



# REFERENCE POOL DISCLOSURE FILES

This Disclosure Guide defines the file formats for the following Reference Pool Disclosure Files:

- 1) Reference Pool Disclosure File at formation and monthly (page 1 through 28)
- 2) Supplemental Reference Pool Disclosure File for Aggregated Postal Code Disclosure (page 29)
- 3) Supplemental Reference Pool Disclosure Files for STACR HRP Reference Pools (page 30)

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## 1) REFERENCE POOL DISCLOSURE FILE

A Reference Pool Disclosure File will be disclosed at the time of Reference Pool formation and monthly. The following file format below applies to the formation and monthly file.

Information is reported by Reference Pool Number then by a Loan Identifier.

The Reference Pool Disclosure File combines several different types of records within a single file. The first field in each record indicates the type of information contained in the record as described below:

<b>Record Types</b>	<b>Possible Number of Occurrences per Pool</b>
00 = File Header Record	N/A – appears once at start of file
10 = Reference Pool Detail Header Record	1 (All Ref Pools)
20 = Loan-level Detail Record(s) – Part 1	1 or more (All Ref Pools)
50 = Fixed Severity Loan-level Detail Record(s) – Part 2	1 or more (Fixed Severity Ref Pools)
51 = Actual Loss Loan-level Detail Record(s) – Part 2	1 or more (Actual Loss Ref Pools)
80 = Reference Pool Detail Trailer Record	1 (All Ref Pools)
99 = File Trailer Record	N/A – appears once at end of file

\* Indicates a new record type

Record Length: 450

<b>File Header Record</b>				
<b>POS</b>	<b>LEN</b>	<b>DEC</b>	<b>DATA TYPE</b>	<b>DESCRIPTION</b>
1	2		Numeric	<b>RECORD TYPE</b> - Indicates the type of data in this record. <b>00 = File Header Record</b>
3	1		Alpha	<b>DELIMITER</b> - “ ”
4	12		Alpha	<b>FILE NAME</b> – Freddie Mac Formation Reference Pool Disclosure File abbreviated to “FORM--RPDSCL” Freddie Mac Monthly Reference Pool Disclosure File abbreviated to “MTHLY-RPDSCL”
16	1		Alpha	<b>DELIMITER</b> - “ ”
17	8		Numeric – CCYYMMDD	<b>FILE DATE</b> - File generation date.
25	1		Alpha	<b>DELIMITER</b> - “ ”
26	426			<b>FILLER</b>

Record Length: 450

<b>Reference Pool Detail Header Record</b>				
<b>POS</b>	<b>LEN</b>	<b>DEC</b>	<b>DATA TYPE</b>	<b>DESCRIPTION</b>
1	2		Numeric	<b>RECORD TYPE</b> - Indicates the type of data in this record: <b>10 = Reference Pool Detail Header Record</b>
3	1		Alpha	<b>DELIMITER</b> - “ ”
4	6		Alpha-num	<b>REFERENCE POOL NUMBER</b> – A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a Reference Pool.
10	1		Alpha	<b>DELIMITER</b> - “ ”
11	15	2	Numeric	<b>REFERENCE POOL ISSUANCE UPB</b> – The aggregate unpaid principal balance of the mortgages in a Reference Pool, at the time of Reference Pool formation. Literal decimal.
26	1		Alpha	<b>DELIMITER</b> - “ ”
27	12	10	Numeric	<b>REFERENCE POOL FACTOR</b> - 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. Literal decimal
39	1		Alpha	<b>DELIMITER</b> - “ ”
40	12	10	Numeric	<b>CUMULATIVE CREDIT EVENT FACTOR</b> - 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. Literal decimal.
52	1		Alpha	<b>DELIMITER</b> - “ ”
53	6		Numeric	<p><b>TOTAL IDENTIFIED DEFECTS ON CREDIT EVENTS - NUMBER OF LOANS</b> - 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>
59	1		Alpha	<b>DELIMITER</b> - “ ”

60	15	2	Numeric	<p><b><u>TOTAL IDENTIFIED DEFECTS ON CREDIT EVENTS - AMOUNT OF UPB</u></b> - 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. Literal decimal.</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>
75	1		Alpha	<b><u>DELIMITER</u></b> - “ ”
76	6		Numeric	<p><b><u>DEFECTS RESULTING IN CREDIT EVENT REVERSAL - NUMBER OF LOANS</u></b> - 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.</p> <p>Note: This field was previously named ‘Underwriting Defects on Credit Events – Number of Loans’.</p>
82	1		Alpha	<b><u>DELIMITER</u></b> - “ ”

83	15	2	Numeric	<p><b><u>DEFECTS RESULTING IN CREDIT EVENT REVERSAL - AMOUNT OF UPB</u></b> - 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. Literal decimal.</p> <p>Note: This field was previously named ‘Underwriting Defects on Credit Events – Amount of UPB’.</p>
98	1		Alpha	<b><u>DELIMITER</u></b> - “ ”
99	6		Numeric	<p><b><u>DEFECTS NOT RESULTING IN CREDIT EVENT REVERSAL - NUMBER OF LOANS</u></b> - 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.</p> <p>Note: This field was previously named ‘Unconfirmed Underwriting Defects on Credit Events Rescinded – Number of Loans’.</p>
105	1		Alpha	<b><u>DELIMITER</u></b> - “ ”

106	15	2	Numeric	<p><b><u>DEFECTS NOT RESULTING IN CREDIT EVENT REVERSAL - AMOUNT OF UPB</u></b> - 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. Literal decimal.</p> <p>Note: This field was previously named ‘Unconfirmed Underwriting Defects on Credit Events Rescinded – Amount of UPB’.</p>
121	1		Alpha	<b><u>DELIMITER</u></b> - “ ”
122	5	1	Numeric	<p><b><u>LOANS WITH BORROWER-PAID MI COVERAGE - % OF UPB</u></b> - The percentage of the current unpaid principal balance for loans in the Reference Pool where mortgage insurance is paid by the borrower. This field will not include a loan that had Borrower-Paid mortgage insurance, but the coverage has been reported as cancelled. Literal decimal.</p> <p>Note: This field will be populated for Actual Loss Reference Pools only; Fixed Severity Reference Pools will be populated as blank.</p>
127	1		Alpha	<b><u>DELIMITER</u></b> - “ ”
128	5	1	Numeric	<p><b><u>LOANS WITH LENDER-PAID MI COVERAGE - % OF UPB</u></b> - The percentage of the current unpaid principal balance for loans in the Reference Pool where mortgage insurance is paid by the lender. Literal decimal.</p> <p>Note: This field will be populated for Actual Loss Reference Pools only; Fixed Severity Reference Pools will be populated as blank.</p>
133	1		Alpha	<b><u>DELIMITER</u></b> - “ ”
134	5	1	Numeric	<p><b><u>LOANS WITH NO OR UNKNOWN MI COVERAGE - % OF UPB</u></b> - The percentage of the current unpaid principal balance for loans in the Reference Pool where either 1) the loan did not have mortgage insurance at the time of Freddie Mac's purchase of the mortgage loan, 2) the mortgage loan had mortgage insurance at the time of Freddie Mac's purchase but has since been reported as cancelled, 3) MI percentage is unknown, or 4) lender/borrower paid mortgage insurance is unavailable. Literal decimal.</p> <p>Note: This field will be populated for Actual Loss Reference Pools only; Fixed Severity Reference Pools will be populated as blank.</p>
139	1		Alpha	<b><u>DELIMITER</u></b> - “ ”
140	311			<b><u>FILLER</u></b>

