



FREDDIE MAC CRA-TARGETED PC SUPPLEMENTAL DISCLOSURES

Community Reinvestment Act (CRA)-Targeted PC Supplemental Disclosures will be provided on Freddie Mac's website at the time of PC formation where that PC has been identified as CRA rich. The supplemental disclosure will include the data elements below.

NOTICE: Freddie Mac makes no representation or warranty as to the eligibility for CRA treatment with respect to the underlying mortgage assets. Institutions should contact their own regulator for guidance.

POOL NUMBER – A unique numeric or alphanumeric designation assigned by Freddie Mac to identify a PC.

CUSIP NUMBER – A unique nine-digit alphanumeric designation assigned by the CUSIP Service Bureau to each PC.

ORIGINATION NOTE RATE – The note rate as indicated on the mortgage note at the time of origination.

ORIGINATION LOAN TERM - For fixed-rate (excluding balloon/reset mortgages), adjustable-rate, and Initial Interest mortgages, the number of scheduled monthly payments of the mortgage between the first payment date and the maturity date of the mortgage. For fixed-rate balloon/reset mortgages, the number of scheduled monthly payments of the mortgage, based on the note rate, P&I amount, and UPB of the mortgage at time of origination.

CITY – The municipality in which the property is located.

PROPERTY STATE – A two-letter abbreviation indicating the state or territory within which the property securing the mortgage is located.

COUNTY – The geographical subdivision of a city or town.

LOAN % MEDIAN INCOME – Represents the borrower's annual income at the time of the loan's origination divided by the area median income of the census tract in which the property is located.

UNIT #1 % MEDIAN INCOME – Represents the occupant's rent amount divided by the adjusted area median income for the size of the family or a proxy using the unit bedroom count.

UNIT #2 % MEDIAN INCOME – Represents the occupant's rent amount divided by the adjusted area median income for the size of the family or a proxy using the unit bedroom count.

UNIT #3 % MEDIAN INCOME – Represents the occupant’s rent amount divided by the adjusted area median income for the size of the family or a proxy using the unit bedroom count.

UNIT #4 % MEDIAN INCOME – Represents the occupant’s rent amount divided by the adjusted area median income for the size of the family or a proxy using the unit bedroom count.

NUMBER OF UNITS – Denotes the number of units within the single-family property.

CENSUS TRACT – Small, relatively permanent statistical subdivisions of a county or equivalent entity that are updated by local participants prior to each decennial census as part of the Census Bureau's Participant Statistical Areas Program. The Census Bureau delineates census tracts in situations where no local participant existed or where state, local, or tribal governments declined to participate. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data.

Display the state/county tract 11-digit identifier.

LOW/MOD INCOME TRACT – Low and moderate income census tracts are based on a comparison of tract median family income to area median family income. The Federal Financial Institutions Examination Council’s Geocoding/Mapping Systems provide Census demographic information about census tracts, including income, population and housing data. If the median family income of the tract is less than 50% of area median family income, then the tract is considered **Low**. If the tract median family income is greater than or equal to 50% and less than 80% then the tract is **Moderate**.

If a loan meets the criterion, then “Yes” is displayed.

If a loan does not meet the criterion, then “NO” is displayed.