



# Freddie Mac Mortgage-Backed Securities Disclosures: Overview of Multi-Class File Conversions for Single Security

# Multi-Class Factor Files



At the implementation of the Single Security on May 20, 2019, Freddie Mac will be converting a series of multi-class factor files into the GSE aligned file formats for Single Security. All of the files noted below will be converted into **pipe-delimited text files** that will be compressed into a zip file and made available on a secured site at the days/times noted. The new multi-class file formats can be found on the following slide.

Multi-Class Factor Files Changing Format for Single Security					
File Name <i>(file names will remain the same)</i>	Description	Frequency	New / Conversion	Available (Days)	Available (Time)
(For internet file): GTYYMM05 (For correction file): VTYMMDD	REMIC Tranche Factors	Monthly	Converting to New Format	Business Day 4	4:30PM
(For internet file): FTYYMM05 (For correction file): UTYMMDD	75 Day REMIC Tranche Factors	Monthly	Converting to New Format	Business Day 4	4:30PM
(For internet file): WJYYMM05 (For correction file): WKYYMMDD	55 Day REMIC Tranche Factors	Monthly	New File	Business Day 4	4:30PM
(For internet file): MTYMM09 (For correction file): ZTYMMDD	GNMA Tranche Factors	Monthly	Converting to New Format	Business Day 8	4:30PM
(For internet file): TQYYMM13 (For correction file): TVYYMM13	T-Deal Tranche Factors	Monthly	Converting to New Format	Calendar Day 15- 2 Business Days	4:30PM
(For internet file): TBYMM13 (For correction file): TDYYMMDD	Gold M Series (TEBS) Factors	Monthly	Converting to New Format	Calendar Day 15- 2 Business Days	4:30PM
(For internet file): TQYYMM23 (For correction file): TVYYMM23	T-deal Tranche Factors	Monthly	Converting to New Format	Calendar Day 25- 2 Business Days	6:00PM
(For internet file): MDYYMM05 (For correction file): MGYMMDD.zip	Multifamily REMIC	Monthly	Converting to New Format	Business Day 4	4:30PM

# Multi-Class Factor Files (cont.)



All of the legacy multi-class monthly factor files noted on the previous page will be uniformly converted into new **pipe-delimited text file** formats per the mapping below. The “Mapping” column highlights equivalent data points between the legacy and aligned file formats.

Legacy File Format				Aligned File Format (Single Security)			
File Position	Mapping	Attribute Name	Format	File Position	Mapping	Attribute Name	Format
1	A	Series	Numeric, 4	1	A	Trust Identifier	String, 50
2	B	Class	Numeric, 5	2	B	Class Identifier	String, 5
3	C	CUSIP	Alpha/Numeric, 9	3	C	CUSIP	String, 9
4	D	Class Factor	Numeric, 9.8	4	F	Maturity Date	Date, MMCCYY
5	E	Coupon	Numeric, 9.8	5	G	Class Issuance Investor Security UPB	Numeric, 14.2
6	F	Final Pay	YYYYMMDD	6	D	Security Factor	Numeric, 9.8
7	G	Original UPB	Numeric, 14.2	7	New	Class Current Investor Security UPB	Numeric, 14.2
8	Retired	MPO	YYYYMMDD	8	E	Interest Rate	Numeric, 12.6
9	H	PC Yield Maint Prem	Numeric, 1.8	9	New	Interest Factor	Numeric, 9.8
10	Retired	Unscheduled Principal	Numeric, 1.8	10	New	Interest Paid	Numeric, 14.2
11	Retired	Factor (Date)	Date, YYYYMMDD	11	New	Principal Paydown Factor	Numeric, 9.8
12	Retired	Footnote Codes		12	New	Principal Paydown Amount	Numeric, 14.2
				13	New	Accretion Factor	Numeric, 9.8
				14	New	Accretion Amount	Numeric, 14.2
				15	New	Scheduled Distribution Date	Date, MMCCYY
				16	H	Yield Maintenance Premium/ Penalty Amount	Numeric, 14.2
				17	New	Notes	String, 2048

# Multi-Class Floater Reset Indices Files



At the implementation of the Single Security on May 20, 2019, Freddie Mac will be converting a series of multi-class floater reset indices files into the GSE aligned file format for Single Security. All of the files noted below will be converted into **pipe-delimited text files** that will be compressed into a zip file and made available on a secured site at the days/times noted.

