

Summary of Terms  
Agency Credit Insurance Structure 2018-HQA2  
Insurance Policy A and Insurance Policy B  
("ACIS 2018-HQA2")

Insured	Federal Home Loan Mortgage Corporation ("Freddie Mac")
Covered Loans	Initial reference pool of \$36.2B associated with STACR 2018-HQA2. Pool includes conventional fully amortizing 30-year fixed rate first lien mortgages with original LTVs greater than 80% and less than or equal to 97%. The Reference Obligations are mortgage loans that were acquired between December 1, 2016 and March 31, 2017 (previously excluded from STACR 2017-HQA3) and October 1, 2017 and March 31, 2018.
Insurance Coverage	Credit Insurance Policy with a maximum loss limit of \$340.9M on losses related to Credit Events (as defined in the insurance policy) on STACR 2018-HQA2. Reference Tranches M-1H, M-2H, B-1H and B-2H. Freddie Mac fully absorbs any losses related to Reference Tranches A-H and B-3H.
Counterparties	2 International insurance providers 14 International & Domestic reinsurers
Effective Date	October 24, 2018
Maturity Date	April 2031
Freddie Mac Min Collateral Amount	Freddie Mac required the participating counterparties to establish collateral trust accounts that hold cash and cash equivalent securities. The aggregate minimum collateral amount required by Freddie Mac was approximately \$72.3M <sup>1</sup>

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<sup>1</sup> Collateral amounts were calculated based on a number of internal factors and are subject to change in future transactions