

REFERENCE POOL DISCLOSURE FILE LAYOUTS

This guide is designed to serve as a reference tool for investors and vendors of Freddie Mac credit risk offerings, specifically for STACR Reference Pools. This guide provides the technical specifications of Reference Pool disclosure files and includes the file layout, datatypes, formats and maximum attribute lengths for all disclosure files. For detailed information on attribute definitions and enumerations, please refer to the Reference Pool Glossary.

This guide defines the file layout and technical specifications for the following Reference Pool Disclosure Files:

- 1) Reference Pool Disclosure File – Loan Level
- 2) Reference Pool Disclosure File – Pool Level
- 3) Aggregated Postal Code Disclosure File
- 4) Preliminary Payment Disclosure File
- 5) Supplemental Disclosure Files for STACR HRP Reference Pools

Freddie Mac Offering Circulars and their related legal documentation provide additional information on Freddie Mac credit risk offerings. For a copy of an Offering Circular, please visit our website at www.freddiemac.com/creditriskofferings.

This guide will be updated as changes occur and posted to the credit risk offerings page on Freddie Mac's website.

Any questions related to Freddie Mac's credit risk offerings may be directed to credit_securities@freddiemac.com.

1) REFERENCE POOL DISCLOSURE FILE – LOAN LEVEL

A Loan Level Reference Pool Disclosure File will be disclosed at the time of Reference Pool formation and monthly. The following file format below applies to both the formation and monthly file. Refer to the Reference Pool Glossary for the definition and codes/enumerations of each attribute.

Beginning with version 2.0, this file is pipe-delimited only. Each file will begin with a file header record followed by the loan level data. Prior to version 2.0, the file was fixed-width and pipe-delimited; and disclosed loan and pool level data within a single file. If a disclosure field is not applicable to a Reference Pool, then the attribute will be disclosed as null (unless otherwise specified in the Reference Pool Glossary). See last page of this document for file names for each product.

Reference Pool Disclosure File – Loan Level

Field Position	Attribute Name	Data Type & Format	Max Length	Applicable Reference Pools	Notes
1	File Header Record = 00	Numeric	2	All	
2	File Name	Alpha	12	All	File Name = LLDSC
3	File Date	Date – CCYYMMDD	8	All	
4	File Record Count	Numeric	12	All	Count of loans in the file.
1	Reference Pool Number	Alpha-Numeric	6	All	Effective with v2.0, the loan detail is combined into one row per loan.
2	Loan Identifier	Alpha-Numeric	12	All	
3	Amortization Type	Alpha	3	All	
4	Seller Name	Alpha-Numeric	100	All	
5	Property State	Alpha	2	All	
6	Postal Code (3-Digit)	Numeric	5	All	
7	Metropolitan Statistical Area (MSA) or Metropolitan Division	Numeric	5	All	
8	First Payment Date	Date - CCYYMM	6	All	
9	Maturity Date	Date - CCYYMM	6	All	
10	Original Loan Term	Numeric	3	All	
11	Original Interest Rate	Numeric – 2.3	6	All	
12	Original UPB	Numeric – 9.2	12	All	
13	UPB at Issuance	Numeric – 9.2	12	All	
14	Loan Purpose	Alpha-Numeric	1	All	
15	Channel	Alpha-Numeric	1	All	
16	Property Type	Alpha-Numeric	2	All	
17	Number of Units	Numeric	2	All	
18	Occupancy Status	Alpha-Numeric	1	All	
19	Number of Borrowers	Numeric	2	All	
20	First Time Homebuyer Indicator	Alpha-Numeric	1	All	
21	Prepayment Penalty Indicator	Alpha-Numeric	1	All	
22	Credit Score	Numeric	4	All	
23	Original Loan-To-Value (LTV)	Numeric	3	All	
24	Original Combined Loan-To-Value (CLTV)	Numeric	3	All	
25	Original Debt-To-Income (DTI)	Numeric	3	All	
26	Mortgage Insurance Percent (MI%)	Numeric	3	All	

