



Single Family Loan-Level Dataset Release Notes



February 2019

Single Family Loan-Level Dataset: Release Notes

Release Summary

Cutoff Dates and Records (Full Volume Dataset)					
Release Date	Origination Cutoff Date	Performance Cutoff Date	Total Quarters	Approx. Origination Records (Millions)	Approx. Performance Records (Billions)
02/14/2019	12/31/2017	06/30/2018	76	26.6	1.3
10/19/2018	09/30/2017	03/31/2018	75	26.3	1.3
08/24/2018	06/30/2017	12/31/2017	74	25.9	1.2
03/27/2018	03/31/2017	09/30/2017	73	24.6	1.1
11/22/2017	12/31/2016	06/30/2017	72	24.4	1.1
09/29/2017	09/30/2016	03/31/2017	71	23.9	1.1
06/21/2017	06/30/2016	12/31/2016	70	23.5	1.1
03/03/2017	03/31/2016	09/30/2016	69	23.1	1.08
11/04/2016	09/30/2015	03/31/2016	67	22.5	1.04
07/13/2016	06/30/2015	12/31/2015	66	22.19	1.02
03/21/2016	03/31/2015	09/30/2015	65	21.8	998
12/07/2015	12/31/2014	06/30/2015	64	21.5	978
06/22/2015	03/31/2014	09/30/2014	61	17.5	800
03/23/2015	09/30/2013	03/31/2014	59	17.2	773
11/24/2014	06/30/2013	12/31/2013	58	16.9	759
09/15/2014	06/30/2013	12/31/2013	58	16.9	746
06/16/2014	03/31/2013	09/30/2013	57	16.7	722
03/31/2014	12/31/2012	06/30/2013	56	16.5	719
12/16/2013	09/30/2012	03/31/2013	55	16.2	706
08/08/2013	06/30/2012	12/31/2012	54	16.0	697
05/20/2013	12/31/2011	06/30/2012	52	15.7	664
03/21/2013	12/31/2011	06/30/2012	52	15.7	664

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Release Changes

February 2019

1. Added loan Origination Data October 1, 2017 through December 31, 2017 and Performance data up to June 30, 2018.

October 2018

2. Added loan Origination Data July 1, 2017 through September 30, 2017 and Performance data up to March 31, 2018.
3. Separation of Third Party Sales from Short Sales & Charge Offs. Third Party Sales will now be indicated by zero balance code = '02', while Short Sales & Charge Offs will remain zero balance code = '03'.
4. Disclose Estimated LTV to the performance dataset: Estimated LTV is calculated as Current UPB divided by Freddie Mac's estimate of the current property value. This field will be provided only for performance cycles on or after April 2017.

Monthly Performance Data File

26	Estimated Loan to Value – A ratio indicating current LTV based on the estimated current value of the property obtained through Freddie Mac's Automated Valuation Model (AVM). For more information on our proprietary AVM please visit http://www.freddie-mac.com/hve/hve.html .	<ul style="list-style-type: none"> Blank = Not Available 	Numeric Literal Decimal	4
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August 2018

1. Added loan Origination Data March 31, 2017 through June 30, 2017 and Performance data up to December 31, 2017.
2. Separation of Non-Performing Loans (NPL) / Reperforming Loans (RPL) from Foreclosure Alternative (FA) Group: NPL, RPL's are liquidations that will be separated from FA's in Release 20. Freddie Mac labels NPL's and RPL's disclosure with a zero-balance code='15'.
3. Disclose Deferred Payment Mod indicator to dataset: A new Y/N field called dpm_ind will be added to the performance dataset to indicate deferred payment modification for the loan.

Monthly Performance Data File

25	DEFERRED PAYMENT MODIFICATION – A Y/N flag will be disclosed to indicate Deferred Payment Modification for the loan.	<ul style="list-style-type: none"> Y = Yes N = No 	Alpha	1
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March 2018

1. Added loan Origination Data January 1st, 2017 through March 31, 2017 and Performance data up to September 30, 2017.

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2. Changed enumerations in origination file to align with Single Securtiy disclosure guidelines.
3. Added step mod indicator field in performance files.

