Freddie Mac Mortgage-Backed Securities Disclosures:
Overview of Changes between Legacy and the Single Security Initiative Aligned Files

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August 2017,
Version 3

On August 28, 2017, Freddie Mac will begin generating PC (Level 1) and Giant PC (Level 2) disclosures in the Single Security Initiative aligned file formats. This resource highlights the various updates and changes made across the daily and monthly disclosure files for those Freddie Mac securities.

The REMIC (Level 3) aligned disclosure file formats will not be effective until Single Security is implemented, expected in 2Q 2019.

Disclosure Process Changes
August 2017 Implementation Highlights

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Legacy Disclosure Files & Timing (current)

File	Daily 6:30 AM	Monthly 4th BD, 4:30PM
Fixed-Rate Loan Level	●	●
ARM Loan Level	●	●
New Issue	●	
Breakout	●	●
Fixed-Rate Factor		●
ARM Factor		●
Quartile		●

Aligned Disclosure Files & Timing (August 28, 2017)

File	Daily 6:30 AM	Monthly 4th BD, 4:30PM
Loan Level (1 & 2)	●	●
Security Core (1 & 2)	●	●
Security Supplemental (1 & 2)	●	●
Pseudopool Security Core[1]		●
Pseudopool Security Supplemental[2]		●
45-day to 55-day Exchange Activity[3]	●	
Cumulative 45-day to 55-day Exchange Activity[3]	●	
Aggregate Level 1 Collateral Exchange Activity[3]	●	

[1] Identical in format to the Security Core file
[2] Identical in format to the Security Supplemental file
[3] Exchange files will be implemented prior to single security Go-Live in 2Q 2019

Highlights for August 2017 Implementation

Loan Level 2, Security Core 2 and Security Supplemental 2 disclosure files are specific to ARMs, Modified, Reinstated and 75-day Fixed-Rate mortgages.

Disclosure files for all products, across both daily issuance and monthly cycles, have been standardized into a uniform, enterprise aligned file format.

Certain amount fields will be rounded for either the first six months or for the life of the loan.

Attribute labels have been updated to align with industry data standards (MISMO).

All legacy instances of "Unknown" will now map to "Not Available" (high 9's).

File header and trailer records have been removed.

Aligned Disclosure File Changes
New Data Attributes

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Loan Level Files
Assumability Indicator
Days Delinquent (NA for FRE)
Government Insured Guarantee
Interest Rate Rounding Method
Interest Rate Rounding Method %
Life Floor Interest Rate
Life Floor Net Interest Rate
Loan Correction Indicator
Loan Performance History (NA for FRE)
MI Cancellation Indicator
Prefix
Prepayment Penalty Total Term

Security Core Files
Eligible for Resecuritization
First Payment Adjustment Date
First Rate Adjustment Date
Interest Only Security Indicator
Issuer
Negative Amortization Indicator
Payment Adjustment Frequency
Payment Delay Days
Payment Lookback
Prefix
Security Data Correction Indicator
Security Description
Security Status Indicator
Servicer City
Servicer State
Subtype (NA for FRE)
WA Negative Amortization Limit
WA Net Accrual Interest Rate (NA for FRE)
Periodic Interest Rate Cap Down %

Security Supplemental Files (New Stratifications)
Collateral List
Government Insured/Guarantee
Mortgage Insurance Cancellation Indicator
Non-Standard Loan Type
Origination Borrower Credit Score Not Available
Origination Channel
Origination Combined Loan-to-Value (CLTV) Not Available
Origination Debt-to-Income (DTI) Not Available
Origination Loan Purpose
Origination Loan-to-Value (LTV) Not Available
Origination Occupancy Status
Property Type

Aligned Disclosure File Changes
Retired Data Attributes

Loan Level Attributes
Documentation Type – Assets
Documentation Type - Employment
Documentation Type - Income
Metropolitan Statistical Area (MSA)
Initial Interest Period

Security Break Out Attributes
Documentation Type - Assets
Documentation Type - Employment
Documentation Type - Income