Record Length: 450

<b>Loan-level Detail Record – Part 1</b>				
<b>POS</b>	<b>LEN</b>	<b>DEC</b>	<b>DATA TYPE</b>	<b>DESCRIPTION</b>
1	2		Numeric	<b>RECORD TYPE</b> - Indicates the type of data in this record: <b>20 = Loan-level Detail Record – Part 1</b>
3	1		Alpha	<b>DELIMITER</b> - “ ”
4	12		Alpha-num	<b>LOAN IDENTIFIER</b> – A unique twelve-character alphanumeric designation assigned to each loan. First six characters represent the Reference Pool Number. Second six characters is a sequential loan count.
16	1		Alpha	<b>DELIMITER</b> - “ ”
17	5		Alpha-num	<b>PRODUCT TYPE</b> – Denotes whether the mortgage is a fixed-rate mortgage or an adjustable rate mortgage. The FRM or ARM code will be followed by two blank spaces. FRM = Fixed Rate ARM = Adjustable Rate Space(5) = Unknown
22	1		Alpha	<b>DELIMITER</b> - “ ”
23	30		Alpha-num	<b>SELLER NAME</b> – The entity acting in its capacity as a Seller of mortgages to Freddie Mac. 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.
53	1		Alpha	<b>DELIMITER</b> - “ ”
54	2		Alpha	<b>PROPERTY STATE</b> – A two-letter abbreviation indicating the state or territory within which the property securing the mortgage is located.
56	1		Alpha	<b>DELIMITER</b> - “ ”
57	5		Numeric	<b>POSTAL CODE</b> – The first three digits of the postal code for the location of the mortgaged property. The first three digits of the postal code will be followed by two blank spaces. Space(5) = missing or unknown
62	1		Alpha	<b>DELIMITER</b> - “ ”
63	5		Numeric	<b>METROPOLITAN STATISTICAL AREA (MSA) OR METROPOLITAN DIVISION</b> – This disclosure will be based on the designation of the Metropolitan Statistical Area or Metropolitan Division on the date of issuance of the related PC. 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. A blank indicates that the area in which the mortgaged property is located is (a) neither an MSA nor a Metropolitan Division, or (b) unknown. This disclosure will not be updated to reflect any subsequent changes in designations of MSAs, Metropolitan Divisions or other classifications. Space(5) = Indicates that the area in which the mortgaged property is located is a) neither an MSA nor a Metropolitan Division, or b) unknown.
68	1		Alpha	<b>DELIMITER</b> - “ ”
69	6		Numeric – CCYYMM	<b>FIRST PAYMENT DATE</b> - The first payment due date of the mortgage. 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.

75	1		Alpha	<b>DELIMITER</b> - “ ”
76	6		Numeric – CCYYMM	<b>MATURITY DATE</b> – The month and year in which the final monthly payment on the mortgage is scheduled to be made. For loans modified after inclusion in the Reference Pool, the date will be updated to reflect the maturity of the modified loan.
82	1		Alpha	<b>DELIMITER</b> - “ ”
83	3		Numeric	<b>ORIGINAL LOAN TERM</b> - The number of scheduled monthly payments of the mortgage between the first payment date and the maturity date of the mortgage. 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.
86	1		Alpha	<b>DELIMITER</b> - “ ”
87	6	3	Numeric	<b>ORIGINAL INTEREST RATE</b> - The note rate as indicated on the mortgage note. Literal decimal.
93	1		Alpha	<b>DELIMITER</b> - “ ”
94	12	2	Numeric	<b>ORIGINAL UPB</b> - The UPB of the mortgage on the note date. 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. The Original UPB is rounded to the nearest \$1,000. Literal decimal.
106	1		Alpha	<b>DELIMITER</b> - “ ”
107	12	2	Numeric	<b>UPB AT ISSUANCE</b> – The UPB of the mortgage contributing to the Reference Pool Issuance UPB. Literal decimal.
119	1		Alpha	<b>DELIMITER</b> - “ ”
120	1		Alpha	<p><b>LOAN PURPOSE</b> – Indicates whether the mortgage loan is a Cash-out Refinance mortgage, No Cash-out Refinance mortgage, or a Purchase mortgage. If a Refinance is applicable, but the seller of the mortgage loan does not specify Cash-out Refinance or No Cash-out Refinance, “Refinance -- Not Specified” is indicated. “Unknown” will be indicated by a blank space.</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"> <li>· Pay off the first mortgage, regardless of its age</li> <li>· Pay off any junior liens secured by the mortgaged property, that were used in their entirety to acquire the subject property</li> <li>· Pay related closing costs, financing costs and prepaid items, and</li> <li>· 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</li> </ul> <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. 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>P = Purchase  C = Cash-out Refinance  N = No Cash-out Refinance  R = Refinance – Not Specified  Space = Unknown</p>
121	1		Alpha	<b>DELIMITER</b> - “ ”



122	1	Alpha	<p><b>CHANNEL</b> – 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"> <li>· 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.</li> <li>· 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.</li> <li>· 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.</li> <li>· 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.</li> </ul> <p>R = Retail  B = Broker  C = Correspondent  T = TPO Not Specified  Space = Unknown</p>
123	1	Alpha	<b>DELIMITER</b> - “[”
124	2	Alpha	<p><b>PROPERTY TYPE</b> – Denotes whether the property type secured by the mortgage is a condominium, leasehold, planned unit development (PUD), cooperative share, manufactured home, or single-family home. “Unknown” will be indicated by a blank space.</p> <p>CO = Condo  LH = Leasehold  PU = PUD  MH = Manufactured Housing  SF = 1-4 Fee Simple  CP = Co-op  Space(2) = Unknown</p>
126	1	Alpha	<b>DELIMITER</b> - “[”
127	2	Numeric	<p><b>NUMBER OF UNITS</b> – Denotes whether the mortgage is a one-, two-, three-, or four-unit property. “Unknown” will be indicated by a blank space.</p> <p>01 = 1-unit  02 = 2-unit  03 = 3-unit  04 = 4-unit  Space(2) = Unknown</p>

