

September 11, 2023

Freddie Mac Introduces a New Prepayment Dashboard in Clarity Data Intelligence[®] (Clarity)

Freddie Mac is very pleased to announce the launch of a new dashboard on the Clarity MBS Data Intelligence site. This latest addition to our growing suite of analytical tools and reports is a Prepayment Heatmap that gives a daily view of how prepayment speeds are changing relative to the previous month. The data is derived from full voluntary prepayments, and is presented at a cohort-level based on pool origination year and coupon. The dashboard has a variety of features such as intuitive color shading and a collection day selector to help visualize payoff trends as each month progresses. This dashboard can be found under the MBS Data Intelligence – MBS Reports section of <u>Clarity</u>.

For more information, a <u>MBS dashboard user guide</u> is available in Clarity.

Prepayment Heatmap [©]																		MBS	Reports	Struct	ured Tran	saction	Report			
															Cohor	Prepayment Heatmap			Affordable & Green MBS Issuance Volum							
Factor Month Collection Day					Se	Security Type																				
August 2023 🗸 🗸			20 🗸				30yr TBA Eligible ∽																			
O Number 💿 Perc	entage				Cum	ilative M/	M Volunta	ry CPR Cha	nne (%)					1					Total Coho	rt Current I	IPR (ŚR)					
A Net Interest Rate	1.5	2	2.5	3	3.5	4	4.5	5	5.5	6	6.5	7	Total	1.5	2	2.5	3	3.5	4	4.5	5	5.5	6	6.5	7	Tota
Total	5.0%	0.7%	2.7%	4.4%	-1.5%	7.7%	6.3%	5,5%	0.3%	-6.9%	-15.5%	62.6%	2.4%	\$114	\$727.5	\$504	\$281.8	\$195.6	\$157.2	\$112.2	\$100.1	\$75.9	\$39.1	\$13.8	\$0.6	\$2321
2023				_		-55.6%	5.2%	-3.3%	22.9%	-6.4%	-16.3%	62.6%	2.9%						\$1.8	\$7.1	\$34.9	343.9	\$22.6	\$8.6	\$0.6	\$119
2022		-14.7%	2.7%	5.0%	2.4%	8.8%	14.5%	13.6%	-18.8%	-6.9%	-11.1%		1.6%		\$42.7	\$68.4	\$61.1	\$50.6	\$62.7	\$63.3	\$49.6	\$25.3	\$13.2	\$5.1		\$441
2021	7.8%	0.5%	4.8%	4.1%	-12.9%	73.3%	-		-				2.8%	\$65.4	\$438.1	\$274		\$4.8	\$1.1							\$822
2020	1.6%	2.9%	-1.5%	8.9%	-6.2%		-32.5%						1.5%	S48.6	\$246.6	\$146.9	\$38.6	\$7.2	\$3	\$1						\$491
2019			36.6%	8.1%	-9.4%	-4.2%		-12.0%					3,4%			\$13.1	\$41.1	\$19.3	\$10.1	\$5.5	\$2.1					\$91
2018				35.8%	4.9%	2.7%	6.2%	23.5%					6.0%				\$0.6	\$7.5	\$17:5	\$12.1	\$2.7					\$40.
2017				-2.6%	-4.8%	10.2%	13.8%						1.7%				\$4.3	\$2.6.7	\$16,6	\$4.3						\$5
2016			0.9%	1.3%	13.0%	23.9%	-15.1%	1					5,8%			\$1.5	\$43.5	\$16.3	\$5.2	\$0.6						\$67
2015				-7.2%	1.3%	22.5%	-22.8%						1.5%				\$12.8	\$22.9	\$6.1	\$0.5						\$42
2014					7.6%	9.2%	24.3%						9,5%				2	58.3	\$11.1	\$1.4						\$20.
2013				-1.6%	-5.9%	14.8%	-22.2%						-0.8%				\$25.7	\$32.7	\$5.9	\$0.8						\$45.
2012				9.9%	-7.6%	15.6%							1.6%				\$15.4	\$16.5	\$3.5							\$35.
2011					-4.3%			30.9%					-4.8%					\$2.3	\$5.4	\$4.4	\$1.1					\$13.

For questions, please contact Freddie Mac Investor Inquiry at investor_inquiry@freddiemac.com.

For information on the data underlying the Prepayment Heatmap, see our **Daily Prepayment Report website**.

This is not an offer to buy or sell any Freddie Mac securities. Offers for any given security are made only through applicable offering circulars and related supplements, which incorporate Freddie Mac's most recent Annual Report on Form 10-K filed with the Securities and Exchange Commission (SEC); all other reports Freddie Mac files with the SEC pursuant to Section 13(a) of the Securities Exchange Act of 1934 (Exchange Act), excluding any information "furnished" to the SEC on Form 8-K; and all



documents that Freddie Mac files with the SEC pursuant to Sections 13(a), 13(c) or 14 of the Exchange Act, excluding any information "furnished" to the SEC on Form 8-K.

The financial and other information contained in this announcement and in the documents that may be accessed through this announcement speaks only as of the date of those documents. The information could be out of date and no longer accurate. Freddie Mac undertakes no obligation, and disclaims any duty, to update any of the information in those documents.

These materials may contain forward-looking statements. Forward-looking statements involve known and unknown risks and uncertainties, some of which are beyond the company's control. Management's expectations for the company's future necessarily involve a number of assumptions, judgments and estimates, and various factors could cause actual results to differ materially from the expectations expressed in these and other forward-looking statements. These assumptions, judgments, estimates and factors are discussed in the company's most recent Annual Report on Form 10-K, and its reports on Form 10-Q and Form 8-K, which are available on the Investor Relations page of the company's Web site at http://www.freddiemac.com/investors and the SEC's website at www.sec.gov. The company undertakes no obligation to update forward-looking statements it makes to reflect events or circumstances occurring after the date of this announcement.