Security Level Attributes	
First Conversion Date	Total – State Rank 1
Investor Tax Flag - 1984	Total – Percentage Rank 1
Investor Tax Flag - 1985	Total – State Rank 2
Last Conversion Date	Total – Percentage Rank 2
Percent UPB Pre-1984	Total – State Rank 3
Percent UPB Pre-1985	Total – Percentage Rank 3
Seller Address	WA Mortgage Margin (retired from monthly files)
Seller Zip Code	Mortgage Margin Range - High
Initial Interest Period	Mortgage Margin Range - Low
Prepayment Penalty Factor	WA Remaining Maturity Range - High
Total – Interest Bearing UPB	WA Remaining Maturity Range - Low
Total – Deferred UPB	Component Margin Difference
Total – Loan Count	Conversion UPB Balance Percent
Total – WA Coupon	Component Sequence Number
Total – WA Estimated LTV	Assumability
Total – WA Updated Credit Score	Number of Steps at Issuance (Loan Count & Investor UPB)
Total – WA DTI	
Total – Average Loan Size	

Aligned Disclosure File Changes
Effective Dates

Business Threshold Effective Dates		
"Not Available" business thresholds have been expanded with the implementation of the aligned disclosure formats. For the following attributes, initially disclosed values will be held static based on legacy thresholds. Only securities issued after August 28, 2017 will be subject to the expanded thresholds.		
Attribute	**Legacy: Issuance prior to August 28, 2017**	**Aligned: Issuance after August 28, 2017**
Loan-to-Value (LTV)	< 6% or > 105%*	< 1% or > 998%
Combined Loan-to-Value (CLTV)	< 6% or > 135%	< 1% or > 998%
Estimated LTV (ELTV)	< 6% or > 300%	< 1% or > 998%
Origination LTV	< 6% or > 105%	< 1% or > 998%
Origination CLTV	< 6% or > 135%	< 1% or > 998%
Number of Borrowers		< 1 or > 10

* High LTV prefixes capped at 135%

Rounding of Amount Fields	
For the following attributes, issuance values for securities issued prior to August 28, 2017 will be held static while securities issued after August 28, 2017 will be subject to the indicated rounding treatment.	
Attribute	**Aligned: Issuance after August 28, 2017**
Current Deferred UPB	Rounded to nearest thousand
Current Investor Loan UPB	Rounded to nearest thousand if Loan Age <= 6 mos.
Interest Bearing Mortgage Loan Amount	Rounded to nearest thousand
Issuance Investor Loan UPB	Rounded to nearest thousand if Loan Age <= 6 mos.
Mortgage Loan Amount	Rounded to nearest thousand
Original Deferred Amount	Rounded to nearest thousand
Origination Mortgage Loan Amount	Rounded to nearest thousand

Aligned Disclosure File Changes
Loan Age Calculation Update

In preparation for the Single Security implementation in 2Q 2019, Freddie Mac has aligned with Fannie Mae's Loan Age calculation.

Current Calculation Method:

Loan Age = ((As of Date (MM/YY) – Loan Origination Date (MM/YY)) – 1)
- *Note: To ensure the age measurement commences with the first full month after the note origination month, we subtract 1.*

- *Cap = (Product Term * 12) – Remaining Months to Maturity + 2*

- *If Loan Origination Date is not valid or is null, set the loan age to Cap value.*

- *If loan age > Cap, set the loan age to Cap value.*

- *If loan age < 0, set loan age to 0.*

Future Calculation Method:

Loan Age = ((As of Date (MM/YY) – First Payment Date (MM/YY)) + 1)

- *If Loan Age > Loan Term, set to prior month Loan Age + 1*

The Loan Age calculation was changed to use the First Payment Date as opposed to the Note Origination Date. There should be no difference between the outputs of the two methods for a vast majority of Freddie Mac's loans and securities.

