Freddie Mac

Multifamily Disclosure Guide

Guide to PC and
Tax Reporting
Disclosure Information

Freddie Mac

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INTRODUCTION

INTRODUCTION

This guide is designed to serve as a reference tool for investors in Freddie Mac mortgage securities and vendors of Freddie Mac mortgage-related securities information. It provides timing and frequency of disclosure data transmitted directly from Freddie Mac or through independent information vendors, and file formats of the transmissions currently produced and distributed by Freddie Mac.

This guide also provides technical specifications that include definitions, enumerations, datatypes, formats and maximum attribute lengths for all disclosure files. The file layouts are the same for daily issuance and monthly files as well as their corresponding correction files. This guide is divided into four distinct disclosure related sections:

- Security Level
- Security Supplemental Level
- REMIC Original Issue Discount (OID) Tax Information File
- Mortgage Backed Securities Tax Disclosure

Tax Disclosure files are created in text (txt) format with pipe delimiter separated values (except Tax related files). The text files will be compressed in a zipped (zip) format.

Freddie Mac Offering Circulars and their related supplements provide more detailed information on Freddie Mac mortgage securities. For a copy of an Offering Circular, including the Offering Circular Supplement ("OCS"), please visit our website at www.freddiemac.com/mbs.

Investor Inquiry is available to answer any questions related to Freddie Mac's mortgage securities. To contact Investor Inquiry call **(800) 336-3672** or send e-mail to **Investor_Inquiry@freddiemac.com**. Freddie Mac's Mortgage Securities website (www.freddiemac.com/mbs) contains current and historical disclosure data for PCs and REMICs.

Freddie Mac provides mortgage-backed securities disclosure information through several disclosure vendors. For a listing of Freddie Mac's disclosure vendors, please contact Investor Inquiry.

This guide will be updated as changes occur and posted to the Freddie Mac mortgage securities website. Changes from the previous guide are highlighted in yellow.

This document is neither an offer to sell nor a solicitation of an offer to buy any of the securities described herein, which are offered only by the applicable offering circulars and related supplements, which incorporate Freddie Mac's information statement and related supplements.

The chart below classifies the prefixes found on each file.

	Multifamily File
Prefix	12, 13, 22, 23, 24, 31, 49, 62, 65, 69, 70, 79, WA, WE, WN, WV, WH, WR, WS, W9, WG, W4, W5

For more information regarding PC Prefixes, please refer to our PC Prefix Library:
http:///www.freddiemac.com/mbs/docs/prefixlibrary.xls

TIMING AND FREQUENCY OF DATA

TIMING AND FREQUENCY OF DISCLOSURE

Transmission Name	Description	Filename/Format Text files will be compressed in a zipped format	Day of the Month Publicly Available
Daily Files (Loan, Security and Supplemental Level)			
Multifamily Daily Issuance Security File	Information on newly issued Multifamily pools	mkYYMMDD.txt	6:30 A.M.
Multifamily Daily Issuance Security Supplemental	Information on newly issued Multifamily pools	mhYYMMDD.txt	6:30 A.M.
Multifamily Daily Issuance Correction Core File	Updates on newly issued Multifamily pools	moYYMMDD.txt	6:30 A.M.
Multifamily Daily Issuance Correction Supplemental	Updates on newly issued Multifamily pools	myYYMMDD.txt	6:30 A.M.
Monthly Files (Loan, Security and Supplemental Level)			
Multifamily Monthly Security Core File	Factors for Multifamily pools	miYYMMDD.txt	4th Business Day 4:30 P.M.
Multifamily Monthly Security Supplemental	Quartiles for Multifamily pools & Assorted Data	mjYYMMDD.txt	
Multifamily Monthly Correction Core File	Updated Factors for Multifamily pools	mwYYMMDD.txt	4:30 P.M.
Multifamily Monthly Correction Supplemental	Updated Quartiles for Multifamily pools & Assorted Data	mzYYMMDD.txt	
Tax Files			
REMIC Original Issue Discount (OID) Tax Information	OID tax information for investors in REMICs		Quarterly
Mortgage Backed Securities Tax Disclosure File	Tax reporting date for investors in mortgage backed securities programs		Annually

Note: Freddie Mac mortgage security data files will not be disseminated on the holidays observed by the Federal Reserve System. Mortgage security data files will be disseminated on the next business day. The Disclosure Holiday Schedule is disclosed in the quick links section of the mortgage securities page (http://www.freddiemac.com/mbs/docs/holiday_schedule.pdf).

SECURITY LEVEL FILE

The daily security level issuance file contains security level data including the pool factor and weighted averages for the mortgage-backed securities, including single-class resecuritizations. Information is provided as of the time of the issuance of the security. The monthly security level file has the same file layout. The monthly security level file provides updated information calculated based on the mortgage information reported to Freddie Mac by servicers. The same mortgage information is used by Freddie Mac to calculate monthly pool factors for the month in which the disclosure is provided. This data should be considered in conjunction with the information appearing in the applicable Freddie Mac Offering Circulars, as supplemented.

The security data file includes the attribute names, definitions, enumerations, data types, formats, max lengths and implementation notes. In the case of single-class resecuritizations, information on the collateral backing the single-class securitization will be provided. To find prefixes included in each file, please refer to the Introduction section.

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Precision	Implementation Notes
S-01	**Prefix**	The designation assigned by the issuer denoting the type of the loans and the security.		String		3		
S-02	**Security Identifier**	The unique designation assigned to the security by the issuer.		String		6		
S-03	**CUSIP**	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9		
S-04	**Security Factor Date**	The month and year on which the corresponding factor is effective.		Date	MMCCYY	6		
S-05	**Security Factor**	The decimal value that, when multiplied by the Issuance Investor Security UPB amount, equals the Current Investor Security UPB amount.		Numeric	1.8	10	Rounded to the 8th decimal	
S-06	**Payment Delay Days**	The indicator used to denote that the loans in the security participate in a 45 Day, 55 Day, or a 75 Day payment delay period at the time the security was issued.	45 = 45 Days 55 = 55 Days 75 = 75 Days	Numeric		2		
S-07	**Security Data Correction Indicator**	The indicator used to denote the data correction status of the security based on the current reporting period.	Y = Yes N = No	String		1		Applicable at Issuance & Monthly Disclosure
S-08	**Security Status Indicator**	The indicator used to denote the status of the security based on the current reporting period.	A = Active P = Paid Off C = Collapsed D = Dissolved	String		1		
S-09	**Security Notification Indicator**	The indicator used to denote whether the disclosure is preliminary and subject to change or final.	P = Preliminary F = Final 7 = Not Applicable	String		1		Applicable at Issuance & Monthly Disclosure
S-10	**Security Description**	The unique designation of the security including abbreviated FED CODE, WA Net Interest Rate, Prefix and Security Identifier.		String		22		

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ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Precision	Implementation Notes
S-11	**Issuer**	The name of the entity that issued the security.	FNM = Fannie Mae FRE = Freddie Mac	String		3		
S-12	**Issue Date**	The date on which the security was issued.		Date	MMDDCCYY	8		Day value will be defaulted to "01"
S-13	**Maturity Date**	The month and year in which the final payment on the security is scheduled to be made at the time the security was issued.		Date	MMCCYY	6		
S-14	**Updated Longest Maturity Date**	The updated month and year in which the final payment on the security is scheduled to be made based on the longest maturity date of the remaining loans in the security.		Date	MMCCYY	6		Updated monthly, based on the longest loan level maturity date
S-15	**Issuance Investor Security UPB**	The aggregate unpaid principal balance of the loans as they contribute to the balance of the security at the time the security was issued.		Numeric	14.2	17	Truncated to whole number	
S-16	**Current Investor Security UPB**	The aggregate unpaid principal balance of the loans as they contribute to the current balance of the security.		Numeric	14.2	17		
S-17	**WA Net Interest Rate (Unconverted)**	The weighted average interest rate of the loans less servicing fees and guarantor fees.		Numeric	2.3	6	Rounded to the 3rd decimal	This shows the original rate regardless of the Interest Accrual Method of the underlying loans
S-18	**WA Issuance Interest Rate**	The weighted average interest rate of the loans in effect at the time the security was issued.		Numeric	2.3	6	Rounded to the 3rd decimal	
S-19	**WA Current Interest Rate**	The weighted average interest rate of the loans in effect during the current reporting period.		Numeric	2.3	6	Rounded to the 3rd decimal	
S-20	**WA Net Accrual Interest Rate**	For adjustable-rate loans, the weighted average Interest Rate less servicing fees and guarantor fees.		Numeric	2.3	6	Rounded to the 3rd decimal	Not applicable for Freddie Mac ARM
S-21	**WA Loan Term**	The weighted average number of months in which regularly scheduled borrower payments are due.		Numeric		3		For Freddie Mac Multifamily Securities, this is the WA Original Amortization Term. See S-93 for WA Original Balloon Term (Loan Term).

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Precision	Implementation Notes
S-22	**WA Issuance Remaining Months to Maturity**	The weighted average number of scheduled monthly payments that will reduce the Investor Loan UPB to zero, at the time the security was issued. *For fixed-rate loans, this value takes into account the impact of any curtailments.*		Numeric		3		
S-23	**WA Current Remaining Months to Maturity**	The weighted average number of scheduled monthly payments that will reduce the Current Investor Loan UPB to zero. *For fixed-rate loans, this value takes into account the impact of any curtailments.*		Numeric		3		
S-24	**WA Loan Age**	The weighted average number of scheduled payments from the time the loans were originated or modified up to and including the current reporting period.		Numeric		3	Rounded to nearest integer	
S-25	**WA Mortgage Loan Amount**	The weighted average dollar amount of the loans as stated on the notes at the time the loans were originated or modified. *For reperforming, modified fixed-rate and modified step-rate loans, this value represents both the interest bearing and non-interest bearing amount.*		Numeric	9.2	12	Rounded to the 2nd decimal	
S-26	**Average Mortgage Loan Amount**	The simple average dollar amount of the loans as stated on the notes at the time the loans were originated or modified. *For reperforming, modified fixed-rate and modified step-rate loans, this value represents both the interest bearing and non-interest bearing amount.*		Numeric	9.2	12	Rounded to the 2nd decimal	

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ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Precision	Implementation Notes
S-27	**WA Loan-To-Value (LTV)**	The weighted average ratio, expressed as a percentage, obtained by dividing the amount of the loans at security issuance by the value of the properties.		Numeric		3	Rounded to the nearest integer	If value <1 or >998, then the ratio is considered not available *(securities issued on or after 9/1/2017)*
S-28	**WA Combined Loan-To-Value (CLTV)**	The weighted average ratio, expressed as a percentage, obtained by dividing the amount of all known outstanding loans at security issuance by the value of the properties.		Numeric		3	Rounded to the nearest integer	If value <1 or >998, then the ratio is considered not available *(securities issued on or after 9/1/2017)*
S-29	**WA Debt-To-Income (DTI)**	The weighted average ratio obtained by dividing the total monthly debt expenses by the total monthly incomes of the borrowers at the time the loans were originated or modified.		Numeric		3	Rounded to the nearest integer	If value <1 or >65, then the ratio is considered not available
S-30	**WA Borrower Credit Score**	The weighted average standardized credit score used to evaluate the borrower during the loan origination process. *For reperforming, modified fixed-rate and modified step-rate loans, this value will be blank.*		Numeric		4	Rounded to the nearest integer	If value <300 or >850, then the score is considered not available
S-31	**FILLER**							
S-32	**FILLER**							
S-33	**Loan Count**	The total number of loans in the security.		Numeric		9		
S-34	**Third Party Origination UPB Percent**	The percentage of the aggregate Investor Loan UPB that were originated by a third party, to include Broker and Correspondent originations. *For reperforming, modified fixed-rate and*		Numeric	3.2	6	Rounded to the 2nd decimal	