Origination Data File

COLUMN POSITION	FORMAL NAME AND DEFINITION	VALID VALUES/ CALCULATION	TYPE	LENGTH
1	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 acquisition and is the score used to originate the mortgage.	<ul style="list-style-type: none"> 301 - 850 9999 = Not Available, if Credit Score is < 301 or > 850. 	Numeric	4
3	<p>FIRST TIME HOMEBUYER FLAG - 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.</p> <p>Investment Properties, Second Homes and Refinance transactions are not eligible to be considered First-Time Homebuyer transactions. Therefore First Time Homebuyer does not apply and will be disclosed as "Not Applicable", which will be indicated by a blank space.</p>	<ul style="list-style-type: none"> Y = Yes N = No 9 = Not Available or Not Applicable 	Alpha	1
6	<p>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.</p> <p>Amounts of mortgage insurance reported by Sellers that are less than 1% or greater than 55% will be disclosed as "Not Available," which will be indicated by three blank spaces. No MI will be indicated by three zeros.</p>	<ul style="list-style-type: none"> 1% - 55% 000 = No MI 999 = Not Available 	Numeric	3
7	NUMBER OF UNITS - Denotes whether the mortgage is a one-, two-, three-, or four-unit property.	<ul style="list-style-type: none"> 1 = one-unit 2 = two-unit 3 = three-unit 4 = four-unit 99 = Not Available 	Numeric	2
8	OCCUPANCY STATUS - Denotes whether the mortgage type is owner occupied, second home, or investment property.	<ul style="list-style-type: none"> P = Owner Occupied I = Investment Property S = Second Home 9 = Not Available 	Alpha	1
9	ORIGINAL COMBINED LOAN-TO-VALUE (CLTV) – In the case of a purchase mortgage loan, the ratio is obtained by dividing the original 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 original 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	<ul style="list-style-type: none"> 0% - 200% 999 = Not Available 	Full Dataset: Numeric Literal Decimal; Sample Dataset: Numeric	Full Dataset: 7; Sample Dataset: 3

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	<p>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. In certain cases, where the Seller delivered a loan to Freddie Mac with a special code indicating additional secondary mortgage loan amounts, those amounts may have been included in the CLTV calculation.</p> <p>If the LTV is < 80 or > 200 or Not Available, set the CLTV to 'Not Available.' If the CLTV is < LTV, set the CLTV to 'Not Available.'</p> <p>This disclosure is subject to the widely varying standards originators use to verify Borrowers' secondary mortgage loan amounts and will not be updated.</p>			
10	<p>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 loan as of the date of the origination of the such loan.</p> <p>Ratios greater than 65% are indicated that data is Not Available. All loans in the HARP dataset will be disclosed as "Not Available".</p> <p>This disclosure is subject to the widely varying standards originators use to verify Borrowers' assets and liabilities and will not be updated.</p>	<ul style="list-style-type: none"> 0%<DTI<=65% Space(3) >65% 999 = Not Available <p>HARP ranges:</p> <ul style="list-style-type: none"> 999 = Not Available 	Numeric	3
12	<p>ORIGINAL LOAN-TO-VALUE (LTV) - In the case of a purchase mortgage loan, the ratio obtained by dividing the original 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.</p> <p>In the case of a refinance mortgage loan, the ratio obtained by dividing the original mortgage loan amount on the note date and the mortgaged property's appraised value on the note date.</p> <p>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.</p> <p>Ratios below 6% or greater than 105% will be disclosed as "Not Available," indicated by three (3) blank spaces. For loans in the HARP dataset, LTV ratios less than or equal to 80% and greater than 999% will be disclosed as "Not Available".</p>	<ul style="list-style-type: none"> 6% - 105% 999 = Not Available <p>HARP ranges:</p> <ul style="list-style-type: none"> 81% - 999% 999 = Not Available 	Numeric	3
14	<p>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". Similarly, if neither Third Party Origination nor Retail designations are available, 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.</p> <p>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</p>	<ul style="list-style-type: none"> R = Retail B = Broker C = Correspondent T = TPO Not Specified 9 = Not Available 	Alpha	1

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	<p>loan. The mortgage loan is generally closed in the name of the lender who commissioned the Broker's services.</p> <p>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.</p> <p>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.</p> <p>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.</p>			
15	<p>PREPAYMENT PENALTY MORTGAGE (PPM) FLAG - Denotes whether the mortgage is a 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 repayments of principal.</p>	<ul style="list-style-type: none"> Y = PPM N = Not PPM 99 = Not Available 	Alpha	1
18	<p>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.</p> <p>If the Property Type is "Not Available", this will be indicated by two (2) blank spaces.</p>	<ul style="list-style-type: none"> CO = Condo PU = PUD MH = Manufactured Housing SF = 1-4 Fee Simple CP = Co-op 99 = Not Available 	Alpha	2
21	<p>LOAN PURPOSE - Indicates whether the mortgage loan is a Cash-out Refinance mortgage, No Cash-out Refinance mortgage, or a Purchase mortgage.</p> <p>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:</p> <p>Pay off the first mortgage, regardless of its age</p> <p>Pay off any junior liens secured by the mortgaged property, that were used in their entirety to acquire the subject property</p> <p>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.</p> <p>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</p>	<ul style="list-style-type: none"> P = Purchase C = Cash-out Refinance N = No Cash-out Refinance 9 = Not Available 	Alpha	1

