

Summary of Terms
Agency Credit Insurance Structure 2018-DNA2
Insurance Policy A and Insurance Policy B
("ACIS 2018-DNA2")

Insured	Federal Home Loan Mortgage Corporation ("Freddie Mac")
Covered Loans	Initial reference pool of \$49.3B associated with STACR 2018-DNA2. Pool includes conventional fully amortizing 20-year to 30-year fixed rate first lien mortgages with original LTVs greater than 60% and less than or equal to 80%. The Reference Obligations are mortgage loans that were (a) originated on or after May 1, 2017 and that were acquired between August 1, 2017 and November 30, 2017; or (b) originated on or after August 1, 2016, that we acquired between November 1, 2016 and March 31, 2017 and that had subsequently been excluded from the STACR 2017-DNA3 Reference Pool due to the location of the related mortgaged property in a county declared by FEMA to be a major disaster area from Hurricane Harvey and Irma at any time from and after September 14, 2017 and through and including November 2, 2017.
Insurance Coverage	Credit Insurance Policy with a maximum loss limit of \$356.3M on losses related to Credit Events (as defined in the insurance policy) on STACR 2018-DNA2. Reference Tranches M-1H, M-2H and B-1H. Freddie Mac fully absorbs any losses related to Reference Tranches A-H and B-2H.
Counterparties	2 International & Domestic insurance providers 19 International & Domestic reinsurers
Effective Date	June 20, 2018
Maturity Date	December 2030
Freddie Mac Min Collateral Amount	Freddie Mac required the participating counterparties to establish collateral trust accounts that hold cash and cash equivalent securities. The aggregate minimum collateral amount required by Freddie Mac was approximately \$66.4M ¹

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