Defect.</p>	