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	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.			
23	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.	<ul style="list-style-type: none"> 01 = 1 borrower 02 = > 1 borrowers 99 = Not Available 	Numeric	2

Monthly Performance Data File

24	STEP MODIFICATION FLAG – A Y/N flag will be disclosed for every modified loan, to denote if the terms of modification agreement call for note rate to increase over time.	<ul style="list-style-type: none"> Y = Yes N = No Space (1) = Not Step Mod 	Alpha	1
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November 2017

- Added Loan Origination Data from September 30, 2016 through December 31, 2016 and Performance data up to June 30, 2017.

September 2017

- Added Loan Origination Data from June 30, 2016 through September 30, 2016 and Performance data up to March 31, 2017.

August 2017

- Addition of Home Affordable Refinance Program (HARP) loan origination data from 2009 through June 30, 2016 and Performance data up to December 31, 2016.
 - Harp Origination file will include the new disclosure field Pre-Harp Loan Sequence Number. This represents the Loan Sequence Number link that associates the HARP loans to the Pre-Harp Loan Sequence Number in the Single Family Loan-Level dataset already being published on a quarterly basis.

June 2017

- Added Loan Origination Data from March 31, 2016 to June 30, 2016 and Loan Performance Data up to December 31, 2016

March 2017

- Added Loan Origination Data from September 30, 2015 to March 31, 2016 and Loan Performance Data up to September 30, 2016
- The Loan Performance Data will be enhanced to include:
 - Modification Cost field will provide the interest shortfall for modified loans
- Publish SAS scripts for users to read/parse data and generate aggregate reports

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November 2016

1. Added Loan Origination Data from July 1, 2015 to September 30, 2015 and Loan Performance Data up to March 31, 2016
2. The Loan Origination Data will be enhanced to include:
 - a. Super Conforming Flag for mortgages that exceed conforming loan limits
3. Current UPB will be rounded to the nearest \$1,000 for the first 6 months after origination date. This was previously reported as zero for the first 6 months after the origination date.
4. Loss data including Expenses, Recoveries MI and Non-MI, Net Sale Proceeds for defaulted and liquidated loans is as of 07/31/2016

July 2016

1. Loan Originations from April 1, 2015 to June 30, 2015 and Loan Performance Data up to December 31, 2015 have been added.
2. The Loan Performance Data will be enhanced to include the following :
 - a. 4 new Expense subcategories that will disaggregate the total Expenses for liquidations since 2005.
 - i. Legal Costs
 - ii. Maintenance and Preservation Costs
 - iii. Taxes and Insurance
 - iv. Miscellaneous Expenses
 - b. Actual Loss Calculation
3. New columns have been added to the Summary Statistics report , including Ever D120%, Ever D120 and Pre-D120 Credit Event%, Pre-D120 Modification rate, Cumulative Loss Amount.

March 2016

1. Loan Originations from January 1, 2015 to March 31,2015 and Loan Performance Data up to September 30,2015 have been added.

December 2015

1. Loan Originations from April 1, 2014 to December 31, 2014 and Loan Performance Data up to June 30, 2015 have been added.
2. Freddie Mac has expanded the dataset to include all mortgage terms for fully amortizing fixed-rate Single Family mortgages that Freddie Mac acquired with origination dates from January 1, 2005, to the Origination Cutoff Date.
3. To allow for sufficient time for Loss Components (expenses and proceeds) to be captured, Freddie Mac implemented a 90-day lag based on the Zero Balance Date. Loss information is substantially disclosed for dispositions through March 2015. Dispositions after March 2015 will show a zero balance code only and loss information will be populated in subsequent refreshes after the initial 90 day lag.
4. Freddie Mac flags repurchases regardless if the repurchase was considered “collectible” at the time the dataset was generated.
5. Freddie Mac has re-created the Sample Dataset to include the additional fixed rate loans in the smaller dataset. Freddie Mac will create this sample with each refresh to ensure a representative dataset.
6. Updated FAQs

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The definition, data value, and type have been changed as other fixed rates have been included.

