

FREDDIE MAC ANNOUNCEMENT

Freddie Mac to Enhance Data Disclosures for Structure Agency Credit Risk (STACR®) and Agency Credit Insurance Structure (ACIS®)

In continued efforts to make its dataset more accessible and transparent for investors, Freddie Mac is enhancing the issuance and ongoing disclosures. This change will be made available for all STACR® and ACIS® transactions beginning in the May 2018 remittance period.

Enhancements will include:

- Additional information including Freddie Mac's Home Possible® program flag and updated FICO 9 credit scores;
- More user-friendly formatting; and
- Consistency across our products by aligning with Single Security disclosures.

To assist with the adoption of these changes, we have provided the updated Reference Pool Glossary and Reference Pool Disclosure File Layout. Investors and data users are encouraged to preview these documents ahead of the official release.

Please contact the credit_securities@freddiemac.com with any questions.

Related Links:

- [Reference Pool Glossary](#) (effective May 2018)
- [Reference Pool Disclosure File Layout](#) (effective May 2018)