FREDDIE MAC WHOLE LOAN SECURITIES (WLS^{SM}) DISCLOSURE FILES

This Disclosure Guide defines the file formats for the following WLS Disclosure Files:
1) WLS Disclosure File at formation and monthly (page 1 through 24)
2) Supplemental WLS Disclosure File for Aggregated Postal Code Disclosure (page 25)

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1) WLS DISCLOSURE FILE

A WLS Disclosure File will be disclosed on the bond administrator website at the time of Deal formation and monthly. The following file format applies to the formation and monthly loan level file. Information is reported by Deal Number then by a Loan Identifier.

The WLS Disclosure File combines several different types of records within a single file. The first field in each record indicates the type of information contained in the record as described below:

Record Types	Possible Number of Occurrences per Deal
00 = File Header Record	N/A – appears once at start of file
10 = Deal Header Record	1 (All Deals)
20 = Loan-level Detail Record(s) – Part 1	1 or more (All Deals)
50 = Loan-level Detail Record(s) – Part 2	1 or more (All Deals)
80 = Deal Trailer Record	1 (All Deals)
99 = File Trailer Record	N/A – appears once at end of file

Record Length: 800

				File Header Record
POS	LEN	DEC	DATA TYPE	DESCRIPTION
1	2		Numeric	**RECORD TYPE -** Indicates the type of data in this record. **00 = File Header Record**
3	1		Alpha	**DELIMITER** - "|"
4	12		Alpha	**FILE NAME** – Freddie Mac Formation WLS Disclosure File abbreviated to "FORM--SSDSCL" Freddie Mac Monthly WLS Disclosure File abbreviated to "MTHLY-SSDSCL"
16	1		Alpha	**DELIMITER** - "|"
17	8		Numeric – CCYYMMDD	**FILE DATE** - File generation date.
25	1		Alpha	**DELIMITER** - "|"
26	775			**FILLER**

Record Length: 800

				Deal Header Record
POS	**LEN**	**DEC**	**DATA TYPE**	**DESCRIPTION**
1	2		Numeric	**RECORD TYPE -** Indicates the type of data in this record: **10 = Deal Header Record**
3	1		Alpha	**DELIMITER** - "|"
4	6		Alpha-num	**DEAL NUMBER** – A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a Deal.
10	1		Alpha	**DELIMITER** - "|"
11	15	2	Numeric	**DEAL ISSUANCE UPB** – The aggregate Stated Principal Balance of the mortgages in a Deal, at the time of Deal formation. Literal decimal.
26	1		Alpha	**DELIMITER** - "|"
27	774			**FILLER**

Record Length: 800

POS	LEN	DEC	DATA TYPE	Loan-level Detail Record – Part 1
				DESCRIPTION
1	2		Numeric	**RECORD TYPE -** Indicates the type of data in this record: **20 = Loan-level Detail Record – Part 1**
3	1		Alpha	**DELIMITER** - "|"
4	12		Alpha-num	**LOAN IDENTIFIER** – A unique twelve-character alphanumeric designation assigned to each loan. First six characters represent the Deal Number. Second six characters is a sequential loan count.
16	1		Alpha	**DELIMITER** - "|"
17	2		Alpha-num	**MORTGAGE POOL** – Indicates the mortgage pool number (also known as mortgage group number) in which the mortgage loan falls. For deals with only 1 pool, the mortgage pool will be "01".
19	1		Alpha	**DELIMITER** - "|"
20	3		Alpha-num	**PRODUCT TYPE** – Denotes whether the mortgage is a fixed-rate mortgage or an adjustable rate mortgage. FRM = Fixed Rate ARM = Adjustable Rate Space(3) = Unknown
23	1		Alpha	**DELIMITER** - "|"
24	1		Numeric	**LIEN POSITION** – A number indicating the loan's lien position (1 = first lien, etc.). Space = Unknown
25	1		Alpha	**DELIMITER** - "|"
26	1		Alpha	**INITIAL INTEREST FLAG** – Denotes whether the mortgage is an Initial Interest mortgage. An Initial Interest mortgage requires (1) interest only payments for a specified period of time beginning with the first payment date, and (2) P&I payments on a fully amortizing basis for the remainder of the mortgage term. Y = Initial Interest N = Not Initial Interest
27	1		Alpha	**DELIMITER** - "|"
28	1		Alpha	**HELOC INDICATOR** – Indicates whether the loan in the Trust is a home equity line of credit. Y = Yes N = No Space = Unknown
29	1		Alpha	**DELIMITER** - "|"
30	1		Alpha	**ESCROW INDICATOR** – Indicates whether or not any escrow amounts are associated with the loan. Y = Yes N = No Space = Unknown
31	1		Alpha	**DELIMITER** - "|"
32	1		Alpha	**BUY DOWN INDICATOR** – Indicates whether there is a temporary buy down subsidy. A subsidy is money paid by the borrower or third party for the purpose of paying down the interest rate or reducing the monthly payments. Y = Buy down N = No buy down Space = Unknown
33	1		Alpha	**DELIMITER** - "|"

34	1		Alpha	**RELOCATION INDICATOR** – Indicates whether the loan was originated as part of a corporate relocation program. Y = Yes N = No Space = Unknown
35	1		Alpha	**DELIMITER** - "|"
36	1		Alpha	**COVERED/HIGH COST LOAN INDICATOR** – Indicates whether the loan is categorized as a "high-cost" loan, "covered" loan, or any other similarly designated loan as defined under any state, local, or federal law, as defined by applicable predatory and abusing lending laws. Y = Yes N = No Space = Unknown
37	1		Alpha	**DELIMITER** - "|"
38	30		Alpha-num	**SELLER NAME** – The entity acting in its capacity as a Seller of mortgages to Freddie Mac. This disclosure field represents the Underlying Seller in the Trust as Freddie Mac is the Seller of mortgages to the Trust. Any reference to 'Seller' in this Disclosure Guide refers to the Underlying Seller (not Freddie Mac).
68	1		Alpha	**DELIMITER** - "|"
69	2		Alpha	**PROPERTY STATE** – A two-letter abbreviation indicating the state or territory within which the property securing the mortgage is located.
71	1		Alpha	**DELIMITER** - "|"
72	5		Numeric	**POSTAL CODE** – The first three digits of the postal code for the location of the mortgaged property. The first three digits of the postal code will be followed by two blank spaces. Space(5) = missing or unknown
77	1		Alpha	**DELIMITER** - "|"
78	5		Numeric	**METROPOLITAN STATISTICAL AREA (MSA) OR METROPOLITAN DIVISION** – This disclosure will be based on the designation of the Metropolitan Statistical Area or Metropolitan Division on the date of issuance of the related security. Metropolitan Statistical Areas (MSAs) are defined by the United States Office of Management and Budget (OMB) and have at least one urbanized area with a population of 50,000 or more inhabitants. OMB refers to an MSA containing a single core with a population of 2.5 million or more, which may be comprised of groupings of counties, as a Metropolitan Division. If an MSA applies to a mortgaged property, the applicable five-digit value is disclosed; however, if the mortgaged property also falls within a Metropolitan Division classification, the applicable five-digit value for the Metropolitan Division takes precedence and is disclosed instead. A blank indicates that the area in which the mortgaged property is located is (a) neither an MSA nor a Metropolitan Division, or (b) unknown. This disclosure will not be updated to reflect any subsequent changes in designations of MSAs, Metropolitan Divisions or other classifications. Space(5) = Indicates that the area in which the mortgaged property is located is a) neither an MSA nor a Metropolitan Division, or b) unknown.
83	1		Alpha	**DELIMITER** - "|"
84	6		Numeric – CCYYMM	**NOTE DATE** - The date on the mortgage note. For seller-owned modified mortgages, converted mortgages, and two close construction to permanent mortgages, the date on which the change in the terms of the Note go into effect. For one close construction to permanent mortgages, the due date of the first principal and interest payment of the permanent financing.
90	1		Alpha	**DELIMITER** - "|"

91	6		Numeric – CCYYMM	**FIRST PAYMENT DATE** - The first payment due date of the mortgage. For seller-owned modified mortgages, converted mortgages, and construction to permanent mortgages, the first payment due date of the mortgage as of the note modification, conversion, or construction to permanent date of the mortgage.
97	1		Alpha	**DELIMITER** - "|"
98	3		Numeric	**ORIGINAL LOAN TERM** – The number of scheduled monthly payments of the mortgage including the first payment date and the maturity date of the mortgage. For loans modified after inclusion in the WLS trust, the Original Loan Term will be updated to reflect the loan term of the modified loan which will be equal to the number of months in which scheduled borrower payments are due pursuant to the modification terms.
101	1		Alpha	**DELIMITER** - "|"
102	6	3	Numeric	**ORIGINAL INTEREST RATE** – The mortgage interest rate as indicated on the mortgage note. Literal decimal.
108	1		Alpha	**DELIMITER** - "|"
109	12	2	Numeric	**ORIGINAL UPB** – The UPB of the mortgage on the note date. For seller-owned modified mortgages, converted mortgages, and construction to permanent mortgages, the UPB of the mortgage as of the note modification, conversion or construction to permanent date of the mortgage. Literal decimal.
121	1		Alpha	**DELIMITER** - "|"
122	12	2	Numeric	**UPB AT ISSUANCE** – The UPB of the mortgage (as of the securitization cutoff date) contributing to the issuance UPB of the Deal. Literal decimal
134	1		Alpha	**DELIMITER** - "|"
135	1		Alpha	**LOAN PURPOSE** – Indicates whether the mortgage loan is a Cash-out Refinance mortgage, No Cash-out Refinance mortgage, or a Purchase mortgage. If a Refinance is applicable, but the seller of the mortgage loan does not specify Cash-out Refinance or No Cash-out Refinance, "Refinance –Not Specified" is indicated. "Unknown" will be indicated by a blank space. Generally, a Cash-out Refinance mortgage loan is a mortgage loan in which the use of the loan amount is not limited to specific purposes. A mortgage loan placed on a property previously owned free and clear by the Borrower is always considered a Cash-out Refinance mortgage loan. Generally, a No Cash-out Refinance mortgage loan is a mortgage loan in which the loan amount is limited to the following uses: ・Pay off the first mortgage, regardless of its age ・Pay off any junior liens secured by the mortgaged property, that were used in their entirety to acquire the subject property ・Pay related closing costs, financing costs and prepaid items, and ・Disburse cash out to the Borrower (or any other payee) not to exceed 2% of the new refinance mortgage loan or $2,000, whichever is less As an exception to the above, for construction conversion mortgage loans and renovation mortgage loans, the amount of the interim construction financing secured by the mortgaged property is considered an amount used to pay off the first mortgage. Paying off unsecured liens or construction costs paid by the Borrower outside of the secured interim construction financing is considered cash out to the Borrower, if greater than $2000 or 2% of loan amount. This disclosure is subject to various special exceptions used by Sellers to determine whether a mortgage loan is a No Cash-out Refinance mortgage loan. P = Purchase C = Cash-out Refinance N = No Cash-out Refinance R = Refinance – Not Specified Space = Unknown

136	1		Alpha	**DELIMITER** - "|"
137	1		Alpha	**CHANNEL** – Disclosure indicates whether a Broker or Correspondent, as those terms are defined below, originated or was involved in the origination of the mortgage loan. If a Third Party Origination is applicable, but the Seller does not specify Broker or Correspondent, the disclosure will indicate "TPO Not Specified". If a Broker, Correspondent or Third Party Origination disclosure is not applicable, the mortgage loan will be designated as Retail, as defined below. ・Broker is a person or entity that specializes in loan originations, receiving a commission (from a Correspondent or other lender) to match Borrowers and lenders. The Broker performs some or most of the loan processing functions, such as taking loan applications, or ordering credit reports, appraisals and title reports. Typically, the Broker does not underwrite or service the mortgage loan and generally does not use its own funds for closing; however, if the Broker funded a mortgage loan on a lender's behalf, such a mortgage loan is considered a "Broker" third party origination mortgage loan. The mortgage loan is generally closed in the name of the lender who commissioned the Broker's services. ・Correspondent is an entity that typically sells the Mortgages it originates to other lenders, which are not Affiliates of that entity, under a specific commitment or as part of an ongoing relationship. The Correspondent performs some or all of the loan processing functions, such as taking the loan application, ordering credit reports, appraisals, and title reports, and verifying the Borrower's income and employment. The Correspondent may or may not have delegated underwriting and typically funds the mortgage loans at settlement. The mortgage loan is closed in the Correspondent's name and the Correspondent may or may not service the mortgage loan. The Correspondent may use a Broker to perform some of the processing functions or even to fund the loan on its behalf; under such circumstances, the mortgage loan is considered a "Broker" third party origination mortgage loan, rather than a "Correspondent" third party origination mortgage loan. ・Retail Mortgage is a mortgage loan that is originated, underwritten and funded by a lender or its Affiliates. The mortgage loan is closed in the name of the lender or its Affiliate and if it is sold to Freddie Mac, it is sold by the lender or its Affiliate that originated it. A mortgage loan that a Broker or Correspondent completely or partially originated, processed, underwrote, packaged, funded or closed is not considered a Retail mortgage loan. ・For purposes of the definitions of Correspondent and Retail, "Affiliate" means any entity that is related to another party as a consequence of the entity, directly or indirectly, controlling the other party, being controlled by the other party, or being under common control with the other party. R = Retail B = Broker C = Correspondent T = TPO Not Specified Space = Unknown
138	1		Alpha	**DELIMITER** - "|"
139	2		Alpha	**PROPERTY TYPE** – Denotes whether the property type secured by the mortgage is a condominium, leasehold, planned unit development (PUD), cooperative share, manufactured home, or single-family home. CO = Condo LH = Leasehold PU = PUD MH = Manufactured Housing SF = 1-4 Fee Simple CP = Co-op Space(2) = Unknown
141	1		Alpha	**DELIMITER** - "|"

142	2		Numeric	**NUMBER OF UNITS** – Denotes whether the mortgage is a one-, two-, three-, or four-unit property. "Unknown" will be indicated by a blank space. 01 = 1-unit 02 = 2-unit 03 = 3-unit 04 = 4-unit Space(2) = Unknown
144	1		Alpha	**DELIMITER** - "|"
145	1		Alpha	**OCCUPANCY STATUS** – Denotes whether the mortgage type is owner occupied, second home, or investment property. "Unknown" will be indicated by a blank space. O = Owner Occupied I = Investment Property S = Second Home Space = Unknown
146	1		Alpha	**DELIMITER** - "|"
147	2		Numeric	**NUMBER OF BORROWERS** – The number of Borrower(s) who are obligated to repay the mortgage note secured by the mortgaged property. Disclosure denotes only whether there is one borrower or more than one borrower associated with the mortgage note. This disclosure will not be updated to reflect any subsequent assumption of the mortgage note. 01 = 1 borrower 02 = > 1 borrower
149	1		Alpha	**DELIMITER** - "|"
150	1		Alpha	**FIRST TIME HOMEBUYER** – Indicates whether the Borrower, or one of a group of Borrowers, is an individual who (1) is purchasing the mortgaged property, (2) will reside in the mortgaged property as a primary residence and (3) had no ownership interest (sole or joint) in a residential property during the three-year period preceding the date of the purchase of the mortgaged property. With certain limited exceptions, a displaced homemaker or single parent may also be considered a First-Time Homebuyer if the individual had no ownership interest in a residential property during the preceding three-year period other than an ownership interest in the marital residence with a spouse. "Unknown" will be indicated by a blank space. Y = Yes N = No Space = Unknown
151	1		Alpha	**DELIMITER** - "|"
152	1		Alpha	**PREPAYMENT PENALTY INDICATOR** – Denotes whether the mortgage is a Prepayment Penalty Mortgage (PPM). A PPM is a mortgage with respect to which the borrower is, or at any time has been, obligated to pay a penalty in the event of certain prepayments of principal. Y = PPM N = Not PPM
153	1		Alpha	**DELIMITER** - "|"
154	3		Numeric	**CREDIT SCORE** – A number, prepared by third parties, summarizing the borrower's creditworthiness, which may be indicative of the likelihood that the borrower will timely repay future obligations. Generally, the credit score disclosed is the score known at the time of bond issuance and is the score used to originate the mortgage. An unavailable credit score or a credit score value less than 300 or greater than 850 will be disclosed as "Unknown," which will be indicated by a blank space. Space(3) = Unknown
157	1		Alpha	**DELIMITER** - "|"

158	3		Numeric	**ORIGINAL LOAN-TO-VALUE (LTV)** – In the case of a purchase mortgage loan, the ratio obtained by dividing the mortgage loan amount on the note date by the lesser of the mortgaged property's appraised value on the note date or its purchase price. In the case of a refinance mortgage loan, the ratio obtained by dividing the mortgage loan amount on the note date by the mortgaged property's appraised value on the note date. In the case of a seasoned mortgage loan, if the Seller cannot warrant that the value of the mortgaged property has not declined since the note date, Freddie Mac requires that the Seller must provide a new appraisal value, which is used in the LTV calculation. Percentages below 6% or greater than 105% will be disclosed as "Unknown," indicated by a blank space. Space(3) = Unknown
161	1		Alpha	**DELIMITER** - "|"
162	3		Numeric	**ORIGINAL COMBINED LOAN-TO-VALUE (CLTV)** – In the case of a purchase mortgage loan, the ratio is obtained by dividing the mortgage loan amount on the note date plus any secondary mortgage loan amount disclosed by the Seller by the lesser of the mortgaged property's appraised value on the note date or its purchase price. In the case of a refinance mortgage loan, the ratio is obtained by dividing the mortgage loan amount on the note date plus any secondary mortgage loan amount disclosed by the Seller by the mortgaged property's appraised value on the note date. If the secondary financing amount disclosed by the Seller includes a home equity line of credit, then the CLTV calculation reflects the disbursed amount at closing of the first lien mortgage loan, not the maximum loan amount available under the home equity line of credit. In the case of a seasoned mortgage loan, if the Seller cannot warrant that the value of the mortgaged property has not declined since the note date, Freddie Mac requires that the Seller must provide a new appraisal value, which is used in the CLTV calculation. This disclosure is subject to the widely varying standards originators use to calculate and / or report Borrowers' secondary mortgage loan amounts. Percentages below 6% or greater than 135% will be disclosed as "Unknown," which will be indicated by a blank space. Space(3) = Unknown
165	1		Alpha	**DELIMITER** - "|"

166	3		Numeric	**ORIGINAL HELOC COMBINED LOAN-TO-VALUE (HCLTV)** – In the case of a purchase mortgage loan, the ratio is obtained by dividing the mortgage loan amount on the note date plus any secondary mortgage loan amount disclosed by the Seller by the lesser of the mortgaged property's appraised value on the note date or its purchase price. In the case of a refinance mortgage loan, the ratio is obtained by dividing the mortgage loan amount on the note date plus any secondary mortgage loan amount disclosed by the Seller by the mortgaged property's appraised value on the note date. If the secondary financing amount disclosed by the Seller includes a home equity line of credit, then the HCLTV calculation reflects the maximum loan amount available under the home equity line of credit, not the disbursed amount at closing of the first lien mortgage loan. In the case of a seasoned mortgage loan, if the Seller cannot warrant that the value of the mortgaged property has not declined since the note date, Freddie Mac requires that the Seller must provide a new appraisal value, which is used in the HCLTV calculation. This disclosure is subject to the widely varying standards originators use to calculate and / or report Borrowers' secondary mortgage loan amounts. Percentages below 6% or greater than 135% will be disclosed as "Unknown," which will be indicated by a blank space. Space(3) = Unknown
169	1		Alpha	**DELIMITER** - "|"
170	6		Numeric – YYYYMM	**PROPERTY VALUATION DATE** – Specifies the date on which the most recent property valuation, as of loan delivery to Freddie Mac, was reported. In the case of a seasoned mortgage loan, if the Seller cannot warrant that the value of the mortgaged property has not declined since the note date, Freddie Mac requires the Seller to provide a new appraisal value. Space(6) = Unknown
176	1		Alpha	**DELIMITER** - "|"
177	2		Alpha	**PROPERTY VALUATION TYPE** – Specifies the method by which the property value, which is used to calculate the LTV, was assessed (with the exception of where the purchase price is used in the LTV). 01 = Full Appraisal 02 = Drive By 03 = Prior Appraisal Used 04 = Desktop Appraisal 05 = Automated Valuation Model (AVM) 06 = None 07 = Field Review 23 = Other Space(2) = Unknown
179	1		Alpha	**DELIMITER** - "|"
180	2		Numeric	**AUTOMATED VALUATION MODEL (AVM) NAME** – The name of the AVM model used to calculate the valuation of the subject property. If an AVM was not the method by which the property value was assessed, then AVM Name will be disclosed as "No AVM Used". 00= No AVM Used 03=Fidelity Hansen 06=Home Value Explorer 28=Rapid Value 29=RealValue Space(2) = Unknown
182	1		Alpha	**DELIMITER** - "|"