Multi-Class Floater Reset Indices Files Changing Format for Single Security					
File Name <i>(file names will remain the same)</i>	Description	Frequency	New / Conversion	Available (Days)	Available (Time)
(For internet file): IDYYMM (For correction file): VIYYMMDD	REMIC Floater Indices	Monthly	Converting to New Format	Business Day 1	4:30PM (from 12PM)
(For internet file): DRYMM (For correction file) ZDYMMDD	55-Day Floater Indices	Monthly	Converting to New Format	Business Day 1	4:30PM (from 12PM)
(For internet file): IRYMM (For correction file): VRYMMDD	REMIC Non-Delay Indices	Monthly	New File	Calendar Day 15 - 2 Business Days	4:30PM (from 12PM)
(For internet file): ISYMM (For correction file): n/a	75 Day REMIC Delay Index	Monthly	New File	Calendar Day 15 - 2 Business Days	4:30PM (from 12PM)
(For internet file): MRYMM16 (For correction file): ZRYMMDD	GNMA Non-Delay Indices	Monthly	Converting to New Format	Calendar Day 17 - 2 Business Days	4:30PM
(For internet file): MRYMM25 (For correction file): ZRYMMDD	GNMA Non-Delay Indices	Monthly	Converting to New Format	Calendar Day 24	4:30PM

The legacy files noted above will be uniformly converted into the following file format. The “Mapping” column highlights equivalent data points between the legacy and aligned Single Security files.

Legacy File Format				Aligned File Format (Single Security)			
File Position	Mapping	Attribute Name	Format	File Position	Mapping	Attribute Name	Format
1	A	Floater Rate	Numeric, 2.5	1	B	Index	String, 10
2	B	Index Abbrev	Alpha/Numeric, 8	2	A	Index Value	Numeric, 2.5
3	C	Index Description	Alpha/Numeric, 50	3	C	Index Description	String, 50

# Multi-Class Component Factor Files



At the implementation of the Single Security on May 20, 2019, Freddie Mac will be converting a series of multi-class component factor files into the GSE aligned file format for Single Security. All of the files noted below will be converted into **pipe-delimited text files** that will be compressed into a zip file and made available on a secured site at the days/times noted.

Multi-Class Component Factor Files Changing Format for Single Security					
File Name <i>(file names will remain the same)</i>	Description	Frequency	New / Conversion	Available (Days)	Available (Time)
(For internet file): WLYYMM05 (For correction file): WMYMMDD	55 Day REMIC Component Factors	Monthly	New File	Business Day 4	4:30PM
(For internet file): CGYYMM05 (For correction file): DGYMMDD	REMIC Component Factors	Monthly	Converting to New Format	Business Day 4	4:30PM
(For internet file): CFYYMM05 (For correction file): DFYYMMDD	75 Day REMIC Component Factors	Monthly	Converting to New Format	Business Day 4	4:30PM
(For internet file): XTYMM09 (For correction file): YTYMMDD	GNMA Component Factors	Monthly	Converting to New Format	Business Day 8	4:30PM

The legacy files noted above will be uniformly converted into the following file format. The mapping column highlights equivalent data points between the legacy and aligned Single Security files.

Legacy File Format				Aligned File Format (Single Security)			
File Position	Mapping	Attribute Name	Format	File Position	Mapping	Attribute Name	Format
1	A	Series	Numeric, 4	1	A	Trust Identifier	String, 50
2	B	Class (includes component ID)	Alpha/Numeric, 5	2	B	Class Identifier	String, 4
3	C	CUSIP	Alpha/Numeric, 9	3	New	Component Identifier <i>(previously included with Class ID)</i>	String, 3
4	D	Tranche Factor	Numeric, 2.8	4	C	CUSIP	String, 9
5	Retired	Factor (Date)	Date, YYMMDD	5	F	Class Issuance Investor Security UPB	Numeric, 14.2
6	E	Coupon	Numeric, 3.9	6	D	Security Factor	Numeric, 9.8
7	F	Original UPB	Numeric, 14.2	7	E	Interest Rate	Numeric, 12.6
8	Retired	Footnote Codes	Numeric, 30				

# Multi-Class Strip Factor Files



At the implementation of the Single Security on May 20, 2019, Freddie Mac will be converting a series of multi-class strip factor files into the GSE aligned file format for Single Security. All of the files noted below will be converted into **pipe-delimited text files** that will be compressed into a zip file and made available on a secured site at the days/times noted.