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ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Precision	Implementation Notes
		modified step-rate loans, this value will be blank.						
S-35	**Seller Name**	The name of the entity that sold the loans to the issuer.		String		100		For Multilenders this field will be MULTIPLE For Giants, this field will be e SCR (Single-Class Resecuritization) Field will not be updated after issuance, for mergers and acquisitions
S-36	**Seller City**	The city of the address of the entity that sold the loans to the issuer.		String		50		For Multilenders and Giants, this field will be blank.
S-37	**Seller State**	The state or territory of the address of the entity that sold the loans to the issuer.		String		2		For Multilenders and Giants this field will be blank.
S-38	**Servicer Name**	The name of the entity that services the loan during the current reporting period.		String		100		For Multilenders this field will be MULTIPLE For Giants, this field will be SCR (Single-Class Resecuritization) Field will not be updated after issuance, regardless of mergers and acquisitions.
S-39	**Servicer City**	The city of the address of the entity that services the loan.		String		50		For Multilenders and Giants, this field will be blank
S-40	**Servicer State**	The state or territory of the address of the entity that services the loan.		String		2		For Multilenders and Giants this field will be blank
S-41	**Involuntary Loan Purchases (Prior Month UPB) Formerly Known As: Delinquent Loans Purchased (Prior Month UPB)**	The aggregate prior period Investor Loan UPB of the loans that were removed from the security due to involuntary reasons during the current reporting period. Involuntary reasons include loan delinquencies, loss mitigation efforts and lender repurchases.		Numeric	14.2	17		Monthly Security file only Effective June 2019 (BD4) Attribute label will be updated after June 2019

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ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Precision	Implementation Notes
S-42	**Involuntary Loan Purchases (Loan Count) Formerly Known As: Delinquent Loans Purchased (Loan Count)**	The number of loans that were removed from the security due to involuntary reasons during the current reporting period. Involuntary reasons include loan delinquencies, loss mitigation efforts and lender repurchases.		Numeric		9		Monthly Security file only Effective June 2019 (BD4) Attribute label will be updated after June 2019
S-43	**Eligible for Resecuritization**	The indicator used to denote that the security is eligible for resecuritization.	Y = Yes N = No	String		1		
S-44	**Notes**	Additional information about the loans in the security.		String		2048		
S-45	**Notes Ongoing**	Additional information about the loans in the security.		String		2048		Monthly Security file only
S-46	**Interest Only Security Indicator**	The indicator denoting whether the loans only require interest payments for a specified period beginning with the first payment date.	Y = Yes N = No	String		1		
S-47	**WA Months to Amortization**	For interest-only loans, the weighted average number of months from the current month to the first scheduled principal and interest payment date.		Numeric		3	Rounded to nearest whole number	If Interest Only Security Indicator = "Y"
S-48	**Prepayment Penalty Indicator**	The indicator denoting whether the security is subject to a penalty for early payment of principal.	Y = Yes N = No 9 = Not Available	String		1		
S-49	**Reduced Minimum Servicing Indicator**	The indicator denoting whether the loans in the security may have a reduced servicing fee.	Y = Yes N = No 9 = Not Available	String		1		
S-50	**Subtype**	For an adjustable-rate mortgage, the code that identifies ARM product characteristics and features.		String		20		Not applicable for Freddie Mac ARMs
S-51	**Index**	For adjustable-rate loans, the description of the index on which adjustments to the interest rate are based.	See Appendix A	String		3		As of 8/28/17, the Index description string will no longer be disclosed, only the index code; see Appendix A.
S-52	**WA Mortgage Margin**	For adjustable-rate loans, the weighted average number of percentage points to be added to the index to arrive at the new interest rate.	77.777 - Not Applicable	Numeric	2.3	6	Rounded to the 3rd decimal place	Issuance value will be populated in the monthly files.
S-53	**WA MBS PC Margin**	For adjustable-rate loans, the weighted average mortgage margin less servicing fees and guarantor fees.	77.777 - Not Applicable	Numeric	2.3	6	Rounded to the 3rd decimal place	If all loan level values = 77.777, then set to 77.777; else exclude from weighted average calculation.

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ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Precision	Implementation Notes
S-54	Interest Rate Adjustment Frequency	For adjustable-rate loans, the number of months, excluding any fixed-rate period, between scheduled rate changes.	55.555 = Mixed	Numeric		3		
S-55	Interest Rate Lookback	For adjustable-rate loans, the number of calendar days prior to the interest rate change date used to determine the effective index value required to calculate the next interest rate.	55.555 = Mixed	Numeric		3		
S-56	Payment Adjustment Frequency	For adjustable-rate loans, the number of months between scheduled payment changes. For a security with an initial fixed-rate period, the payment adjustment frequency is the number of months between subsequent payment changes.	555 = Mixed	Numeric		3		
S-57	Payment Lookback	For adjustable-rate loans, the number of calendar days prior to the interest rate change date used to determine the effective index value required to calculate the next payment.		Numeric		3		
S-58	Convertibility Indicator	For adjustable-rate loans, the indicator denoting whether the loans in the security have a feature that allows the borrower to convert from an adjustable rate to a fixed rate.	Y = Yes N = No 9 = Not Available	String		1		
S-59	Negative Amortization Indicator	For adjustable-rate loans, the indicator used to denote that the loans in the security allow negative amortization.	Y = Yes N = No 9 = Not Available	String		1		
S-60	Negative Amortization Factor	For negative amortizing adjustable-rate loans, the decimal value that, when multiplied by the Issuance Investor Security UPB amount, equals the Negative Amortization amount.		Numeric	1.8	10	Rounded to the 8th decimal place	If Negative Amortization Indicator = "Y"
S-61	WA Negative Amortization Limit	For negative amortizing adjustable-rate loans, the weighted average Negative Amortization Limit of the loans in the security.	99.999 = Not Available	Numeric	2.3	6		Not applicable to Freddie Mac ARMs

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ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Precision	Implementation Notes
S-62	**Initial Fixed Rate Period**	For adjustable-rate loans, the number of calendar months between the first full month the loans accrue interest and the first interest rate change date.	00 = <=6 Months 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	String		2		
S-63	**First Rate Adjustment Date**	For adjustable-rate loans, the earliest First Rate Adjustment Date of the loans in the security.		Date	MMCCYY	6		Not applicable for Freddie Mac ARMs
S-64	**First Payment Adjustment Date**	For adjustable-rate loans, the earliest First Payment Adjustment Date of the loans in the security.		Date	MMCCYY	6		Not applicable for Freddie Mac ARMs
S-65	**WA Months to Next Rate Adjustment Date**	For adjustable-rate loans, the weighted average number of months from the current month to the next interest rate change date.		Numeric		3	Rounded to nearest whole number	
S-66	**WA Life Interest Rate Ceiling**	For adjustable-rate loans, the weighted average lifetime maximum interest rate.	77.777 - Not Applicable	Numeric	2.3	6	Rounded to the 3rd decimal	Issuance value will be populated in the monthly files. If all loan level values = 77.777, then set to 77.777; else exclude from weighted average calculation
S-67	**WA Net Life Interest Rate Ceiling**	For adjustable-rate loans, the weighted average maximum interest rate less servicing fees and guarantor fees.	77.777 - Not Applicable	Numeric	2.3	6	Rounded to the 3rd decimal	If all loan level values = 77.777, then set to 77.777; else exclude from weighted average calculation
S-68	**WA Life Interest Rate Floor**	For adjustable-rate loans, the weighted average lifetime minimum interest rate.	77.777 - Not Applicable	Numeric	2.3	6	Rounded to the 3rd decimal	Issuance field, will be populated with 77.777 in monthly files. If any loan level values = 77.777, then set to 77.777; else exclude from weighted average calculation
S-69	**WA Net Life Interest Rate Floor**	For adjustable-rate loans, the weighted average minimum interest rate less servicing fees and guarantor fees.	77.777 - Not Applicable	Numeric	2.3	6	Rounded to the 3rd decimal	If any loan level value = 77.777, set value to 77.777; else exclude from weighted average calculation

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Precision	Implementation Notes
S-70	Initial Interest Rate Cap Up %	For adjustable-rate loans, the maximum percentage points the interest rate can adjust upward at the first interest rate change date.	55.555 = Mixed 77.777 - Not Applicable	Numeric	2.3	6		
S-71	Initial Interest Rate Cap Down %	For adjustable-rate loans, the maximum percentage points the interest rate can adjust downward at the first interest rate change date.	55.555 = Mixed 77.777 - Not Applicable	Numeric	2.3	6		
S-72	Periodic Interest Rate Cap Up %	For adjustable-rate loans, the maximum percentage points the interest rate can adjust upward at each interest rate change date after the first interest rate change date.	55.555 = Mixed 77.777 - Not Applicable	Numeric	2.3	6		
S-73	Periodic Interest Rate Cap Down %	For adjustable-rate loans, the maximum percentage points the interest rate can adjust downward at each interest rate change date after the first interest rate change date.	55.555 = Mixed 77.777 - Not Applicable	Numeric	2.3	6		
S-74	Initial Step Fixed-Rate Period	For reperforming, modified step-rate loans, the number of months between the first payment date of the modified loan and the first step rate adjustment.	00 = <=6 Months 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	String		2		
S-75	Step Rate Adjustment Frequency	For reperforming, modified step-rate loans, the number of months between each interest rate adjustment.	555 = Mixed	Numeric		3		
S-76	Next Step Rate Adjustment Date	For reperforming, modified step-rate loans, the month and year that the interest rate is scheduled to increase.		Date	MMCCYY	6		
S-77	WA Months to Next Step Rate Adjustment	For reperforming, modified step-rate loans, the weighted average number of months from the current month to the next date on which the mortgage interest rate increases.		Numeric		3	Rounded to whole number	
S-78	Periodic Step Rate Cap Up %	For reperforming, modified step-rate loans, the maximum percentage points the interest rate may increase at each step rate adjustment date.	55.555 = Mixed	Numeric	2.3	6		

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ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Precision	Implementation Notes
S-79	**WA Origination Mortgage Loan Amount**	For reperforming, modified fixed-rate and modified step-rate loans, the weighted average dollar amount of the loans in the security as stated on the notes at the time the loans were originated.		Numeric	9.2	12	Rounded to the 2nd decimal	
S-80	**Average Origination Mortgage Loan Amount**	For reperforming, modified fixed-rate and modified step-rate loans, the simple average dollar amount of the loans in the security as stated on the notes at the time the loans were originated. *This value represents both the interest bearing and non-interest bearing amount.*		Numeric	9.2	12	Rounded to the 2nd decimal	
S-81	**WA Origination Interest Rate**	For reperforming, modified fixed-rate and modified step-rate loans, the weighted average interest rate of the loans as stated on the note at the time the loans were originated.		Numeric	2.3	6	Rounded to the 3rd decimal	
S-82	**WA Origination Loan Term**	For reperforming, modified fixed-rate and modified step-rate loans, the weighted average number of months in which regularly scheduled borrower payments are due as stated on the note at the time the loans were originated.		Numeric		3		
S-83	**WA Origination Loan-To-Value (LTV)**	For reperforming, modified fixed-rate and modified step-rate loans, the weighted average ratio, expressed as a percentage, obtained by dividing the amount of the loans at origination by the values of the properties. *Property values reflect either the lesser of the sales price or the appraised property value for a purchase, or the appraised property value for a refinance.*		Numeric		3		If value <1 or >998, then the ratio is considered not available *(securities issued on or after 9/1/2017)*