129	1		Alpha	<b><u>DELIMITER</u></b> - “[”
130	1		Alpha	<b><u>OCCUPANCY STATUS</u></b> – Denotes whether the mortgage type is owner occupied, second home, or investment property. “Unknown” will be indicated by a blank space. O = Owner Occupied I = Investment Property S = Second Home Space = Unknown
131	1		Alpha	<b><u>DELIMITER</u></b> - “[”
132	2		Numeric	<b><u>NUMBER OF BORROWERS</u></b> – The number of Borrower(s) who are obligated to repay the mortgage note secured by the mortgaged property. Disclosure denotes only whether there is one borrower or more than one borrower associated with the mortgage note. This disclosure will not be updated to reflect any subsequent assumption of the mortgage note. 01 = 1 borrower 02 = > 1 borrowers
134	1		Alpha	<b><u>DELIMITER</u></b> - “[”
135	1		Alpha	<b><u>FIRST TIME HOMEBUYER</u></b> – 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. “Unknown” will be indicated by a blank space. Y = Yes N = No Space = Unknown
136	1		Alpha	<b><u>DELIMITER</u></b> - “[”
137	1		Alpha	<b><u>PREPAYMENT PENALTY INDICATOR</u></b> - Denotes whether the mortgage is a Prepayment Penalty Mortgage (PPM). A PPM is a mortgage with respect to which the borrower is, or at any time has been, obligated to pay a penalty in the event of certain prepayments of principal. Y = PPM N = Not PPM
138	1		Alpha	<b><u>DELIMITER</u></b> - “[”
139	3		Numeric	<b><u>CREDIT SCORE</u></b> – A number, prepared by third parties, summarizing the borrower’s creditworthiness, which may be indicative of the likelihood that the borrower will timely repay future obligations. Generally, the credit score disclosed is the score known at the time of PC issuance and is the score used to originate the mortgage. An unavailable credit score or a credit score value less than 300 or greater than 850 will be disclosed as “Unknown,” which will be indicated by a blank space. Space(3) = Unknown
142	1		Alpha	<b><u>DELIMITER</u></b> - “[”

143	3		Numeric	<p><b>ORIGINAL LOAN-TO-VALUE (LTV)</b> – In the case of a purchase mortgage loan, the ratio obtained by dividing the mortgage loan amount on the note date by the lesser of the mortgaged property’s appraised value on the note date or its purchase price.</p> <p>In the case of a refinance mortgage loan, the ratio obtained by dividing the mortgage loan amount on the note date by the mortgaged property’s appraised value on the note date.</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 below 6% or greater than 105% will be disclosed as “Unknown,” indicated by a blank space. For loans in STACR HRP Reference Pools, percentages below 1% or greater than 998% will be disclosed as “Unknown,” indicated by blank spaces. Space(3) = Unknown</p>
146	1		Alpha	<b>DELIMITER</b> - “ ”
147	3		Numeric	<p><b>ORIGINAL COMBINED LOAN-TO-VALUE (CLTV)</b> – In the case of a purchase mortgage loan, the ratio is obtained by dividing the mortgage loan amount on the note date plus any secondary mortgage loan amount disclosed by the Seller by the lesser of the mortgaged property’s appraised value on the note date or its purchase price.</p> <p>In the case of a refinance mortgage loan, the ratio is obtained by dividing the mortgage loan amount on the note date plus any secondary mortgage loan amount disclosed by the Seller by the mortgaged property’s appraised value on the note date.</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>Percentages below 6% or greater than 135% will be disclosed as “Unknown,” which will be indicated by a blank space. For loans in STACR HRP Reference Pools, percentages below 1% or greater than 998% will be disclosed as “Unknown,” indicated by blank spaces.</p> <p>This disclosure is subject to the widely varying standards originators use to calculate and / or report Borrowers’ secondary mortgage loan amounts. Space(3) = Unknown</p>
150	1		Alpha	<b>DELIMITER</b> - “ ”
151	3		Numeric	<p><b>ORIGINAL DEBT-TO-INCOME (DTI) RATIO</b> – 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. Percentages falling outside the range of greater than 0% and less than or equal to 65% will be disclosed as "Unknown," which will be indicated by a blank space. For loans in STACR HRP Reference Pools, this field will be disclosed as “Unknown,” indicated by blank spaces.</p> <p>This disclosure is subject to the widely varying standards originators use to calculate and / or report Borrowers' income and liabilities. Space(3) = Unknown</p>
154	1		Alpha	<b>DELIMITER</b> - “ ”

155	3		Numeric	<p><b><u>MORTGAGE INSURANCE PERCENTAGE (MI %)</u></b> –</p> <p>For Fixed Severity Reference Pools: The percentage of loss coverage on the loan, at the time of Freddie Mac’s purchase of the mortgage loan that a mortgage insurer is providing to cover losses incurred as a result of a default on the loan.</p> <p>For Actual Loss Reference Pools: The percentage of loss coverage on the loan that a mortgage insurer is providing to cover losses incurred as a result of a default on the 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 "Unknown," which will be indicated by a blank space.</p> <p>000 = No MI Space(3) = Unknown</p>
158	1		Alpha	<b><u>DELIMITER</u></b> - “ ”
159	3		Numeric	<p><b><u>UPDATED CREDIT SCORE – AT ISSUANCE</u></b> – <b>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.</b></p> <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. If an updated credit score is unavailable or outside the range of 300 to 850, then we disclose "Unknown," which is indicated by a blank space.</p> <p>Space(3) = Unknown or Not Applicable</p>
162	1		Alpha	<b><u>DELIMITER</u></b> - “ ”
163	3		Numeric	<p><b><u>ESTIMATED LOAN-TO-VALUE (ELTV) – AT ISSUANCE</u></b> – <b>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.</b></p> <p>The ratio obtained by dividing the outstanding balance of the mortgage loan at the time of Reference Pool issuance by the value of the property obtained through our proprietary automated valuation model. 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. Estimated LTV ratios that are unavailable, below 6% or greater than 300% will be disclosed as "Unknown," which is indicated by a blank space.</p> <p>Space(3) = Unknown or Not Applicable</p>
166	1		Alpha	<b><u>DELIMITER</u></b> - “ ”
167	1		Numeric	<p><b><u>MI: LENDER OR BORROWER PAID</u></b> – <b>This field is will be populated for Actual Loss Reference Pools only; Fixed Severity Reference Pools will be populated as blank.</b></p> <p>An indicator of whether mortgage insurance is paid by the borrower or the lender. 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. If the MI % is unknown or the MI: Lender or Borrower Paid is unavailable, then this field will be disclosed as “Unknown,” which will be indicated by a blank space. This field will be disclosed as “Unknown” for loans in Fixed Severity Reference Pools.</p> <p>1 = Borrower-Paid 2 = Lender-Paid 9 = Not Applicable Space(1) = Unknown</p>
168	1		Alpha	<b><u>DELIMITER</u></b> - “ ”
169	282			<b><u>FILLER</u></b>

