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[www.FreddieMac.com](http://www.FreddieMac.com)

Corporate Headquarters  
8200 Jones Branch Drive  
McLean, VA 22102

11/09/2020

Henry Osei  
11855 Old Columbia Pike  
Silver Spring, Maryland 20904

Dear Henry,

Congratulations!

On behalf of the hiring team and Freddie Mac, I am pleased to extend this offer of employment to you for the position of IT Generalist I, reporting to Amy Gooen. We received countless applications for this role and yours soared to the top. We agree—you are the right person, right now to help us fulfill the Freddie Mac mission of making home ownership and rental housing more accessible and affordable for more people across the nation. We look forward to welcoming you to the team and seeing how you use your many talents in service to our mission.

**Compensation:**

At Freddie Mac, pay for performance is more than just a tagline. For us, it is all about driving and rewarding individual performance and recognizing and supporting you being "At My Best".

Your target annual compensation is comprised of a base salary of \$75,000.00, and a discretionary incentive payment with a target of 5% of your base salary. Both your base salary and incentive payment will be pro-rated in your first calendar year of employment in your new position. Consistent with our pay-for-performance philosophy and our incentive plan document, the amount of your incentive will be based on several factors including company performance, your performance against annual business objectives and your demonstration of our company mindsets. Additionally, because this role is classified as non-exempt, you will be paid overtime at a rate of 1.5 times your hourly rate for all hours over 40 in each workweek.

**Cash Sign On Award:**

Freddie Mac has agreed to provide you with a cash sign-on award in the amount of \$5,000.00 minus appropriate lawful deductions which will be paid within thirty (30) days of your start date.

You understand and agree that you are obligated to repay Freddie Mac the full amount of this sign-on payment in the event that, prior to the first anniversary of your actual start date, you are involuntarily terminated from your employment with Freddie Mac for poor performance, job abandonment, misconduct, or a violation of Freddie Mac policy; or you resign from Freddie Mac.

You also understand and agree that any payment that you may be required to make to Freddie Mac under the terms of this letter agreement must be paid in full within 30 days of your termination or resignation of employment. In the event that you fail immediately prior to termination to make the requisite reimbursement: (1) you agree and authorize Freddie Mac to withhold any unpaid sums (or a portion thereof) from your final paycheck and (2) you understand and agree that you will pay any and all of Freddie Mac's reasonable expenses, including attorney's fees and other costs, incurred by Freddie Mac in obtaining repayment and collection of any unpaid sums.

**Benefits:**

Our stage-in-life benefits and wellness offerings are some of the best in the industry and are customizable for you to meet the unique needs of you and your family—whether at work or at home, on the job or off.

Please Note: The medical, dental and vision benefits you elect will become effective on the first day of the month after your first day of employment. You begin accruing vacation and sick time and enjoy company holidays, immediately. You can elect to contribute to the 401(k) Plan shortly after you begin employment and you become eligible for company contributions after one year of service.

During your new hire orientation, we will provide an overview of our comprehensive offerings that you can take advantage of during your career with us.

**Administration:**

As discussed, our background check partner, Sterling Talent Solutions, will complete the following series of verifications:

- Verify the information you provided on your application
- Complete a formal background check

We are committed to the well-being of our employees. As a result of the Covid-19 pandemic, we have decided to postpone drug screening as part of the pre-hire background check. Once we feel the safety of our employees is no longer at risk, Human Resources will contact you with instruction on completing your drug screen. You must complete the drug screen within two (2) business days of being contacted. Refusal to submit to screening or receiving a positive test score may result in termination of employment. In the event you fail any component of your background check (drug, criminal, etc.) and your employment is terminated, you will not be a Severance Eligible Employee under the Severance policy (3-254).

Once you've successfully completed all the above, you can start saying, "I work for Freddie Mac!" As agreed, your first day will be 01/20/2021!

**Other Things:**

This offer is not a guarantee of employment for any specified length of time by either party. While we hope for a mutually fulfilling and beneficial employer/employee relationship, your employment with us is "at-will," which means that either you or Freddie Mac can terminate your employment at any time for any reason not prohibited by law, with or without cause.

Should you have any questions regarding our offer, please feel free to contact me directly. Otherwise, expect to hear from me after your background check clears to reconfirm your start date and new hire orientation schedule.

Again, congratulations!

Sincerely,

Talent Advisor

Please sign here if you agree to the terms.

**Full Name:**

**Sign Here:**

**Date Signed:**

Have you been convicted of any felony or misdemeanor charge within the past seven years, other than (a) parking violations (b) marijuana-related offenses that occurred more than two years ago; (c) offenses for which you were referred to and participated in pre- or post-trial diversion program; or (d) offenses that were sealed by the court or were expunged from your record?

If yes, please provide explanation below: