



September 2, 2020

UMBS/MBS Offering Circular Effective Date in Pool Supplements

On August 17, 2020 Freddie Mac posted an updated Offering Circular for Uniform Mortgage-Backed Securities (UMBS) and Mortgage-Backed Securities (MBS) to the [Freddie Mac MBS website](#). The effective date for the updated Offering Circular, August 17, 2020, is also referenced within the pool supplements for newly issued UMBS and MBS securities; however, for fixed-rate UMBS/MBS securities issued between August 17, 2020 and August 31, 2020, the effective date referenced in the pool supplements is incorrect. The correct effective date for the UMBS and MBS Offering Circular for such fixed-rate UMBS/MBS securities is August 17, 2020, not April 30, 2019.

For questions, please contact Investor Inquiry (investor_inquiry@freddiemac.com).

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