



December 11, 2023

Freddie Mac Announces New Green MBS Disclosures

Freddie Mac, in alignment with Fannie Mae, is enhancing its MBS disclosures to provide additional transparency into its Single-Family Green MBS Program. The new pool-level disclosures will be included in the Mortgage-Backed Security (MBS) Intraday Security Core and Security Supplemental Issuance files beginning with March 2024 issuances. The MBS Monthly Security Core and Security Supplemental files published on March 6, 2024 will include these new disclosures for all active Green MBS. The new security level attribute and new stratifications are listed below:

- **Green Indicator:** The indicator denoting whether the security is a labeled Green MBS secured by loans that are eligible per Freddie Mac's Green Bond Framework.
- **Green Program Criteria Stratification (Record Type 51):** The share of loans secured by properties with eligible energy efficiency program(s), including Green Building Certifications, Energy Rating Indices, and Renewable Energy sources, by loan count and unpaid principal balance (UPB).
- **Green Building Certification Stratification (Record Type 52):** The share of loans secured by properties certified to eligible green building certifications, including ENERGY STAR, DOE Zero Energy Ready Home, National Green Building Standard, and NEEM, by loan count and UPB.
- **Energy Rating Index Stratification (Record Type 53):** The share of loans secured by properties scored using eligible energy rating indices, including Home Energy Rating Score, by loan count and UPB.
- **Renewable Energy Stratification (Record Type 54):** The share of loans secured by properties with renewable energy sources, including solar and geothermal, by loan count and UPB.

The Green Indicator will be disclosed for all MBS that meet the criteria for Freddie Mac's [SF Green MBS program](#). The Green Program Criteria Stratification will highlight the eligible energy efficiency programs of the properties backing the underlying collateral. The other new stratifications will provide more details about these programs. The stratifications are dynamic and will be disclosed only if the pool is a labeled Green MBS.

For questions, please contact Freddie Mac Investor Inquiry by email at investor_inquiry@freddiemac.com.



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