Record Length: 450

<b>Fixed Severity Loan-level Detail Record – Part 2</b>				
<b>POS</b>	<b>LEN</b>	<b>DEC</b>	<b>DATA TYPE</b>	<b>DESCRIPTION</b>
1	2		Numeric	<b>RECORD TYPE</b> - Indicates the type of data in this record: <b>50 = Fixed Severity Loan-level Detail Record – Part 2</b>
3	1		Alpha	<b>DELIMITER</b> - “ ”
4	12		Alpha-num	<b>LOAN IDENTIFIER</b> – A unique twelve-character alphanumeric designation assigned to each loan. First six characters represent the Reference Pool Number. Second six characters is a sequential loan count.
16	1		Alpha	<b>DELIMITER</b> - “ ”
17	30		Alpha-num	<b>SERVICER NAME</b> – The entity acting in its capacity as a Servicer of mortgages for Freddie Mac. 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. The Servicer Name will remain constant beginning in the month in which the loan is removed from the Reference Pool.
47	1		Alpha	<b>DELIMITER</b> - “ ”
48	3		Numeric	<b>LOAN AGE</b> - The number of months since the note origination month of the mortgage. For seller-owned modified mortgages, converted mortgages, and construction to permanent mortgages, the origination month is determined by the date of the note modification, the date of the conversion, or the construction to permanent change date associated with the mortgage. The construction to permanent change date is either the date that the permanent financing documents were signed or the first payment date of the permanent financing. The Loan Age will remain constant beginning in the month in which the loan is removed from the Reference Pool.  <b>Loan Age</b> = ((Prior Factor Date (MM/YY) – Loan Origination Date (MM/YY)) – 1) <ul style="list-style-type: none"> <li>• If a loan has been modified, the Loan Age will represent the number of months since the modification effective date.</li> <li>• Note: To ensure the age measurement commences with the first full month after the note origination month, we subtract 1.</li> </ul>
51	1		Alpha	<b>DELIMITER</b> - “ ”
52	3		Numeric	<b>REMAINING MONTHS TO LEGAL MATURITY</b> – 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.  <b>Remaining Months to Legal Maturity</b> = (Loan Maturity Date (MM/YY) – Current Factor Date (MM/YY)) + 1
55	1		Alpha	<b>DELIMITER</b> - “ ”
56	3		Numeric	<b>ADJUSTED REMAINING MONTHS TO MATURITY (RMM)</b> –The number of scheduled monthly payments that, after giving effect to partial unscheduled principal payments, remain on the mortgage. For loans modified after inclusion in the Reference Pool, this field is disclosed as zero (i.e., not calculated). The RMM will remain constant beginning in the month in which the loan is removed from the Reference Pool.  <b>Adjusted Remaining Months to Maturity (RMM)</b> = - (FUNCTION LOG10 (1 - (Current Actual UPB*((Interest Rate/1200)/Monthly P&I Payment)))) / FUNCTION LOG10 (1 + (Interest Rate/1200)) <ul style="list-style-type: none"> <li>• Round to the nearest integer.</li> </ul>
59	1		Alpha	<b>DELIMITER</b> - “ ”

60	2		Numeric	<p><b><u>CURRENT LOAN DELINQUENCY STATUS</u></b> – 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. The Current Loan Delinquency Status will remain constant beginning in the month in which the loan is removed from the Reference Pool.</p> <p>00 = Current, or less than 30 days delinquent  01 = 30-59 days delinquent  02 = 60-89 days delinquent  03 = 90-119 days delinquent  04 = 120-149 days delinquent  05 = 150-179 days delinquent  06 = 180-209 days delinquent  07 = 210-239 days delinquent  08 = 240-269 days delinquent  09 = 270-299 days delinquent  10 = 300-329 days delinquent  11 = 330-359 days delinquent  12 = 360-389 days delinquent  13 = 390-419 days delinquent  14 = 420-449 days delinquent  15 = 450-479 days delinquent  16 = 480-509 days delinquent  17 = 510-539 days delinquent  18 = 540+ days delinquent  XX = Unavailable</p>
62	1		Alpha	<b><u>DELIMITER</u></b> - “ ”
63	48		Numeric	<p><b><u>PAYMENT HISTORY</u></b> –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. The Payment History field contains a total of 48 characters (with 2 characters for each of the 24 months). The most recent month is located to the right. The loan’s Payment History will remain constant beginning in the month in which the loan is removed from the Reference Pool.</p>
111	1		Alpha	<b><u>DELIMITER</u></b> - “ ”
112	6	3	Numeric	<p><b><u>CURRENT INTEREST RATE</u></b> – The interest rate as indicated on the mortgage note. For loans modified after inclusion in the Reference Pool, the interest rate is updated to reflect the rate as indicated on the note modification. Literal decimal. The Current Interest Rate will remain constant beginning in the month in which the loan is removed from the Reference Pool.</p>
118	1		Alpha	<b><u>DELIMITER</u></b> - “ ”
119	12	2	Numeric	<p><b><u>CURRENT ACTUAL UPB</u></b> – 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. Literal decimal. 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>
131	1		Alpha	<b><u>DELIMITER</u></b> - “ ”
132	12	2	Numeric	<p><b><u>CURRENT INTEREST BEARING UPB</u></b> – 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. Literal decimal. 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>
144	1		Alpha	<b><u>DELIMITER</u></b> - “ ”