183	3		Numeric	**ORIGINAL DEBT-TO-INCOME (DTI) RATIO** – Disclosure of the debt to income ratio is based on (1) the sum of the borrower's monthly debt payments, including monthly housing expenses that incorporate the mortgage payment the borrower is making at the time of the delivery of the mortgage loan to Freddie Mac, divided by (2) the total monthly income used to underwrite the borrower as of the date of the origination of the mortgage loan. The original debt to income ratio will not be updated. Percentages falling outside the range of greater than 0% and less than or equal to 65% will be disclosed as "Unknown," which will be indicated by a blank space. This disclosure is subject to the widely varying standards originators use to calculate and/ or report Borrowers' income and liabilities. Space(3) = Unknown
186	1		Alpha	**DELIMITER** - "|"
187	3		Numeric	**MORTGAGE INSURANCE PERCENTAGE (MI %)** – The percentage of loss coverage on the loan, at the time of Freddie Mac's purchase of the mortgage loan that a mortgage insurer is providing to cover losses incurred as a result of a default on the loan. Only primary mortgage insurance that is purchased by the Borrower, lender or Freddie Mac is disclosed. Mortgage insurance that constitutes "credit enhancement" that is not required by Freddie Mac's Charter is not disclosed. Amounts of mortgage insurance reported by Sellers that are in excess of 55% will be disclosed as "Unknown," which will be indicated by a blank space. 000 = No MI Space(3) = Unknown
190	1		Alpha	**DELIMITER** - "|"
191	2		Numeric	**MORTGAGE INSURANCE COMPANY NAME** – The private MI company short/common name from whom the private mortgage insurance coverage was obtained. See Exhibit 10 of the Freddie Mac Single-Family Seller/Servicer Guide for additional information on the MI company short/common name. If, at the time of Freddie Mac's purchase of the mortgage loan, the loan did not have MI then this field will be disclosed as Not Applicable. If the MI % is unknown or the MI company name is unavailable, then MI company name will be disclosed as "Unknown," which will be indicated by a blank space. 99 = Not Applicable 01 = CMG / ArchMI 02 = Essent 03 = Genworth 04 = MGIC 05 = PMI 06 = Radian 07 = RMIC 08 = Triad 09 = UGI 11 = CAHLIF 12 = CMG Pre Sep94 14 = MIF 15 = RMIC-NC 44 = NMI Space(2)=Unknown
193	1		Alpha	**DELIMITER** - "|"

194	1		Numeric	**MI: LENDER OR BORROWER PAID** – An indicator of whether mortgage insurance is paid by the borrower or the lender. If, at the time of Freddie Mac's purchase of the mortgage loan, the loan did not have MI then this field will be disclosed as Not Applicable. If the MI % is unknown or the MI: Lender or Borrower Paid is unavailable, then MI: Lender or Borrower Paid will be disclosed as "Unknown," which will be indicated by a blank space. 1 = Borrower-Paid 2 = Lender-Paid 9 = Not Applicable Space = Unknown
195	1		Alpha	**DELIMITER** - "|"
196	605			**FILLER**

Record Length: 800

POS	LEN	DEC	DATA TYPE	DESCRIPTION
				Loan-level Detail Record – Part 2
1	2		Numeric	**RECORD TYPE -** Indicates the type of data in this record: **50 = Loan-level Detail Record – Part 2**
3	1		Alpha	**DELIMITER** - "|"
4	12		Alpha-num	**LOAN IDENTIFIER** – A unique twelve-character alphanumeric designation assigned to each loan. First six characters represent the Deal Number. Second six characters is a sequential loan count.
16	1		Alpha	**DELIMITER** - "|"
17	6		Numeric – YYYYMM	**DISTRIBUTION PERIOD** – The month of distribution of the file.
23	1		Alpha	**DELIMITER** - "|"
24	30		Alpha-num	**SERVICER NAME** – The entity acting in its capacity as a Servicer of mortgages for Freddie Mac.
54	1		Alpha	**DELIMITER** - "|"
55	6	3	Numeric	**SERVICING FEE** – The fee earned by the servicer for administering the loan.
61	1		Alpha	**DELIMITER** - "|"
62	6	3	Numeric	**CURRENT INTEREST RATE** – The interest rate as indicated on the mortgage note. For loans modified after inclusion in the Deal, the interest rate is updated to reflect the rate as indicated on the note modification. The Current Note Rate will remain constant beginning in the month in which the loan goes to zero balance in the Trust. Literal decimal
68	1		Alpha	**DELIMITER** - "|"
69	6		Numeric – YYYYMM	**MATURITY DATE** – The month and year in which the final monthly payment on the mortgage is scheduled to be made. For loans modified after inclusion in the Deal, the date will be updated to reflect the maturity of the modified loan. The Maturity Date will remain constant beginning in the month in which the loan goes to zero balance in the Trust.
75	1		Alpha	**DELIMITER** - "|"
76	12	2	Numeric	**SCHEDULED P&I AMOUNT** – The scheduled principal and interest payment amount as reported at the time of sale to Freddie Mac. For loans modified after inclusion in the Deal, the Scheduled P&I Amount is updated to reflect the P&I for the note modification. The Scheduled P&I Amount will remain constant beginning in the month in which the loan goes to zero balance in the Trust. Literal decimal
88	1		Alpha	**DELIMITER** - "|"
89	12	2	Numeric	**SCHEDULED PRINCIPAL AMOUNT** – The portion of current period principal payments paid to the trust attributed to monthly scheduled payments whether received from the borrower or advanced by the master servicer. In the month of issuance, the Scheduled Principal Amount will be disclosed as zero. The Scheduled Principal Amount will be reduced to zero beginning in the month in which the loan goes to zero balance in the Trust. Literal decimal
101	1		Alpha	**DELIMITER** - "|"
102	12	2	Numeric	**UNSCHEDULED PRINCIPAL AMOUNT** – The changes to Stated Principal Balance not attributed to scheduled principal amount or losses. In the month of issuance, the Unscheduled Principal Amount will be disclosed as zero. At disposition or thereafter, any liquidation proceeds (and any subsequent adjustments) distributable to certificate holders as principal will be included in the unscheduled principal. Literal decimal
114	1		Alpha	**DELIMITER** - "|"

