



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. 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 clarity@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>	<p>This attribute was previously named Product Type.</p> <p>For deals settled and monthly disclosures prior to Feb 2017, the valid values have max length of 5 (i.e., FRM15, FRM30).</p>
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>	<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>
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>

Attribute Name	Description	Notes
Borrower Assistance Plan	<p>Regardless of delinquency status, the type of assistance plan that the borrower is enrolled in that provides temporary mortgage payment relief or an opportunity to cure a mortgage delinquency over a defined period.</p> <p>F = Forbearance Plan R = Repayment Plan T = Trial Period Plan NULL = No workout plan or not applicable.</p>	<p>Loan status for this field is reported as of the last day of the second calendar month preceding the payment date.</p> <p>On and after July 2020: This field is applicable for all deals.</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. 	

Attribute Name	Description	Notes
	<p>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"</p>	

Attribute Name	Description	Notes
	<p>third party origination mortgage loan, rather than a “Correspondent” third party origination mortgage loan.</p> <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. UPB is not rounded for modified loans.</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. UPB is not rounded for modified loans.</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	<p>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.</p>	

Attribute Name	Description	Notes
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.
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.
Delinquency Due to Disaster	<p>A flag indicating that the Servicer has reported disaster-related hardship and that the mortgage may be in payment forbearance, as defined by the Freddie Mac Seller/Servicer Guide. Loan status for this field is reported as of the last day of the second calendar month preceding the payment date. The Delinquency Due to Disaster flag will remain constant beginning in the month in which the loan is removed from the Reference Pool.</p> <p>Y = Delinquency Due to Disaster</p>	<p>Before April 2020: This field was only disclosed for Actual Loss Reference Pools. For loans in Fixed Severity Reference Pools, this field was disclosed as null.</p> <p>On and after April 2020: This field is applicable for all deals.</p>

Attribute Name	Description	Notes
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 Grace Period	For a delinquent mortgage where the Servicer has reported that the mortgage is impacted by a disaster, the number of months remaining that a mortgage is exempt from a D180 credit event. The Disaster Grace Period 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 after July 2014. For loans in Fixed Severity Reference Pools issued prior to July 2014 and Actual Loss Reference Pools, this field will be disclosed as null.
Distressed Principal Balance Flag	A flag indicating if a loan contributes to the Distressed Principal Balance calculation according to the definitions in the CRT offering documents. Y = Yes N = No 9 = Not Applicable	Effective December 2021, this field is applicable for AL Reference Pools. For loans in Fixed Severity 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 for All Reference Pools.
Enhanced Relief Refi Indicator (ERR)	An indicator denoting that a Reference Obligation has been refinanced under the Freddie Mac Relief Refi Program, which will result in the Enhanced Relief Refi Reference Obligation remaining in the Reference Pool and replacing the previous corresponding Reference Obligation. Valid Value – 1 = Loan refinanced under Freddie Mac's Enhanced Relief Refinance Program. 7 = Not applicable	

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 https://sf.freddie.com/faq/home-value-suite-faq.</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. 999 = Not Available or if the HVE Confidence Score is Low (Forecast Standard Deviation > .201)</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.	

Attribute Name	Description	Notes
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	<p>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.</p>	
First Step Rate Adjustment Date	<p>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.</p>	
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>	

Attribute Name	Description	Notes
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 https://sf.freddiemac.com/tools-learning/home-value-suite/forecast-standard-deviation.</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>	Effective October 2019 we will no longer provide FSD.
Fourth Step Rate	<p>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.</p>	
Fourth Step Rate Adjustment Date	<p>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.</p>	
Group Number	<p>The number that indicates the group or batch in which the mortgage loan falls.</p>	
Interest Rate Step Indicator	<p>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.</p>	

Attribute Name	Description	Notes
	<p>Y = Yes N = No</p>	
Legal Costs	<p>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.</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>
Loan Age	<p>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.</p> <p>Loan Age = (Prior Factor Date (MM/YY) – Loan First Payment Date (MM/YY)) + 1 If a loan has been modified, the Modification First Payment Date is used in this calculation.</p>	
Loan Identifier	<p>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.</p>	