145	12	2	Numeric	<b>UPB AT TIME OF REMOVAL FROM THE REFERENCE POOL</b> – The UPB of the loan as of the month in which the loan is removed from the Reference Pool. Literal decimal.
157	1		Alpha	<b>DELIMITER</b> - “ ”
158	2		Numeric	<b>ZERO BALANCE CODE</b> – A code indicating the reason the loan’s balance was reduced to zero. For loans 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. 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 Space(2) = Not Applicable
160	1		Alpha	<b>DELIMITER</b> - “ ”
161	6		Numeric – CCYYMM	<b>ZERO BALANCE EFFECTIVE DATE</b> – The date on which the event triggering the Zero Balance Code took place.
167	1		Alpha	<b>DELIMITER</b> - “ ”
168	6		Numeric – CCYYMM	<b>UNDERWRITING DEFECT SETTLEMENT DATE</b> – For mortgages within the Reference Pool that experienced a credit event and for which Freddie Mac has previously determined the existence of an Unconfirmed Underwriting Defect, the date on which there is the occurrence of any of the following: (i) such mortgage is repurchased by the related seller or servicer, (ii) in lieu of repurchase, an alternative remedy (such as indemnification) is mutually agreed upon by both Freddie Mac and the seller or servicer or (iii) 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. Loans covered under any Origination Rep and Warranty Settlements are not identified in this category.
174	1		Alpha	<b>DELIMITER</b> - “ ”
175	1		Alpha	<b>MODIFICATION FLAG</b> – A flag indicating the loan has been modified in the current or prior period. Y = Modified in current period P = Modified in prior period Space(1) = Not Modified
176	1		Alpha	<b>DELIMITER</b> - “ ”
177	2		Numeric	<b>DISASTER FORBEARANCE STATUS</b> – 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. Space(2) = Not Applicable This field will be populated as Not Applicable for Reference Pools issued prior to July 2014.
179	1		Alpha	<b>DELIMITER</b> - “ ”

180	3		Numeric	<p><b>ESTIMATED LOAN-TO-VALUE (ELTV) – QUARTERLY</b> - The ratio obtained by dividing the outstanding balance of the mortgage loan by the 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. 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. Estimated LTV ratios that are unavailable, below 1% or greater than 300% will be disclosed as "Unknown," which is indicated by a blank space.</p> <p>For more information on our proprietary AVM and/or FSD, please visit <a href="http://www.freddiemac.com/hve/hve.html">http://www.freddiemac.com/hve/hve.html</a>.</p> <p>Space(3) = Unknown or Not Applicable</p>
183	1		Alpha	<p><b>DELIMITER</b> - “ ”</p>
184	4	2	Numeric	<p><b>FORECAST STANDARD DEVIATION (FSD)</b> – 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. If a mortgage loan does not have an ELTV disclosed, this field will be disclosed as Not Applicable.</p> <p>For more information on our proprietary AVM and/or FSD, please visit <a href="http://www.freddiemac.com/hve/hve.html">http://www.freddiemac.com/hve/hve.html</a>.</p> <p>Space(4) = Unknown or Not Applicable</p>
188	1		Alpha	<p><b>DELIMITER</b> - “ ”</p>
189	3		Numeric	<p><b>UPDATED CREDIT SCORE #1 - QUARTERLY</b> - 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 FICO 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. If an updated credit score is unavailable or outside the range of 300 to 850, then we disclose "Unknown," which is indicated by a blank space.</p> <p>This disclosure field is subject to specific ‘Terms of Use’; see Part C of <a href="http://www.freddiemac.com/creditriskofferings/terms.html">http://www.freddiemac.com/creditriskofferings/terms.html</a>.</p> <p>Space(3) = Unknown or Not Applicable</p>
192	1		Alpha	<p><b>DELIMITER</b> - “ ”</p>



193	3		Numeric	<p><b><u>UPDATED CREDIT SCORE #2 - QUARTERLY</u></b> – Reserved for future use</p> <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. Space(3) = Unknown or Not Applicable</p>
196	1		Alpha	<b><u>DELIMITER</u></b> - “ ”
197	254			<b><u>FILLER</u></b>

Record Length: 450

<b>Actual Loss Loan-level Detail Record – Part 2</b>				
<b>POS</b>	<b>LEN</b>	<b>DEC</b>	<b>DATA TYPE</b>	<b>DESCRIPTION</b>
1	2		Numeric	<b>RECORD TYPE</b> - Indicates the type of data in this record: <b>51 = Actual Loss Loan-level Detail Record – Part 2</b>
3	1		Alpha	<b>DELIMITER</b> - “ ”
4	12		Alpha-num	<b>LOAN IDENTIFIER</b> – A unique twelve-character alphanumeric designation assigned to each loan. First six characters represent the Reference Pool Number. Second six characters is a sequential loan count.
16	1		Alpha	<b>DELIMITER</b> - “ ”
17	30		Alpha-num	<b>SERVICER NAME</b> – The entity acting in its capacity as a Servicer of mortgages for Freddie Mac. 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. The Servicer Name will remain constant beginning in the month in which the loan is removed from the Reference Pool.
47	1		Alpha	<b>DELIMITER</b> - “ ”
48	3		Numeric	<b>LOAN AGE</b> - The number of months since the note origination month of the mortgage. For seller-owned modified mortgages, converted mortgages, and construction to permanent mortgages, the origination month is determined by the date of the note modification, the date of the conversion, or the construction to permanent change date associated with the mortgage. The construction to permanent change date is either the date that the permanent financing documents were signed or the first payment date of the permanent financing. The Loan Age will remain constant beginning in the month in which the loan is removed from the Reference Pool.  <b>Loan Age</b> = ((Prior Factor Date (MM/YY) – Loan Origination Date (MM/YY)) – 1) <ul style="list-style-type: none"> <li>• If a loan has been modified, the Loan Age will represent the number of months since the modification effective date.</li> <li>• Note: To ensure the age measurement commences with the first full month after the note origination month, we subtract 1.</li> </ul>
51	1		Alpha	<b>DELIMITER</b> - “ ”
52	3		Numeric	<b>REMAINING MONTHS TO LEGAL MATURITY</b> – 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.  <b>Remaining Months to Legal Maturity</b> = (Loan Maturity Date (MM/YY) – Current Factor Date (MM/YY)) + 1
55	1		Alpha	<b>DELIMITER</b> - “ ”
56	3		Numeric	<b>ADJUSTED REMAINING MONTHS TO MATURITY (RMM)</b> –The number of scheduled monthly payments that, after giving effect to partial unscheduled principal payments, remain on the mortgage. For loans modified after inclusion in the Reference Pool, this field is disclosed as zero (i.e., not calculated). The RMM will remain constant beginning in the month in which the loan is removed from the Reference Pool.  <b>Adjusted Remaining Months to Maturity (RMM)</b> = - (FUNCTION LOG10 (1 - (Current Actual UPB*((Interest Rate/1200)/Monthly P&I Payment)))) / FUNCTION LOG10 (1 + (Interest Rate/1200)) <ul style="list-style-type: none"> <li>• Round to the nearest integer.</li> </ul>
59	1		Alpha	<b>DELIMITER</b> - “ ”