Aligned Disclosure File Changes
ARM Index Conversion

The aligned disclosure file formats leverage an enumerated code for the Index rather than a description. This mapping converts the current description to the new aligned Index code. *Although there are additional index codes reflected in the aligned technical specification, only these indices apply to Freddie Mac ARM securities.*

Current Index Description	New Aligned Index Code
6 MO CD SECONDARY MARKET RATE	02
10 YR WEEKLY CMT	05
12 MO MOVING AV OF 1 YR MONTHLY CMT	08
1 YR MONTHLY CMT	09
1 YR WEEKLY CMT	10
2 YR WEEKLY CMT	11
3 YR MONTHLY CMT	12
3 YR WEEKLY CMT	13
5 YR WEEKLY CMT	14
5 YR MONTHLY CMT	16
7 YR MONTHLY CMT	18
11TH DISTRICT COFI MONTHLY	21
7TH DISTRICT COFI MONTHLY	22
NTL MONTHLY MEDIAN COFI	23
VARIABLE INT RATE SEMIANNUAL COFI FOR CA	25
FEDERAL COFI	27
1 MO LIBOR WSJ 25TH DAY OF MO	36

Current Index Description	New Aligned Index Code
1 YR LIBOR - WSJ	38
6 MO LIBOR WSJ	42
6 MO LIBOR WSJ	43
6 MO LIBOR WSJ 15TH DAY OF MO	44
NTL AV CONTRACT MORTGAGE RATE	46
BANK PRIME LOAN RATE	48
FH 60 DAY REQUIRED NET YIELD (IMPROVING RATE MTG)	49
6 MO TSY BILL AUCTION DISCOUNT RATE MONTHLY AV	54
6 MO TSY BILL AUCTION DISCOUNT RATE	55
6 MO TSY BILL AUCTION INVESTMENT RATE	57
6 MO TSY BILL WEEKLY SECONDARY MARKET RATE	58
5 YR INTEREST RATE SWAP	59
4TH DISTRICT COFI MONTHLY	60

MULTIFAMILY Current Index Description	MULTIFAMILY New Index Code
11TH DISTRICT COFI MONTHLY	05
12 MO MOVING AV OF 1 YR MONTHLY CMT	28
5 YR TREASURY – LKBK SEE OCS	950
CPC-GNMA EQUIVALENT – LKBK SEE OCS	954

Multifamily indices were out of scope for GSE alignment. Current descriptions have been retained.

Aligned Disclosure File Changes
Attribute Precision Logic

An update is being made to the precision logic that is applied to the following attributes and may result in a slight difference in the output values.

Attribute	Current Precision Logic	Future Precision Logic
WA Mortgage Loan Amount	Round to the nearest whole dollar	Round to the second decimal place
Average Mortgage Loan Amount	Round to the nearest whole dollar	Round to the second decimal place
WA Months to Amortization	Truncate to one-hundredth decimal place	Round to nearest whole number
WA Life Interest Rate Ceiling	Truncate to one-thousandth decimal place	Round to the third decimal place
WA Months to Next Rate Adjustment Date	Truncate to one-hundredth decimal place	Round to nearest whole number
WA MBS / PC Margin	Truncate to one-thousandth decimal place	Round to the third decimal place
WA Interest Rate	Truncate to one-thousandth decimal place	Round to the third decimal place
WA Origination Mortgage Loan Amount	Round to the nearest whole dollar	Round to the second decimal place
Average Origination Mortgage Loan Amount	Round to the nearest whole dollar	Round to the second decimal place
WA Months to Next Step Rate Adjustment Date	Truncate to one-hundredth decimal place	Round to nearest whole number

Loan Level Disclosure File Changes
Attribute Enumerations

The following attributes have been updated with new valid value enumerations at both the loan level as well as for stratifications on the security supplemental file.

Property Type	
Legacy	**Aligned**
CO = Condo	CO = Condominium
LH = Leasehold	SF = Single-Family
PU = PUD	PU = Planned Urban Development
MH = Manufactured Housing	MH = Manufactured Housing
SF = 1-4 Fee Simple	CP = Cooperative
CP = Co-op	99 = Not Available
Space(2) = Unknown	

Occupancy Status & Origination Occupancy Status	
Legacy	**Aligned**
O = Owner Occupied	P = Primary Residence
I = Investment Property	I = Investment Property
S = Second Home	S = Second Home
Space = Unknown	9 = Not Available

Modification Program	
Legacy	**Aligned**
A = Alternative	A = Alternative
B = HAMP Backup	B = HAMP Backup
C = Classic	C = Classic
H = HAMP	H = HAMP
O = Other	O = Other
S = Standard	S = Standard
T = Streamlined	T = Streamlined
U = Underwater	U = Underwater
	R = Regular
	9 = Not Available

Number of Borrowers	
Legacy	**Aligned**
01 = 1 borrower	1 = 1
02 = >1 borrowers	2 = 2
	3 = 3
	4 = 4
	5 = 5
	6 = 6
	7 = 7
	8 = 8
	9 = 9
	10 = 10
	99 = Not Available

Loan Level Disclosure File Changes
Attribute Enumerations (cont.)