Field Position	Attribute Name	Data Type & Format	Max Length	Applicable Reference Pools	Notes
27	Updated Credit Score at Issuance	Numeric	4	Select	
28	Program Indicator	Alpha	26	All	
29	Mortgage Insurance Type	Numeric	1	AL only	
30	Filler	N/A	N/A	N/A	Reserved for future use.
31	Disaster Forbearance Status	Numeric	2	Select	Only for FS Ref Pools issued as of 7/2014.
32	Servicer Name	Alpha-Numeric	100	All	
33	Loan Age	Numeric	3	All	
34	Remaining Months to Legal Maturity	Numeric	3	All	
35	Adjusted Remaining Months to Maturity (RMM)	Numeric	3	All	
36	Current Loan Delinquency Status	Alpha-Numeric	2	All	
37	Loan Payment History	Alpha-Numeric	48	All	
38	Current Interest Rate	Numeric – 2.3	6	All	
39	Current Actual UPB	Numeric – 9.2	12	All	
40	Current Interest Bearing UPB	Numeric – 9.2	12	All	
41	UPB at Time of Removal from the Reference Pool	Numeric – 9.2	12	All	
42	Zero Balance Code	Numeric	2	All	
43	Zero Balance Effective Date	Date - CCYYMM	6	All	
44	Underwriting Defect and Major Servicing Defect Settlement Date	Date - CCYYMM	6	All	
45	Modification Flag	Alpha	1	All	
46	Loan in Eligible Disaster Area	Alpha	1	AL only	
47	Due Date of Last Paid Installment (DDLPI)	Date - CCYYMM	6	AL only	
48	Bankruptcy Flag	Alpha	1	AL only	
49	Date Referred to Foreclosure	Date - CCYYMM	6	AL only	
50	Net Sales Proceeds	Numeric – 9.2	12	AL only	
51	MI Credit	Numeric – 9.2	12	AL only	
52	Taxes and Insurance	Numeric – 9.2	12	AL only	
53	Legal Costs	Numeric – 9.2	12	AL only	
54	Maintenance and Preservation Costs	Numeric – 9.2	12	AL only	
55	Bankruptcy Cramdown Costs	Numeric – 9.2	12	AL only	
56	Miscellaneous Expenses	Numeric – 9.2	12	AL only	
57	Miscellaneous Credits	Numeric – 9.2	12	AL only	
58	Mortgage Insurance Cancellation Indicator	Alpha-Numeric	1	AL only	
59	Estimated Loan-To-Value (ELTV) – Quarterly	Numeric	3	All	
60	Forecast Standard Deviation (FSD)	Numeric – 1.2	4	All	
61	Updated Credit Score #1 – Quarterly	Numeric	4	All	See special Terms of Use per the Glossary.
62	Updated Credit Score #2 – Quarterly	Numeric	4	All	See special Terms of Use per the Glossary.
63	Number of Modifications	Numeric	2	All	
64	Modification Program	Alpha-Numeric	1	All	
65	Modification Type	Alpha	1	All	
66	Modification First Payment Date	Date - CCYYMM	6	All	
67	Modification Debt-To-Income (DTI)	Numeric	3	All	
68	Total Capitalized Amount	Numeric – 9.2	12	All	
69	Interest Rate Step Indicator	Alpha	1	All	
70	First Step Rate Adjustment Date	Date - CCYYMM	6	All	



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Field Position	Attribute Name	Data Type & Format	Max Length	Applicable Reference Pools	Notes
71	First Step Rate	Numeric – 2.3	6	All	
72	Second Step Rate Adjustment Date	Date - CCYYMM	6	All	
73	Second Step Rate	Numeric – 2.3	6	All	
74	Third Step Rate Adjustment Date	Date - CCYYMM	6	All	
75	Third Step Rate	Numeric – 2.3	6	All	
76	Fourth Step Rate Adjustment Date	Date - CCYYMM	6	All	
77	Fourth Step Rate	Numeric – 2.3	6	All	
78	Fifth Step Rate Adjustment Date	Date - CCYYMM	6	All	
79	Fifth Step Rate	Numeric – 2.3	6	All	
80	Delinquent Accrued Interest	Numeric – 9.2	12	AL only	
81	Modification Costs	Numeric – 9.2	12	AL only	
82	Updated Credit Score #3 – Quarterly	Numeric	4	All	Reserved for future use.

2) REFERENCE POOL DISCLOSURE FILE – POOL LEVEL

A Pool Level Reference Pool Disclosure File will be disclosed at the time of Reference Pool formation and monthly. The following file format below applies to both the formation and monthly file. Refer to the Reference Pool Glossary for the definition and codes/enumerations of each attribute.

Beginning with version 2.0, this file is pipe-delimited only. Each file will begin with a file header record followed by the pool level data. Prior to version 2.0, the file was fixed-width and pipe-delimited; and disclosed loan and pool level data within a single file. See last page of this document for file names for each product.

Reference Pool Disclosure File – Pool Level

Field Position	Attribute Name	Data Type & Format	Max Length	Applicable Reference Pools	Notes
1	File Header Record = 00	Numeric	2	All	
2	File Name	Alpha	12	All	File Name = PLDSCL
3	File Date	Date – CCYYMMDD	8	All	
4	File Record Count	Numeric	12	All	Count of Reference Pools in the file.
1	Reference Pool Number	Alpha-Numeric	6	All	
2	Reference Pool Issuance UPB	Numeric – 12.2	15	All	
3	Reference Pool Factor	Numeric – 1.10	12	All	
4	Cumulative Credit Event Factor	Numeric – 1.10	12	All	
5	Total Identified Defects on Credit Events – Number of Loans	Numeric	6	All	
6	Total Identified Defects on Credit Events – Amount of UPB	Numeric – 12.2	15	All	
7	Defects Resulting in Credit Event Reversal – Number of Loans	Numeric	6	All	
8	Defects Resulting in Credit Event Reversal – Amount of UPB	Numeric – 12.2	15	All	
9	Defects Not Resulting in Credit Event Reversal – Number of Loans	Numeric	6	All	
10	Defects Not Resulting in Credit Event Reversal – Amount of UPB	Numeric – 12.2	15	All	

3) AGGREGATED POSTAL CODE DISCLOSURE

This supplemental file contains aggregated postal code disclosure for Reference Pools. The disclosure will be provided on the STACR Security Data page of Freddie Mac website at the time of issuance of the Reference Pool and will not be updated monthly.

This disclosure is aggregated based on the following disclosure rules:

- The loans within a 5-digit postal code may not represent more than 60% of the loans within the 3-digit postal code; if so, then include those loans in the corresponding 3-digit postal code. For example, if 5-digit postal code of '12345' represents 80 loans out of 100 loans in 3-digit postal code '123', then all 80 loans will be included in 3-digit postal code of '123' instead of disclosing a 5-digit postal code '12345'.
- A 5-digit postal code may not contain less than 10 loans; if so, then include those loans in the corresponding 3-digit postal code.
- A 3-digit postal code may not contain less than 10 loans; if so, then include those loans in 'OTHER'.
- The Aggregate UPB at Issuance for each Postal Code Designation will be rounded to the nearest thousand.

Note: This disclosure will be provided for Reference Pools issued beginning in April 2015. Reference Pools issued prior to that date will not have this supplemental file. This file is pipe-delimited. See last page of this document for file names for each product.

Aggregated Postal Code Disclosure File

Field Position	Attribute Name	Data Type & Format	Max Length	Applicable Reference Pools	Notes
1	Reference Pool Number	Alpha-Numeric	6	All	Only for Ref Pools issued beginning in April 2015.
2	Postal Code Designation	Alpha-Numeric	5	All	
3	Aggregate UPB at Issuance	Numeric – 12.2	15	All	

4) PRELIMINARY PAYMENT DISCLOSURE FILE

This supplemental file contains preliminary payment disclosure for Reference Pools. The disclosure will be provided monthly (4th business day) on the STACR Security Data page of Freddie Mac website.

The 'Preliminary Scheduled Principal Amount' and 'Preliminary Unscheduled Principal Amount' provided in this file are based on preliminary information known to Freddie Mac and are NOT final. Actual payment numbers reported by the applicable global agents for the related Distribution Date may vary, in some cases significantly, from the data identified below. This file will not be updated with the final scheduled and unscheduled principal amounts.

Freddie Mac has endeavored to make the Reference Pool Preliminary Payment Disclosure accurate, but cannot guarantee it is complete or error free. Use of the Reference Pool Preliminary Payment Disclosure is entirely at your own risk, and Freddie Mac will have no liability to you or any third party for or arising out of your use of the Reference Pool Preliminary Payment Disclosure.

Note: This supplemental disclosure file was provided beginning in October 2015. This file is pipe-delimited.

Preliminary Payment Disclosure File (rbYYMM05)

Field Position	Attribute Name	Data Type & Format	Max Length	Applicable Reference Pools	Notes
1	File Date	Date - CCYYMM	6	All	
2	Reference Pool Number	Alpha-Numeric	6	All	
3	Prior Month UPB	Numeric – 12.2	15	All	
4	Preliminary Scheduled Principal Amount	Numeric – 12.2	15	All	
5	Preliminary Unscheduled Principal Amount	Numeric – 12.2	15	All	

5) SUPPLEMENTAL DISCLOSURE FILES FOR STACR HRP REFERENCE POOLS

For STACR HRP Reference Pools only, two supplemental disclosure files will be disclosed at the time of Reference Pool formation. The two supplemental disclosure files will be 1) Original Loan Data (mortgage prior to being refinanced via Freddie Mac Relief Refi) and 2) Lifetime Delinquency for loans in STACR HRP Reference Pools.

- 1) Original Loan Data (mortgage prior to being refinanced via Freddie Mac Relief Refi Program)
File ID: liYYMMDD
This supplemental file contains origination data for the loans prior to the loan being refinanced via the Freddie Mac Relief Refi program. The file layout for this supplemental file is consistent with the Reference Pool Disclosure File – Loan Level layout, except as noted below.
 - This file only includes data fields in position 1 through 29; all other fields after have been removed.
 - In addition, the following fields are populated as null: Postal Code, Prepayment Penalty Indicator, and UPB at Issuance.

- 2) Lifetime Delinquency for loans in the STACR HRP Reference Pool
File ID: prYYMMDD
This supplemental file contains the Loan Identifier followed by the lifetime delinquency string for each loan in the STACR HRP Reference Pool. The lifetime delinquency string is consistent with the Payment History field in the Reference Pool Disclosure File layout, with the exception that that a) REO Acquisition is not applicable and b) greater than 24 months of payment history is provided.

Both supplemental files are pipe-delimited.

Credit Risk Offering File Names:

STACR & ACIS Linked to STACR
AT ISSUANCE
Loan Level Issuance Disclosure File (riYYMMDD)
Aggregate Postal Code Disclosure File (ziYYMMDD)
Pool Level Issuance Disclosure File (biYYMMDD)
MONTHLY
Loan Level Monthly Disclosure File (ruYYMMDD)
Pool Level Monthly Disclosure File (buYYMMDD)

ACIS Standalone
AT ISSUANCE
Loan Level Issuance Disclosure File (aiYYMMDD)
Aggregate Postal Code Disclosure File (azYYMMDD)
Pool Level Issuance Disclosure File (ayYYMMDD)
MONTHLY
Loan Level Monthly Disclosure File (aeYYMMDD)
Pool Level Monthly Disclosure File (aoYYMMDD)

DEEP MI
AT ISSUANCE
Loan Level Issuance Disclosure File (deYYMMDD)
Aggregate Postal Code Disclosure File (daYYMMDD)
Pool Level Issuance Disclosure File (dhYYMMDD)
MONTHLY
Loan Level Monthly Disclosure File (dmYYMMDD)
Pool Level Monthly Disclosure File (djYYMMDD)

ACIS FORWARD
AT ISSUANCE
Loan Level Issuance Disclosure File (abYYMMDD)
Aggregate Postal Code Disclosure File (adYYMMDD)
Pool Level Issuance Disclosure File (apYYMMDD)
MONTHLY
Loan Level Monthly Disclosure File (anYYMMDD)
Pool Level Monthly Disclosure File (awYYMMDD)

STACR HARP
AT ISSUANCE
Loan Level Issuance Disclosure File (riYYMMDD)
Aggregate Postal Code Disclosure File (ziYYMMDD)
Pool Level Issuance Disclosure File (biYYMMDD)
MONTHLY
Loan Level Monthly Disclosure File (raYYMMDD)
Pool Level Monthly Disclosure File (reYYMMDD)