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Precision	Implementation Notes
S-84	WA Origination Combined Loan-To-Value (CLTV)	For reperforming, modified fixed-rate and modified step-rate loans, the weighted average ratio, expressed as a percentage, obtained by dividing the amount of all known outstanding loans at origination by the value of the property.\n\n*Property values reflect either the lesser of the sales price or the appraised property value for a purchase, or the appraised property value for a refinance.*		Numeric		3		If value <1 or >998, then the ratio is considered not available *(securities issued on or after 9/1/2017)*
S-85	WA Origination Debt-To-Income (DTI)	For reperforming, modified fixed-rate and modified step-rate loans, the weighted average ratio obtained by dividing the total monthly debt expense by the total monthly income of the borrower at the time the loan was originated.		Numeric		3		If value <1 or >65, then the ratio is considered not available
S-86	WA Origination Credit Score	For reperforming, modified fixed-rate and modified step-rate loans, the weighted average standardized credit score used to evaluate the borrower during the loan origination process.		Numeric		4		If value <300 or >850, then the score is considered not available
S-87	FILLER							
S-88	FILLER							
S-89	Origination Third Party Origination UPB Percent	For reperforming, modified fixed-rate and modified step rate loans, the percentage of the aggregate Investor Loan UPB that was originated by a third party, to include Broker and Correspondent originations.		Numeric	3.2	6		
S-90	WA Estimated Loan-To-Value (ELTV)	For reinstated, reperforming, modified fixed-rate and modified step-rate loans, the weighted average ratio obtained by dividing the outstanding balance of the mortgage loan by the estimated current value of the property obtained by the issuer, at the time of issuance.		Numeric		3		If value <1 or >998, then the ratio is considered not available *(only applicable to securities issued on or after 9/1/2017)*
S-91	WA Updated Credit Score	For reinstated, reperforming, modified fixed-rate and modified step-rate loans, the weighted average most recently available standardized credit score		Numeric		4		If value <300 or >850, then the score is considered not available

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ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Precision	Implementation Notes
		provided at the time of issuance.						
S-92	WA Original Interest Only Term	For Interest Only Multifamily loans, the weighted average number of months between the first payment due date and the first scheduled principal and interest payment date.		Numeric		3		Multifamily Security Level File only
S-93	WA Original Balloon Term	For Balloon Multifamily loans, the weighted average number of months between the first payment due date and the scheduled balloon payment date.		Numeric		3		Multifamily Security Level File only
S-94	WA Remaining Amortization Term	For Multifamily loans, the weighted average remaining number of months in which regularly scheduled borrower payments are due.		Numeric		3		Multifamily Security Level File only
S-95	WA Debt Service Coverage Ratio (DSCR)	For Multifamily loans, the weighted average ratio of cash available for debt servicing to debt payment at loan underwriting.		Numeric	5.2	8	Rounded to the 2nd decimal place	Multifamily Security Level File only
S-96	Interest Accrual Method	For Multifamily loans, the method for calculating interest payments.		String		20		Multifamily Security Level File only
S-97	Prepayment Penalty Provision	For Multifamily loans, the prepayment penalty terms throughout the life of the loan.		String		50		Multifamily Security Level File only
S-98	Green Advantage	For Multifamily loans, the type of loan that is associated with energy and water efficient properties.		String		20		Multifamily Security Level File only *(securities issued on or after 3/12/2018)*
S-99	WA Net Interest Rate (Converted)	The weighted average interest rate of the loans less servicing fees and guarantor fees converted from Actual/360 to 30/360 interest accrual method.		Numeric	2.3	6	Rounded to the 3rd decimal	For Actual/360 Interest Accrual Method loan backed pools only; will be blank for 30/360 loan backed pools
S-100	Green Indicator	The indicator denoting whether the security is labeled Green secured by loans that are eligible per Freddie Mac's Multifamily Green Bond Framework.	Y = Yes N = No	String		1		Value will remain null until future announcements.

SECURITY SUPPLEMENTAL FILE

The daily security supplemental file combines several different types of records within a single file. The file contains quartile information and the stratifications for the mortgage-backed securities, including single-class resecuritizations. Information is provided as of the time of the issuance of the security. The monthly security supplemental file has updated information calculated based on the mortgage information reported to Freddie Mac by servicers. This data should be considered in conjunction with the information appearing in the applicable Freddie Mac Offering Circulars, as supplemented.

The security supplemental data file includes the attribute names, definitions, enumerations, data types, formats, max lengths and implementation notes. In the case of single-class resecuritizations, information on the collateral backing the single-class securitization will be provided. To find prefixes included in each file, please refer to the Introduction section.

Record Type #	Security Supplemental File Record Type Description
1	Quartiles
2	Next Rate Change Date (NRCD)
3	Loan-To-Value (LTV) Not Available Stratification
4	Combined Loan-To-Value (CLTV) Not Available Stratification
5	Debt-To-Income (DTI) Not Available Stratification
6	Borrower Credit Score Not Available Stratification
7	Days Delinquent Stratification
8	Number of Borrowers Stratification
9	First Time Home Buyer Stratification
10	Loan Purpose Stratification
11	Occupancy Status Stratification
12	Number of Units Stratification
13	Property Type Stratification
14	Channel Stratification
15	Property State Stratification
16	Seller Name Stratification
17	Servicer Name Stratification
18	Mortgage Insurance Coverage Stratification
19	Mortgage Insurance Cancellation Indicator Stratification
20	Government Insured/Guarantee Stratification
21	Interest Only First Principal and Interest Payment Date Stratification
22	Not Paying Principal in First Distribution Stratification
23	Origination Year Stratification
24	Origination Channel Stratification
25	Non-Standard Loan Type Stratification
26	Modification Program Stratification
27	Modification Type Stratification
28	Modification Information Stratification
29	Number of Modifications Stratification
30	Deferred Unpaid Principal Balance Stratification
31	Estimated Loan-to-Value (ELTV) Not Available Stratification
32	Updated Credit Score Not Available Stratification
33	Number of Remaining Steps Stratification
34	Number of Steps - At Modification Stratification
35	Next Step Rate Adjustment Date Stratification
36	Origination Loan-To-Value (LTV) Not Available Stratification
37	Origination Combined Loan-To-Value (CLTV) Not Available Stratification
38	Origination Debt-To-Income (DTI) Not Available Stratification
39	Origination Borrower Credit Score Not Available Stratification
40	Origination Loan Purpose Stratification
41	Origination Occupancy Status Stratification
42	Borrower Payment History Stratification
43	Collateral List

			Quartiles				
ID	**Attribute Name**	**Attribute Definition**	**Codes / Enumerations**	**Data Type**	**Format**	**Max Length**	**Implementation Notes**
SS-001	**Record Type = 1**	Quartiles		String		2	
SS-002	**Prefix**	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-003	**Security Identifier**	The unique designation assigned to the security by the issuer.		String		6	
SS-004	**CUSIP**	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-005	**Quartile**	Based on the Current Investor UPB for all the active loans in a security, distributed across the following quartile data points: MIN, 25%, MED, 75%, MAX	MIN 25% MED 75% MAX	String		3	
SS-006	**Mortgage Loan Amount**	The dollar amount of the loan as stated on the note at the time the loan was originated or modified. *For reperforming, modified fixed-rate and modified step-rate loans, this value represents both the interest bearing and non-interest bearing amount.*		Numeric	14.2	17	
SS-007	**Interest Rate**	The interest rate of the loan in effect during the current reporting period.		Numeric	2.3	6	Not applicable to ARMs
SS-008	**Current Net Interest Rate**	The interest rate of the loan in effect during the current reporting period less servicing fees and guarantor fees.		Numeric	2.3	6	
SS-009	**Loan Term**	The number of months in which regularly scheduled borrower payments are due.		Numeric		3	
SS-010	**Remaining Months to Maturity**	The number of scheduled monthly payments that will reduce the Current Investor Loan UPB to zero. *For fixed-rate loans, this value takes into account the impact of any curtailments.*		Numeric		3	
SS-011	**Loan Age**	The number of scheduled payments from the time the loan was originated and modified up to and including the current reporting period.		Numeric		4	
			Quartiles				

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-012	**Loan-To-Value (LTV)**	The ratio, expressed as a percentage, obtained by dividing the amount of the loan at security issuance by the value of the property.		Numeric		3	
SS-013	**Combined Loan-To-Value (CLTV)**	The ratio, expressed as a percentage, obtained by dividing the amount of all known outstanding loans at security issuance by the value of the property.		Numeric		3	
SS-014	**Debt-To-Income (DTI)**	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 or modified.		Numeric		3	
SS-015	**Borrower Credit Score**	The standardized credit score used to evaluate the borrower during the loan origination process. *For reperforming, modified fixed-rate and modified step-rate loans, this value will be blank.*		Numeric		4	
SS-016	**FILLER**						
SS-017	**FILLER**						
SS-018	**Updated Credit Score**	For reinstated, reperforming, modified fixed-rate and modified step-rate loans, the most recently available standardized credit score provided at the time of issuance.		Numeric		4	
			Quartiles				
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-019	**Estimated Loan-To-Value (ELTV)**	For reinstated, reperforming, modified fixed-rate and modified step-rate loans, the ratio obtained by dividing the outstanding balance of the mortgage loan by the estimated current value of the property obtained by the issuer, at the time of issuance.		Numeric		3	
			Next Rate Change Date (NRCD)				
ID	**Attribute Name**	**Attribute Definition**	**Codes / Enumerations**	**Data Type**	**Format**	**Max Length**	**Implementation Notes**
SS-020	**Record Type = 2**	Next Rate Change Date (NRCD)		String		2	
SS-021	**Prefix**	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-022	**Security Identifier**	The unique designation assigned to the security by the issuer.		String		6	
SS-023	**CUSIP**	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-024	**Next Interest Rate Adjustment Date**	For adjustable-rate loans, the month and year that the interest rate is next subject to change.		Date	MMCCYY	6	
SS-025	**Months to Next Interest Rate Adjustment Date**	For the stratified attribute of adjustable-rate loans, the number of months from the current month to the next interest rate change date.		Numeric		3	Rounded to the nearest integer
SS-026	**Interest Only First Principal and Interest Payment Date**	For the stratified attribute for interest only adjustable-rate loans, the month and year that the first monthly scheduled fully amortizing principal and interest payment is due.		Date	MMCCYY	6	
SS-027	**Aggregate Investor Loan UPB**	For the stratified attribute of adjustable-rate loans, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-028	**Percentage Investor Security UPB**	For the stratified attribute of adjustable-rate loans, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-029	**Aggregate Loan Count**	For the stratified attribute of adjustable-rate loans, the total number of loans in the security.		Numeric		9	
			Next Rate Change Date (NRCD)				
ID	**Attribute Name**	**Attribute Definition**	**Codes / Enumerations**	**Data Type**	**Format**	**Max Length**	**Implementation Notes**

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ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-030	**Percentage Loan Count**	For the stratified attribute of adjustable-rate loans, the percentage of loans in the security.		Numeric	3.2	6	
SS-031	**WA Current Interest Rate**	For the stratified attribute of adjustable-rate loans, the weighted average interest rate of the loans in effect during the current reporting period.		Numeric	2.3	6	Not Available
SS-032	**Current High Interest Rate**	For the stratified attribute of adjustable-rate loans, the highest interest rate of the loans in effect during the current reporting period.		Numeric	2.3	6	Not Available
SS-033	**Current Low Interest Rate**	For the stratified attribute of adjustable-rate loans, the lowest interest rate of the loans in effect during the current reporting period.		Numeric	2.3	6	Not Available
SS-034	**WA Current Net Interest Rate**	For the stratified attribute of adjustable-rate loans, the weighted average interest rate of the loans in effect during the current reporting period less servicing fees and guarantor fees.		Numeric	2.3	6	
SS-035	**Current High Net Interest Rate**	For the stratified attribute of adjustable-rate loans, the highest value interest rate of the loans in effect during the current reporting period less servicing fees and guarantor fees.		Numeric	2.3	6	
SS-036	**Current Low Net Interest Rate**	For the stratified attribute of adjustable-rate loans, the lowest value interest rate of the loans in effect during the current reporting period less servicing fees and guarantor fees.		Numeric	2.3	6	
SS-037	**WA Mortgage Margin**	For the stratified attribute of adjustable-rate loans, the weighted average number of percentage points to be added to the index to arrive at the new interest rate.		Numeric	2.3	6	Not Available
SS-038	**High Mortgage Margin**	For the stratified attribute of adjustable-rate loans, the highest number of percentage points to be added to the index to arrive at the new interest rate.		Numeric	2.3	6	Not Available
Next Rate Change Date (NRCD)							
ID	**Attribute Name**	**Attribute Definition**	**Codes / Enumerations**	**Data Type**	**Format**	**Max Length**	**Implementation Notes**