Initial Fixed-Rate Period	
Legacy	**Aligned**
00 = Not Applicable	00 = <= 6 months
02 = 18-30 months	01 = 7-18 months
03 = 30-42 months	02 = 19-30 months
04 = 42-54 months	03 = 31-42 months
05 = 54-66 months	04 = 43-54 months
06 = 66-78 months	05 = 55-66 months
07 = 78-90 months	06 = 67-78 months
08 = 90-102 months	07 = 79-90 months
09 = 102-114 months	08 = 91-102 months
10 = 114-126 months	09 = 103-114 months
15 = 174-186 months	10 = 115-126 months
	11 = 127–138 months
	12 = 139-150 months
	13 = 151-162 months
	14 = 163-174 months
	15 = 175-186 months
	16 = >186 months

Initial Step Fixed-Rate Period	
Legacy	**Aligned**
05 = 48-72 months	00 = <= 6 months
Space(2) = Not Applicable	01 = 7-18 months
	02 = 19-30 months
	03 = 31-42 months
	04 = 43-54 months
	05 = 55-66 months
	06 = 67-78 months
	07 = 79-90 months
	08 = 91-102 months
	09 = 103-114 months
	10 = 115-126 months
	11 = 127–138 months
	12 = 139-150 months
	13 = 151-162 months
	14 = 163-174 months
	15 = 175-186 months
	16 = >186 months

Days Delinquent (NEW)
0 = Current
1 = 30-59
2 = 60-89
3 = 90-119
4 = 120+

Prepayment Penalty Total Term (NEW)
06 = 6 Months
12 = 1 Year
24 = 2 Years
36 = 3 Years
99 = Not Available

Government Insured Guarantee (NEW)
FH = FHA
VA = Veterans Affair
RH = Rural Housing
IH = Indian Housing
99 = Not Available

Interest Rate Rounding Method (NEW)
DN = Down
NE = Nearest
UP = Up
NO = No Rounding

Loan Level Disclosure File Changes
Attribute Labels

Legacy	Aligned
Product Type	Amortization Type
New Attribute	Assumability Indicator *
Credit Score	Borrower Credit Score
Third Party Origination (TPO) Flag	Channel
Combined Loan-To-Value (CLTV)	Combined Loan-To-Value (CLTV)
Convertible	Convertibility Indicator
Deferred UPB	Current Deferred UPB
Current Interest Rate	Current Interest Rate
Current Unpaid Principal Balance	Current Investor Loan UPB
Current Net Note Rate	Current Net Interest Rate
CUSIP Number	CUSIP
New Attribute (NA for FRE)	Days Delinquent
Debt-To-Income (DTI)	Debt-To-Income (DTI)
Estimated Loan-To-Value (LTV)	Estimated Loan-To-Value (ELTV)
First Payment Date	First Payment Date
First Time Home Buyer Flag	First Time Home Buyer Indicator
New Attribute	Government Insured Guarantee
Index	Index
Initial Fixed Rate Period for Hybrid ARMS	Initial Fixed Rate Period
Initial Cap Down %	Initial Interest Rate Cap Down Percent
Initial Cap Up %	Initial Interest Rate Cap Up Percent
Initial Fixed Rate Period	Initial Step Fixed-Rate Period
Interest Bearing Mortgage Loan Amount	Interest Bearing Mortgage Loan Amount
Initial Interest First Principal and Interest (P&I) Payment Date	Interest Only First Principal and Interest Payment Date
Initial Interest Flag	Interest Only Loan Indicator *

