

# **STATIC POOL INFORMATION (SPI) DISCLOSURE GUIDE**

The Static Pool Information (SPI) contains mortgage loan data for mortgage loans acquired by Freddie Mac that are representative of the types of mortgage loans that are included in the corresponding Freddie Mac Whole Loan Securities (WLS<sup>SM</sup>) transaction. The following Static Pool Vintage Year Reports and Loan Performance Data aggregates mortgage loans that meet WLS criteria and demonstrates the related mortgage loan characteristics over time. The Servicing Cut-Off Date, for the loans included in the associated SPI, can be found on the Overall Summary page of the Static Pool Vintage Year Reports.

## **Static Pool Vintage Reports**

**Collateral Overview:** Overall origination summary details aggregated by vintage (origination year)

<b>Field Name</b>	<b>Field Description</b>
Number of Pool Assets	The total number of mortgage loans originated in each vintage.
Original Pool Balance	The total original unpaid principal balance (UPB) for all mortgage loans originated in each vintage.
Average Original Loan Balance	The simple average of the original UPB for all mortgage loans originated in each vintage rounded to the nearest dollar.
Weighted Average Mortgage Interest Rate	The weighted average of the borrowers' interest rates on the related mortgages originated in each vintage rounded to 2 decimal places.
Weighted Average Credit Score	The weighted average of the borrowers' credit scores for the mortgages originated in each vintage rounded to the nearest integer. The Weighted Average Credit Score consists of known credit scores as of the Servicing Cut-Off Date.
Weighted Average Original Loan-to-Value (OLTV)	The weighted average OLTV of the mortgage loans originated in each vintage rounded to 2 decimal places. The original loan to value is the ratio between each mortgage's UPB, as of the note date and either (1) in the case of a purchase mortgage loan, the lesser of the mortgaged property's appraised value on the note date or the purchase price or (2) in the case of a refinance mortgage loan, the mortgaged property's appraised value on the note date.

**Performance Overview as of Servicing Cut-Off Date:** Performance details as of the Servicing Cut-Off Date aggregated by vintage (origination year)

<b>Field Name</b>	<b>Field Description</b>
Number of Remaining Loans	The total number, as of Servicing Cut-Off Date, of mortgage loans originated in each vintage that are not yet closed.
Remaining Pool Balance	The total UPB, as of Servicing Cut-Off Date, for all mortgage loans originated in each vintage rounded to 2 decimal places.
Remaining Pool Balance as % of Original Balance	The total UPB, as of Servicing Cut-Off Date, as a percentage of the original UPB of all mortgage loans originated in each vintage rounded to 2 decimal places.
Number of Current Loans	The total number of mortgage loans that are current (i.e., not delinquent), as of the Servicing Cut-Off Date, in each vintage.
Number of Current Loans as a % of Remaining Loans	The total number of mortgage loans that are current, as of the Servicing Cut-Off Date, as a percentage of remaining number of mortgage loans originated in each vintage year rounded to 2 decimal places.
Repurchased Balance	The total UPB, as a dollar value, of mortgage loans in each vintage that were repurchased by Seller/Servicer as of Servicing Cut-Off Date.

Field Name	Field Description
UPB at Liquidation for Loans that Incurred Losses	The total UPB of all mortgage loans disposed via REO or Foreclosure Alternatives as a dollar value across all mortgage loans in each vintage as of Servicing Cut-Off Date.
Cumulative Loss Amount	The total losses, as a dollar value, realized across all mortgage loans disposed via REO or Foreclosure Alternatives in each vintage as of Servicing Cut-Off Date.

