



## New Alternative Delinquency Resolution MBS Disclosures

October 6, 2020

Freddie Mac, in conjunction with Fannie Mae (the Enterprises), will soon begin publishing additional monthly loan-level and pool-level disclosure information that will inform investors when a loan is subject to an alternative delinquency resolution, such as a [payment deferral solution](#).

Beginning with the December 4<sup>th</sup> monthly securities disclosures, we will include the following additional disclosure for all pools:

Loan-Level Enhancements – Three new disclosure attributes:

- Alternative Delinquency Resolution
  - P = Payment Deferral
  - C = COVID-19 Payment Deferral
  - D = Disaster Payment Deferral
  - O = Other
  - 7 = Not Applicable
  - 9 = Not Available
- Number of Alternative Delinquency Resolutions and
- Total Deferral Amount

Security Supplemental Enhancements – Two new pool-level stratifications to include the unpaid principal balance (UPB) and percent of UPB, number of loans, percent of loans, and total deferral amount of the mortgages underlying each securities pool:

- Alternative Delinquency Resolution
  - P = Payment Deferral
  - C = COVID-19 Payment Deferral
  - D = Disaster Payment Deferral
  - M = Multiple (If loan-level value of Number of Alternative Delinquency Resolutions is greater than 1, the record will be represented in this enumeration)
  - O = Other
  - 7 = Not Applicable
  - 9 = Not Available
- Number of Alternative Delinquency Resolutions

The file formats for these attributes will be included in the [Single Family Disclosure Guide](#).

Beginning November 16<sup>th</sup>, the daily loan level issuance disclosure file formats will also be updated, however, no new data will be populated. Delimiters will be added to these daily files to keep file format alignment consistent with the monthly files described above.



For questions, please contact the Freddie Mac Investor Inquiry line at 800-336-3672 or [investor\\_inquiry@freddiemac.com](mailto:investor_inquiry@freddiemac.com).

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