Structured Agency Credit Risk (STACR) Debt Notes

Series 2023-HQA1

October 25, 2024

STATEMENT TO NOTEHOLDERS

TRANSACTION PARTIES

Issuer:	Freddie Mac
Indenture Trustee:	Citibank, N.A.
Owner Trustee:	Wilmington Trust, National Association
Custodian:	Bank of New York Mellon

CONTACT

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DISTRIBUTION SUMMARY - INITIAL CERTIFICATES

Class	Original Balance	Prior Balance	Pass-Through Rate	Accrual Day Count	Interest Distributed	Other (As Interest) Distributed	Principal Distributed	Total Distributed	Realized Loss /(Recovery)	Non-Cash Balance Change	Current Balance
M-1A	127,000,000.00	88,831,614.04	7.280120%	30/360	538,920.68	-	2,364,695.75	2,903,616.43	-	-	86,466,918.29
M-1B	127,000,000.00	127,000,000.00	8.780120%	30/360	929,229.37	-	-	929,229.37	-	-	127,000,000.00
M-2	63,000,000.00	63,000,000.00	10.780120%	30/360	565,956.30	-	-	565,956.30	-	-	63,000,000.00
Total	**317,000,000.00**	**278,831,614.04**			**2,034,106.35**	**-**	**2,364,695.75**	**4,398,802.10**	**-**	**-**	**276,466,918.29**

Notional

Class	Original Balance	Prior Balance	Pass-Through Rate	Accrual Day Count	Interest Distributed	Other (As Interest) Distributed	Principal Distributed	Total Distributed	Realized Loss /(Recovery)	Non-Cash Balance Change	Current Balance
X-IO	317,000,000.00	278,831,614.04	47.555548%	30/360	11,049,991.87	-	-	11,049,991.87	-	-	276,466,918.29
Grand Total	**634,000,000.00**	**557,663,228.08**			**13,084,098.22**	**-**	**2,364,695.75**	**15,448,793.97**	**-**	**-**	**552,933,836.58**

DISTRIBUTION SUMMARY - NON INITIAL CERTIFICATES

Class	Original Balance	Prior Balance	Pass-Through Rate	Accrual Day Count	Interest Distributed	Other (As Interest) Distributed	Principal Distributed	Total Distributed	Realized Loss /(Recovery)	Non-Cash Balance Change	Current Balance
M-2A	31,500,000.00	31,500,000.00	10.780120%	30/360	282,978.15	-	-	282,978.15	-	-	31,500,000.00
M-2B	31,500,000.00	31,500,000.00	10.780120%	30/360	282,978.15	-	-	282,978.15	-	-	31,500,000.00
M-2R	63,000,000.00	63,000,000.00	8.530120%	30/360	447,831.30	-	-	447,831.30	-	-	63,000,000.00
M-2S	63,000,000.00	63,000,000.00	8.980120%	30/360	471,456.30	-	-	471,456.30	-	-	63,000,000.00
M-2T	63,000,000.00	63,000,000.00	9.430120%	30/360	495,081.30	-	-	495,081.30	-	-	63,000,000.00
M-2U	63,000,000.00	63,000,000.00	9.880120%	30/360	518,706.30	-	-	518,706.30	-	-	63,000,000.00
M-2AR	31,500,000.00	31,500,000.00	8.530120%	30/360	223,915.65	-	-	223,915.65	-	-	31,500,000.00
M-2AS	31,500,000.00	31,500,000.00	8.980120%	30/360	235,728.15	-	-	235,728.15	-	-	31,500,000.00
M-2AT	31,500,000.00	31,500,000.00	9.430120%	30/360	247,540.65	-	-	247,540.65	-	-	31,500,000.00
M-2AU	31,500,000.00	31,500,000.00	9.880120%	30/360	259,353.15	-	-	259,353.15	-	-	31,500,000.00
M-2BR	31,500,000.00	31,500,000.00	8.530120%	30/360	223,915.65	-	-	223,915.65	-	-	31,500,000.00
M-2BS	31,500,000.00	31,500,000.00	8.980120%	30/360	235,728.15	-	-	235,728.15	-	-	31,500,000.00
M-2BT	31,500,000.00	31,500,000.00	9.430120%	30/360	247,540.65	-	-	247,540.65	-	-	31,500,000.00
M-2BU	31,500,000.00	31,500,000.00	9.880120%	30/360	259,353.15	-	-	259,353.15	-	-	31,500,000.00
M-2RB	31,500,000.00	31,500,000.00	13.030120%	30/360	342,040.65	-	-	342,040.65	-	-	31,500,000.00
M-2SB	31,500,000.00	31,500,000.00	12.580120%	30/360	330,228.15	-	-	330,228.15	-	-	31,500,000.00
M-2TB	31,500,000.00	31,500,000.00	12.130120%	30/360	318,415.65	-	-	318,415.65	-	-	31,500,000.00
M-2UB	31,500,000.00	31,500,000.00	11.680120%	30/360	306,603.15	-	-	306,603.15	-	-	31,500,000.00