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</p>	

Attribute Name	Description	Notes
	9 = Not Available	

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. An MSA containing a single core with a population of 2.5 million or more may be divided into smaller groups of counties that OMB refers to as Metropolitan Divisions. 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	<p>Miscellaneous credits associated with a Credit Event Reference Obligation (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. Starting in the Oct 2020 Payment Date, this field will also include any Origination Rep and Warranty/Servicing Breach Settlement Amount allocated to the loan.</p> <p>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, except in the case of 01, 96, and 98, this field will be updated monthly (as applicable) to reflect the cumulative total</p>	
Miscellaneous Expenses	<p>Miscellaneous expenses associated with a Credit Event Reference Obligation (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>
Modification Costs	<p>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.</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
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.	
Modification Flag	<p>A flag indicating the loan has been modified in the current or prior periods.</p> <p>Y = Modified in current period P = Modified in prior period</p>	

Attribute Name	Description	Notes
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 E = Extend F = Flex H = HAMP O = Other P = Cap & Extend 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 C = Capitalization D = Deferred Amount F = Rate, Term & Deferred Amount S = Rate & Deferred Amount U = Term & Deferred Amount 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>

Attribute Name	Description	Notes
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.</p> <p>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>
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>	

Attribute Name	Description	Notes
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>
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.</p> <p>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	<p>The number of months in which regularly scheduled borrower payments are due.</p> <p>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.</p>	

Attribute Name	Description	Notes
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>	<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.</p>
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 Deferral Flag	<p>A flag indicating the loan has been granted a Payment Deferral in the current or prior periods. C = Current Period P = Prior Period</p>	<p>On and after July 2020: This field is applicable for all deals.</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>	

Attribute Name	Description	Notes
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>	
Special Eligibility Program	<p>An indicator identifying if a loan participates in any of the following Freddie Mac programs:</p> <p>H = Home Possible F = HFA Advantage R = Refi Possible</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
Property Valuation Method	<p>The indicator denoting which method was used to obtain a property appraisal, if any.</p> <p>1 = ACE. An indicator denoting whether the loan was originated without a traditional appraisal using Loan AdvisorSM automated collateral evaluation (ACE). For more information on ACE, please visit https://sf.freddiemac.com/tools-learning/loan-advisor/our-solutions/ace-automated-collateral-evaluation.</p> <p>2 = Full Appraisal. An indicator denoting that the appraisal was completed by a licensed or certified appraiser per the Guide.</p> <p>3 = Other. An indicator denoting that the loan was originated using other appraisal methods such as Desktop, exterior, drive-by appraisal, etc.</p> <p>4 = ACE with Property Data Report (PDR). An indicator denoting that the loan was originated using Loan AdvisorSM automated collateral evaluation (ACE) along with property data collected onsite by a licensed or certified appraiser or other third-party and validated through a proprietary automated valuation model. For more information on ACE PDR, please visit https://my.sf.freddiemac.com/faq/ace-pdr-faq.</p> <p>7 = Not Available</p>	<p>Starting with 20DNA5.</p> <p>ACE PDR is effective for loans originated on or after July 17, 2022.</p>
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</p>	

Attribute Name	Description	Notes
	Step Modified loans that do not have 2 step rate adjustments.	
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>	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.
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>	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.
Taxes and Insurance	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.	This field is only disclosed for Actual Loss Reference Pools. For loans in Fixed Severity Reference Pools, this field will be disclosed as null.
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.	

Attribute Name	Description	Notes
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.

Attribute Name	Description	Notes
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.	
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,</p> <p>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 https://crt.freddie.com/_assets/pdfs/fre-terms-of-use-for-crt-disclosure-files.pdf.</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,</p> <p>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 https://crt.freddie.mac.com/_assets/pdfs/fre-terms-of-use-for-crt-disclosure-files.pdf.</p> <p>Starting in March 2024, this field will be disclosed as 9999 = Not Available.</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 certain 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 99 = Pool Termination</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 99 = Pool Termination</p>	
Zero Balance Effective Date	The period in which the event triggering the Zero Balance Code occurred.	