115	12	2	Numeric	**INTEREST AMOUNT** – The calculated scheduled interest remitted to the Trust based on the prior months Stated Principal Balance. This may also include delinquent interest that is being passed through to the Trust in the current period. In the month of issuance, the Interest Amount will be disclosed as zero. Literal decimal
127	1		Alpha	**DELIMITER** - "|"
128	12	2	Numeric	**STATED PRINCIPAL BALANCE** – The UPB of the mortgage contributing to the current UPB of the Deal. For modified mortgages with deferred amounts, only the interest bearing UPB contributes to the Stated Principal Balance of a Deal. The Stated Principal Balance will be reduced to zero beginning in the month in which the loan goes to zero balance in the Trust. Literal decimal
140	1		Alpha	**DELIMITER** - "|"
141	12	2	Numeric	**CURRENT ACTUAL UPB** – The Current Actual UPB reflects the mortgage ending balance as reported by the servicer for the corresponding monthly reporting period. For loans modified after inclusion in the Deal, the Current Actual UPB equals the sum of the interest bearing UPB (the amortizing principal balance of the mortgage) and the deferred UPB (the non-interest bearing balance), if applicable. For loans in REO, the Current Actual UPB will represent the last reported balance (until the loan is removed from the Trust at which point the balance will be reduced to zero). The Current Actual UPB will be reduced to zero beginning in the month in which the loan goes to zero balance in the Trust. Literal decimal
153	1		Alpha	**DELIMITER** - "|"
154	12	2	Numeric	**CURRENT INTEREST BEARING UPB** – The interest-bearing portion of the UPB for a given mortgage. For loans modified after inclusion in the Deal, this UPB represents the amortizing principal balance of the mortgage and may be less than the Current Actual UPB. The Current Interest Bearing UPB will be reduced to zero beginning in the month in which the loan goes to zero balance in the Trust. Literal decimal
166	1		Alpha	**DELIMITER** - "|"
167	12	2	Numeric	**CURRENT DEFERRED UPB** – The current non-interest bearing UPB of the modified mortgage. The current deferred UPB does not contribute to the Stated Principal Balance of the Deal. The Current Deferred UPB will be reduced to zero beginning in the month in which the loan goes to zero balance in the Trust. Literal decimal Space(12) = Not Applicable (i.e., non-Modified loans)
179	1		Alpha	**DELIMITER** - "|"
180	1		Alpha	**DELINQUENCY REPORTING STYLE (MBA VS OTS)** – Indicates whether delinquency status is reported using the OTS/FFIEC rule or the MBA rule. 1 = MBA 2 = OTS
181	1		Alpha	**DELIMITER** - "|"
182	6		Numeric – YYYYMM	**TRUST DUE DATE OF LAST PAID INSTALLMENT (DDLPI)** – Due date of last scheduled payment remitted to the Trust. The Trust DDLPI will remain constant beginning in the month in which the loan goes to zero balance in the Trust.
188	1		Alpha	**DELIMITER** - "|"
189	6		Numeric – YYYYMM	**BORROWER DUE DATE OF LAST PAID INSTALLMENT (DDLPI)** –The due date that the loan's scheduled principal and interest is paid through, regardless of when the installment payment was actually made. The Borrower DDLPI will remain constant beginning in the month in which the loan goes to zero balance in the Trust. Space(6) = Not Applicable
195	1		Alpha	**DELIMITER** - "|"

196	2		Alpha-num	**CURRENT LOAN DELINQUENCY STATUS** – A value corresponding to the number of days the borrower is delinquent, based on the due date of last paid installment ("DDLPI") reported by servicers to Freddie Mac. This value for any given month will be capped at 99. The Current Loan Delinquency Status will remain constant beginning in the month in which the loan goes to zero balance in the Trust. 00 = Current 01 = 30-59 days delinquent 02 = 60-89 days delinquent 03 = 90-119 days delinquent etc... XX = Unavailable or prior to first payment date
198	1		Alpha	**DELIMITER** - "|"
199	48		Alpha-num	**PAYMENT HISTORY** – The coded string of values that describes the payment performance of the loan over the most recent 24 months. The string of values corresponds to the valid values used in the Current Loan Delinquency Status field. The Payment History field contains 48 characters (with 2 characters for each of the 24 months). The most recent month is located to the right. The loan's Payment History will remain constant beginning in the month in which the loan goes to zero balance in the Trust.
247	1		Alpha	**DELIMITER** - "|"
248	12	2	Numeric	**PRINCIPAL ADVANCED** – Amount of principal advanced to the Trust in the prior period. Literal decimal
260	1		Alpha	**DELIMITER** - "|"
261	12	2	Numeric	**CUMULATIVE PRINCIPAL ADVANCED** – Amount of principal advanced to the Trust up to and including the prior period. Literal decimal
273	1		Alpha	**DELIMITER** - "|"
274	12	2	Numeric	**PRINCIPAL ADVANCED RECOVERY** – Amount of previously advanced principal recovered by the master servicer in the prior period. Literal decimal
286	1		Alpha	**DELIMITER** - "|"
287	1		Alpha	**BORROWER ASSISTANCE PLAN** – On or after July 2020, regardless of delinquency status, the type of assistance plan that the borrower is enrolled in that provides temporary mortgage payment relief or an opportunity to cure a mortgage delinquency over a defined period. Loan status for this field is reported as of the last day of the second calendar month preceding the payment date F = Forbearance Plan R = Repayment Plan T = Trial Period Plan NULL = No workout plan or not applicable.
288	1		Alpha	**DELIMITER** - "|"
289	1		Alpha	**MODIFICATION FLAG** – A flag indicating the loan has been modified in the current period. Y = Modified Space(1) = Not Modified
290	1		Alpha	**DELIMITER** - "|"
291	2		Numeric	**NUMBER OF MODIFICATIONS** – The number of times that the loan has been modified. Number of Modifications will be disclosed as "Unknown" if the Number of Modifications is greater than 5. Space(2) = Unknown
293	1		Alpha	**DELIMITER** - "|"

294	1		Alpha	**MODIFICATION PROGRAM** – For loans modified for loss mitigation purposes, the program under which the loan was modified. If a loan has been modified more than once, this field represents the most recent modification. A = Alternative B = HAMP Backup C = Classic D = Deferred Payment E = Extend F = Flex Mod H = HAMP O = Other P = Cap & Extend R = Regular S = Standard T= Streamlined U = Underwater Space(1) = Not Applicable (i.e., non-Modified loans)
295	1		Alpha	**DELIMITER** - "|"
296	1		Alpha	**MODIFICATION TYPE** – For loans modified for loss mitigation purposes, indicates the type of action that modified the loan term(s). If a loan has been modified more than once, this field represents the most recent modification. R = Rate T = Term B = Rate & Term C = Cap-to-Reinstate D = Deferred Amount F = Rate, Term & Forbearance S = Rate & Deferred Amount U = Term & Deferred Amount O = Other Space(1) = Not Applicable (i.e., non-Modified loans)
297	1		Alpha	**DELIMITER** - "|"
298	6		Numeric – YYYYMM	**MODIFICATION FIRST PAYMENT DATE** – The first payment due date of the mortgage as of the most recent note modification. Space(6) = Not Applicable (i.e., non-Modified loans)
304	1		Alpha	**DELIMITER** - "|"
305	3		Numeric	**MODIFICATION DEBT-TO-INCOME (DTI)** – Disclosure of the debt to income ratio is based on (1) the sum of the Borrower's monthly debt payments, including monthly housing expenses that incorporate the mortgage payment the Borrower is making as a result of the loan modification, divided by (2) the total monthly income of the Borrower at the time of the most recent loan modification. The debt to income ratio will not be updated. This disclosure is subject to the widely varying standards originators use to verify Borrowers' assets and liabilities. If the loan's DTI ratio falls outside the range of > 0% and <= 65%, the DTI ratio will be disclosed as "Unknown," which will be indicated by a blank space. Space(3) = Not Applicable (i.e., non-Modified loans)
308	1		Alpha	**DELIMITER** - "|"
309	12	2	Numeric	**TOTAL CAPITALIZED AMOUNT** – In the case of a modified mortgage (except for modifications related to a Bankruptcy Cramdown), the amount of interest and non-interest arrearages added to the principal balance of a loan due to the most recent modification. Literal decimal Space(12) = Not Applicable (i.e., non-Modified loans)
321	1		Alpha	**DELIMITER** - "|"
322	12	2	Numeric	**CAPITALIZATION AMOUNT** – In the case of a modified mortgage (except for modifications related to a Bankruptcy Cramdown), the amount of interest and non-interest arrearages added to the principal balance of a loan due to the most recent modification plus any principal advances reimbursed to the master servicer. Literal decimal Space(12) = Not Applicable (i.e., non-Modified loans)
334	1		Alpha	**DELIMITER** - "|"