Notional

Class	Original Balance	Prior Balance	Pass-Through Rate	Accrual Day Count	Interest Distributed	Other (As Interest) Distributed	Principal Distributed	Total Distributed	Realized Loss /(Recovery)	Non-Cash Balance Change	Current Balance
M-2I	63,000,000.00	63,000,000.00	2.250000%	30/360	118,125.00	-	-	118,125.00	-	-	63,000,000.00
M-2AI	31,500,000.00	31,500,000.00	2.250000%	30/360	59,062.50	-	-	59,062.50	-	-	31,500,000.00
M-2BI	31,500,000.00	31,500,000.00	2.250000%	30/360	59,062.50	-	-	59,062.50	-	-	31,500,000.00

DISTRIBUTION SUMMARY - HYPOTHETICAL CERTIFICATES

Class	Original Balance	Prior Balance	Pass-Through Rate	Accrual Day Count	Interest Distributed	Other (As Interest) Distributed	Principal Distributed	Total Distributed	Realized Loss /(Recovery)	Non-Cash Balance Change	Current Balance
A-H	12,867,217,693	11,854,026,694	0.000000%	30/360	-	-	59,671,044.99	59,671,044.99	-	3,820.49	11,794,359,469
M-1AH	7,033,518.00	4,919,675.25	0.000000%	30/360	-	-	130,961.65	130,961.65	-	-	4,788,713.60
M-1BH	7,033,518.00	7,033,518.00	0.000000%	30/360	-	-	-	-	-	-	7,033,518.00
M-2AH	2,008,379.00	2,008,379.00	0.000000%	30/360	-	-	-	-	-	-	2,008,379.00
M-2BH	2,008,379.00	2,008,379.00	0.000000%	30/360	-	-	-	-	-	-	2,008,379.00
B-1H	67,016,760.00	67,016,760.00	14.280120%	30/360	-	-	-	-	-	-	67,016,760.00
B-2H	100,525,138.00	100,525,138.00	16.280120%	30/360	-	-	-	-	-	-	100,525,138.00
B-3H	33,508,379.00	33,433,960.42	0.000000%	30/360	-	-	-	-	3,820.50	-	33,430,139.92
Grand Total	**13,086,351,764**	**12,070,972,504**			**-**	**-**	**59,802,006.64**	**59,802,006.64**	**3,820.50**	**3,820.49**	**12,011,170,497**

DISTRIBUTION SUMMARY - ACTIVE CERTIFICATES

Class	Original Balance	Prior Balance	Pass-Through Rate	Accrual Day Count	Interest Distributed	Other (As Interest) Distributed	Principal Distributed	Total Distributed	Realized Loss /(Recovery)	Non-Cash Balance Change	Current Balance
M-1A	127,000,000.00	88,831,614.04	7.280120%	30/360	538,920.68	-	2,364,695.75	2,903,616.43	-	-	86,466,918.29
M-1B	127,000,000.00	127,000,000.00	8.780120%	30/360	929,229.37	-	-	929,229.37	-	-	127,000,000.00
M-2	63,000,000.00	63,000,000.00	10.780120%	30/360	565,956.30	-	-	565,956.30	-	-	63,000,000.00
Total	**317,000,000.00**	**278,831,614.04**			**2,034,106.35**	**-**	**2,364,695.75**	**4,398,802.10**	**-**	**-**	**276,466,918.29**
Grand Total	**317,000,000.00**	**278,831,614.04**			**2,034,106.35**	**-**	**2,364,695.75**	**4,398,802.10**	**-**	**-**	**276,466,918.29**

DISTRIBUTION SUMMARY - FACTORS

Class	CUSIP		Record Date	Interest Distributed	Other (As Interest) Distributed	Principal Distributed	Total Distributed	Realized Loss /(Recovery)	Non-Cash Balance Change	Current Balance
M-1A	35564KX79	U3201WX69	10/24/2024	4.24346992	-	18.61965157	22.86312150	-	-	680.84187630
M-1B	35564KX87	U3201WX77	10/24/2024	7.31676669	-	-	7.31676669	-	-	1,000.00000000
M-2	35564KY37	U3201WY27	10/24/2024	8.98343333	-	-	8.98343333	-	-	1,000.00000000

DISTRIBUTION INFORMATION - INTEREST DETAIL

Class	Rate		Accrual Dates	Interest		Shortfall		Paid		
	Current	Next		Net Accrued	Deferred	Non Recovered	Carry Forward	Accrued	Carry Forward	Total
M-1A	7.28012%	6.85682%	09/25-10/24	538,920.68	-	-	-	538,920.68	-	538,920.68
M-1B	8.78012%	8.35682%	09/25-10/24	929,229.37	-	-	-	929,229.37	-	929,229.37
M-2	10.78012%	10.35682%	09/25-10/24	565,956.30	-	-	-	565,956.30	-	565,956.30
Total				**2,034,106.35**	**-**	**-**	**-**	**2,034,106.35**	**-**	**2,034,106.35**
Grand Total				**2,034,106.35**	**-**	**-**	**-**	**2,034,106.35**	**-**	**2,034,106.35**

