

The terms defined in this Glossary are abbreviated and are for illustrative purposes only. These terms do not replace, modify, or amend any of the terms and provisions in the Freddie Mac *Single-Family Seller/Service Guide*, the terms of your Master Agreement and/or Master Commitment, or any of your other Purchase Documents.

Field / Column Title	Definition
1 st File Request Date	Date the loan file was first requested for review.
2 nd File Request Date	Date the loan file was subsequently requested for review.
Additional Documents	Uploaded documents not included in the Missing or Incomplete Document section of the View Loan screen that the Seller/Service determines are necessary for the QC loan file review.
Aging Bucket	Predetermined filter criteria displaying the number of days the repurchase is outstanding.
Agrees to Repurchase	Seller/Service's agreement to repurchase the mortgage.
Alternative Amount	Amount offered by Freddie Mac in lieu of a repurchase.
Appeal Decision	Freddie Mac's decision in response to an appeal submitted by the Seller/Service: <ul style="list-style-type: none"> • Deny Appeal / Uphold Remedy • Rescind Appeal / Waive Remedy
Appeal Decision Reason	Reason for an Appeal Decision.
Appeal Status	Current status of the appeal request. <ul style="list-style-type: none"> • 2nd Level Apl Dcsn Pending: Appeal decision is waiting for a second review. • Appeal Dcsn Pending: Appeal decision has not yet been made. • Closed: Appeal decision is complete. • SS Apl Notification Pending: Appeal decision is pending publishing.
Appeals	An indicator as to whether or not the Seller/Service provided information to refute a Remedy request.
Appeals Count	Number of the appeals received on a remedy.
Associated Loan #	Number used to identify the file used to make the original decision on the mortgage. Also known as the 'original loan file'.

Field / Column Title	Definition
Bifurcation Type	<p>An indicator as to whether the liability for the origination representations and warranties is split between two or more Seller/Servicers.</p> <ul style="list-style-type: none"> • FRE Settlement: As a result of a negotiated settlement, Freddie Mac has relieved the Seller/Servicer of most origination representations and warranties. • FULL: The Seller is responsible for all origination representations and warranties as defined in the applicable Purchase Documents; Freddie Mac generally may not hold the Servicer responsible for a breach of these representations and warranties. • NONE: There is no bifurcation. • OPERATIONAL: The Seller is responsible for all origination representations and warranties as defined in the applicable Purchase Documents; Freddie Mac may hold the Servicer responsible for a breach of these representations and warranties if Freddie Mac suspends or terminates the Seller.
Curtailment Amount	Amount by which the unpaid principal balance was reduced.
Customer Review Status	<p>Status of the review.</p> <ul style="list-style-type: none"> • File Receipt Pending: Full loan file has not yet been received. • Pre-Underwriting: Loan file has been received. Loan file will be reviewed for completeness, will be imaged/indexed to Freddie Mac standard and re-verifications will be completed (if applicable) in preparation for underwriter review. • Review in Progress: Loan file is pending review or actively being reviewed by underwriter. • Remedy Receipt Pending: A repurchase request has been issued. • Appeal Decision Pending: Appeal decision has not yet been made. • Review Closed-Acceptable: Review has been closed and the loan file is acceptable. • Review Closed-Not Acceptable: Review has been closed and the loan file is not acceptable. • Review Cancelled: Review has been cancelled. • Review Closed-Pending Reissue: Current review is being closed, but the request is being reissued for a different review reason. • MI Appeal • Status Pending

Field / Column Title	Definition
Customer Status	<p>Seller/Servicer defined status of the Remedy request. Seller/Servicer can choose:</p> <ul style="list-style-type: none"> • Repurchase/Alternative Letter Received: Seller/Servicer received Remedy request, i.e. repurchase/alternative letter; review in progress. • Repurchase/Alternative Letter Not Received: Seller/Servicer did not receive Remedy request, i.e. repurchase/alternative letter. • Agree to Repurchase: Seller/Servicer's agreement to repurchase the loan. • Funds Remitted: Seller/Servicer remitted repurchase/make whole or alternative funds. • Appeal Submitted: Seller/Servicer submitted an appeal to refute the Remedy request. • Appeal Denial Received: Seller/Servicer received Appeal Denial letter; review in progress. • Impasse: Loan identified by Seller/Servicer as Impasse and/or Impasse loan being discussed with Freddie Mac QC Impasse team.
Customer Status History	Historical view of the Customer Status.
Date Agree to Repurchase	Date Seller/Servicer agrees to repurchase the mortgage.
Date Appeal Received	Date when Freddie Mac received the appeal from the Seller/Servicer for the Remedy request.
Date Last Denial	Date when the last appeal denial decision was made.
Date Letter Published	Date the appeal decision letter was published.
Date Ordered / Date Requested	Date the documents were requested by Freddie Mac.
Date Received	Date the documents were received by Freddie Mac.
Date Submitted	Date the specific document was uploaded for the loan.