Legacy	Aligned
Rate Adjustment Frequency	Interest Rate Adjustment Frequency
Lookback	Interest Rate Lookback
New Attribute	Interest Rate Rounding Method
New Attribute	Interest Rate Rounding Method Percent
Interest Rate Step Indicator	Interest Rate Step Indicator *
Note Rate As Of PC Issuance	Issuance Interest Rate
Investor UPB	Issuance Investor Loan UPB
Net Note Rate	Issuance Net Interest Rate
Maximum Lifetime Rate	Life Ceiling Interest Rate
Net Maximum Lifetime Rate	Life Ceiling Net Interest Rate
New Attribute	Life Floor Interest Rate
New Attribute	Life Floor Net Interest Rate
Loan Age	Loan Age
Loan Age As Of Modification Date	Loan Age As Of Modification
Correction Flag	Loan Correction Indicator
Loan Sequence Number	Loan Identifier
New Attribute (NA for FRE)	Loan Performance History
Loan Purpose	Loan Purpose
Loan Term	Loan Term
Loan-To-Value (LTV)	Loan-To-Value (LTV)
Maturity Date	Maturity Date
Net Mortgage Margin	MBS PC Margin
Modification Program	Modification Program
Modification Type	Modification Type
Months to Amortize	Months to Amortization
Months to Adjust	Months to Next Interest Rate Adjustment Date

* These attributes will be retroactively populated for all securities in the new aligned file formats (includes new enumerations to existing attributes).

Loan Level Disclosure File Changes
Attribute Labels (cont.)

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Legacy	Aligned
Months to Adjust	Months to Next Step Rate Adjustment Date
New Attribute	Mortgage Insurance Cancellation Indicator
Mortgage Insurance Percentage (MI %)	Mortgage Insurance Percent
Mortgage Loan Amount	Mortgage Loan Amount
Gross Mortgage Margin	Mortgage Margin
Next Adjustment Date	Next Interest Rate Adjustment Date
Next Step Rate	Next Step Rate
Next Adjustment Date	Next Step Rate Adjustment Date
Number of Borrowers	Number of Borrowers
Number of Modifications	Number of Modifications
Number of Remaining Steps	Number of Remaining Steps
Number of Units	Number of Units
Occupancy Status	Occupancy Status *
Deferred Amount	Original Deferred Amount
Note Rate	Original Interest Rate
Origination Product Type	Origination Amortization Type
Origination Third Party Originator (TPO)	Origination Channel
Origination Combined Loan-To-Value (CLTV)	Origination Combined Loan-To-Value (CLTV)
Origination Credit Score	Origination Credit Score
Origination Debt-To-Income Ratio (DTI)	Origination Debt-To-Income Ratio
Origination First Payment Date	Origination First Payment Date
Origination Initial Interest Flag	Origination Interest Only Loan Indicator
Origination Note Rate	Origination Interest Rate
Origination Loan Purpose	Origination Loan Purpose
Origination Loan Term	Origination Loan Term

Legacy	Aligned
Origination Loan-To-Value (LTV)	Origination Loan-To-Value (LTV)
Origination Maturity Date	Origination Maturity Date
Origination Loan Amount	Origination Mortgage Loan Amount
Origination Occupancy Status	Origination Occupancy Status *
Periodic Cap %	Periodic Interest Rate Cap Down Percent
Periodic Cap %	Periodic Interest Rate Cap Up Percent
Periodic Cap Up %	Periodic Step Cap Up Percent
New Attribute	Prefix *
Prepayment Penalty Mortgage (PPM) Flag	Prepayment Penalty Indicator
New Attribute	Prepayment Penalty Total Term
Property State	Property State
Property Type	Property Type *
Remaining Months to Maturity (RMM)	Remaining Months to Maturity
Pool Number	Security Identifier
Seller Name	Seller Name
Servicer Name	Servicer Name
Rate Adjustment Frequency	Step Rate Adjustment Frequency
Date of Terminal Step	Terminal Step Date
Terminal Step Rate	Terminal Step Rate
Total Capitalized Amount	Total Capitalized Amount
Total Number of Steps	Total Number of Steps
Updated Credit Score	Updated Credit Score

* **These attributes will be retroactively populated for all securities in the new aligned file formats (includes new enumerations to existing attributes).**

Security Level Disclosure File Changes
Attribute Enumerations

The following attributes have been updated with new valid value enumerations at the security core file level.