60	2		Alpha-num	<p><b>CURRENT LOAN DELINQUENCY STATUS</b> – A value corresponding to the number of days the borrower is delinquent, based on the due date of the 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>00 = Current, or less than 30 days delinquent  01 = 30-59 days delinquent  02 = 60-89 days delinquent  03 = 90-119 days delinquent  etc.  RA = REO Acquisition  XX = Unavailable</p>
62	1		Alpha	<b>DELIMITER</b> - “ ”
63	48		Numeric	<p><b>PAYMENT HISTORY</b> – 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 (except when the loan has been acquired through REO, then this field will continue to disclose the value corresponding to the number of days the borrower is delinquent). The Payment History field 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>
111	1		Alpha	<b>DELIMITER</b> - “ ”
112	6	3	Numeric	<p><b>CURRENT INTEREST RATE</b> – The interest rate as indicated on the mortgage note. For loans modified after inclusion in the Reference Pool, the interest rate is updated to reflect the rate as of the note modification. Literal decimal. The Current Interest Rate will remain constant beginning in the month in which the loan is removed from the Reference Pool.</p>
118	1		Alpha	<b>DELIMITER</b> - “ ”
119	12	2	Numeric	<p><b>CURRENT ACTUAL UPB</b> – 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. Literal decimal. 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>
131	1		Alpha	<b>DELIMITER</b> - “ ”
132	12	2	Numeric	<p><b>CURRENT INTEREST BEARING UPB</b> – 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 will be less than the Current Actual UPB. Literal decimal. 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>
144	1		Alpha	<b>DELIMITER</b> - “ ”
145	12	2	Numeric	<p><b>UPB AT TIME OF REMOVAL FROM THE REFERENCE POOL</b>– The UPB of the loan as of the month in which the loan is removed from the Reference Pool. Literal decimal.</p>
157	1		Alpha	<b>DELIMITER</b> - “ ”

158	2		Numeric	<b>ZERO BALANCE CODE</b> – A code indicating the reason the loan’s balance was reduced to zero. 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 Space(2) = Not applicable
160	1		Alpha	<b>DELIMITER</b> - “ ”
161	6		Numeric – CCYYMM	<b>ZERO BALANCE EFFECTIVE DATE</b> – The date on which the event triggering the Zero Balance Code took place.
167	1		Alpha	<b>DELIMITER</b> - “ ”
168	6		Numeric – CCYYMM	<b>UNDERWRITING DEFECT OR MAJOR SERVICING DEFECT SETTLEMENT DATE</b> – 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 (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 Servicing Settlements are not identified in this category.
174	1		Alpha	<b>DELIMITER</b> - “ ”
175	1		Alpha	<b>MODIFICATION FLAG</b> – A flag indicating the loan has been modified in the current or prior period. Y = Modified in current period P = Modified in prior period Space(1) = Not Modified
176	1		Alpha	<b>DELIMITER</b> - “ ”
177	1		Alpha	<b>LOAN IN ELIGIBLE DISASTER AREA</b> – For a delinquent mortgage only, a flag indicating that the Servicer has determined the loan to 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 Space(1) = Not Applicable
178	1		Alpha	<b>DELIMITER</b> - “ ”
179	6		Numeric – CCYYMM	<b>DUE DATE OF LAST PAID INSTALLMENT (DDLPI)</b> – 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.
185	1		Alpha	<b>DELIMITER</b> - “ ”

186	1		Alpha	<b>BANKRUPTCY FLAG</b> – 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. Y = Borrower has filed for bankruptcy Space(1) = Not applicable
187	1		Alpha	<b>DELIMITER</b> - “ ”
188	6		Numeric – CCYYMM	<b>DATE REFERRED TO FORECLOSURE</b> – 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.
194	1		Alpha	<b>DELIMITER</b> - “ ”
195	12	2	Numeric	<b>NET SALES PROCEEDS</b> – 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 blank spaces. 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. Literal decimal. Space(12) – Not applicable
207	1		Alpha	<b>DELIMITER</b> - “ ”
208	12	2	Numeric	<b>MI CREDIT</b> – 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 blank spaces. 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. Literal decimal. Space(12) – Not applicable
220	1		Alpha	<b>DELIMITER</b> - “ ”
221	12	2	Numeric	<b>TAXES AND INSURANCE</b> – 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 blank spaces. 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. Literal decimal. Space(12) – Not applicable
233	1		Alpha	<b>DELIMITER</b> - “ ”
234	12	2	Numeric	<b>LEGAL COSTS</b> – 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 blank spaces. 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. Literal decimal. Space(12) – Not applicable
246	1		Alpha	<b>DELIMITER</b> - “ ”

247	12	2	Numeric	<b><u>MAINTENANCE AND PRESERVATION COSTS</u></b> – 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 blank spaces. 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. Literal decimal. Space(12) – Not applicable
259	1		Alpha	<b><u>DELIMITER</u></b> - “ ”
260	12	2	Numeric	<b><u>BANKRUPTCY CRAMDOWN COSTS</u></b> – 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. Literal decimal.
272	1		Alpha	<b><u>DELIMITER</u></b> - “ ”
273	12	2	Numeric	<b><u>MISCELLANEOUS EXPENSES</u></b> – 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 blank spaces. 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. Literal decimal. Space(12) – Not applicable
285	1		Alpha	<b><u>DELIMITER</u></b> - “ ”
286	12	2	Numeric	<b><u>MISCELLANEOUS CREDITS</u></b> – 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 blank spaces. 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. Literal decimal. Space(12) – Not applicable
298	1		Alpha	<b><u>DELIMITER</u></b> - “ ”
299	1		Alpha-num	<b><u>MORTGAGE INSURANCE CANCELLATION INDICATOR</u></b> – An indicator that denotes 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. Y = Yes, MI has been cancelled N = No, MI has not been cancelled 7 = Not Applicable 9 = Unknown or Not Available
300	1		Alpha	<b><u>DELIMITER</u></b> - “ ”