DISTRIBUTION INFORMATION - INTEREST SHORTFALL DETAIL

Class	Non-Recov Shortall	Carry Forward Interest				
		Prior	Int. on Prior	New	Paid	Outstanding
M-1A	-	-	-	-	-	-
M-1B	-	-	-	-	-	-
M-2	-	-	-	-	-	-
Total	**-**	**-**	**-**	**-**	**-**	**-**
Grand Total	**-**	**-**	**-**	**-**	**-**	**-**

DISTRIBUTION INFORMATION - PRINCIPAL DETAIL

Class	Prior Balance	Principal Distributed	Realized Loss /(Recovery)	Non-Cash Balance Change	Current Balance	Cumulative Realized Loss	Class % Original	Class % Current	Sub % Original	Sub % Current
M-1A	88,831,614.04	2,364,695.75	-	-	86,466,918.29	-	40.06%	31.28%	3.00%	3.27%
M-1B	127,000,000.00	-	-	-	127,000,000.00	-	40.06%	45.94%	2.00%	2.18%
M-2	63,000,000.00	-	-	-	63,000,000.00	-	19.87%	19.87%	1.50%	1.50%
Total	**278,831,614.04**	**2,364,695.75**	**-**	**-**	**276,466,918.29**	**-**	**99.99%**	**97.09%**		

RECONCILIATION DETAIL

SOURCE OF FUNDS

Interest Funds Available		
Scheduled Interest	2,044,426.85	
Modification (Loss)/Gain Amount	(3,820.50)	
Total Interest Funds Available		**2,040,606.35**
Principal Funds Available		
Scheduled Principal	23,354,707.38	
Curtailments	1,543,341.03	
Prepayments in Full/(Reversals)	37,268,653.98	
Liquidation Balance	-	
(Current Realized Losses)/Gains	-	
Repurchased Principal	-	
Trailing Recoveries/(Losses)	-	
(Pool Reactivation)	-	
Reference Pool Removals	-	
Total Principal Funds Available		**62,166,702.39**
Total Funds Available		**64,207,308.74**

ALLOCATION OF FUNDS

Scheduled Fees		
Indenture Trustee Fee	6,500.00	
Total Scheduled Fees		**6,500.00**
Distributions		
Interest Distribution	2,034,106.35	
Principal Distribution	62,166,702.39	
Total Distributions		**64,200,808.74**
Total Funds Allocated		**64,207,308.74**

COLLATERAL PERFORMANCE - POOL AND COLLECTIONS SUMMARY

Deal	Initial	Beginning	Ending		Initial	Beginning	Ending
Count	37,756	35,802	35,681	Remaining Term	344	328	327
Scheduled	13,403,351,764.29	12,348,291,193.21	12,285,993,470.48	Gross Rate	3.19698%	3.19520%	Not Available
Actual	13,403,351,764.29	12,349,804,117.62	12,287,637,415.23	Net Rate	3.19698%	2.89888%	Not Available

Principal Collections		Realized Losses		Interest Collections	
Scheduled Principal	23,354,707.38	Current Realized Losses	3,820.50	Scheduled Interest	2,044,426.85
Curtailments	1,543,341.03	Cumulative Realized Losses	78,239.08	Less:	-
Prepayments in Full/(Reversal)	37,268,653.98			Indenture Trustee Fee	6,500.00
Liquidation Balance	-			Modification Loss/(Gain) Amount	3,820.50
(Current Realized Losses)/Gains	-				
Repurchased Principal	-				
Trailing Recoveries/(Losses)	-				
Reference Pool Removals	-				
(Pool Reactivation)	-				

STRATIFICATION DETAIL

Loan Rate

Loan Rate Range	Asset Count	Ending Scheduled Balance	% of Agg.Bal.	WAC	WAM
2.50 or Less	22	6,603,481.87	0.05	2.4234	326
2.51 to 2.75	1438	570,590,044.11	4.64	2.7298	325
2.76 to 3.00	9104	3,403,085,351.38	27.70	2.9483	326
3.01 to 3.25	14289	4,889,913,815.90	39.80	3.1887	326
3.26 to 3.50	7432	2,420,120,665.12	19.70	3.4113	326
3.51 to 3.75	1882	574,283,533.98	4.67	3.6652	326
3.76 to 4.00	1037	303,687,752.11	2.47	3.9073	326
4.01 to 4.25	259	70,711,699.14	0.58	4.1705	326
4.26 to 4.50	154	34,424,128.22	0.28	4.4238	326
4.51 to 4.75	47	9,391,453.69	0.08	4.6716	326
4.76 to 5.00	14	2,491,204.93	0.02	4.9488	326
5.01 to 5.25	3	690,340.03	0.01	5.1188	327
5.26 to 5.50	0	0.00	0.00	0.0000	0
5.51 or Greater	0	0.00	0.00	0.0000	0
Total	35681	12,285,993,470.48	100.00	3.1950	326