Security Notification Indicator	
Legacy	**Aligned**
P = Preliminary	P = Preliminary
Null = Final	F = Final
C = Corrected Info	7 = Not Applicable

Negative Amortization Indicator (NEW)
Y = Yes
N = No
9 = Not Available

Convertibility Indicator (NEW)
Y = Yes
N = No
9 = Not Available

Security Data Correction Indicator (NEW)
Y = Yes
N = No

Interest Only Indicator (NEW)
Y = Yes
N = No

WA Negative Amortization Limit (NEW)
777.777 = Not Applicable

Payment Adjustment Frequency (NEW)
555 = Mixed value

Security Status Indicator (NEW)
A = Active
P = Paid Off
C = Collapsed
D = Dissolved

Payment Delay Days (NEW)
45 = 45 Days
55 = 55 Days
75 = 75 Days

Interest Rate Lookback
555 = Mixed value

Step Rate Adjustment Frequency
555 = Mixed value

Interest Rate Adjustment Frequency
555 = Mixed value

Periodic Interest Rate Cap Up %
55.555 = Mixed value

Issuer (NEW)
FNM = Fannie Mae
FRE = Freddie Mac

Eligible for Resecuritization (NEW)
Y = Yes
N = No

Periodic Interest Rate Cap Down %
55.555 = Mixed value

Periodic Step Rate Cap Up %
55.555 = Mixed value

Security Level Disclosure File Changes
Attribute Enumerations (cont.)

Initial Fixed-Rate Period	
Legacy	**Aligned**
2 = 18-30 months	00 = <= 6 months
3 = 30-42 months	01 = 7-18 months
4 = 42-54 months	02 = 19-30 months
5 = 54-66 months	03 = 31-42 months
6 = 66-78 months	04 = 43-54 months
7 = 78-90 months	05 = 55-66 months
8 = 90-102 months	06 = 67-78 months
9 = 102-114 months	07 = 79-90 months
10 = 114-126 months	08 = 91-102 months
15 = 174-186 months	09 = 103-114 months
666 = Mixed value	10 = 115-126 months
	11 = 127–138 months
	12 = 139-150 months
	13 = 151-162 months
	14 = 163-174 months
	15 = 175-186 months
	16 = >186 months
	55 = Mixed value

Initial Step Fixed-Rate Period	
Legacy	**Aligned**
05 = 48-72 months	00 = <= 6 months
Space(2) = Not applicable	01 = 7-18 months
	02 = 19-30 months
	03 = 31-42 months
	04 = 43-54 months
	05 = 55-66 months
	06 = 67-78 months
	07 = 79-90 months
	08 = 91-102 months
	09 = 103-114 months
	10 = 115-126 months
	11 = 127–138 months
	12 = 139-150 months
	13 = 151-162 months
	14 = 163-174 months
	15 = 175-186 months
	16 = >186 months
	55 = Mixed value

Initial Interest Rate Cap Up %	
Legacy	**Aligned**
66.666 = Mixed initial cap	55.555 = Mixed value
77.777 = Null	

Initial Interest Rate Cap Down %	
Legacy	**Aligned**
66.666 = Mixed initial cap	55.555 = Mixed value
77.777 = Null	

Security Level Disclosure File Changes
Attribute Labels

Legacy	Aligned
Average Loan Size	Average Mortgage Loan Amount
Average Origination Loan Size	Average Origination Mortgage Loan Amount
Convertible	Convertibility Indicator
Current UPB	Current Investor Security UPB
CUSIP Number	CUSIP
Delinquent Loans Purchased Number of Loans	Delinquent Loans Purchased (Loan Count)
Delinquent Loans Purchased Prior Amount of UPB	Delinquent Loans Purchased (Prior Month UPB)
New Attribute	Eligible for Resecuritization *
New Attribute	First Payment Adjustment Date
New Attribute	First Rate Adjustment Date
Index	Index *
Initial Fixed Rate Period	Initial Fixed Rate Period *
Initial Cap Down Percent	Initial Interest Rate Cap Down %
Initial Cap Up Percent	Initial Interest Rate Cap Up %
Initial Fixed Rate Period	Initial Step Fixed-Rate Period
New Attribute	Interest Only Security Indicator
Adjustment Period	Interest Rate Adjustment Frequency
Lookback	Interest Rate Lookback
Issuance UPB	Issuance Investor Security UPB
As Of Date	Issue Date
New Attribute	Issuer
Loan Detail Record Count	Loan Count