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-039	**Low Mortgage Margin**	For the stratified attribute of adjustable-rate loans, the lowest number of percentage points to be added to the index to arrive at the new interest rate.		Numeric	2.3	6	Not Available
SS-040	**WA MBS PC Margin**	For the stratified attribute of adjustable-rate loans, the weighted average mortgage margin less servicing fees and guarantor fees.		Numeric	2.3	6	
SS-041	**MBS PC Margin High**	For the stratified attribute of adjustable-rate loans, the highest value mortgage margin less servicing fees and guarantor fees.		Numeric	2.3	6	
SS-042	**MBS PC Margin Low**	For the stratified attribute of adjustable-rate loans, the lowest value mortgage margin less servicing fees and guarantor fees.		Numeric	2.3	6	
SS-043	**WA Life Ceiling Interest Rate**	For the stratified attribute of adjustable-rate loans, the weighted average lifetime maximum interest rate.		Numeric	2.3	6	Not Available
SS-044	**Life Ceiling High Interest Rate**	For the stratified attribute of adjustable-rate loans, the highest value lifetime maximum interest rate.		Numeric	2.3	6	Not Available
SS-045	**Life Ceiling Low Interest Rate**	For the stratified attribute of adjustable-rate loans, the lowest value lifetime maximum interest rate.		Numeric	2.3	6	Not Available
SS-046	**WA Life Ceiling Net Interest Rate**	For the stratified attribute of adjustable-rate loans, the weighted average maximum interest rate, less servicing fees and guarantor fees.		Numeric	2.3	6	
SS-047	**Life Ceiling High Net Interest Rate**	For the stratified attribute of adjustable-rate loans, the highest value maximum interest rate, less servicing fees and guarantor fees.		Numeric	2.3	6	
SS-048	**Life Ceiling Low Net Interest Rate**	For the stratified attribute of adjustable-rate loans, the lowest value maximum interest rate, less servicing fees and guarantor fees.		Numeric	2.3	6	
SS-049	**WA Life Floor Interest Rate**	For the stratified attribute of adjustable-rate loans, the weighted average lifetime minimum interest rate.		Numeric	2.3	6	Not Available
Next Rate Change Date (NRCD)							
ID	**Attribute Name**	**Attribute Definition**	**Codes / Enumerations**	**Data Type**	**Format**	**Max Length**	**Implementation Notes**

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SS-050	**Life Floor High Interest Rate**	For the stratified attribute of adjustable-rate loans, the highest value lifetime minimum interest rate.		Numeric	2.3	6	Not Available
SS-051	**Life Floor Low Interest Rate**	For the stratified attribute of adjustable-rate loans, the lowest value lifetime minimum interest rate.		Numeric	2.3	6	Not Available
SS-052	**WA Life Floor Net Interest Rate**	For the stratified attribute of adjustable-rate loans, the weighted average minimum interest rate less servicing fees and guarantor fees.		Numeric	2.3	6	Will be blank if any loan level =77.777
SS-053	**Life Floor High Net Interest Rate**	For the stratified attribute of adjustable-rate loans, the highest value minimum interest rate less servicing fees and guarantor fees.		Numeric	2.3	6	Will be blank if any loan level =77.777
SS-054	**Life Floor Low Net Interest Rate**	For the stratified attribute of adjustable-rate loans, the highest value minimum interest rate less servicing fees and guarantor fees.		Numeric	2.3	6	Will be blank if any loan level =77.777

**Loan-To-Value (LTV) Not Available Stratification**
ID	**Attribute Name**	**Attribute Definition**	**Codes / Enumerations**	**Data Type**	**Format**	**Max Length**	**Implementation Notes**
SS-055	**Record Type = 3**	Loan-To-Value (LTV) Not Available Stratification *For reperforming, modified fixed-rate and modified step-rate loans, this value will be blank.*		String		2	If security characteristics apply
SS-056	**Prefix**	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-057	**Security Identifier**	The unique designation assigned to the security by the issuer.		String		6	
SS-058	**CUSIP**	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-059	**Aggregate Investor Loan UPB**	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-060	**Percentage Investor Loan UPB**	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-061	**Aggregate Loan Count**	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-062	**Percentage Loan Count**	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

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<table>
<tr><td colspan="8" align="center">Combined Loan-To-Value (CLTV) Not Available Stratification</td></tr>
<tr><td>ID</td><td>Attribute Name</td><td>Attribute Definition</td><td>Codes / Enumerations</td><td>Data Type</td><td>Format</td><td>Max Length</td><td>Implementation Notes</td></tr>
<tr><td>SS-063</td><td>Record Type = 4</td><td>Combined Loan-To-Value (CLTV) Not Available Stratification

For reperforming, modified fixed-rate and modified step-rate loans, this value will be blank.</td><td></td><td>String</td><td></td><td>2</td><td>If security characteristics apply</td></tr>
<tr><td>SS-064</td><td>Prefix</td><td>The designation assigned by the issuer denoting the type of the loans and the security.</td><td></td><td>String</td><td></td><td>3</td><td></td></tr>
<tr><td>SS-065</td><td>Security Identifier</td><td>The unique designation assigned to the security by the issuer.</td><td></td><td>String</td><td></td><td>6</td><td></td></tr>
<tr><td>SS-066</td><td>CUSIP</td><td>The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).</td><td></td><td>String</td><td></td><td>9</td><td></td></tr>
<tr><td>SS-067</td><td>Aggregate Investor Loan UPB</td><td>For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.</td><td></td><td>Numeric</td><td>14.2</td><td>17</td><td></td></tr>
<tr><td>SS-068</td><td>Percentage Investor Loan UPB</td><td>For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.</td><td></td><td>Numeric</td><td>3.2</td><td>6</td><td></td></tr>
<tr><td>SS-069</td><td>Aggregate Loan Count</td><td>For the stratified attribute, the total number of loans in the security.</td><td></td><td>Numeric</td><td></td><td>9</td><td></td></tr>
<tr><td>SS-070</td><td>Percentage Loan Count</td><td>For the stratified attribute, the percentage of loans in the security.</td><td></td><td>Numeric</td><td>3.2</td><td>6</td><td></td></tr>
</table>

**Debt-To-Income (DTI) Not Available Stratification**
ID	**Attribute Name**	**Attribute Definition**	**Codes / Enumerations**	**Data Type**	**Format**	**Max Length**	**Implementation Notes**
SS-071	**Record Type = 5**	Debt-To-Income (DTI) Not Available Stratification		String		2	If security characteristics apply
SS-072	**Prefix**	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-073	**Security Identifier**	The unique designation assigned to the security by the issuer.		String		6	
SS-074	**CUSIP**	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-075	**Aggregate Investor Loan UPB**	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-076	**Percentage Investor Loan UPB**	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-077	**Aggregate Loan Count**	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-078	**Percentage Loan Count**	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

**Borrower Credit Score Not Available Stratification**
ID	**Attribute Name**	**Attribute Definition**	**Codes / Enumerations**	**Data Type**	**Format**	**Max Length**	**Implementation Notes**
SS-079	**Record Type = 6**	Borrower Credit Score Not Available Stratification		Numeric		4	
SS-080	**Prefix**	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-081	**Security Identifier**	The unique designation assigned to the security by the issuer.		String		6	
SS-082	**CUSIP**	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-083	**Aggregate Investor Loan UPB**	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric		17	
SS-084	**Percentage Investor Loan UPB**	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric		6	
SS-085	**Aggregate Loan Count**	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-086	**Percentage Loan Count**	For the stratified attribute, the percentage of loans in the security.		Numeric		6	

			Days Delinquent Stratification				
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-087	**Record Type = 7**	Days Delinquent Stratification		String		2	Monthly disclosure
SS-088	**Prefix**	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-089	**Security Identifier**	The unique designation assigned to the security by the issuer.		String		6	
SS-090	**CUSIP**	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-091	**Days Delinquent**	The number of days for which a mortgage loan has been reported delinquent.	1 = 30-59 2 = 60-89 3 = 90-119 4 = 120+	String		1	
SS-092	**Aggregate Investor Loan UPB**	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-093	**Percentage Investor Loan UPB**	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-094	**Aggregate Loan Count**	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-095	**Percentage Loan Count**	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

**Number of Borrowers Stratification**
ID	**Attribute Name**	**Attribute Definition**	**Codes / Enumerations**	**Data Type**	**Format**	**Max Length**	**Implementation Notes**
SS-096	**Record Type = 8**	Number of Borrowers Stratification		String		2	
SS-097	**Prefix**	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-098	**Security Identifier**	The unique designation assigned to the security by the issuer.		String		6	
SS-099	**CUSIP**	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-100	**Number of Borrowers**	The number of borrowers who, at the time the loan is originated, are obligated to repay the loan.	1 2 > 2 99 = Not Available	String		2	
SS-101	**Aggregate Investor Loan UPB**	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-102	**Percentage Investor Loan UPB**	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-103	**Aggregate Loan Count**	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-104	**Percentage Loan Count**	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

First Time Home Buyer Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-105	Record Type = 9	First Time Home Buyer Stratification		String		2	
SS-106	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-107	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-108	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-109	First Time Home Buyer	The indicator denoting whether a borrower on the loan qualifies as a first-time homebuyer.	Y = Yes N = No 9 = Not Available	String		1	
SS-110	Aggregate Investor Loan UPB	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-111	Percentage Investor Loan UPB	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-112	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-113	Percentage Loan Count	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

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							Loan Purpose Stratification	

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-114	**Record Type = 10**	Loan Purpose Stratification		String		2	
SS-115	**Prefix**	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-116	**Security Identifier**	The unique designation assigned to the security by the issuer.		String		6	
SS-117	**CUSIP**	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-118	**Loan Purpose**	The classification describing the purpose of the loan.	C = Refinance - Cash Out N = Refinance - No Cash Out R = Refinance - Not Specified P = Purchase M = Modified - Loss Mitigation 9 = Not Available	String		1	
SS-119	**Aggregate Investor Loan UPB**	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-120	**Percentage Investor Loan UPB**	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-121	**Aggregate Loan Count**	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-122	**Percentage Loan Count**	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

Occupancy Status Stratification							
ID	**Attribute Name**	**Attribute Definition**	**Codes / Enumerations**	**Data Type**	**Format**	**Max Length**	**Implementation Notes**
SS-123	**Record Type = 11**	Occupancy Status Stratification		String		2	
SS-124	**Prefix**	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-125	**Security Identifier**	The unique designation assigned to the security by the issuer.		String		6	
SS-126	**CUSIP**	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-127	**Occupancy Status**	The classification describing the property occupancy status at the time the loan was originated. *For reperforming, modified fixed-rate and modified step-rate loans, this value will be blank.*	P = Primary Residence S = Second Home I = Investment Property 9 = Not Available	String		1	
SS-128	**Aggregate Investor Loan UPB**	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-129	**Percentage Investor Loan UPB**	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-130	**Aggregate Loan Count**	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-131	**Percentage Loan Count**	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