Ending Schedule Balance

Ending Schedule Balance Range	Asset Count	Ending Scheduled Balance	% of Agg.Bal.	WAC	WAM
1 to 100,000	913	68,668,339.02	0.56	3.3870	326
100,001 to 200,000	6102	961,875,929.09	7.83	3.2748	326
200,001 to 300,000	8966	2,239,602,135.64	18.23	3.2488	326
300,001 to 400,000	7601	2,641,727,287.45	21.50	3.2050	326
400,001 to 500,000	4726	2,106,494,167.37	17.15	3.1663	326
500,001 to 600,000	5892	3,237,529,014.14	26.35	3.1430	326
600,001 to 700,000	861	550,702,552.14	4.48	3.1813	326
700,001 to 800,000	460	342,268,060.95	2.79	3.1803	326
800,001 to 900,000	137	115,820,025.25	0.94	3.2203	326
900,001 or Greater	23	21,305,959.43	0.17	3.2752	327
Total	35681	12,285,993,470.48	100.00	3.1950	326

STRATIFICATION DETAIL

Original LTV

Original LTV Range	Asset Count	Ending Scheduled Balance	% of Agg.Bal.	WAC	WAM
60 or Less	0	0.00	0.00	0.0000	0
61 to 65	0	0.00	0.00	0.0000	0
66 to 70	0	0.00	0.00	0.0000	0
71 to 75	0	0.00	0.00	0.0000	0
76 to 80	0	0.00	0.00	0.0000	0
81 to 85	4604	1,630,565,018.54	13.27	3.2036	326
86 to 90	9965	3,588,129,665.53	29.21	3.1765	326
91 to 95	18543	6,456,530,453.59	52.55	3.1925	326
96 or Greater	2569	610,768,332.82	4.97	3.3071	326
Total	35681	12,285,993,470.48	100.00	3.1950	326

Credit Score

Credit Score Range	Asset Count	Ending Scheduled Balance	% of Agg.Bal.	WAC	WAM
600 or Less	0	0.00	0.00	0.0000	0
601 to 620	7	2,512,733.58	0.02	3.7091	326
621 to 640	152	43,429,980.52	0.35	3.8388	326
641 to 660	530	163,754,048.52	1.33	3.7880	326
661 to 680	1154	340,553,148.92	2.77	3.6043	326
681 to 700	2659	846,837,576.88	6.89	3.3842	326
701 to 720	3862	1,244,272,828.81	10.13	3.2933	326
721 to 740	5028	1,685,474,200.43	13.72	3.1986	326
741 to 760	6418	2,246,782,745.22	18.29	3.1414	326
761 to 780	6891	2,491,180,939.90	20.28	3.1195	326
781 to 800	6454	2,350,345,356.99	19.13	3.1180	326
801 to 820	2486	858,283,756.35	6.99	3.1188	326
821 or Greater	22	7,967,504.44	0.06	3.1328	326
Total	35681	12,285,993,470.48	100.00	3.1950	326

STRATIFICATION DETAIL

Seasoning

Seasoning Range	Asset Count	Ending Scheduled Balance	% of Agg.Bal.	WAC	WAM
29 Months or Less	0	0.00	0.00	0.0000	0
30 to 31 Months	0	0.00	0.00	0.0000	0
32 to 33 Months	25046	8,378,415,956.61	68.19	3.2215	327
34 to 35 Months	9909	3,601,933,119.97	29.32	3.1452	325
36 to 37 Months	705	298,562,045.89	2.43	3.0555	323
38 to 39 Months	14	3,038,188.33	0.02	3.1902	321
40 to 41 Months	3	1,611,998.95	0.01	3.2993	319
42 to 43 Months	4	2,432,160.73	0.02	2.9418	318
44 to 45 Months	0	0.00	0.00	0.0000	0
46 to 47 Months	0	0.00	0.00	0.0000	0
48 to 49 Months	0	0.00	0.00	0.0000	0
50 to 51 Months	0	0.00	0.00	0.0000	0
52 Months or Greater	0	0.00	0.00	0.0000	0
Total	35681	12,285,993,470.48	100.00	3.1950	326

STRATIFICATION DETAIL

Anticipated Remaining Term

Anticipated Remaining Term Range	Asset Count	Ending Scheduled Balance	% of Agg.Bal.	WAC	WAM
243 Months or Less	1	121,668.55	0.00	3.7500	243
244 to 249 Months	0	0.00	0.00	0.0000	0
250 to 255 Months	1	346,828.37	0.00	3.0000	251
256 to 261 Months	0	0.00	0.00	0.0000	0
262 to 267 Months	47	11,914,128.74	0.10	3.0145	266
268 to 273 Months	2	459,503.96	0.00	3.1154	268
274 to 279 Months	2	276,831.88	0.00	3.3917	279
280 to 285 Months	1	82,714.84	0.00	3.6250	280
286 to 291 Months	15	3,497,652.12	0.03	3.0757	290
292 to 297 Months	7	2,068,715.97	0.02	3.0805	292
298 to 303 Months	9	2,922,201.97	0.02	3.0275	302
304 to 309 Months	9	2,488,234.65	0.02	3.1217	304
310 to 315 Months	25	7,909,269.10	0.06	3.0539	314
316 to 321 Months	19	7,775,900.51	0.06	3.0607	317
322 to 327 Months	32949	11,344,388,223.36	92.34	3.1925	326
328 to 333 Months	2594	901,741,596.46	7.34	3.2329	328
334 to 339 Months	0	0.00	0.00	0.0000	0
340 to 345 Months	0	0.00	0.00	0.0000	0
346 to 351 Months	0	0.00	0.00	0.0000	0
352 to 357 Months	0	0.00	0.00	0.0000	0
358 to 363 Months	0	0.00	0.00	0.0000	0
364 to 369 Months	0	0.00	0.00	0.0000	0
370 to 375 Months	0	0.00	0.00	0.0000	0
376 Months or Greater	0	0.00	0.00	0.0000	0
Total	35681	12,285,993,470.48	100.00	3.1950	326

STRATIFICATION DETAIL

Property Type

Property Type Range	Asset Count	Ending Scheduled Balance	% of Agg.Bal.	WAC	WAM
Residential	0	0.00	0.00	0.0000	0
Single family	21290	7,063,901,329.72	57.50	3.2001	326
Multifamily	0	0.00	0.00	0.0000	0
Two family	0	0.00	0.00	0.0000	0
Three family	0	0.00	0.00	0.0000	0
Four family	0	0.00	0.00	0.0000	0
Condominium	3134	1,027,093,006.96	8.36	3.2565	326
Townhouse	0	0.00	0.00	0.0000	0
Manufactured House	199	44,249,300.31	0.36	3.4752	326
Mobile Home	0	0.00	0.00	0.0000	0
Commercial	0	0.00	0.00	0.0000	0
Retail	0	0.00	0.00	0.0000	0
Health Care	0	0.00	0.00	0.0000	0
Industrial	0	0.00	0.00	0.0000	0
Warehouse	0	0.00	0.00	0.0000	0
Mobile Home Park	0	0.00	0.00	0.0000	0
Office	0	0.00	0.00	0.0000	0
Mixed Use	0	0.00	0.00	0.0000	0
Lodging	0	0.00	0.00	0.0000	0
Self Storage	0	0.00	0.00	0.0000	0
Securities	0	0.00	0.00	0.0000	0
Church	0	0.00	0.00	0.0000	0
School	0	0.00	0.00	0.0000	0
PUD	10995	4,135,277,968.13	33.66	3.1683	326
Cooperative	63	15,471,865.36	0.13	3.1445	325
Other	0	0.00	0.00	0.0000	0
Leasehold	0	0.00	0.00	0.0000	0
Total	35681	12,285,993,470.48	100.00	3.1950	326

STRATIFICATION DETAIL

Loan Purpose

Loan Purpose Range	Asset Count	Ending Scheduled Balance	% of Agg.Bal.	WAC	WAM
N/A	0	0.00	0.00	0.0000	0
Purchases	33656	11,646,769,193.59	94.80	3.1990	326
Refinance	2025	639,224,276.89	5.20	3.1219	324
Cash-Out Refinance	0	0.00	0.00	0.0000	0
Construction	0	0.00	0.00	0.0000	0
Construction to Permanent	0	0.00	0.00	0.0000	0
Total	35681	12,285,993,470.48	100.00	3.1950	326

State

State Range	Asset Count	Ending Scheduled Balance	% of Agg.Bal.	WAC	WAM
N/A	0	0.00	0.00	0.0000	0
Alabama	436	117,507,124.34	0.96	3.2105	326
Alaska	83	29,346,416.17	0.24	3.0833	326
Arizona	1035	389,745,418.92	3.17	3.2612	326
Arkansas	264	65,875,591.48	0.54	3.1395	326
California	3506	1,819,922,369.20	14.81	3.1999	326
Colorado	1007	464,377,888.89	3.78	3.1583	326
Connecticut	460	136,156,889.60	1.11	3.1553	326
District of Columbia	119	61,420,367.84	0.50	3.0935	326
Delaware	162	49,377,698.10	0.40	3.2472	326
Florida	2684	881,461,798.74	7.17	3.2715	326
Georgia	1184	378,132,651.70	3.08	3.2138	326
Hawaii	84	44,178,385.17	0.36	3.2291	326
Idaho	132	50,279,878.43	0.41	3.2046	326
Illinois	1455	387,199,221.70	3.15	3.1968	326
Indiana	714	165,507,354.85	1.35	3.2818	326
Iowa	280	59,284,398.39	0.48	3.0732	326
Kansas	259	63,043,215.24	0.51	3.1781	326
Kentucky	361	83,693,177.08	0.68	3.2027	326
Louisiana	360	92,989,806.40	0.76	3.2242	326

