

September 18, 2023

Freddie Mac Announces Social Disclosures for Supers and Giants

Today Freddie Mac is announcing the expansion of its Single-Family social disclosures to Supers® and to Giant MBS™ and Giant PCs® (together, "Giants"). Beginning with December 2023 issuances, Supers and Giants will be assigned both a Social Criteria Share (SCS) and a Social Density Score (SDS) that are disclosed in the Mortgage-Backed Security (MBS) Intraday Security Core Issuance file and the MBS Monthly Security Core file. The SCS and SDS will be provided for active Supers and Giants issued since January 1, 2010, beginning with the December 6, 2023 monthly disclosure. This expansion will assist investors in identifying Supers and Giants with a higher concentration of underlying securities that possess certain social characteristics at the time of their formation. Details of the underlying SDS and SCS criteria can be found on the Freddie Mac Social Index Disclosure webpage.

For Supers and Giants, the SCS and the SDS are calculated using the current weighted-average of the underlying securities at-issuance scores. The SDS and SCS calculations may utilize the actual scores of the underlying securities even if those values were not previously disclosed. This would occur if the underlying pool (based on the aggregated eligible at-issuance loan count of the underlying securities) had less than ten eligible loans, but the Supers or Giant were backed by ten or more eligible loans. In addition, underlying collateral that was issued prior to 2010 or consist of modified/reperforming securities, will be scored as zero when calculating the SCS and the SDS for Supers and Giants.

These disclosure enhancements are being made in alignment with Fannie Mae.

For questions, please contact the Freddie Mac Investor Inquiry by email at investor inquiry@freddiemac.com.

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