301	3		Numeric	<p><b>ESTIMATED LOAN-TO-VALUE (ELTV) – QUARTERLY</b> - The ratio obtained by dividing the outstanding balance of the mortgage loan by the 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. 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. Estimated LTV ratios that are unavailable, below 1% or greater than 300% will be disclosed as "Unknown," which is indicated by a blank space.</p> <p>For more information on our proprietary AVM and/or FSD, please visit <a href="http://www.freddiemac.com/hve/hve.html">http://www.freddiemac.com/hve/hve.html</a>.</p> <p>Space(3) = Unknown or Not Applicable</p>
304	1		Alpha	<p><b>DELIMITER</b> - “ ”</p>
305	4	2	Numeric	<p><b>FORECAST STANDARD DEVIATION (FSD)</b> – 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. If a mortgage loan does not have an ELTV disclosed, this field will be disclosed as Not Applicable.</p> <p>For more information on our proprietary AVM and/or FSD, please visit <a href="http://www.freddiemac.com/hve/hve.html">http://www.freddiemac.com/hve/hve.html</a>.</p> <p>Space(4) = Unknown or Not Applicable</p>
309	1		Alpha	<p><b>DELIMITER</b> - “ ”</p>
310	3		Numeric	<p><b>UPDATED CREDIT SCORE #1 - QUARTERLY</b> - 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 FICO 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. If an updated credit score is unavailable or outside the range of 300 to 850, then we disclose "Unknown," which is indicated by a blank space.</p> <p>This disclosure field is subject to specific ‘Terms of Use’; see Part C of <a href="http://www.freddiemac.com/creditriskofferings/terms.html">http://www.freddiemac.com/creditriskofferings/terms.html</a>.</p> <p>Space(3) = Unknown or Not Applicable</p>
313	1		Alpha	<p><b>DELIMITER</b> - “ ”</p>

314	3		Numeric	<p><b>UPDATED CREDIT SCORE #2 - QUARTERLY</b> – Reserved for future use</p> <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. Space(3) = Unknown or Not Applicable</p>
317	1		Alpha	<b>DELIMITER</b> - “ ”
318	2		Numeric	<p><b>NUMBER OF MODIFICATIONS</b> – The number of times that the loan has been modified. Number of Modifications will be disclosed as "Unknown" if the Number of Modifications is greater than 5. Space(2) = Unknown</p>
320	1		Alpha	<b>DELIMITER</b> - “ ”
321	1		Alpha	<p><b>MODIFICATION PROGRAM</b> – For loans modified for loss mitigation purposes, 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 S = Standard T= Streamlined U = Underwater Space(1) = Not Applicable (i.e., non Modified loans)</p>
322	1		Alpha	<b>DELIMITER</b> - “ ”
323	1		Alpha	<p><b>MODIFICATION TYPE</b> – For loans modified for loss mitigation purposes, indicates the type of action that modified the loan term(s). If a loan has been modified more than once, this field represents the most recent modification.</p> <p>R = Rate T = Term B = Rate &amp; Term F = Rate, Term &amp; Forbearance C = Cap-to-Reinstate O = Other Space(1) = Not Applicable (i.e., non Modified loans)</p>
324	1		Alpha	<b>DELIMITER</b> - “ ”
325	6		Numeric – YYYYMM	<p><b>MODIFICATION FIRST PAYMENT DATE</b> – The first payment due date of the mortgage as of the most recent note modification. Space(6) = Not Applicable (i.e., non Modified loans)</p>
331	1		Alpha	<b>DELIMITER</b> - “ ”
332	3		Numeric	<p><b>MODIFICATION DEBT-TO-INCOME RATIO</b> – 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. If the loan’s DTI ratio falls outside the range of &gt; 0% and &lt;= 65%, the DTI ratio will be disclosed as “Unknown,” which will be indicated by a blank space. Space(3) = Not Applicable (i.e., non Modified loans)</p>
335	1		Alpha	<b>DELIMITER</b> - “ ”



336	12	2	Numeric	<b>TOTAL CAPITALIZED AMOUNT</b> – In the case of a modified mortgage, the amount of interest and non-interest arrearages added to the principal balance of a loan due to the most recent modification. Space(12) = Not Applicable (i.e., non Modified loans)
348	1		Alpha	<b>DELIMITER</b> - “ ”
349	1		Alpha	<b>INTEREST RATE STEP INDICATOR</b> – Denotes whether the terms of the modification agreement call for the note rate to increase over time. If a loan has been modified more than once, this field represents the most recent modification. Y = Step loan N = Non Step loan Space(1) = Not Applicable (i.e., non Modified loans)
350	1		Alpha	<b>DELIMITER</b> - “ ”
351	6		Numeric – YYYYMM	<b>FIRST STEP RATE ADJUSTMENT DATE</b> – 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’ for non Step Modified loans.
357	1		Alpha	<b>DELIMITER</b> - “ ”
358	6	3	Numeric	<b>FIRST STEP RATE</b> – 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’ for non Step Modified loans. Literal decimal. Space(6) = Not applicable
364	1		Alpha	<b>DELIMITER</b> - “ ”
365	6		Numeric – YYYYMM	<b>SECOND STEP RATE ADJUSTMENT DATE</b> – 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’ for non Step Modified loans or Step Modified loans that do not have 2 step rate adjustments. Space(6) = Not applicable
371	1		Alpha	<b>DELIMITER</b> - “ ”
372	6	3	Numeric	<b>SECOND STEP RATE</b> – 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’ for non Step Modified loans or Step Modified loans that do not have 2 step rate adjustments. Literal decimal. Space(6) = Not applicable
378	1		Alpha	<b>DELIMITER</b> - “ ”
379	6		Numeric – YYYYMM	<b>THIRD STEP RATE ADJUSTMENT DATE</b> – 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’ for non Step Modified loans or Step Modified loans that do not have 3 step rate adjustments. Space(6) = Not applicable
385	1		Alpha	<b>DELIMITER</b> - “ ”
386	6	3	Numeric	<b>THIRD STEP RATE</b> – 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’ for non Step Modified loans or Step Modified loans that do not have 3 step rate adjustments. Literal decimal. Space(6) = Not applicable
392	1		Alpha	<b>DELIMITER</b> - “ ”