Legacy	Aligned
Maturity Date	Maturity Date
Negative Amortization Factor	Negative Amortization Factor
New Attribute	Negative Amortization Indicator
Next Adjustment Date	Next Step Rate Adjustment Date
Legend	Notes
Legend 2	Notes Ongoing
Origination TPO %	Origination Third Party Origination UPB Percent
New Attribute	Payment Adjustment Frequency
New Attribute	Payment Delay Days *
New Attribute	Payment Lookback
Periodic Rate Cap	Periodic Interest Rate Cap Down %
Periodic Rate Cap	Periodic Interest Rate Cap Up %
Periodic Cap Up %	Periodic Step Rate Cap Up %
New Attribute	Prefix *
Prepayment Penalty Mortgage Flag	Prepayment Penalty Indicator
Reduced Minimum Servicing Flag	Reduced Minimum Servicing Indicator
New Attribute	Security Data Correction Indicator
New Attribute	Security Description
Pool Factor	Security Factor
As of Date	Security Factor Date
Pool Number	Security Identifier
Pool Notification Flag	Security Notification Indicator

* These attributes will be retroactively populated for all securities in the new aligned file formats (includes new enumerations to existing attributes).

Security Level Disclosure File Changes
Attribute Labels (cont.)

Legacy	Aligned
New Attribute	Security Status Indicator
Seller City	Seller City
Seller Name	Seller Name
Seller State	Seller State
New Attribute	Servicer City
Servicer Name	Servicer Name
New Attribute	Servicer State
Adjustment Period	Step Rate Adjustment Frequency
New Attribute (NA for FRE)	Subtype
Percentage Third Party Origination (TPO)	Third Party Origination UPB Percent
Updated Longest Maturity Date	Updated Longest Maturity Date
WA Origination Credit Score	WA Origination Credit Score
WA Credit Score	WA Borrower Credit Score
WA Combined Loan-To-Value	WA Combined Loan-To-Value (CLTV)
WA Coupon	WA Current Interest Rate
WA Remaining Maturity	WA Current Remaining Months to Maturity
WA Debt-To-Income	WA Debt-To-Income (DTI)
WA Estimated Loan-To-Value (LTV)	WA Estimated Loan-To-Value (ELTV)
WA Coupon (Issuance)	WA Issuance Interest Rate
WA Remaining Maturity	WA Issuance Remaining Months to Maturity
WA Mortgage Life Ceiling (Gross)	WA Life Interest Rate Ceiling
WA Mortgage Life Floor (Gross)	WA Life Interest Rate Floor

Legacy	Aligned
WA Loan Age	WA Loan Age
WA Loan Term	WA Loan Term
WA Loan-To-Value	WA Loan-To-Value (LTV)
WA Months to Amortize	WA Months to Amortization
WA Months to Adjust	WA Months to Next Rate Adjustment Date
WA Months to Adjust (Step Rate)	WA Months to Next Step Rate Adjustment
WA Loan Size	WA Mortgage Loan Amount
WA Mortgage Margin	WA Mortgage Margin
New Attribute	WA Negative Amortization Limit
New Attribute (NA for FRE)	WA Net Accrual Interest Rate
PC Coupon	WA Net Interest Rate
WA Mortgage Life Ceiling (Net)	WA Net Life Interest Rate Ceiling
WA Mortgage Life Floor (Net)	WA Net Life Interest Rate Floor
WA Origination Combined Loan-To-Value	WA Origination Combined Loan-To-Value (CLTV)
WA Origination Debt-To-Income	WA Origination Debt-To-Income (DTI)
WA Origination Coupon	WA Origination Interest Rate
WA Origination Loan Term	WA Origination Loan Term
WA Origination Loan-To-Value	WA Origination Loan-To-Value (LTV)
WA Origination Loan Size	WA Origination Mortgage Loan Amount
WA Updated Credit Score	WA Updated Credit Score

Contact Us

For questions related to Freddie Mac's implementation of the Single Security Aligned Disclosure file formats, please contact:

Freddie Mac Investor Inquiry
1551 Park Run Dr., MS D50
McLean, VA 22102

(800) 336-3672
- Select option 5 for Investor Relations and then option 3 for Mortgage-backed securities.