335	12	2	Numeric	**MODIFICATION LOAN AMOUNT** – The UPB of the mortgage as of the most recent note modification. For modified mortgages with deferred amounts, the loan amount includes both the interest bearing and the non-interest bearing UPB amounts. Literal decimal Space(12) = Not Applicable (i.e., non-Modified loans)
347	1		Alpha	**DELIMITER** - "|"
348	12	2	Numeric	**INTEREST BEARING MORTGAGE LOAN AMOUNT** – The interest bearing UPB of the modified mortgage as of the most recent note modification. Literal decimal Space(12) = Not Applicable (i.e., non-Modified loans)
360	1		Alpha	**DELIMITER** - "|"
361	12	2	Numeric	**DEFERRED AMOUNT** – The non-interest bearing UPB of the modified mortgage as of the most recent note modification. Literal decimal Space(12) = Not Applicable (i.e., non-Modified loans)
373	1		Alpha	**DELIMITER** - "|"
374	1		Numeric	**INTEREST RATE STEP INDICATOR** – Denotes whether the terms of the modification agreement call for the mortgage interest rate to increase over time. If a loan has been modified more than once, this field represents the most recent modification. Y = Step loan N = Non Step loan Space(1) = Not Applicable (i.e., non-Modified loans)
375	1		Alpha	**DELIMITER** - "|"
376	6		Numeric – YYYYMM	**FIRST STEP RATE ADJUSTMENT DATE** – For modified step rate mortgages, the first date on which the mortgage interest rate is scheduled to increase. If a loan has been modified more than once, this field represents the most recent modification. This field will be disclosed as 'Not Applicable' for non-Step Modified loans. Space(6) = Not applicable
382	1		Alpha	**DELIMITER** - "|"
383	6	3	Numeric	**FIRST STEP RATE** – For modified step rate mortgages, the mortgage interest rate to be in effect on the first scheduled interest rate adjustment date. If a loan has been modified more than once, this field represents the most recent modification. This field will be disclosed as 'Not Applicable' for non-Step Modified loans. Literal decimal Space(6) = Not applicable
389	1		Alpha	**DELIMITER** - "|"
390	6		Numeric – YYYYMM	**SECOND STEP RATE ADJUSTMENT DATE** – For modified step rate mortgages, the second date on which the mortgage interest rate is scheduled to increase. If a loan has been modified more than once, this field represents the most recent modification. This field will be disclosed as 'Not Applicable' for non-Step Modified loans or Step Modified loans that do not have 2 step rate adjustments. Space(6) = Not applicable
396	1		Alpha	**DELIMITER** - "|"
397	6	3	Numeric	**SECOND STEP RATE** – For modified step rate mortgages, the mortgage interest rate to be in effect on the second scheduled interest rate adjustment date. If a loan has been modified more than once, this field represents the most recent modification. This field will be disclosed as 'Not Applicable' for non-Step Modified loans or Step Modified loans that do not have 2 step rate adjustments. Literal decimal Space(6) = Not applicable
403	1		Alpha	**DELIMITER** - "|"

404	6		Numeric – YYYYMM	**THIRD STEP RATE ADJUSTMENT DATE** – For modified step rate mortgages, the third date on which the mortgage interest rate is scheduled to increase. If a loan has been modified more than once, this field represents the most recent modification. This field will be disclosed as 'Not Applicable' for non-Step Modified loans or Step Modified loans that do not have 3 step rate adjustments. Space(6) = Not applicable
410	1		Alpha	**DELIMITER** - "|"
411	6	3	Numeric	**THIRD STEP RATE** – For modified step rate mortgages, the mortgage interest rate to be in effect on the third scheduled interest rate adjustment date. If a loan has been modified more than once, this field represents the most recent modification. This field will be disclosed as 'Not Applicable' for non-Step Modified loans or Step Modified loans that do not have 3 step rate adjustments. Literal decimal Space(6) = Not applicable
417	1		Alpha	**DELIMITER** - "|"
418	6		Numeric – YYYYMM	**FOURTH STEP RATE ADJUSTMENT DATE** – For modified step rate mortgages, the fourth date on which the mortgage interest rate is scheduled to increase. If a loan has been modified more than once, this field represents the most recent modification. This field will be disclosed as 'Not Applicable' for non-Step Modified loans or Step Modified loans that do not have 4 step rate adjustments. Space(6) = Not applicable
424	1		Alpha	**DELIMITER** - "|"
425	6	3	Numeric	**FOURTH STEP RATE** – For modified step rate mortgages, the mortgage interest rate to be in effect on the fourth scheduled interest rate adjustment date. If a loan has been modified more than once, this field represents the most recent modification. This field will be disclosed as 'Not Applicable' for non-Step Modified loans or Step Modified loans that do not have 4 step rate adjustments. Literal decimal Space(6) = Not applicable
431	1		Alpha	**DELIMITER** - "|"
432	6		Numeric – YYYYMM	**FIFTH STEP RATE ADJUSTMENT DATE** – For modified step rate mortgages, the fifth date on which the mortgage interest rate is scheduled to increase. If a loan has been modified more than once, this field represents the most recent modification. This field will be disclosed as 'Not Applicable' for non-Step Modified loans or Step Modified loans that do not have 5 step rate adjustments. Space(6) = Not applicable
438	1		Alpha	**DELIMITER** - "|"
439	6	3	Numeric	**FIFTH STEP RATE** – For modified step rate mortgages, the mortgage interest rate to be in effect on the fifth scheduled interest rate adjustment date. If a loan has been modified more than once, this field represents the most recent modification. This field will be disclosed as 'Not Applicable' for non-Step Modified loans or Step Modified loans that do not have 5 step rate adjustments. Literal decimal Space(6) = Not applicable
445	1		Alpha	**DELIMITER** - "|"
446	1		Alpha	**PROPERTY INSPECTION CONDITION** – If a mortgage is delinquent or in REO status and a property inspection has been performed after the loan is originated and reported in the current period, a code that indicates the condition of the property. E = Excellent G = Good A = Average F = Fair P = Poor Space(1) = Unknown or Not Applicable
447	1		Alpha	**DELIMITER** - "|"