STRATIFICATION DETAIL

State

State Range	Asset Count	Ending Scheduled Balance	% of Agg.Bal.	WAC	WAM
Maine	132	40,090,219.29	0.33	3.2622	326
Maryland	926	361,866,677.20	2.95	3.1558	326
Massachusetts	783	346,067,137.17	2.82	3.0973	326
Michigan	1126	259,919,477.52	2.12	3.2409	326
Minnesota	728	211,482,526.07	1.72	3.1760	326
Mississippi	129	29,849,898.38	0.24	3.2372	326
Missouri	771	182,943,933.88	1.49	3.2136	326
Montana	74	25,669,321.34	0.21	3.2216	326
Nebraska	239	57,614,277.93	0.47	3.1959	326
Nevada	367	136,694,485.15	1.11	3.3094	326
New Hampshire	180	62,578,979.97	0.51	3.2518	326
New Jersey	1037	406,888,448.75	3.31	3.1555	326
New Mexico	163	46,461,953.85	0.38	3.2643	326
New York	1650	619,577,757.98	5.04	3.1777	326
North Carolina	1084	351,563,381.86	2.86	3.1695	326
North Dakota	112	28,131,172.79	0.23	3.0529	326
Ohio	1382	300,334,720.27	2.44	3.2287	326
Oklahoma	319	71,043,054.19	0.58	3.2662	326
Oregon	538	224,899,604.05	1.83	3.2223	326
Pennsylvania	1375	358,619,661.95	2.92	3.1508	326
Rhode Island	92	30,254,132.01	0.25	3.1938	326
South Carolina	522	147,778,740.99	1.20	3.2249	326
South Dakota	81	21,666,025.74	0.18	3.1152	326
Tennessee	799	258,412,910.38	2.10	3.2015	326
Texas	3054	981,201,607.07	7.99	3.2048	326
Utah	572	247,322,371.73	2.01	3.1469	326
Vermont	24	6,784,013.98	0.06	3.1654	326
Virginia	1143	458,806,479.00	3.73	3.1126	326
Washington	1076	519,371,311.73	4.23	3.1735	326
West Virginia	107	22,312,249.05	0.18	3.2436	325
Wisconsin	455	113,934,889.98	0.93	3.1927	326

STRATIFICATION DETAIL

State

State Range	Asset Count	Ending Scheduled Balance	% of Agg.Bal.	WAC	WAM
Wyoming	54	15,804,624.23	0.13	3.1888	326
Total	35681	12,285,993,470.48	100.00	3.1950	326

COLLATERAL PERFORMANCE - DELINQUENCY AND LOAN STATUS HISTORY

Distribution Date	Delinquent (Does not include loans in Bankruptcy, Foreclosure, or REO)												Bankruptcy		Foreclosure		REO	
	30 Day		60 Day		90 Day		120 Day		150 Day		180+ Day							
	Count	Balance	Count	Balance	Count	Balance	Count	Balance	Count	Balance	Count	Balance	Count	Balance	Count	Balance	Count	Balance
10/25/2024	**300**	**96,499,611**	**81**	**25,953,626**	**44**	**14,329,346**	**30**	**10,678,117**	**20**	**6,648,020**	**52**	**19,090,167**	**62**	**19,417,239**	**17**	**4,720,083**	**0**	**0**
	0.8%	**0.8%**	**0.2%**	**0.2%**	**0.1%**	**0.1%**	**0.1%**	**0.1%**	**0.1%**	**0.1%**	**0.1%**	**0.2%**	**0.2%**	**0.2%**	**0.0%**	**0.0%**	**0.0%**	**0.0%**
09/25/2024	273	91,279,874	79	24,964,048	45	15,927,318	25	8,904,106	17	4,783,024	54	20,765,429	56	18,022,626	13	3,683,555	0	0
	0.8%	0.7%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.2%	0.2%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%
08/26/2024	297	95,896,049	78	24,632,936	39	13,635,302	27	8,402,246	23	8,002,203	52	20,694,823	48	16,102,934	11	3,621,755	0	0
	0.8%	0.8%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
07/25/2024	284	93,870,761	75	24,691,704	46	15,101,273	21	7,371,932	19	6,919,467	52	20,026,394	43	15,437,822	9	2,957,063	0	0
	0.8%	0.8%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
06/25/2024	218	73,792,962	72	22,907,409	33	11,377,886	27	9,784,968	16	6,340,431	51	19,110,567	41	14,370,912	6	1,556,973	1	311,168
	0.6%	0.6%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
05/28/2024	229	75,067,427	67	21,194,614	33	11,428,663	18	6,051,753	19	7,783,176	60	23,836,433	37	13,178,445	8	2,393,045	1	311,168
	0.6%	0.6%	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%	0.1%	0.1%	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
04/25/2024	258	87,844,393	61	20,781,670	27	8,291,276	25	9,565,622	25	8,938,727	50	20,652,982	31	10,581,459	7	1,837,202	1	311,168
	0.7%	0.7%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
03/25/2024	274	92,266,656	61	20,947,068	26	8,580,379	31	11,646,011	22	7,300,016	45	18,727,512	25	8,424,506	5	1,478,920	1	311,168
	0.7%	0.7%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
02/26/2024	252	83,069,351	66	21,621,681	34	13,008,835	24	8,196,572	12	4,097,907	48	19,616,841	25	8,455,249	5	1,640,463	1	311,168
	0.7%	0.6%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
01/25/2024	302	102,009,538	65	21,624,535	23	7,518,383	22	8,290,607	23	8,741,823	35	14,822,034	26	8,826,327	5	1,674,119	1	311,168
	0.8%	0.8%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
12/26/2023	231	75,771,360	48	15,536,274	29	11,027,317	32	11,970,483	15	5,235,416	30	13,425,144	19	6,705,069	3	868,561	0	0
	0.6%	0.6%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
11/27/2023	205	68,692,860	47	16,985,347	36	13,219,942	16	5,316,242	18	7,469,349	16	7,002,131	17	5,694,131	2	655,233	0	0
	0.6%	0.5%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