Number of Units Stratification							
ID	**Attribute Name**	**Attribute Definition**	**Codes / Enumerations**	**Data Type**	**Format**	**Max Length**	**Implementation Notes**
SS-132	**Record Type = 12**	Number of Units Stratification		String		2	
SS-133	**Prefix**	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-134	**Security Identifier**	The unique designation assigned to the security by the issuer.		String		6	
SS-135	**CUSIP**	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	

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SS-136	**Number of Units**	The number of dwelling units in the mortgaged property at the time the loan was originated.	1 = 1 2 = 2 3 = 3 4 = 4 99 = Not Available	Numeric		2	
SS-137	**Aggregate Investor Loan UPB**	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-138	**Percentage Investor Loan UPB**	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-139	**Aggregate Loan Count**	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-140	**Percentage Loan Count**	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	
Property Type Stratification							
ID	**Attribute Name**	**Attribute Definition**	**Codes / Enumerations**	**Data Type**	**Format**	**Max Length**	**Implementation Notes**
SS-141	**Record Type = 13**	Property Type Stratification		String		2	
SS-142	**Prefix**	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-143	**Security Identifier**	The unique designation assigned to the security by the issuer.		String		6	
SS-144	**CUSIP**	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-145	**Property Type**	The classification describing the type of property that secures the loan.	CP = Cooperative CO = Condominium PU = Planned Unit Development SF = Single-Family MH = Manufactured Housing 99 = Not Available	String		2	
SS-146	**Aggregate Investor Loan UPB**	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-147	**Percentage Investor Loan UPB**	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-148	**Aggregate Loan Count**	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-149	**Percentage Loan Count**	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

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							Channel Stratification	

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-150	**Record Type = 14**	Channel Stratification		String		2	
SS-151	**Prefix**	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-152	**Security Identifier**	The unique designation assigned to the security by the issuer.		String		6	
SS-153	**CUSIP**	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-154	**Channel**	The origination channel used by the party that delivered the loan to the issuer. *For reperforming, modified fixed-rate and modified step-rate loans, this value will be blank.*	R = Retail B = Broker C = Correspondent T = Third Party Origination - Not Specified 9 = Not Available	String		1	
SS-155	**Aggregate Investor Loan UPB**	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-156	**Percentage Investor Loan UPB**	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-157	**Aggregate Loan Count**	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-158	**Percentage Loan Count**	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

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							Property State Stratification	

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-159	**Record Type = 15**	Property State Stratification		String		2	
SS-160	**Prefix**	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-161	**Security Identifier**	The unique designation assigned to the security by the issuer.		String		6	
SS-162	**CUSIP**	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-163	**Property State**	The abbreviation denoting the location of the property securing the loan.	See Appendix A	String		2	
SS-164	**Aggregate Investor Loan UPB**	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-165	**Percentage Investor Loan UPB**	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-166	**Aggregate Loan Count**	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-167	**Percentage Loan Count**	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

Seller Name Stratification							
ID	**Attribute Name**	**Attribute Definition**	**Codes / Enumerations**	**Data Type**	**Format**	**Max Length**	**Implementation Notes**
SS-168	**Record Type = 16**	Seller Name Stratification		String		2	
SS-169	**Prefix**	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-170	**Security Identifier**	The unique designation assigned to the security by the issuer.		String		6	
SS-171	**CUSIP**	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-172	**Seller Name**	The name of the entity that sold the loan to the issuer.		String		100	Will not be updated after issuance, regardless of mergers/acquisitions
SS-173	**Aggregate Investor Loan UPB**	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-174	**Percentage Investor Loan UPB**	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-175	**Aggregate Loan Count**	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-176	**Percentage Loan Count**	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	
SS-177	**Minimum Loan Age**	For the stratified attribute, the minimum number of scheduled payments from the time the loan was originated or modified up to and including the current reporting period.		Numeric		3	
SS-178	**Maximum Loan Age**	For the stratified attribute, the maximum number of scheduled payments from the time the loan was originated or modified to and including the current reporting period.		Numeric		3	
SS-179	**Minimum Interest Rate**	For the stratified attribute, the minimum interest rate of the loan in effect during the current reporting period.		Numeric	2.3	6	
SS-180	**Maximum Interest Rate**	For the stratified attribute, the maximum interest rate of the loan in effect during the current reporting period.		Numeric	2.3	6	
SS-181	**Minimum Remaining Months to Maturity**	For the stratified attribute, the minimum number of scheduled monthly payments that will reduce the Current Investor Loan UPB to zero.		Numeric		3	

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							Seller Name Stratification	
ID	**Attribute Name**	**Attribute Definition**	**Codes / Enumerations**	**Data Type**	**Format**	**Max Length**	**Implementation Notes**	
SS-182	**Maximum Remaining Months to Maturity**	For the stratified attribute, the maximum number of scheduled monthly payments that will reduce the Current Investor Loan UPB to zero.		Numeric		3		
SS-183	**WA Loan Age**	For the stratified attribute, the weighted average number of scheduled payments from the time the loan was originated or modified up to and including the current reporting period.		Numeric		3		
SS-184	**WA Interest Rate**	For the stratified attribute, the weighted average interest rate of the loan in effect during the current reporting period.		Numeric	2.3	6		
SS-185	**WA Remaining Months to Maturity**	For the stratified attribute, the weighted average number of scheduled monthly payments that will reduce the Current Investor Loan UPB to zero.		Numeric		3		

							Servicer Name Stratification	
ID	**Attribute Name**	**Attribute Definition**	**Codes / Enumerations**	**Data Type**	**Format**	**Max Length**	**Implementation Notes**
SS-186	**Record Type = 17**	Servicer Name Stratification		String		2	
SS-187	**Prefix**	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-188	**Security Identifier**	The unique designation assigned to the security by the issuer.		String		6	
SS-189	**CUSIP**	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-190	**Servicer Name**	The name of the entity that services the loan during the current reporting period. *Will reflect servicer names contributing > 1% of the Current Investor Security UPB.*		String		100	
SS-191	**Aggregate Investor Loan UPB**	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-192	**Percentage Investor Loan UPB**	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-193	**Aggregate Loan Count**	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-194	**Percentage Loan Count**	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	
SS-195	**Minimum Loan Age**	For the stratified attribute, the minimum number of scheduled payments from the time the loan was originated or modified up to and including the current reporting period.		Numeric		3	
SS-196	**Maximum Loan Age**	For the stratified attribute, the maximum number of scheduled payments from the time the loan was originated or modified up to and including the current reporting period.		Numeric		3	
SS-197	**Minimum Interest Rate**	For the stratified attribute, the minimum interest rate of the loan in effect during the current reporting period.		Numeric	2.3	6	
SS-198	**Maximum Interest Rate**	For the stratified attribute, the maximum interest rate of the loan in effect during the current reporting period.		Numeric	2.3	6	

			Servicer Name Stratification				
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-199	**Minimum Remaining Months to Maturity**	For the stratified attribute, the minimum number of scheduled monthly payments that will reduce the Current Investor Loan UPB to zero.		Numeric		3	
SS-200	**Maximum Remaining Months to Maturity**	For the stratified attribute, the maximum number of scheduled monthly payments that will reduce the Current Investor Loan UPB to zero.		Numeric		3	
SS-201	**WA Loan Age**	For the stratified attribute, the weighted average number of scheduled payments from the time the loan was originated or modified to and including the current reporting period.		Numeric		3	
SS-202	**WA Interest Rate**	For the stratified attribute, the weighted average interest rate of the loan in effect during the current reporting period.		Numeric	2.3	6	
SS-203	**WA Remaining Months to Maturity**	For the stratified attribute, the weighted average number of scheduled monthly payments that will reduce the Current Investor Loan UPB to zero.		Numeric		3	

**Mortgage Insurance Coverage Stratification**
ID	**Attribute Name**	**Attribute Definition**	**Codes / Enumerations**	**Data Type**	**Format**	**Max Length**	**Implementation Notes**
SS-204	**Record Type = 18**	Mortgage Insurance Coverage Stratification		String		2	
SS-205	**Prefix**	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-206	**Security Identifier**	The unique designation assigned to the security by the issuer.		String		6	
SS-207	**CUSIP**	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-208	**Mortgage Insurance Coverage**	The mortgage insurance coverage in effect at the time the security was issued.	WithMI = Loans with Mortgage Insurance NoMI = Loans Without Mortgage Insurance 99 = Not Available	String		6	
SS-209	**Aggregate Investor Loan UPB**	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-210	**Percentage Investor Loan UPB**	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-211	**Aggregate Loan Count**	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-212	**Percentage Loan Count**	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

			Mortgage Insurance Cancellation Indicator Stratification				
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-213	Record Type = 19	Mortgage Insurance Cancellation Indicator Stratification		String		2	
SS-214	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-215	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-216	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-217	Mortgage Insurance Cancellation Indicator	The indicator denoting whether the mortgage insurance has been cancelled after the security was issued.	Y = Yes N = No 7 = Not Applicable	String		1	
SS-218	Aggregate Investor Loan UPB	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-219	Percentage Investor Loan UPB	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-220	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-221	Percentage Loan Count	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

							Government Insured/Guarantee Stratification

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-222	**Record Type = 20**	Government Insured/Guarantee Stratification		String		2	Government Insured/Guarantee loans
SS-223	**Prefix**	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-224	**Security Identifier**	The unique designation assigned to the security by the issuer.		String		6	
SS-225	**CUSIP**	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-226	**Government Insured /Guarantee**	The classification describing the Government Insured/Guarantee Program, if any, covering the loan.	FH = FHA VA = Veterans Affair RH = Rural Housing IH = Section 184 Indian Home 99 = Not Available	String		2	
SS-227	**Aggregate Investor Loan UPB**	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-228	**Percentage Investor Loan UPB**	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-229	**Aggregate Loan Count**	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-230	**Percentage Loan Count**	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

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			Interest Only First Principal and Interest Payment Date Stratification				
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-231	**Record Type = 21**	Interest Only First Principal and Interest Payment Date Stratification		String		2	
SS-232	**Prefix**	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-233	**Security Identifier**	The unique designation assigned to the security by the issuer.		String		6	
SS-234	**CUSIP**	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-235	**Interest Only First Principal and Interest Payment Date**	For interest-only loans, the month and year that the first monthly scheduled fully amortizing principal and interest payment is due.		Date	MMCCYY	6	
SS-236	**Aggregate Investor Loan UPB**	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-237	**Percentage Investor Loan UPB**	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-238	**Aggregate Loan Count**	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-239	**Percentage Loan Count**	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	
SS-240	**Minimum Loan Age**	For the stratified attribute, the minimum number of scheduled payments from the time the loan was originated or modified up to and including the current reporting period.		Numeric		3	
SS-241	**Maximum Loan Age**	For the stratified attribute, the maximum number of scheduled payments from the time the loan was originated or modified up to and including the current reporting period.		Numeric		3	
SS-242	**Minimum Interest Rate**	For the stratified attribute, the minimum interest rate of the loan in effect during the current reporting period.		Numeric	2.3	6	
SS-243	**Maximum Interest Rate**	For the stratified attribute, the maximum interest rate of the loan in effect during the current reporting period.		Numeric	2.3	6	

	Interest Only First Principal and Interest Payment Date Stratification						
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-244	**Minimum Remaining Months to Maturity**	For the stratified attribute, the minimum number of scheduled monthly payments that will reduce the Current Investor Loan UPB to zero.		Numeric		3	
SS-245	**Maximum Remaining Months to Maturity**	For the stratified attribute, the maximum number of scheduled monthly payments that will reduce the Current Investor Loan UPB to zero.		Numeric		3	
SS-246	**WA Loan Age**	For the stratified attribute, the weighted average number of scheduled payments from the time the loan was originated or modified up to and including the current reporting period.		Numeric		3	
SS-247	**WA Interest Rate**	For the stratified attribute, the weighted average interest rate of the loan in effect during the current reporting period.		Numeric	2.3	6	
SS-248	**WA Remaining Months to Maturity**	For the stratified attribute, the weighted average number of scheduled monthly payments that will reduce the Current Investor Loan UPB to zero.		Numeric		3	
SS-249	**WA Months to Amortization**	For the stratified attribute, the weighted average number of months from the current month to the first scheduled principal and interest payment date.		Numeric		3	

Not Paying Principal in First Distribution Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-250	Record Type = 22	Not Paying Principal in First Distribution Stratification. *Loans that will not receive a principal distribution in the first investor payment.*		String		2	Applicable only at issuance for Single - Class (no resecuritizations)
SS-251	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-252	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-253	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-254	Aggregate Investor Loan UPB	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-255	Percentage Investor Loan UPB	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-256	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-257	Percentage Loan Count	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	
Origination Year Stratification							
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-258	Record Type = 23	Origination Year Stratification		String		2	
SS-259	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-260	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-261	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-262	Origination Year	The year of origination of the loans in the security.		Date	CCYY	4	All loans originated prior to 1985 will be disclosed as 1984.
SS-263	Aggregate Investor Loan UPB	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-264	Percentage Investor Loan UPB	For the stratified attribute, the percentage of the		Numeric	3.2	6	

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ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
		Investor Loan UPB for the loans in the security.					
SS-265	**Aggregate Loan Count**	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-266	**Percentage Loan Count**	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	
**Origination Channel Stratification**						
ID	**Attribute Name**	**Attribute Definition**	**Codes / Enumerations**	**Data Type**	**Format**	**Max Length**	**Implementation Notes**
SS-267	**Record Type = 24**	Origination Channel Stratification		String		2	If security characteristics apply
SS-268	**Prefix**	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-269	**Security Identifier**	The unique designation assigned to the security by the issuer.		String		6	
SS-270	**CUSIP**	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-271	**Origination Channel**	For reperforming, modified fixed-rate and modified step-rate loans, the origination channel used by the party that delivered the loan to the issuer.	R = Retail B = Broker C = Correspondent T = Third Party Origination - Not Specified 9 = Not Available	String		1	
SS-272	**Aggregate Investor Loan UPB**	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-273	**Percentage Investor Loan UPB**	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-274	**Aggregate Loan Count**	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-275	**Percentage Loan Count**	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

							Non-Standard Loan Type Stratification	

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-276	**Record Type = 25**	Non-Standard Loan Type Stratification		String		2	Applicable only at issuance for Single - Class (no resecuritizations). Totals may exceed 100%. Effective 10/17/2017, this stratification will no longer be populated.
SS-277	**Prefix**	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-278	**Security Identifier**	The unique designation assigned to the security by the issuer.		String		6	
SS-279	**CUSIP**	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-280	**Non-Standard Loan Type**	The non-standard loan characteristics included in the security.	COOP = Cooperative HIGH = FHFA High Cost Area BYDN = Interest-rate buydown RELO = Relocation	String		4	
SS-281	**Aggregate Investor Loan UPB**	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-282	**Percentage Investor Loan UPB**	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-283	**Aggregate Loan Count**	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-284	**Percentage Loan Count**	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

Modification Program Stratification

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-285	Record Type = 26	Modification Program Stratification		String		2	If security characteristics apply
SS-286	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-287	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-288	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-289	Modification Program	For reperforming, modified fixed-rate and modified step-rate loans, the program under which the loan was modified.	A = Alternative C = Classic B = HAMP Backup D = Deferred Payment F = Flex H = HAMP O = Other R = Regular S = Standard T = Streamlined U = Underwater 9 = Not Available	String		1	
SS-290	Aggregate Investor Loan UPB	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	If security characteristics apply
SS-291	Percentage Investor Loan UPB	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-292	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-293	Percentage Loan Count	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

Modification Type Stratification

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-294	Record Type = 27	Modification Type Stratification		String		2	
SS-295	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-296	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-297	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	

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ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-298	**Modification Type**	For reperforming, modified fixed-rate and modified step-rate loans, the classification describing the type of modification.	R = Rate T = Term B = Rate & Term C = Capitalization F = Rate, Term & Forbearance O = Other	String		1	
SS-299	**Aggregate Investor Loan UPB**	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-300	**Percentage Investor Loan UPB**	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-301	**Aggregate Loan Count**	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-302	**Percentage Loan Count**	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	
			Modification Information Stratification				
ID	**Attribute Name**	**Attribute Definition**	**Codes / Enumerations**	**Data Type**	**Format**	**Max Length**	**Implementation Notes**
SS-303	**Record Type = 28**	Modification Information Stratification		String		2	If security characteristics apply
SS-304	**Prefix**	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-305	**Security Identifier**	The unique designation assigned to the security by the issuer.		String		6	
SS-306	**CUSIP**	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-307	**Modification Information**	For reperforming, modified fixed-rate and modified step-rate loans, the Total Capitalized Amounts and Deferred Unpaid Principal Balances of the loans in the security.	Total Capitalized Amount Deferred Unpaid Principal Balance	Numeric	9.2	12	
SS-308	**Aggregate Investor Loan UPB**	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-309	**Percentage Investor Loan UPB**	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-310	**Aggregate Loan Count**	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-311	**Percentage Loan Count**	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

**Number of Modifications Stratification**								
ID	**Attribute Name**	**Attribute Definition**	**Codes / Enumerations**	**Data Type**	**Format**	**Max Length**	**Implementation Notes**
SS-312	**Record Type = 29**	Number of Modifications Stratification		String		2	
SS-313	**Prefix**	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-314	**Security Identifier**	The unique designation assigned to the security by the issuer.		String		6	
SS-315	**CUSIP**	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-316	**Number of Modifications**	For reperforming, modified fixed-rate and modified step-rate loans, the number of times the loan has been modified.	1 2 >2	Numeric		2	
SS-317	**Aggregate Investor Loan UPB**	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-318	**Percentage Investor Loan UPB**	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-319	**Aggregate Loan Count**	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-320	**Percentage Loan Count**	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
**Deferred Unpaid Principal Balance Stratification**						
SS-321	**Record Type = 30**	Deferred Unpaid Principal Balance Stratification		String		2	If security characteristics apply
SS-322	**Prefix**	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-323	**Security Identifier**	The unique designation assigned to the security by the issuer.		String		6	
SS-324	**CUSIP**	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-325	**Deferred UPB Type**	For reperforming, modified fixed-rate and modified step-rate loans, denotes if the reported unpaid principal balance includes any deferred amount.	WithDefUPB = With Deferred UPB NoDefUPB = Without Deferred UPB 99 = Not Available	String		10	
SS-326	**Interest-Bearing UPB**	For reperforming, modified fixed-rate and modified step-rate loans, the aggregate interest bearing unpaid principal balance at the time of modification.		Numeric	14.2	17	
SS-327	**Deferred UPB**	For reperforming, modified fixed-rate and modified step-rate loans, the aggregate non-interest bearing amount at the time of modification. This amount does not contribute to MBS.		Numeric	14.2	17	
SS-328	**Aggregate Loan Count**	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-329	**Weighted Average Interest Rate**	For the stratified attribute, the weighted average interest rate of the loans in effect during the current reporting period.		Numeric	3.2	6	
SS-330	**Weighted Average Estimated LTV (ELTV)**	For the stratified attribute in reinstated, reperforming, modified fixed-rate and modified step-rate loans, the weighted average ratio obtained by dividing the outstanding balance of the mortgage loan by the estimated current value of the property obtained by the issuer, at the time of issuance.		Numeric		3	

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			Deferred Unpaid Principal Balance Stratification				
ID	**Attribute Name**	**Attribute Definition**	**Codes / Enumerations**	**Data Type**	**Format**	**Max Length**	**Implementation Notes**
SS-331	**Weighted Average Updated Credit Score**	For the stratified attribute in reinstated, reperforming, modified fixed-rate and modified step-rate loans, the weighted average most recently available standardized credit score provided at the time of issuance.		Numeric		4	
SS-332	**Weighted Average Debt to Income (DTI) Ratio**	For the stratified attribute in reinstated, reperforming, modified fixed-rate and modified step-rate loans, the weighted average ratio obtained by dividing the total monthly debt expense by the total monthly income of the borrower at the time the loan was originated or modified.		Numeric		3	
SS-333	**Average Mortgage Loan Amount**	For the stratified attribute in reinstated, reperforming, modified fixed-rate and modified step-rate loans, the simple average dollar amount of the loan as stated on the note at the time the loan was originated or modified.

For reperforming, modified fixed-rate and modified step-rate loans, this value represents both the interest bearing and non-interest bearing amount. | | Numeric | 9.2 | 12 | |
| SS-334 | **Property State 1** | The abbreviation denoting the location of the property securing the loan for the stratified attribute.

Ranked #1 by Investor Loan UPB | See Appendix A | String | | 2 | |
| SS-335 | **Aggregate Investor Loan UPB** | For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security that are associated with Property State #1 (ranked by Investor Loan UPB). | | Numeric | 14.2 | 17 | |
| SS-336 | **Percentage Investor Loan UPB** | For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security that are associated with Property State #1 (ranked by Investor Loan UPB). | | Numeric | 3.2 | 6 | |

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			Deferred Unpaid Principal Balance Stratification				
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-337	**Aggregate Loan Count**	For the stratified attribute, the total number of loans in the security that are associated with Property State #1 (ranked by Investor Loan UPB).		Numeric		9	
SS-338	**Percentage Loan Count**	For the stratified attribute, the percentage of loans in the security with Property State #1 (ranked by Investor Loan UPB).		Numeric	3.2	6	
SS-339	**Property State 2**	The abbreviation denoting the location of the property securing the loan for the stratified attribute. *Ranked #2 by Investor Loan UPB*	See Appendix A	String		2	
SS-340	**Aggregate Investor Loan UPB**	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security that are associated with Property State #2 (ranked by Investor Loan UPB).		Numeric	14.2	17	
SS-341	**Percentage Investor Loan UPB**	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security that are associated with Property State #2 (ranked by Investor Loan UPB).		Numeric	3.2	6	
SS-342	**Aggregate Loan Count**	For the stratified attribute, the total number of loans in the security that are associated with Property State #2 (ranked by Investor Loan UPB).		Numeric		9	
SS-343	**Percentage Loan Count**	For the stratified attribute, the percentage of loans in the security with Property State #2 (ranked by Investor Loan UPB).		Numeric	3.2	6	
SS-344	**Property State 3**	The abbreviation denoting the location of the property securing the loan for the stratified attribute. *Ranked #3 by Investor Loan UPB*	See Appendix A	String		2	
SS-345	**Aggregate Investor Loan UPB**	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security that are associated with Property State #3 (ranked by Investor Loan UPB).		Numeric	14.2	17	
SS-346	**Percentage Investor Loan UPB**	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security that are associated with Property State #3 (ranked by Investor Loan UPB).		Numeric	3.2	6	

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
		Deferred Unpaid Principal Balance Stratification					
SS-347	**Aggregate Loan Count**	For the stratified attribute, the total number of loans in the security that are associated with Property State #3 (ranked by Investor Loan UPB).		Numeric		9	
SS-348	**Percentage Loan Count**	For the stratified attribute, the percentage of loans in the security with Property State #3 (ranked by Investor Loan UPB).		Numeric	3.2	6	
		Estimated Loan-to-Value (ELTV) Not Available Stratification					
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-349	**Record Type = 31**	Estimated Loan-to-Value (ELTV) Not Available Stratification		String		2	If security characteristics apply
SS-350	**Prefix**	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-351	**Security Identifier**	The unique designation assigned to the security by the issuer.		String		6	
SS-352	**CUSIP**	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-353	**Aggregate Investor Loan UPB**	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		String	14.2	17	
SS-354	**Percentage Investor Loan UPB**	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-355	**Aggregate Loan Count**	For the stratified attribute, the total number of loans in the security.		Numeric	3.2	6	
SS-356	**Percentage Loan Count**	For the stratified attribute, the percentage of loans in the security.		Numeric		9	