**Overall Characteristics:** Collateral information by vintage (origination year) for purchases by Freddie Mac

Field Name	Field Description
Number of Pools Assets	The total number of mortgage loans originated in each vintage.
Original Pool Balance	The total original Unpaid Principal Balance (UPB) for all mortgage loans originated in each vintage.
Weighted Average Mortgage Rate	The weighted average, as of the note date, of the borrowers' interest rates on the related mortgages originated in each vintage rounded to 2 decimal places.
Weighted Average Original Term	The weighted average of the number of scheduled monthly payments, as of the note date, of the mortgages originated in each vintage rounded to the nearest integer.
Weighted Average Credit Score	The weighted average, as of the note date, of the borrowers' credit scores for the mortgages originated in each vintage rounded to the nearest integer. The Weighted Average Credit Score consists of known credit scores as of the Servicing Cut-Off Date.
Minimum Credit Score	The lowest credit score for all mortgages originated in each vintage.
Maximum Credit Score	The highest credit score for all mortgages originated in each vintage.
Weighted Average Original Loan-to-Value (OLTV)	The weighted average OLTV of the mortgage loans originated in each vintage rounded to 2 decimal places. The original loan-to-value is the ratio between each mortgage's UPB, as of the note date and either (1) in the case of a purchase mortgage loan, the lesser of the mortgaged property's appraised value on the note date or the purchase price or (2) in the case of a refinance mortgage loan, the mortgaged property's appraisal value on the note date.
Minimum Original Loan-to-Value	The lowest OLTV for all mortgages originated in each vintage rounded to 2 decimal places.
Maximum Original Loan-to-Value	The highest OLTV for all mortgages originated in each vintage rounded to 2 decimal places.

**Distribution by Property Type:** Percentage of Original UPB for each of property type by vintage

Field Name	Field Description
1-4 Family Fee Simple	Denotes whether the property type secured by the mortgage is a one to four-unit single-family property, condominium, leasehold, planned unit development (PUD), manufactured home, or cooperative share (Co-op) as a percentage of Original UPB in each vintage rounded to 2 decimal places. If there is no loan for a property type, 0.00% will be displayed.
Condominium	
Leasehold	
Manufactured Housing	
PUD	
Co-op	
Total	The total percentage of each vintage year column.

**Distribution by Original Loan Term (months):** Percentage of Original UPB for each original loan term range by vintage

Field Name	Field Description
181 - 299	The percentage of Original UPB in each original loan term range for that vintage rounded to 2 decimal places. For modified loans, the loan term at origination term is used (not the loan term as of the note modification).
300 - 359	
360	
Total	The total percentage of each vintage year column.

**Distribution by State:** Percentage of Original UPB in each state representing 5% or more of the Original UPB for that vintage

Field Name	Field Description
State name	The percentage of Original UPB in each state representing 5% or more of the Original UPB for that vintage rounded to 2 decimal places.
Other	The percentage of Original UPB of the remaining states rounded to 2 decimal places.
Total	The total percentage of each vintage year column.

**Distribution by Metropolitan Statistical Area (MSA):** Percentage of Original UPB in each MSA representing 5% or more of the Original UPB for that vintage

Field Name	Field Description
MSA code followed by MSA name	The percentage of Original UPB in each MSA or Metropolitan Division representing 5% or more of the Original UPB for that vintage rounded to 2 decimal places.
Other	The percentage of Original UPB of the remaining MSAs rounded to 2 decimal places.
Total	The total percentage of each vintage year column.

**Distribution by Mortgage Interest Rate (at origination):** Percentage of Original UPB for each interest rate range (in 1% increments) by vintage year

Field Name	Field Description
0.000 - 2.000	The percentage of Original UPB in each interest rate range for that vintage rounded to 3 decimal places.
2.001 - 3.000	
3.001 - 4.000	
4.001 - 5.000	
5.001 - 6.000	
6.001 - 7.000	
> 7.000	The total percentage of each vintage year column.
Total	

**Distribution by Original Loan-to-Value (OLTV):** Percentage of Original UPB in each OLTV range by vintage

Field Name	Field Description
00 - 60	The percentage of Original UPB in each OLTV range for that vintage rounded to 2 decimal places. The original loan-to-value is the ratio between each mortgage's UPB, as of the note date and either (1) in the case of a purchase mortgage loan, the lesser of the mortgaged property's appraised value on the note date or the purchase price or (2) in the case of a refinance mortgage loan, the mortgaged property's appraisal value on the note date.
61 - 70	
71 - 75	
76 - 80	
81 - 90	
91 - 100	
> 100	
Unknown	The percentage of Original UPB with unknown OLTV.
Total	The total percentage of each vintage year column.

**Distribution by Credit Score:** Percentage of Original UPB in each credit score range by vintage

Field Name	Field Description
< 620	The percentage of Original UPB in each credit score range for that vintage rounded to 2 decimal places.
620 - 639	
640 - 659	
660 - 679	
680 - 699	
700 - 719	
720 - 739	
>= 740	
Unknown Credit Score	The percentage of Original UPB with unknown credit score, including values <300.
Total	Total percentage of each vintage year column.

**Distribution of UPB by Seller Name:** Percentage of Original UPB for each Seller representing 1.00% or more of the Original UPB by vintage

Field Name	Field Description
Seller name	The percentage of Original UPB for each Seller representing 1.00% or more of the Original UPB for that vintage rounded to 2 decimal places.
Other	The percentage of Original UPB of the remaining Sellers rounded to 2 decimal places.
Total	The total percentage of each vintage year column.

**Distribution of UPB by Servicer Name:** Percentage of Original UPB for each Servicer representing 1.00% or more of the Original UPB by vintage

Field Name	Field Description
Servicer name	The percentage of Original UPB for each Seller representing 1.00% or more of the Original UPB for that vintage rounded to 2 decimal places.
Other	The percentage of Original UPB of the remaining Sellers rounded to 2 decimal places.
Total	The total percentage of each vintage year column.

## Loan Performance Summary

For all loans included in the SPI, a summary of the performance data is disclosed. Some general and detailed information about the file is below.

1. For each vintage year, performance statistics shall be aggregated by reporting calendar year and month (hereinafter referred to as reporting period).
2. The performance statistics shall include data from the time of Freddie Mac purchase of each mortgage loan up to the Servicing Cutoff Date, which shall be no earlier than 135 days from date of disclosures.
3. The servicing data available as of the last business day of each reporting period shall be used to determine performance status of each mortgage loan. For example, default reporting data for September 2010 reporting period shall be as of 08/31/2010 and with an accounting cycle date of 09/15/2010.
4. Performance statistics shall be ordered by reporting period in ascending order.
5. For each reporting period, the details for each performance field are listed below.

### Loan Performance Data

Field Name	Field Heading	Field Description
Vintage	VINTAGE	The year in which the mortgage loan was originated.
Reporting Period	PERIOD	The year followed by the month of the associated Reporting Period (i.e., YYYYMM).
<b>Fields related to non-liquidated mortgage loans:</b>		
Total Count	TOT_CNT	Total count of the non-liquidated mortgage loans in this bucket. Note: Bankruptcy mortgage loans are not included.
Total Balance	TOT_BAL	Total UPB of all non-liquidated mortgage loans (i.e., current + all delinquent + foreclosures + REO) in this bucket as a dollar value. Note: Bankruptcy mortgage loans are not included.
Current loan count	CUR_CNT	Total count of current mortgage loans (i.e., not delinquent) included in this bucket.
Current UPB	CUR_BAL	Total UPB of all such current mortgage loans (i.e., not delinquent) as a dollar value.
Current UPB as % of aggregate UPB	CUR_PCNT	Total UPB of all such current mortgage loans (i.e., not delinquent) as a percentage of the total UPB of all mortgage loans included in the Total bucket for that reporting period.
30-59 days delinquent loan count	DELQ30_CNT	Total number of mortgage loans that are 30 to 59 days delinquent (both numbers inclusive).
30-59 days delinquent UPB	DELQ30_BAL	Total UPB of mortgage loans that are in that delinquent sub-bucket as a dollar value.
30-59 days delinquent UPB as % of aggregate UPB	DELQ30_PCNT	Total UPB of mortgage loans that are in that delinquent sub-bucket as a percentage of the total UPB of all mortgage loans included in the Total bucket for that reporting period.
60-89 days delinquent loan count	DELQ60_CNT	Total number of mortgage loans that are 60 to 89 days delinquent (both numbers inclusive).
60-89 days delinquent UPB	DELQ60_BAL	Total UPB of loans that are in that delinquent sub-bucket as a dollar value.
60-89 days delinquent UPB as % of aggregate UPB	DELQ60_PCNT	Total UPB of mortgage loans that are in that delinquent sub-bucket as a percentage of the total UPB of all mortgage loans included in the Total bucket for that reporting period.
90-179 days delinquent loan count	DELQ90_CNT	Total number of loans that are 90 to 179 days delinquent (both numbers inclusive).
90-179 days delinquent UPB	DELQ90_BAL	Total UPB of mortgage loans that are in that delinquent sub-bucket as a dollar value.
90-179 days delinquent UPB as % of aggregate UPB	DELQ90_PCNT	Total UPB of mortgage loans that are in that delinquent sub-bucket as a percentage of the total UPB of all mortgage loans included in the Total bucket for that reporting period.
180+ days delinquent loan count	DELQ180_CNT	Total number of mortgage loans that are greater than or equal to 180 days delinquent.
180+ days delinquent UPB	DELQ180_BAL	Total UPB of mortgage loans that are in that delinquent sub-bucket as a dollar value.
180+ days delinquent UPB as % of aggregate UPB	DELQ180_PCNT	Total UPB of mortgage loans that are in that delinquent sub-bucket as a percentage of the total UPB of all mortgage loans included in the Total bucket for that reporting period.

<b>Field Name</b>	<b>Field Heading</b>	<b>Field Description</b>
Total count of all delinquent loans count	DELQTOT_CNT	Total number of delinquent mortgage loans.
Total UPB of all delinquent loans	DELQTOT_BAL	Total UPB of mortgage loans that are delinquent as a dollar value.
Total Delinquent UPB as % of aggregate UPB	DELQTOT_PCNT	Total UPB of mortgage loans that are delinquent as a percentage of the total UPB of all mortgage loans included in the Total bucket for that reporting period.
Foreclosure loan count	FCL_CNT	Total number of mortgage loans in foreclosure status.
Foreclosure UPB	FCL_BAL	Total UPB of mortgage loans in foreclosure status as a dollar value.
Foreclosure UPB as % of aggregate UPB	FCL_PCNT	Total UPB of mortgage loans in foreclosure status as a percentage of the total UPB of all mortgage loans included in the Total bucket for that reporting period.
Foreclosure weighted average delinquency period	FCL_WA_DLQ	Delinquency duration (in months) as a weighted average of UPB of mortgage loans.
Real Estate Owned (REO) loan count	REO_CNT	Total number of mortgage loans in REO status.
REO UPB	REO_BAL	Total UPB of mortgage loans in REO status as a dollar value.
REO UPB as % of aggregate UPB	REO_PCNT	Total UPB of mortgage loans in REO status as a percentage of the total UPB of all mortgage loans included in the Total bucket for that reporting period.
REO weighted average delinquency period	REO_WA_DLQ	REO duration (in months) as a weighted average of UPB of mortgage loans.
Bankruptcy loan count	BKRPTCY_CNT	Total number of mortgage loans in bankruptcy.
Bankruptcy UPB	BKRPTCY_BAL	Total UPB of mortgage loans in bankruptcy as a dollar value.
Bankruptcy UPB as % of aggregate UPB	BKRPTCY_PCNT	Total UPB of mortgage loans in bankruptcy as a percentage of the total UPB of all mortgage loans included in the Total bucket for that reporting period.
<b>Fields related to liquidated mortgage loans:</b>		
Repurchased loan count	RPCH_CNT	Total number of mortgage loans that have been repurchased.
Repurchased UPB	RPCH_BAL	Total UPB of mortgage loans that have been repurchased as a dollar value.
Repurchased cumulative UPB	RPCH_CUM_BAL	Total dollar amount of all mortgage loans that have been repurchased from the start of that vintage through that reporting period.
Repurchased UPB as % of Original Pool Balance	RPCH_PCNT	Cumulative UPB of the mortgage loans that have been repurchased as of that reporting period as a percentage of the Original Pool Balance for that vintage.
Paid-in-Full loan count	PREPAID_CNT	Total number of mortgage loans that have been paid-in-full.
Paid-in-Full UPB	PREPAID_BAL	Total UPB of mortgage loans that have been paid-in-full as a dollar value.
Paid-in-Full cumulative UPB	PREPAID_CUM_BAL	Total dollar amount of all mortgage loans that have been paid-in-full from the start of that vintage through that reporting period.
Paid-in-Full UPB as % of Original Pool Balance	PREPAID_PCNT	Cumulative UPB of the mortgage loans that have been paid-in-full as of that reporting period as a percentage of the Original Pool Balance for that vintage.

<b>Field Name</b>	<b>Field Heading</b>	<b>Field Definition</b>
Foreclosure alternative loan count	FA_CNT	Total number of mortgage loans that have been liquidated via a foreclosure alternative (3 <sup>rd</sup> party sale or short sale).
Foreclosure alternative UPB	FA_BAL	Total UPB of mortgage loans that have been liquidated via a foreclosure alternative.
Foreclosure alternative cumulative UPB	FA_CUM_BAL	Total dollar amount of all mortgage loans that have been liquidated via a foreclosure alternative from the start of that vintage through that reporting period.
Foreclosure alternative UPB as % of Original Pool Balance	FA_PCNT	Cumulative UPB of the mortgage loans that have been liquidated via a foreclosure alternative as of that reporting period as a percentage of the Original Pool Balance for that vintage.
REO closed loan count	REO_CLSD_CNT	Total number of mortgage loans that have been liquidated via REO.
REO closed UPB	REO_CLSD_BAL	Total UPB of mortgage loans that have been liquidated via REO as a dollar value.
REO closed cumulative UPB	REO_CLSD_CUM_BAL	Total dollar amount of all mortgage loans that have been liquidated via REO from the start of that vintage through that reporting period.
REO closed UPB as % of Original Pool Balance	REO_CLSD_PCNT	Cumulative UPB of the mortgage loans that have been liquidated via REO as of that reporting period as a percentage of the Original Pool Balance for that vintage.
<b>Fields related to losses:</b>		
Losses related to loan modifications	LOSS_SVCG	The total dollar amount of realized loss in the reporting period related to mortgage loan modifications (including principal forbearance).
Losses related to loan liquidations	LOSS_LIQUID	The total dollar amount of realized loss in the reporting period related to mortgage loan liquidations (including short sales, 3 <sup>rd</sup> party sales, and REO disposition). This is computed as: UPB at liquidation – Net Sales Proceeds – Expenses – Lost Interest
Cumulative losses	LOSS_CUM	Total sum of all losses (related to modifications and liquidations) incurred from the start of that vintage through that reporting period.
UPB of liquidated loans that incurred losses	UPB_LIQUID_LOSS	Sum of UPB, at the time of liquidation, of all mortgage loans that were liquidated in that reporting period.
Severity of loss for liquidated loans	SEVERITY_LIQUID_LOSS	Loss as a percentage of UPB at liquidation which is computed as: Losses related to mortgage loan liquidations/UPB of liquidated mortgage loans that incurred losses. Note: This does not include losses related to forbearance.