STANDARD PREPAYMENT AND DEFAULT INFORMATION

Payment Date	Wtd. Avg. Age (Months)	Current Collateral Balance	Scheduled Principal	Unscheduled Principal	Liquidation Principal	SMM	CPR	PSA	MDR	CDR	SDA
25-Oct-2024	33.37	12,285,993,470	23,354,707.38	38,943,015.35	-	0.316%	3.726%	62%	0.000%	0.000%	0%
25-Sep-2024	32.37	12,348,291,193	24,184,379.88	44,102,664.82	-	0.356%	4.188%	70%	0.000%	0.000%	0%
26-Aug-2024	31.37	12,416,578,238	24,437,764.31	53,038,255.92	-	0.425%	4.986%	83%	0.000%	0.000%	0%
25-Jul-2024	30.37	12,494,054,258	22,841,815.76	51,675,530.28	311,168.47	0.412%	4.832%	81%	0.002%	0.030%	0%
25-Jun-2024	29.37	12,568,571,604	24,590,009.25	57,527,557.94	-	0.456%	5.333%	91%	0.000%	0.000%	0%
28-May-2024	28.37	12,650,689,171	24,076,083.89	42,315,983.06	-	0.333%	3.928%	69%	0.000%	0.000%	0%
25-Apr-2024	27.37	12,717,081,238	24,174,638.53	47,198,652.28	-	0.370%	4.348%	79%	0.000%	0.000%	0%
25-Mar-2024	26.37	12,788,454,529	23,575,410.94	34,954,858.64	-	0.273%	3.223%	61%	0.000%	0.000%	0%
26-Feb-2024	25.37	12,846,984,799	24,095,873.18	31,325,720.57	-	0.243%	2.880%	57%	0.000%	0.000%	0%
25-Jan-2024	24.37	12,902,406,392	24,069,898.92	26,208,181.76	-	0.203%	2.406%	49%	0.000%	0.000%	0%
26-Dec-2023	23.37	12,952,684,473	23,591,568.06	24,879,292.18	-	0.192%	2.276%	49%	0.000%	0.000%	0%
27-Nov-2023	22.37	13,001,155,333	23,845,841.95	27,174,441.69	-	0.209%	2.475%	55%	0.000%	0.000%	0%
25-Oct-2023	21.37	13,052,175,617	23,934,054.56	31,633,755.57	-	0.242%	2.863%	67%	0.000%	0.000%	0%

SMM (Single Month Mortality) = (Beginning Balance - Ending Balance - Scheduled Principal) / (Beginning Balance - Scheduled Principal)

CPR (Constant Prepayment Rate) = 1 - ((1-SMM)^12)

PSA (Public Securities Association) = CPR / (min(.2% * Age, 6%))

MDR (Monthly Default Rate) = Beginning Balance of Liquidated Asset / Total Beginning Balance

CDR (Conditional Default Rate) = 1 - ((1-MDR)^12)

SDA (Standard Default Assumption) = CDR / (min(.2% * Age, 6%))

ADDITIONAL REPORTING

Realized Loss:	Current	Cumulative
Default UPB	0.00	311,168.47
- Net Sales Proceeds	0.00	304,564.08
+ Delinquent Accrued Interest	0.00	12,738.46
+ Taxes and Insurance	0.00	12,206.81
+ Legal Costs	0.00	3,416.06
+ Maintenance, Preservation, and Repair Costs	0.00	14,817.80
- MI Credit	0.00	0.00
+ Miscellaneous Expenses	0.00	3,241.56
- Miscellaneous Credits	0.00	0.00
+ Modification Costs	3,820.50	25,214.00
+ Bankruptcy Cramdown Costs	0.00	0.00
Actual Loss	3,820.50	78,239.08

Current:	Current Count	Current Balance	Reversed Count	Reversed Balance	Net Count	Net Balance
Foreclosure Alternative:	0	0.00	0	0.00	0	0.00
% of Current Events	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
% of Current Reference Pool	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
REO:	0	0.00	0	0.00	0	0.00
% of Current Events	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
% of Current Reference Pool	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%

Cumulative:	Current Count	Current Balance	Reversed Count	Reversed Balance	Net Count	Net Balance
Foreclosure Alternative:	0	0.00	0	0.00	0	0.00
% of Cumulative Events	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
% of Cumulative Reference Pool	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
REO:	1	51,491.75	0	0.00	1	51,491.75
% of Cumulative Events	100.000%	100.000%	0.000%	0.000%	100.000%	100.000%
% of Cumulative Reference Pool	0.003%	0.000%	0.000%	0.000%	0.003%	0.000%