Origination Data File

16	PRODUCT TYPE - Denotes that the product is a fixed-rate mortgage.	FRM – fixed rate Mortgages	Alpha	5
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Monthly Performance Data File

4	<p>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, and is calculated under the Mortgage Bankers Association (MBA) method.</p> <p>If a loan has been acquired by REO, then the Current Loan Delinquency Status will reflect the value corresponding to that status (instead of the value corresponding to the number of days the borrower is delinquent).</p>	<ul style="list-style-type: none"> • XX = Unknown • Current = Current, or less than 30 days past due • 1 = 30-59 days delinquent • 2 = 60 – 89 days delinquent • 3 = 90 – 119 days delinquent • And so on... • R = REO Acquisition 		3
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June 2015

- The definition for Non MI Recoveries has been changed. Allocations for Pool Mortgage Insurance have been removed from the Non MI Recoveries category. These recoveries are not predictive of credit investors’ loan level exposure since pool insurance does not provide such protection. We also have removed proceeds received relating to credit enhancements established after the loans were delivered.

16 – Modified	NON MI RECOVERIES: Non-MI Recoveries are proceeds received by Freddie Mac based on repurchase/make whole proceeds, non-sale income such as refunds (tax or insurance), hazard insurance proceeds, rental receipts, positive escrow and/or other miscellaneous credits.			12
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- Loan Originations from October 1, 2013 to March 31, 2014 and Loan Performance Data up to September 30, 2014 have been added.

March 2015

- Loan Originations from July 1, 2013 to September 30, 2013 and Loan Performance Data as of March 31, 2014 have been added.

November 2014

A. Changes

- The following six (6) new loan-level actual loss components have been added. With the exception of Non-Interest Bearing UPB, which will be disclosed for the months it is legally effective, the remaining five

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(5) actual loss components will be disclosed at property disposition, with the final loan performance record (See Item B. Data Field Changes for definitions):

- i. Net Sale Proceeds
- ii. Expenses
- iii. MI Recoveries
- iv. Non MI Recoveries

Additional elements that will allow users to calculate actual loss components, such as lost interest:

- v. Current Deferred UPB
- vi. Due Date of Last Paid Installment (DDLPI)

2. The definitions and use of the following two (2) data fields will be updated (See Item B. Data Field Changes for changes and Item C. Zero Balance Code and Current Loan Delinquency Status Code Changes):

- i. Zero Balance Code
- ii. Current Loan Delinquency Status Code

B. Data Field Changes:

MONTHLY PERFORMANCE DATA FILE				
COLUMN POSITION	FORMAL NAME AND DEFINITION	VALID VALUES/ CALCULATIONS	TYPE	LENGTH
1	No Change			
2	No Change			
3	No Change			
4 – CHANGE	<p>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, and is calculated under the Mortgage Bankers Association (MBA) method.</p> <p>If a loan has been acquired by REO, then the Current Loan Delinquency Status will reflect the value corresponding to that status (instead of the value corresponding to the number of days the borrower is delinquent).</p>	<ul style="list-style-type: none"> 0 = Current, or less than 30 days past due 1 = 30-59 days delinquent 2 = 60 – 89 days delinquent 3 = 90 – 119 days delinquent And so on... R = REO Acquisition Space (3) = Unavailable 	Alpha-numeric	3
5	No Change			
6	No Change			
7	No Change			
8	No Change			
9 – CHANGE	<p>ZERO BALANCE CODE - A code indicating the reason the loan's balance was reduced to zero.</p>	<ul style="list-style-type: none"> 01 = Prepaid or Matured (Voluntary Payoff) 03 = Foreclosure Alternative Group (Short Sale, Third Party Sale, Charge Off or Note Sale) 	Numeric	2

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MONTHLY PERFORMANCE DATA FILE				
COLUMN POSITION	FORMAL NAME AND DEFINITION	VALID VALUES/ CALCULATIONS	TYPE	LENGTH
		<ul style="list-style-type: none"> 06 = Repurchase prior to Property Disposition 09 = REO Disposition Space(2) = Not Applicable 		
10	No Change			
11	No Change			
12 – NEW	CURRENT DEFERRED UPB: The current non-interest bearing UPB of the modified mortgage.	\$ Amount. Non-Interest Bearing UPB.	Numeric	12
13 – NEW	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.	YYYYMM	Date	6
14 – NEW	MI RECOVERIES - Mortgage Insurance Recoveries are proceeds received by Freddie Mac in the event of credit losses. These proceeds are based on claims under a mortgage insurance policy.	\$ Amount. MI Recoveries.	Numeric	12
15 – NEW	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. A value of “C” in Net Sale Proceeds stands for Covered, which means that as part of the property disposition process, Freddie Mac was “Covered” for its total indebtedness and sale proceeds cover all default expenses incurred during the life cycle of the loan.	\$ Amount. Gross Sale Proceeds – Allowable Selling Expenses. C = Covered.	Alpha-numeric	14
16 – NEW	NON MI RECOVERIES: Non-MI Recoveries are proceeds received by Freddie Mac in the event of credit losses based on claims under a pool insurance policy, recourse, and indemnifications.	\$ Amount. Non MI Recoveries.	Numeric	12
17 – NEW	EXPENSES - Expenses will include allowable expenses that Freddie Mac bears in the process of acquiring, maintaining and or disposing a property (excluding selling expenses, which are excluded from gross sales proceeds to derive net sales proceeds).	\$ Amount. Allowable Expenses.	Numeric	12