Updated Credit Score Not Available Stratification							
ID	**Attribute Name**	**Attribute Definition**	**Codes / Enumerations**	**Data Type**	**Format**	**Max Length**	**Implementation Notes**
SS-357	**Record Type = 32**	Updated Credit Score Not Available Stratification *For non-reperforming, modified fixed-rate and modified step-rate loans, this value will be blank.*		String		2	If security characteristics apply
SS-358	**Prefix**	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-359	**Security Identifier**	The unique designation assigned to the security by the issuer.		String		6	
SS-360	**CUSIP**	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-361	**Aggregate Investor Loan UPB**	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-362	**Percentage Investor Loan UPB**	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-363	**Aggregate Loan Count**	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-364	**Percentage Loan Count**	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

							Number of Remaining Steps Stratification							

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-365	**Record Type = 33**	Number of Remaining Steps Stratification		String		2	If security characteristics apply
SS-366	**Prefix**	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-367	**Security Identifier**	The unique designation assigned to the security by the issuer.		String		6	
SS-368	**CUSIP**	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-369	**Number of Remaining Steps**	For reperforming, modified step-rate loans, the number of upward interest rate adjustments remaining.		Numeric		2	
SS-370	**Aggregate Investor Loan UPB**	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-371	**Percentage Investor Loan UPB**	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-372	**Aggregate Loan Count**	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-373	**Percentage Loan Count**	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

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							Number of Steps - At Modification Stratification						

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-374	**Record Type = 34**	Number of Steps - At Modification Stratification		String		2	Freddie Mac Modified Step securities
SS-375	**Prefix**	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-376	**Security Identifier**	The unique designation assigned to the security by the issuer.		String		6	
SS-377	**CUSIP**	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-378	**Number of Steps - At Modification**	For reperforming, modified step-rate loans, the number of upward interest rate adjustments at the time of modification.		Numeric		2	
SS-379	**Aggregate Investor Loan UPB**	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-380	**Percentage Investor Loan UPB**	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-381	**Aggregate Loan Count**	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-382	**Percentage Loan Count**	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

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colspan="8"	**Next Step Rate Adjustment Date Stratification**
ID	**Attribute Name**	**Attribute Definition**	**Codes / Enumerations**	**Data Type**	**Format**	**Max Length**	**Implementation Notes**
SS-383	**Record Type = 35**	Next Step Rate Adjustment Date Stratification		String		2	Freddie Mac Modified Step securities
SS-384	**Prefix**	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-385	**Security Identifier**	The unique designation assigned to the security by the issuer.		String		6	
SS-386	**CUSIP**	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-387	**Next Step Rate Adjustment Date**	For reperforming, modified step-rate loans, the month and year that the interest rate is scheduled to increase.		Date	MMCCYY	6	
SS-388	**Projected WA Interest Rate**	For reperforming, modified fixed-rate and modified step-rate loans, the projected weighted average of the expected interest rates in effect on the associated adjustment date, not accounting for prepayments.		Numeric	2.3	6	
SS-389	**Projected WA Net Interest Rate**	For reperforming, modified fixed-rate and modified step-rate loans, the projected weighted average of the expected interest rates in effect on the associated adjustment date, not accounting for prepayments less servicing fees and guarantor fees.		Numeric	2.3	6	
SS-390	**Aggregate Investor Loan UPB**	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-391	**Percentage Investor Loan UPB**	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-392	**Aggregate Loan Count**	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-393	**Percentage Loan Count**	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

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ID	**Attribute Name**	**Attribute Definition**	**Codes / Enumerations**	**Data Type**	**Format**	**Max Length**	**Implementation Notes**	

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-394	**Record Type = 36**	Origination Loan-To-Value (LTV) Not Available Stratification *For non- reperforming, modified fixed-rate and modified step-rate loans, this value will be blank.*		String		2	If security characteristics apply
SS-395	**Prefix**	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-396	**Security Identifier**	The unique designation assigned to the security by the issuer.		String		6	
SS-397	**CUSIP**	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-398	**Aggregate Investor Loan UPB**	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-399	**Percentage Investor Loan UPB**	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-400	**Aggregate Loan Count**	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-401	**Percentage Loan Count**	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

		Origination Combined Loan-To-Value (CLTV) Not Available Stratification					
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-402	Record Type = 37	Origination Combined Loan-To-Value (CLTV) Not Available Stratification *For non- reperforming, modified fixed-rate and modified step-rate loans, this value will be blank.*		String		2	If security characteristics apply
SS-403	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-404	Security Identifier	The unique designation assigned to the security by the issuer.		String		6	
SS-405	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-406	Aggregate Investor Loan UPB	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-407	Percentage Investor Loan UPB	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-408	Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-409	Percentage Loan Count	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

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colspan="8"	**Origination Debt-To-Income (DTI) Not Available Stratification**
ID	**Attribute Name**	**Attribute Definition**	**Codes / Enumerations**	**Data Type**	**Format**	**Max Length**	**Implementation Notes**
SS-410	**Record Type = 38**	Origination Debt-To-Income (DTI) Not Available Stratification *For non- reperforming, modified fixed-rate and modified step-rate loans, this value will be blank.*		String		2	If security characteristics apply
SS-411	**Prefix**	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-412	**Security Identifier**	The unique designation assigned to the security by the issuer.		String		6	
SS-413	**CUSIP**	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-414	**Aggregate Investor Loan UPB**	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-415	**Percentage Investor Loan UPB**	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-416	**Aggregate Loan Count**	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-417	**Percentage Loan Count**	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
		Origination Borrower Credit Score Not Available Stratification					
SS-418	**Record Type = 39**	Origination Borrower Credit Score Not Available Stratification		String		2	If security characteristics apply
SS-419	**Prefix**	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-420	**Security Identifier**	The unique designation assigned to the security by the issuer.		String		6	
SS-421	**CUSIP**	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-422	**Aggregate Investor Loan UPB**	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-423	**Percentage Investor Loan UPB**	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-424	**Aggregate Loan Count**	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-425	**Percentage Loan Count**	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

**Origination Loan Purpose Stratification**
ID	**Attribute Name**	**Attribute Definition**	**Codes / Enumerations**	**Data Type**	**Format**	**Max Length**	**Implementation Notes**
SS-426	**Record Type = 40**	Origination Loan Purpose Stratification		String		2	If security characteristics apply
SS-427	**Prefix**	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-428	**Security Identifier**	The unique designation assigned to the security by the issuer.		String		6	
SS-429	**CUSIP**	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-430	**Origination Loan Purpose Stratification**	For reperforming, modified fixed-rate and modified step-rate loans, the classification of the loan as either a purchase money mortgage or a refinance mortgage at the time the loan was originated.	C = Refinance - Cash Out N = Refinance - No Cash Out R = Refinance - Not Specified P = Purchase M = Modified - Loss Mitigation 9 = Not Available	String		1	
SS-431	**Aggregate Investor Loan UPB**	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-432	**Percentage Investor Loan UPB**	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-433	**Aggregate Loan Count**	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-434	**Percentage Loan Count**	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	
**Origination Occupancy Status Stratification**
ID	**Attribute Name**	**Attribute Definition**	**Codes / Enumerations**	**Data Type**	**Format**	**Max Length**	**Implementation Notes**
SS-435	**Record Type = 41**	Origination Occupancy Status Stratification		String		2	If security characteristics apply
SS-436	**Prefix**	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-437	**Security Identifier**	The unique designation assigned to the security by the issuer.		String		6	
SS-438	**CUSIP**	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	

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ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-439	**Origination Occupancy Status**	For reperforming, modified fixed-rate and modified step rate loans, the classification describing the property occupancy status at the time the loan was originated.	P = Primary Residence S = Second Home I = Investment Property 9 = Not Available	String		1	
SS-440	**Aggregate Investor Loan UPB**	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-441	**Percentage Investor Loan UPB**	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-442	**Aggregate Loan Count**	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-443	**Percentage Loan Count**	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	
Borrower Payment History Stratification							
ID	**Attribute Name**	**Attribute Definition**	**Codes / Enumerations**	**Data Type**	**Format**	**Max Length**	**Implementation Notes**
SS-444	**Record Type = 42**	Borrower Payment History Stratification		String		2	Applicable at issuance for Modified Fixed and Step and Reinstated
SS-445	**Prefix**	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-446	**Security Identifier**	The unique designation assigned to the security by the issuer.		String		6	
SS-447	**CUSIP**	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-448	**Days Delinquent**	For reperforming, modified and modified step-rate loans, the number of days for which a mortgage loan was reported delinquent.	0 = Current 1 = 30-59 2 = 60-89 3 = 90-119 4 = 120+	String		1	
SS-449	**Borrower Payment Date**	The month and year that the borrower was scheduled to remit payment.		Date	MMCCYY	6	
SS-450	**Aggregate Investor Loan UPB**	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.		Numeric	14.2	17	
SS-451	**Percentage Investor Loan UPB**	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.		Numeric	3.2	6	
SS-452	**Aggregate Loan Count**	For the stratified attribute, the total number of loans in the security.		Numeric		9	
SS-453	**Percentage Loan Count**	For the stratified attribute, the percentage of loans in the security.		Numeric	3.2	6	

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			Collateral List				
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-454	**Record Type = 43**	Collateral List		String		2	Applicable at Issuance for Single Class Resecuritizations
SS-455	**Prefix**	The designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-456	**Security Identifier**	The unique designation assigned to the security by the issuer.		String		6	
SS-457	**CUSIP**	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-458	**Collateral Prefix**	For each security that directly underlies the resecuritization, the designation assigned by the issuer denoting the type of the loans and the security.		String		3	
SS-459	**Collateral Security Identifier**	For each security that directly underlies the resecuritization, the unique designation assigned to the security by the issuer.		String		6	
SS-460	**Collateral CUSIP**	For each security that directly underlies the resecuritization, the unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).		String		9	
SS-461	**Collateral Current WA Net Interest Rate**	For each security that directly underlies the resecuritization, the weighted average interest rate of the loans in effect during the current reporting period less servicing fees and guarantor fees.		Numeric	2.3	6	
SS-462	**Collateral Issue Date**	For each security that directly underlies the resecuritization, the date on which the security was issued.		Date	MMDDCCYY	8	
SS-463	**Collateral Issuer**	The issuer for each security that directly underlies the resecuritization.		String		3	
SS-464	**Collateral Maturity Date**	For each security that directly underlies the resecuritization, the month and year that the final scheduled payment on the loan is due at the time of resecuritization.		Date	MMCCYY	6	

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			Collateral List				
ID	Attribute Name	Attribute Definition	Codes / Enumerations	Data Type	Format	Max Length	Implementation Notes
SS-465	**Collateral Issuance Investor Security UPB**	For each security that directly underlies the resecuritization, the unpaid principal balance of the loans as they contribute to the balance of the security.		Numeric	12.2	15	
SS-466	**Collateral Issuance Contributing Investor Security UPB**	For each security that directly underlies the resecuritization, the pro-rata share of the Investor Security UPB - Issuance amount		Numeric	12.2	15	
SS-467	**Collateral Current Contributing Investor Security UPB**	For each security that directly underlies the resecuritization, the pro-rata share of the Investor Security UPB - Current amount.		Numeric	12.2	15	
SS-468	**Collateral WA Interest Rate at Settlement**	For each security that directly underlies the resecuritization, the weighted average interest rate at the time of resecuritization.		Numeric	2.3	6	
SS-469	**Collateral WA Remaining Months to Maturity at Settlement**	For each security that directly underlies the resecuritization, the weighted average number of scheduled monthly payments that will reduce the Current Investor Loan UPB to zero at the time of resecuritization.		Numeric		3	
SS-470	**Collateral WA Loan Age at Settlement**	For each security that directly underlies the resecuritization, the weighted average number of scheduled payments from the time the loan was originated or modified up to and including the current reporting period at the time of resecuritization.		Numeric		3	
SS-471	**Collateral Trust Identifier**	An identifier assigned to the trust when established into a multiclass resecuritization.		String		50	
SS-472	**Collateral Class Identifier**	An identifier assigned to the class when established into a multiclass resecuritization.		String		4	
SS-473	**Group Identifier**	An identifier assigned to the group when established into a multiclass resecuritization.		String		5	

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REMIC ORIGINAL ISSUE DISCOUNT (OID) TAX INFORMATION FILE

This file contains selected data about Freddie Mac's REMIC program. **This data should be considered in conjunction with information appearing in the applicable Freddie Mac Offering Circulars, as supplemented.**

The file provides Original Issue Discount (OID) information, which may be used by investors to complete the necessary tax filings for their Freddie Mac REMIC investments.

The REMIC files will be available on a quarterly basis, on the 30th calendar day of the month following the end of the quarter (e.g. Q1 data is transmitted on the last business day in April). Files are cumulative on a year-to-date basis.

Record Length: 200

POS	LEN	DEC	Data Type	Description
1	6		Alpha-num	**REMIC SERIES NUMBER** – A six digit alphanumeric designation used to identify a Freddie Mac REMIC.
7	1			FILLER
8	6		Alpha-num	**CLASS CODE** – A six digit alphanumeric designation used to identify the collateral that backs a REMIC.
14	1			FILLER
15	10		Alpha-num	**TAX IDENTIFICATION NUMBER** - Unique identifier used to identify each REMIC series for tax purposes.
25	1			FILLER
26	9		Alpha-num	**CUSIP NUMBER** - Unique nine-character alphanumeric designation assigned to each REMIC.
35	1			FILLER
36	13	2	Numeric	**CLASS ORIGINAL UPB** -Original Principal amount of the class.
49	1			FILLER
50	1		Numeric	**OID TYPE INDICATOR** - (0=All OID, 1=Part OID, 2=Premium, 3=Part Premium, 4=No OID)
51	1			FILLER
52	1		Numeric	**DEMINIMUS INDICATOR** - (0=No, 1=Yes)
53	1			FILLER
54	8		Numeric - MM/DD/YY	**ACCRUAL PERIOD START DATE** - Date on which the accrual period begins.
62	1			FILLER
63	2		Numeric	**NUMBER OF DAYS IN ACCRUAL PERIOD** - Number of days from the beginning of the accrual period to the end of the accrual period, this is generally 30 days except in the case of new issues.
65	1			FILLER
66	13	2	Numeric	**QUALIFIED PERIODIC INTEREST ACCRUAL** - The amount of Qualified Periodic Interest earned for the above accrual period.
79	1			FILLER
80	17	8	Numeric	**DAILY-QUALIFIED PERIODIC INTEREST ACCRUED PER $1,000 OF FACE** - The Qualified Periodic Interest earned in the accrual period in a daily factor form.
97	1			FILLER
98	17	8	Numeric	**ORIGINAL ISSUE DISCOUNT ACCRUED** - Represents the change in value at the beginning of the month taking into account the projected future cash flows and the current prepayments.
115	1			FILLER
116	17	8	Numeric	**ORIGINAL ISSUE DISCOUNT ACCRUED ALLOCATED DAILY PER $1,000 OF FACE** - The Original Issue Discount Accrued in the accrual period in a daily factor form.
133	1			FILLER
134	15	8	Numeric	**ADJUSTED ISSUE PRICE AT BEGINNING OF PERIOD PER $1,000 OF FACE** - The value of the security for tax purposes as of the beginning of the period.
149	1			FILLER
150	15	8	Numeric	**MARKET DISCOUNT ACCRUAL RATIO** - The rate used for amortizing the investor's market discount or premiums.
165	2			FILLER
167	1		Numeric	**RANDOM LOT INDICATOR** - Indicates whether or not the REMIC bond is subject to Random Lot Procedures. (0=No, 1=Yes)
168	2			FILLER
170	15	8	Numeric	**REDEEMED BONDS OID DAILY AMOUNT** - Provides the Original Issue Discount Accrued in the period for Retail Random Lot bonds that have been terminated during the accrual period.
185	1			FILLER
186	15	8	Numeric	**DAILY 212 EXPENSE** - The allocated 212 Expenses to the regular REMIC interest applicable when a REMIC issues only one class of debt.

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MORTGAGE BACKED SECURITIES TAX DISCLOSURE FILE

This file contains selected tax reporting data about Freddie Mac's securities programs other than REMICs. This data should be considered in conjunction with information appearing in the applicable Freddie Mac Offering Circulars, as supplemented.

The file provides disclosure of tax reporting amounts that are to be used to complete the necessary tax filings for holders of Freddie Mac issued non-REMIC securities.

The FM Tax Disclosure file will be available on an annual basis, on the 30th calendar day of the month following the end of the calendar year. For each security, the file contains a master record and monthly historical records that include tax reportable amounts for the prior tax year.

Master Record
Record Length: 228

POS	LEN	DEC	Data Type	Description
1	4		Integer	CALENDAR TAX YEAR – A four digit integer used to identify the Calendar Year to which the data relates.
5	1			FILLER
6	9		Alpha-num	CUSIP – Unique nine digit alphanumeric designation used to identify the security.
15	1			FILLER
16	6		Alpha-num	POOL OR SERIES NUMBER – A six digit alphanumeric designation used by Freddie Mac to identify the security or a set of associated securities.
22	3			FILLER
25	6		Alpha-num	CLASS – A six digit alphanumeric designation used by Freddie Mac to identify a particular security within a set of associated securities.
31	3			FILLER
34	15		Alpha-num	TAX REPORTING TYPE - (0=All OID, 1=Part OID, 2=Deminimis OID, 3=Premium, 4=No OID)
49	1			FILLER
50	10		Alpha-num	INTEREST ACCRUAL METHOD- (30/360, Act/360, Act/365, Act/Act)
60	1			FILLER
61	15	2	Numeric	ORIGINAL AMOUNT - The Principal or Notional amount of the security at origination
76	1			FILLER
77	10		Alpha-num	TAX IDENTIFICATION NUMBER - Unique identifier received from the Internal Revenue Service and used to identify each security for tax purposes.
87	1			FILLER
88	30		Alpha-num	ISSUER'S NAME 1 – An alphanumeric designation used to identify the issuing entity.
118	1			FILLER
119	40		Alpha-num	ISSUER'S NAME 2 – An alphanumeric designation used to identify the issuing entity.
159	1			FILLER
160	30		Alpha-num	ISSUER ADDRESS – Street number and name of the location of the Issuing entity.
190	1			FILLER
191	10		Alpha-num	ISSUER CITY – Geographic area of the location of the Issuing entity.
201	1			FILLER
202	10		Alpha-num	ISSUER STATE – Name for the geographic area of America of the location of the Issuing entity.
212	1			FILLER
213	10		Alpha-num	ISSUER ZIP CODE – Postal code for the location of the Issuing entity.
223	1			FILLER
224	5		Alpha-num	SECURITY CLASSIFICATION – (WHMT= widely held fixed investment trust), NWHMT = non-mortgage widely held fixed investment trust)

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Detail Record
Record Length: 228

POS	LEN	DEC	Data Type	Description
1	2		Numeric	NUMBER OF DAYS IN ACCRUAL PERIOD - Number of days from the beginning of the accrual period to the end of the accrual period within the current tax year.
3	1			FILLER
4	8		Numeric - CCYYMMDD	ACCRUAL PERIOD START DATE - Date on which the accrual period begins.
12	1			FILLER
13	13	8	Numeric	ENDING UNPAID BALANCE FACTOR - The remaining principal or notional factor.
26	1			FILLER
27	13	8	Numeric	DAILY QSI ACCRUED - The Qualified Stated Interest accrued in the accrual period expressed in a daily factor form per $1000 unit.
40	1			FILLER
41	13	2	Numeric	QUALIFIED STATED INTEREST ACCRUAL - The Daily QSI Accrued multiplied by the number of days in the accrual period and the original amount/1000.
54	1			FILLER
55	13	8	Numeric	DAILY OID ACCRUED – The Original Issue Discount accrued in the accrual period expressed in a daily factor form per $1000 unit.
68	1			FILLER
69	13	2	Numeric	ORIGINAL ISSUE DISCOUNT ACCRUAL- The Daily OID Accrued multiplied by the number of days in the period and the original amount/1000.
82	1			FILLER
83	13	8	Numeric	DAILY OTHER INC/(EXP) ACCRUED – The Other Income or Expense accrued in the accrual period expressed in a daily factor form per $1000 unit.
96	1			FILLER
97	13	8	Numeric	DAILY SECTION 212 EXPENSE ACCRUED – The Section 212 expenses accrued in the accrual period expressed in a daily factor form per $1000 unit.
110	1			FILLER
111	18	8	Numeric	ADJUSTED ISSUE PRICE AT BEGINNING OF PERIOD PER $1,000 OF FACE - The value of the security for tax purposes as of the beginning of the period.
129	1			FILLER
130	13	8	Numeric	MARKET DISCOUNT ACCRUAL RATIO - The rate used for amortizing the investor's market discount or premium.
143	86			**FILLER**

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APPENDIX A

Property State Code Enumerations	
Enumeration	**Enumeration Name**
AK	Alaska
AL	Alabama
AR	Arkansas
AZ	Arizona
CA	California
CO	Colorado
CT	Connecticut
DC	District of Columbia
DE	Delaware
FL	Florida
GA	Georgia
GU	Guam
HI	Hawaii
IA	Iowa
ID	Idaho
IL	Illinois
IN	Indiana
KS	Kansas
KY	Kentucky
LA	Louisiana
MA	Massachusetts
MD	Maryland
ME	Maine
MI	Michigan
MN	Minnesota
MO	Missouri
MS	Mississippi
MT	Montana
MU	Multiple States
NC	North Carolina
ND	North Dakota
NE	Nebraska
NH	New Hampshire
NJ	New Jersey
NM	New Mexico
NV	Nevada
NY	New York
OH	Ohio
OK	Oklahoma
OR	Oregon
PA	Pennsylvania
PR	Puerto Rico
RI	Rhode Island
SC	South Carolina
SD	South Dakota
TN	Tennessee
TX	Texas
UT	Utah
VA	Virginia
VI	Virgin Islands
VT	Vermont
WA	Washington
WI	Wisconsin
WV	West Virginia
WY	Wyoming

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Multifamily ARM Index Codes	
05	11TH DISTRICT COFI MONTHLY
28	12 MO MOVING AV OF 1 YR MONTHLY CMT
950	5 YEAR TREASURY – LKBK SEE OCS
954	CPC-GNMA EQUIVALENT – LKBK SEE OCS
992	30-DAY AVERAGE SOFR + 1-MONTH SPREAD ADJUSTMENT
61	30-DAY AVERAGE SOFR

Enumeration Name Abbreviations	
Abbreviation	**Meaning**
AA	Actual/Actual
AVG	Average
BBA	British Bankers Association
CONT	Contract
CONV	Conventional
COS	Cost of Savings
CMT	Constant Maturity Treasury
CUML	Cumulative
DISC	Discount
DIST	District
DLY	Daily
FED	Federal
FRE	Freddie Mac
FRM	Fixed Rate Mortgage
INV	Investment
MM	Money Market
MNTH	Monthly
MO	Month
NTL	National
PREV26	Previous 26
PREV4	Previous 4
QRTY	Quarterly
RNY	Required Net Yield
SA	Scheduled/Actual
SEC	Secondary
WKLY	Weekly
WSJ	Wall Street Journal
YLD	Yield
YR	Year
ICE	Intercontinental Exchange
SOFR	Secured Overnight Financing Rate

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