Field / Column Title	Definition
Date Type	<p>The date type search filter. Once the type of search is selected, an applicable start and end date can be entered as search criteria. Options may include:</p> <ul style="list-style-type: none"> • 1st File Request Date • 2nd File Request Date • Appeal Rcvd Date • Date Appeal Received • Date Due • Date Letter Published • Date Received • Date Requested • File Received Date • File Request Due Date • Review Close Date
Days Outstanding	Number of days since the remedy letter was issued.
Days Until Due Date	Number of days until the Remedy is due.
Deficiency Category	<p>A grouping of common deficiencies found in a loan files:</p> <ul style="list-style-type: none"> • Anti-predatory lending • Assets • Collateral • Credit • Eligibility • Income/Employment • Legal/Insurance • Liabilities • Other
Deficiency Description	<p>An abbreviated explanation of the type of deficiency found in a loan file. For example, a Deficiency Description for the Deficiency Category of <i>Eligibility</i> is "LTV excd max". There are several descriptions associated with each Deficiency Category..</p>
Deficiency Status	<p>Current status of the deficiency:</p> <ul style="list-style-type: none"> • Resolved – a deficiency that was corrected during the loan review process. • Unresolved – a deficiency that was not corrected during the loan review process.
Description of Incomplete Docs / Incomplete Docs Description	Category or type of the critical missing documents requested.
Description of Missing Docs	Category or type of missing documents requested.

Field / Column Title	Definition
Disposition	<ul style="list-style-type: none"> • Current status of the repurchase. • Outstanding: Any repurchases currently outstanding. • Issued: Any issued repurchases. • Closed: Any closed repurchases.
Doc Order #	Numerical sequence of document(s) ordered.
Doc Order Status	<p>Current status of the request.</p> <ul style="list-style-type: none"> • Ordered: A request has been sent to the Seller/Servicer. • Received: The requested document(s) was received from the Seller/Servicer. • Received / Alt Docs Provided: An alternative to the requested document(s), which may or may not satisfy the request, was received from the Seller/Servicer. • Rejected: The document(s) received from the Seller/Servicer did not satisfy the document requested by Freddie Mac. • Cancelled: The request for this document was cancelled. The requested documentation is no longer needed.
Due Date	Date the requested documents are due.
Estimated Total Owed	Estimated amount of losses outstanding on the mortgage.
Family #	The unique identification number assigned to the Seller/Servicer family that is responsible for the mortgage.
Family Name	Name of the Seller/Servicer corresponding to the assigned Family #.
File Order Status	<p>Current status of the request.</p> <ul style="list-style-type: none"> • Ordered: A file request has been sent to the Seller/Servicer. • Overdue: The file requested has not been received by the due date. • Received: The requested file was received from the Seller/Servicer. • Cancelled: The request for this file was cancelled. The requested file is no longer needed.
File Received Date	Date Freddie Mac received the loan file requested for review.
File Request Due Date	Date the loan file is due for delivery to Freddie Mac.
FM # / FM Loan #	The unique identification number assigned by Freddie Mac to the mortgage at delivery/funding.
Funding Date	Date Freddie Mac disbursed payment to the Seller for the mortgage purchased by Freddie Mac.
Impasse / Impasse Review	<p>Freddie Mac status of Impasse:</p> <ul style="list-style-type: none"> • Impasse Lendr ID: Seller/Servicer identified the loan as Impasse. • Impasse Discussion: Impasse loan is being discussed with Freddie Mac QC Impasse team.