448	1		Alpha	**PROPERTY INSPECTION OCCUPANCY STATUS** – If a mortgage is delinquent or in REO status and a property inspection has been performed after the loan is originated and reported in the current period, denotes whether the mortgage property is occupied by the borrower, occupied by a tenant, vacant, or unknown. B = Borrower T = Tenant V = Vacant Space(1) = Unknown or Not Applicable
449	1		Alpha	**DELIMITER** - "|"
450	6		Numeric – CCYYMM	**BANKRUPCTY FILE DATE** – The date on which the borrower filed for bankruptcy. Once the Servicer has reported that the borrower has filed for bankruptcy, this date will be populated until the bankruptcy has been cleared (as reported by the Servicer) or the loan has been acquired through REO. Space(6) = Not applicable
456	1		Alpha	**DELIMITER** - "|"
457	6		Numeric – CCYYMM	**BANKRUPCTY CLEARANCE DATE** – The date the loan was removed from bankruptcy as a result of dismissal, discharge, and/or the granting of a Motion for Relief. Space(6) = Not applicable
463	1		Alpha	**DELIMITER** - "|"
464	6		Numeric – CCYYMM	**DATE REFERRED TO FORECLOSURE** – For a loan in foreclosure status, the date on which the loan was referred to a foreclosure attorney. Once a loan has been referred to foreclosure, this field will be populated until the loan exits foreclosure. Space(6) = Not applicable
470	1		Alpha	**DELIMITER** - "|"
471	6		Numeric – CCYYMM	**FORECLOSURE EXIT DATE** – The date the loan exited foreclosure. For a loan with Foreclosure Exit Reason Code of 'Zero Balance Event', this date will reflect the date on which the Zero Balance Code was applied to the loan. Space(6) = Not applicable
477	1		Alpha	**DELIMITER** - "|"
478	2		Alpha	**FORECLOSURE EXIT REASON CODE** – A code indicating the reason foreclosure proceedings ended. 01 = Reinstatement 02 = REO Acquisition 03 = Zero Balance Event (see Zero Balance Code) Space(2) = Not Applicable
480	1		Alpha	**DELIMITER** - "|"
481	6		Numeric – CCYYMM	**ACCEPTED REO OFFER DATE** – The date on which the REO sale amount was accepted. Space(6) = Not applicable
487	1		Alpha	**DELIMITER** - "|"
488	6		Numeric – CCYYMM	**REO EXIT DATE** – The date the loan exited REO status due to Actual REO Sales Closing or REO rollback. Space(6) = Not applicable
494	1		Alpha	**DELIMITER** - "|"
495	2		Numeric	**ZERO BALANCE CODE** – A code indicating the reason the loan's balance was reduced to zero. 01 = Prepaid or Matured (Voluntary Payoff) 02 = Third Party Sale 03 = Short Sale 06 = Repurchased Prior to Property Disposition 07 = Charge-Off 09 = REO Disposition Space(2) = Not Applicable

497	1		Alpha	**DELIMITER** - "|"
498	6		Numeric – CCYYMM	**ZERO BALANCE EFFECTIVE DATE** – The date on which the event triggering the Zero Balance Code took place. Space(6) = Not Applicable
504	1		Alpha	**DELIMITER** - "|"
505	6		Numeric – CCYYMM	**REPURCHASE SETTLEMENT DATE** – For loans repurchased from the Trust, or for which an indemnification payment was made because the loan previously liquidated, the effective date of such repurchase or indemnification payment. Space(6) = Not Applicable
511	1		Alpha	**DELIMITER** - "|"
512	12	2	Numeric	**REALIZED LOSS AMOUNT** – For a mortgage loan, the total loss amount passed through to the Trust during the current period. Literal decimal
524	1		Alpha	**DELIMITER** - "|"
525	12	2	Numeric	**CUMULATIVE LOSS AMOUNT** – For a mortgage loan, the total loss amount (net of subsequent recoveries) passed through to the Trust to date. Literal decimal
537	1		Alpha	**DELIMITER** - "|"
538	12	2	Numeric	**SUBSEQUENT RECOVERY AMOUNT** – The current period amount recovered with respect to a mortgage loan for which a loss was previously reported. Literal decimal
550	1		Alpha	**DELIMITER** - "|"
551	12	2	Numeric	**NET SALES PROCEEDS** – The amount remitted to Freddie Mac resulting from a property disposition once allowable selling expenses have been deducted from the gross sales proceeds of the property. Prior to population of a Zero Balance code equal to 02, 03, 07 or 09, this field will be populated as "Not Applicable", which will be indicated by blank spaces. Following population of a Zero Balance Code equal to 02, 03, 07 or 09, this field will be updated monthly (as applicable) to reflect the cumulative total. Literal decimal Space(12) = Not Applicable
563	1		Alpha	**DELIMITER** - "|"
564	12	2	Numeric	**MODIFICATION RATE LOSS** – For any Distribution Date and any modified Mortgage Loan, the product of (i) the Stated Principal Balance as of the preceding Distribution Date, (ii) the Trust Mortgage Rate as of the Cut-off Date minus the Trust Mortgage Rate as of the preceding Distribution Date, and (iii) one-twelfth. Literal decimal Space(12) = Not Applicable
576	1		Alpha	**DELIMITER** - "|"
577	1		Alpha	**BANKRUPTCY CRAMDOWN INDICATOR** – An indicator that denotes Bankruptcy Cramdown Loss/Recovery was applied to this loan in the current period. Y = Bankruptcy Cramdown applied Space = No Bankruptcy Cramdown applied or not applicable
578	1		Alpha	**DELIMITER** - "|"
579	1		Alpha	**MORTGAGE INSURANCE (MI) CANCELLATION INDICATOR** – An indicator that denotes if the mortgage insurance (MI) has been reported as cancelled after the time of Freddie Mac's purchase of the mortgage loan. The MI cancellation indicator will remain constant beginning in the month in which the loan goes to zero balance in the Trust. Y = MI Cancelled N = MI has not been Cancelled 7 = Not Applicable 9 = Unknown/Not Available
580	1		Alpha	**DELIMITER** - "|"