C. Zero Balance Code and Current Loan Delinquency Status Code Changes:

1. Zero Balance Code:

Proposed Definition and Use*:

Zero Balance Code	Definition
01	Prepaid or Matured (Voluntary Payoff)
03	Foreclosure Alternative Group (Short Sale, Third Party Sale, Charge Off or Note Sale)
06	Repurchase prior to Property Disposition
09	REO Disposition

Current Definition and Use*:

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Zero Balance Code	Definition
01	Prepaid or Matured (Voluntary Payoff)
02	Third Party Sale prior to D180
03	Short Sale or Short Payoff prior to D180
04	Deed-in-Lieu of Foreclosure prior to D180
06	Repurchase prior to D180
08	REO Acquisition prior to D180
97	D180 Status

* Until a Zero Balance event occurs, the Zero Balance Code will be indicated with two (2) blank spaces to indicate that it is Not Applicable until such an event occurs.

2. Current Loan Delinquency Status Code:
 - a. Remove the Delinquency Status cap of D180.
 - b. Change status to “R” at REO Acquisition (through Foreclosure Sale or Deed-in-Lieu).

September 2014

1. Loan Originations from April 1, 2013 to June 30, 2013 and Loan Performance Data for performing loans and those that are up to 180 days delinquent as of December 31, 2013 have been added.

June 2014

1. Loan Originations from January 1, 2013 to March 31, 2013 and Loan Performance Data for performing loans and those that are up to 180 days delinquent as of September 30, 2013 have been added.

March 2014

1. Loan Originations from October 1, 2012 to December 1, 2012 and Loan Performance Data for performing loans and those that are up to 180 days delinquent as of June 30, 2013 have been added.

December 2013

1. Loan Originations from July 1, 2012 to September 30, 2012 and Loan Performance Data for performing loans and those that are up to 180 days delinquent as of March 31, 2013 have been added.
2. The System captures servicing records for all loans consistently, starting the next calendar month after origination.
3. The System captures and populates the credit score values with three (3) 'Blank Spaces' for instances when the Credit Score is “Unknown”.
4. The System represents “Unknown” values in the ‘Property Type’ column of the Origination File with two (2) ‘Blank Spaces’.

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5. The System represents “Unknown” values in the ‘Occupancy Status’ column of the Origination File with a single (1) ‘Blank Space’.
6. The System represents the Debt to Income Ratio values in the ‘DTI’ column of the Origination File with three (3) Blank Spaces when it is greater than 65% and with a Null value when it is “Unknown”. Values from 0% up to 65% are indicated with the actual value.
7. The System represents the Mortgage Insurance values in the ‘MI’ column of the Origination File as ‘000’ for loans that have Zero MI. For Mortgage Insurance values that are “Unknown”, including if the MI falls outside the range ‘greater than’ or ‘equal to’ 1% and ‘less than’ or ‘equal to’ 55% i.e. $\geq 1\%$ and $\leq 55\%$, the MI is indicated by three (3) ‘Blank Spaces’.

August 2013

1. Loan Originations from January 1, 2012 to June 30, 2012 and Loan Performance Data for performing loans and those that are up to 180 days delinquent as of December 31, 2012 have been added.

May 2013

1. The credit scores now will be determined using a methodology more consistent with the methodology used to populate credit scores for loans originated after 2002. The average credit scores, on an Unpaid Principal Balance-weighted basis, changed marginally, by up to 2 points. Please refer to the updated Summary Statistics and Frequently Asked Questions (FAQ).

March 2013 (First Release)

1. The dataset will include loan characteristic and borrower payment history data on about 16 million 30-year fixed-rate, fully amortizing single family mortgages originated from Jan. 1, 1999 through December 31, 2011. This includes performance data for performing loans and those that are up to 180 days delinquent as of June 30, 2012.