ADDITIONAL REPORTING

Waterfall Detail	Amount	Remaining Funds
Available Distribution Amount		64,207,308.74
Fees Paid to Indenture Trustee	-6,500.00	64,200,808.74
Interest Payments to Classes M-1A, M-1B, M-2A, and M-2B	-2,034,106.35	62,166,702.39
Senior Reduction Amount to Class A-H	-59,671,044.99	2,495,657.40
Subordinate Reduction Amount, Prorata to Classes M-1A and M-1AH	-2,495,657.40	0.00
Subordinate Reduction Amount, Prorata to Classes M-1B and M-1BH	0.00	0.00
Subordinate Reduction Amount, Prorata to Classes M-2A and M-2AH	0.00	0.00
Subordinate Reduction Amount, Prorata to Classes M-2B and M-2BH	0.00	0.00
Subordinate Reduction Amount, Prorata to Classes B-1 and B-1H	0.00	0.00
Subordinate Reduction Amount, Prorata to Classes B-2 and B-2H	0.00	0.00
Subordinate Reduction Amount, to Class B-3H	0.00	0.00

OTHER INFORMATION

Note Information	
30 Day SOFR	
Current Rate	5.280120%
Next Rate	4.856820%
Senior & Subordinate Information	
Senior Percentage	95.985540%
Subordinate Percentage	4.014460%
Senior Reduction Amount	59,671,044.99
Subordinate Reduction Amount	2,495,657.40
Supplemental Subordinate Reduction Amount	0.00
Interim Offered Reference Tranche Percentage	2.378862%
Final Offered Reference Tranche Percentage	2.378862%
Senior Prepayment Percentage. Test Information: All three tests must be satisfied to drop the rate to the Senior Percentage, otherwise 100%.	95.985540%
Cumulative Net Loss Test. This test will be satisfied if (a) <= (b)	
(a) Cumulative Net Loss Percentage	
(i) Cumulative Net Loss Amount, divided by	78,239.08
(ii) Reference Obligations UPB as of Cut-off Date	13,403,351,764.29
	0.000584%
(b) Applicable Loss Limit	0.200000%
Satisfied?	Y
Minimum Credit Enhancement Test. This test will be satisfied if:	
Current Subordinate Percentage => 4.00%	4.014460%
Satisfied?	Y
Delinquency Test. This test will be satisfied if (a) < (b)	

OTHER INFORMATION

(a) Six Month Rolling Average Distressed Principal Balance	105,174,083.42
(b) 50% of the amount by which (i) exceeds (ii)	
(i) The product of the Subordinate Percentage and the aggregate UPB of the Reference Obligations as of the preceding Payment Date	495,777,946.38
(ii) the Principal Loss Amount for the current Payment Date	3,820.50
	247,888,973.19
Satisfied?	Y
Reference Pool Information	
Overcollateralization Amount	0.00
Beginning Loan Count	35,802
- Paid in Full	121
- Credit Events	0
- Reference Pool Removals	0
+ Pool Reactivations	0
Ending Loan Count	35,681
Origination Rep and Warranty Settlement	
Reference Obligations No Longer Subject to Freddie Mac QC Process	
Count	0
Balance	0.00
Settlement Amount	0.00
Loan Allocation Amount	0.00
Underwriting Defect Settlements	
Count	0
Balance	0.00
Risk Retention Greater Than or Equal to 5%	Y
Cumulative Amounts	
Scheduled Principal	429,638,962.74
Unscheduled Principal	686,022,361.24
Calculated Recovery Principal	0.00
Current Balance of Loans Modified in the Last 12 Months	19,176,956.20

OTHER INFORMATION

Cumulative Defects on Credit Events	
Total Credit Events: Count	1
Amount of UPB	51,491.75
Defects Resulting in Credit Event Reversal (Underwriting & Major Servicing): Count	0
Amount of UPB	0.00
Unconfirmed Underwriting Defects Rescinded & Minor Servicing Defects: Count	0
Amount of UPB	0.00
Unconfirmed Underwriting Defects Outstanding: Count	0
Amount of UPB	0.00
Total Identified Defects: Count	0
Amount of UPB	0.00
Account & Payment Reconciliation	
Withdrawals from Investment Account	
Realized Return	882,774.33
Principal Required for Offered Note Paydown	2,364,695.75
Offered Note Write-Downs	0.00
Total:	3,247,470.08
Amounts Due from Freddie	
Offered Note Accrued Interest: Attributed to SOFR	1,226,886.98
Offered Note Accrued Interest: Attributed to Spread	807,219.37
Realized Return	-882,774.33
To Trust: To Fund Interest Due on Offered Notes	1,151,332.02
To Indenture Trustee: Monthly Fees	6,500.00
Total:	1,157,832.02
Amounts Due to Freddie	
Offered Note Write-Downs Due to Credit Events (principal)	0.00
Offered Note Write-Downs Due to Modification Events (principal)	0.00
Offered Note Allocated Modification Costs (interest)	0.00
Total:	0.00
Net Amounts Due from Freddie:	**1,157,832.02**
Enhanced Relief Refinance Reference Obligations	

OTHER INFORMATION

Total ERR Obligations: Count	0
Amount of UPB	0.00
Offered Note accrued interest - attributed to Spread Good REIT Income	
Amount non-Good REIT Income	0.00

ACCOUNT ACTIVITY

NOTES

No Notes available for this deal at this time.