393	6		Numeric – YYYYMM	<b><u>FOURTH STEP RATE ADJUSTMENT DATE</u></b> – 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’ for non Step Modified loans or Step Modified loans that do not have 4 step rate adjustments. Space(6) = Not applicable
399	1		Alpha	<b><u>DELIMITER</u></b> - “ ”
400	6	3	Numeric	<b><u>FOURTH STEP RATE</u></b> – 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’ for non Step Modified loans or Step Modified loans that do not have 4 step rate adjustments. Literal decimal. Space(6) = Not applicable
406	1		Alpha	<b><u>DELIMITER</u></b> - “ ”
407	6		Numeric – YYYYMM	<b><u>FIFTH STEP RATE ADJUSTMENT DATE</u></b> – 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’ for non Step Modified loans or Step Modified loans that do not have 5 step rate adjustments. Space(6) = Not applicable
413	1		Alpha	<b><u>DELIMITER</u></b> - “ ”
414	6	3	Numeric	<b><u>FIFTH STEP RATE</u></b> – 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’ for non Step Modified loans or Step Modified loans that do not have 5 step rate adjustments. Literal decimal. Space(6) = Not applicable
420	1		Alpha	<b><u>DELIMITER</u></b> - “ ”
421	12	2	Numeric	<b><u>DELINQUENT ACCRUED INTEREST</u></b> – 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 blank spaces. The loan’s Delinquent Accrued Interest will remain constant beginning in the month in which the loan is removed from the Reference Pool. Space(12) = Not Applicable.
433	1		Alpha	<b><u>DELIMITER</u></b> - “ ”
434	12	2	Numeric	<b><u>MODIFICATION COSTS</u></b> – 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 blank spaces. The loan’s Modification Costs will remain constant beginning in the month in which the loan is removed from the Reference Pool. Space(12) = Not Applicable.
446	1		Alpha	<b><u>DELIMITER</u></b> - “ ”
447	4			<b><u>FILLER</u></b>

Record Length: 450

<b>Reference Pool Detail Trailer Record</b>				
<b><u>POS</u></b>	<b><u>LEN</u></b>	<b><u>DEC</u></b>	<b><u>DATA TYPE</u></b>	<b><u>DESCRIPTION</u></b>
1	2		Numeric	<b><u>RECORD TYPE</u></b> - Indicates the type of data in this record: <b>80 = Reference Pool Detail Trailer Record</b>
3	1		Alpha	<b><u>DELIMITER</u></b> - “ ”
4	6		Alpha-num	<b><u>REFERENCE POOL NUMBER</u></b> – A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a Reference Pool.
10	1		Alpha	<b><u>DELIMITER</u></b> - “ ”
11	9		Numeric	<b><u>LOAN DETAIL RECORD COUNT</u></b> - Count of loan detail records associated with each Reference Pool.
20	1		Alpha	<b><u>DELIMITER</u></b> - “ ”
21	430			<b><u>FILLER</u></b>

Record Length: 450

<u>POS</u>	<u>LEN</u>	<u>DEC</u>	<u>DATA TYPE</u>	<u>DESCRIPTION</u>
				<b>File Trailer Record</b>
1	2		Numeric	<b>RECORD TYPE</b> - Indicates the type of data in this record: <b>99 = File Trailer Record</b>
3	1		Alpha	<b>DELIMITER</b> - “ ”
4	12		Numeric	<b>FILE RECORD COUNT</b> - File record count of record types 10, 20, 50, and 80.
16	1		Alpha	<b>DELIMITER</b> - “ ”
17	434			<b>FILLER</b>

## 2) SUPPLEMENTAL REFERENCE POOL DISCLOSURE FILE: AGGREGATED POSTAL CODE DISCLOSURE

This supplemental file contains aggregated postal code disclosure for Reference Pools. The disclosure will be provided on the STACR Security Data page of Freddie Mac website at the time of issuance of the Reference Pool and will not be updated monthly.

This disclosure is aggregated based on the following disclosure rules:

- The loans within a 5-digit postal code may not represent more than 60% of the loans within the 3-digit postal code; if so, then include those loans in the corresponding 3-digit postal code. For example, if 5-digit postal code of '12345' represents 80 loans out of 100 loans in 3-digit postal code '123', then all 80 loans will be included in 3-digit postal code of '123' instead of disclosing a 5-digit postal code '12345'.
- A 5-digit postal code may not contain less than 10 loans; if so, then include those loans in the corresponding 3-digit postal code.
- A 3-digit postal code may not contain less than 10 loans; if so, then include those loans in 'OTHER'.
- The Aggregate UPB at Issuance for each Postal Code Designation will be rounded to the nearest thousand.

Record Length: 50

Reference Pool Disclosure – Aggregated Postal Code Disclosure				
POS	LEN	DEC	DATA TYPE	DESCRIPTION
1	6		Alpha-num	<b>REFERENCE POOL NUMBER</b> – A unique number or alphanumeric designation assigned by Freddie Mac to identify a Reference Pool.
7	1		Alpha	<b>DELIMITER</b> - “ ”
8	5		Alpha-num	<p><b>POSTAL CODE DESIGNATION</b>– 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"> <li>• The five digit postal code for the location of the mortgaged properties.</li> <li>• 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.</li> <li>• 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.</li> </ul> <p>The 5-digit and 3-digit post codes are only disclosed when the defined disclosure rules (described above) have been met; otherwise the mortgaged property is included in 'OTHER'.</p>
13	1		Alpha	<b>DELIMITER</b> - “ ”
14	15	2	Numeric	<b>AGGREGATE UPB AT ISSUANCE</b> – The aggregate UPB at Issuance of the mortgages contributing to the associated Postal Code Designation. The Aggregate UPB at Issuance will be rounded to the nearest thousandth.
29	1		Alpha	<b>DELIMITER</b> - “ ”
30	21			<b>FILLER</b>

Note: This disclosure will be provided for Reference Pools issued beginning in April 2015. Reference Pools issued prior to that date will not have this supplemental file.

### **3) SUPPLEMENTAL REFERENCE POOL DISCLOSURE FILES: FOR STACR HRP REFERENCE POOLS**

For STACR HRP Reference Pools only, two supplemental disclosure files will be disclosed at the time of Reference Pool formation. The two supplemental disclosure files will be 1) Original Loan Data (mortgage prior to being refinanced via Freddie Mac Relief Refi) and 2) Lifetime Delinquency for loans in STACR HRP Reference Pools.

1) Original Loan Data (mortgage prior to being refinanced via Freddie Mac Relief Refi Program)

This supplemental file contains origination data for the loans prior to the loan being refinanced via the Freddie Mac Relief Refi program. The file layout for this supplemental file is consistent with the Reference Pool Disclosure File layout (described beginning on page 1 of this document), except as noted below.

- For record type 10, only the Reference Pool Number is provided. All other fields have been removed.
- For record type 20, the following fields are populated as null: Postal Code, Prepayment Penalty Indicator, and UPB at Issuance.
- Record type 51 has been removed.

2) Lifetime Delinquency for loans in the STACR HRP Reference Pool

This supplemental file contains the Loan Identifier followed by the lifetime delinquency string for each loan in the STACR HRP Reference Pool. The lifetime delinquency string is consistent with the Payment History field in the Reference Pool Disclosure File layout, with the exception that that a) REO Acquisition is not applicable and b) greater than 24 months of payment history is provided.

Both supplemental files are pipe-delimited.