Field / Column Title	Definition
Incomplete Docs	Critical documentation required to begin the underwriting is missing.
Incomplete Docs Comments	Detailed description of the critical missing documents (if available).
Lender Channel	An indicator as to whether or not the loan was originated by a third party.
Master Commitment	Refers to the unique identification number assigned to the Master Commitment that is the agreement between Freddie Mac and the Seller providing the terms under which Freddie Mac purchases eligible mortgages over a fixed period of time.
Loan Review Status	Used in the Management Reporting tables to provide the current status of loan reviews. Valid values include: <ul style="list-style-type: none"> • File Receipt Pending: Complete loan file not yet received. • Pre-underwriting: Loan file received, reviewed for initial completeness, imaged/indexed, and reverifications obtained. • Loan Review in progress: Loan file is in Underwriting. • Remedy Outstanding: Loan deemed unacceptable. Remedy requested but not yet received. • Remedy Outstanding w/ Appeal: Loan deemed unacceptable and Remedy requested. Appeal received and denied. Remedy not yet received.
MI Only	Remedies where the only deficiencies are related to Mortgage Insurance (MI).
MI Orig Settlement	Indication of a loan with an origination related MI defect that is covered under a R&W settlement agreement. If applicable, the value is "Yes".
Missing Docs	Requested document was not provided with the file submission.
Missing Docs Comments	Detailed description of the documents requested.
Mortgage Status	Description of the current mortgage status.
Note Date	The Date of the Note.
Open Appeal	An indicator as to whether or not Freddie Mac made a decision on an appeal submitted by the Seller/Servicer.
Order from SSR #	The unique Seller/Servicer number from which Freddie Mac ordered a loan file for review.
Order from SSR Name	Name of Seller/Servicer from which Freddie Mac ordered a loan file for review.
Original Loan File	The original credit qualifying file for the loan that is being refinanced.
Payoff Type	Type of mortgage payoff.
Primary Appeal Basis	Reason associated with the appeal submitted by the Seller/Servicer.
Primary Deficiency	The primary defect of the mortgage.

Field / Column Title	Definition
Property Address	Street address of the subject property.
R&W Family	Name of the Seller/Servicer family that is providing representations and warranties for the mortgage.
R&W Family #	The unique identification number assigned to the Seller/Servicer family that is providing representations and warranties for the mortgage.
Remedy Close Reason	Reason the remedy request was closed by Freddie Mac.
Remedy Source	Originating source of the Remedy. <ul style="list-style-type: none"> • Quality Control UW: Remedy originated in the Quality Control Underwriting department and is related to an originating defect. • Servicing Remedy Mgmt: Remedy originated in the Servicing Remedy Management department and is related to a servicing defect.
Remedy Type	Remedy types within the Management Reporting function include the following: <ul style="list-style-type: none"> • Notice of Defect • Alternative (Origination) • Alternative (Servicing) • Repurchase (Origination) • Repurchase (Servicing)
Repurchase Completed Date	Date a repurchase was closed by Freddie Mac.
Repurchase Letter Date	Date the remedy letter was issued to the Seller/Servicer.
Responsible Family	Seller/Servicer family to which the remedy request was sent.
Responsible Family #	The unique identification number assigned to the Seller/Servicer that is responsible for the representations and warranties for the mortgage.
Review Close Date	Date the review was closed.
Review Type	Type of review requested. <ul style="list-style-type: none"> • PL: Performing • NPL: Non Performing • CPL: Compliance • CPL/PL: Dual Review for both Compliance and Performing • CPL/NPL: Dual Review for both Compliance and 'Non Performing
RM Employee	The assigned Freddie Mac Remedy Management employee.
Sample Type	Sample types within the Management Reporting function include the following: <ul style="list-style-type: none"> • PL Base - Performing Loan Base • PL Target - Performing Loan Target • NPL - Non Performing Loan • CPL - Compliance • Other

Field / Column Title	Definition
Seller #	The unique identification number assigned to the Freddie Mac Seller.
Seller Loan #	The number assigned by the Seller to identify the mortgage within the Seller's system.
Seller Name	Name of the Freddie Mac Seller.
Servicer #	The unique identification number assigned to the Freddie Mac Servicer.
Servicer Loan #	The number assigned by the current Servicer to identify the mortgage within the Servicer's system.
Servicer Name	Name of the Freddie Mac Servicer.
Servicing Notice of Defect	Servicing Remedy Management letter for notice of defect that provides Servicer with 90 days to cure before issuance of Remedy letter.
Servicing Repurchase Alternative	An indicator as to whether or not the Remedy was an alternative offered by Servicing Remedy Management in lieu of Repurchase.
State	State where the subject property is located.
Status Date	Date the Doc Order Status or File Order Status changed.
Subject Loan File	Loan file that is being reviewed by Freddie Mac as part of the Quality Control review
UPB	Unpaid Principal Balance of the mortgage.
Zip	Zip/Postal Code of the subject property address.