581	3		Numeric	**UPDATED CREDIT SCORE #1 - QUARTERLY** The updated credit score is a number prepared by third parties, summarizing the borrower's creditworthiness, which may be indicative of the likelihood that borrower will timely repay future obligations. This updated credit score i) was obtained using the Fair Isaac Risk Model v2 developed by Fair Isaac Corporation, ii) represents the most recently available credit score provided by Experian to Freddie Mac, iii) is distinct from the FICO score described in Freddie Mac's Seller/Servicer Guide, which may be provided by any of the three major credit repositories, and iv) represents the lower of borrower and co-borrower credit scores (as applicable). This value will be refreshed quarterly starting in March 2016 and persisted until the next refresh. The credit score is generally as of the end of the second calendar month preceding the quarterly update. The value will remain constant beginning in the month in which the loan has been acquired through REO or has been reduced to zero balance. If an updated credit score is unavailable or outside the range of 300 to 850, then we disclose "Unknown," which is indicated by a blank space. This disclosure field is subject to specific 'Terms of Use'; see Part C of http://www.freddiemac.com/creditriskofferings/terms.html. Space(3) = Unknown or Not Applicable
584	1		Alpha	**DELIMITER** - "|"
585	3		Numeric	**UPDATED CREDIT SCORE #2 - QUARTERLY** The updated credit score is a number prepared by third parties, summarizing the borrower's creditworthiness, which may be indicative of the likelihood that borrower will timely repay future obligations. Credit scores are typically based on a proprietary statistical model that is developed for use by credit data repositories. These credit repositories apply the model to borrower credit information to derive a credit score. This updated credit score i) was obtained using the Fair Isaac Risk Model v9 developed by Fair Isaac Corporation, ii) represents the most recently available credit score provided by Experian to Freddie Mac, and iii) is distinct from the FICO score referenced in Freddie Mac's Seller/Servicer Guide, which may be provided by any of the three major credit repositories. Reserved for future use. If an updated credit score is unavailable or outside the range of 300 to 850, then we disclose "Not Available." This disclosure field is subject to specific "Terms of Use;" see Part C of http://www.freddiemac.com/creditriskofferings/terms.html. Space(3) = Unknown or Not Applicable
588	1		Alpha	**DELIMITER** - "|"
589	3		Numeric	**ESTIMATED LOAN-TO-VALUE (LTV) – QUARTERLY** - The ratio obtained by dividing the outstanding balance of the mortgage loan by the value of the property obtained through our proprietary automated Valuation Model (AVM). In the case of modified mortgages with deferred amounts, the outstanding balance of the modified mortgage loan reflects both interest bearing and non-interest bearing UPB amounts. Although we believe that our automated valuation model yields a reasonable approximation of the property's current value, using a value obtained from: (i) a different automated valuation model, (ii) an appraisal based on a physical inspection of the property or (iii) an arm's length sale of the property could result in a different value for the property. At the time of the security issuance, this field will be disclosed using as the most recently available value. This value will be refreshed quarterly and persisted until the next refresh. This value will remain constant beginning in the month in which the loan goes to zero balance. Estimated LTV ratios that are unavailable, below 1% or greater than 300% will be disclosed as "Unknown," which is indicated by a blank space. For more information on our proprietary AVM and/or FSD, please visit http://www.freddiemac.com/hve/hve.html. Space(3) = Unknown or Not Applicable

592	1		Alpha	**DELIMITER** - "|"
593	4	2	Numeric	**FORECAST STANDARD DEVIATION (FSD)** – In association with the Estimated LTV, the Forecast Standard Deviation (FSD) indicates the accuracy of the estimated value obtained through our proprietary Automated Valuation Model (AVM). FSD is a statistical measure that represents the probability that the AVM value falls within a statistical range of the actual market value, measured against an expected sales price. FSD is expressed as a percentage in decimal form. Although FSD is a proportional measure it can be approximated by a percentage range. For example, FSDs of 0.10 (or 10%) indicate that about 68% (one standard deviation) of actual market sales will fall between +/-10% of the AVM estimated value. The lower the FSD, the smaller the error in predicting actual market value and the greater the accuracy of the value. If a mortgage loan does not have an ELTV disclosed, this field will be disclosed as Not Applicable. For more information on our proprietary AVM and/or FSD, please visit http://www.freddiemac.com/hve/hve.html. Space(4) = Unknown or Not Applicable
597	1		Alpha	**DELIMITER** - "|"
598	6		Numeric – CCYYMM	**CONSTRUCTIVE DEFAULT DATE** - The date a loan becomes a Constructive Default Loan. Refer to the Offering Circular for definition of Constructive Default Loan. Once populated, this date will remain constant. This field will be blank if the transaction does not support Constructive Default. Space(6) = Not applicable
604	1		Alpha	**DELIMITER** - "|"
605	1		Alpha	**PAYMENT DEFERRAL FLAG** - On or after August 2020, a flag indicating the loan has been granted a Payment Deferral plan in the current or prior period. C = Current Period P = Prior Period
606	1		Alpha	**DELIMITER** - "|"
607	194			**FILLER**

Record Length: 800

				Deal Trailer Record
POS	**LEN**	**DEC**	**DATA TYPE**	**DESCRIPTION**
1	2		Numeric	**RECORD TYPE -** Indicates the type of data in this record: **80 = Deal Trailer Record**
3	1		Alpha	**DELIMITER** - "|"
4	6		Alpha-num	**DEAL NUMBER** – A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a Deal.
10	1		Alpha	**DELIMITER** - "|"
11	9		Numeric	**LOAN DETAIL RECORD COUNT** - Count of loan detail records associated with each Deal.
20	1		Alpha	**DELIMITER** - "|"
21	780			**FILLER**

Record Length: 800

				File Trailer Record
POS	LEN	DEC	DATA TYPE	DESCRIPTION
1	2		Numeric	**RECORD TYPE -** Indicates the type of data in this record: **99 = File Trailer Record**
3	1		Alpha	**DELIMITER** - "|"
4	12		Numeric	**FILE RECORD COUNT** - File record count of record types 10, 20, 50, and 80.
16	1		Alpha	**DELIMITER** - "|"
17	784			**FILLER**

2) SUPPLEMENTAL WLS DISCLOSURE FILE: AGGREGATED POSTAL CODE DISCLOSURE

This supplemental file contains aggregated postal code disclosure for Freddie Mac Whole Loan Securities (WLS^{SM}) Deals. The disclosure will be provided on the WLS Security Data page of Freddie Mac website at the time of issuance of the WLS Deal and will not be updated monthly.

This disclosure is aggregated based on the following disclosure rules:
- The loans within a 5-digit postal code may not represent more than 60% of the loans within the 3-digit postal code; if so, then include those loans in the corresponding 3-digit postal code. For example, if 5-digit postal code of '12345' represents 80 loans out of 100 loans in 3-digit postal code '123', then all 80 loans will be included in 3-digit postal code of '123' instead of disclosing a 5-digit postal code '12345'.
- A 5-digit postal code may not contain less than 10 loans; if so, then include those loans in the corresponding 3-digit postal code.
- A 3-digit postal code may not contain less than 10 loans; if so, then include those loans in 'OTHER'.
- The Aggregate UPB at Issuance for each Postal Code Designation will be rounded to the nearest thousand.

Record Length: 50

				WLS Disclosure – Aggregated Postal Code Disclosure
POS	LEN	DEC	DATA TYPE	DESCRIPTION
1	6		Alpha-num	**DEAL NUMBER** – A unique number or alphanumeric designation assigned by Freddie Mac to identify a Deal.
7	1		Alpha	**DELIMITER** - "|"
8	5		Alpha-num	**POSTAL CODE DESIGNATION**– This disclosure will represent one of the following values for the corresponding mortgages represented in the Aggregate UPB at Issuance: - The five-digit postal code for the location of the mortgaged properties. - The first three digits of the postal code for the location of the mortgaged properties. The first three digits of the postal code will be followed by two blank spaces. - A value of 'OTHER' which represents any mortgages in the security that are not represented by either the 5-digit postal code or 3-digit postal code. The 5-digit and 3-digit post codes are only disclosed when the defined disclosure rules (described above) have been met; otherwise the mortgaged property is included in 'OTHER'.
13	1		Alpha	**DELIMITER** - "|"
14	15	2	Numeric	**AGGREGATE UPB AT ISSUANCE** – The aggregate UPB at Issuance of the mortgages contributing to the associated Postal Code Designation. The Aggregate UPB at Issuance will be rounded to the nearest thousandth.
29	1		Alpha	**DELIMITER** - "|"
30	21			**FILLER**