Multi-Class Strip Factor Files Changing Format for Single Security					
File Name <i>(file names will remain the same)</i>	Description	Frequency	New / Conversion	Available (Days)	Available (Time)
(For internet file): SFYYMM05 (For correction file): SUYYMMDD	45-Day Strip Factor File <i>(45 and 75-day strips were combined in legacy files but will be a stand-alone 45-day file for Single Security)</i>	Monthly	Converting to New Format	Business Day 4	4:30PM
(For internet file): SFYYMM09 (For correction file): SUYYMMDD	GNMA Strip, Fixed & ARM Giant Factors	Monthly	Converting to New Format	Business Day 8	4:30PM
(For internet file): SXYYMM05 (For correction file): SYYYMMDD	75-Day Strip Factor File <i>(45 and 75-day strips were combined in legacy files but will be a stand-alone 75-day file for Single Security)</i>	Monthly	New File	Business Day 4	4:30PM

# Multi-Class Strip Factor Files



The legacy files noted on the previous slide will be uniformly converted into the following file format. The “Mapping” column highlights equivalent data points between the legacy and aligned Single Security files. Please note, this is the same aligned file format that is referenced on slide 3 (Multiclass Factor Files).

Legacy File Format				Aligned File Format (Single Security)			
File Position	Mapping	Attribute Name	Format	File Position	Mapping	Attribute Name	Format
1	A	Strip Series	Numeric, 6	1	A	Trust	String, 50
2	Retired	Pool Number	Alpha/Numeric, 6	2	New	Class	String, 4
3	B	Trading Factor	Numeric, 2.8	3	C	CUSIP	String, 9
4	Retired	As of (Date)	Date, YYYYMMDD	4	E	Maturity Date	Date, MMCCYY
5	C	CUSIP	Alpha/Numeric, 9	5	F	Class Issuance Security UPB	Numeric, 14.2
6	D	SFYMMM05: PC Coupon % SFYMMM09: CTF Coupon %	Numeric, 2.3	6	B	Security Factor	Numeric, 9.8
7	Retired	% Interest	Numeric, 3.3	7	New	Class Current Security UPB	Numeric, 14.2
8	Retired	% Principal	Numeric, 3.3	8	D	Interest Rate	Numeric, 12.6
9	Retired	SFYMMM05: Wt Avg Mtg Coupon % SFYMMM09: Orig Avg CTF Coupon %	Numeric, 2.3	9	New	Interest Factor	Numeric, 9.8
10	Retired	SFYMMM05: Mtg Coupon Ranges SFYMMM09: Orig CTF Coupon Ranges	String, 14	10	New	Interest Paid	Numeric, 14.2
11	E	Final Pay (Date)	Date, YYYYMMDD	11	New	Principal Paydown Factor	Numeric, 9.8
12	Retired	SFYMMM05: Org Avg Mty SFYMMM09: Org Avg IMP Mty	Numeric, 3	12	New	Principal Paydown Amount	Numeric, 14.2
13	Retired	SFYMMM05: Org Avg Range SFYMMM09: Orig Avg IMP CTF Mty Range	String, 7	13	New	Accretion Factor	Numeric, 9.8
14	Retired	SFYMMM05: Org Avg Age SFYMMM09: Org Avg IMP Age	Numeric, 3	14	New	Accretion Amount	Numeric, 14.2
15	F	Orig UPB / Orig Notional	Numeric, 14.2	15	New	Scheduled Distribution Date	Date, MMCCYY
				16	New	Yield Maintenance Premium/ Penalty Amount	Numeric, 14.2
				17	New	Notes	Filler field

# Retired Multi-Class Disclosure Files



At the implementation of the Single Security on May 20, 2019, the following multi-class disclosure files will be retired and no longer available. The securities disclosed within these files have either paid-off or the information has been absorbed into another file.

Retired Multi-Class Disclosure Files			
File Name	Correction File Name	Description	Frequency
DCYMM	MUYMMDD	GNMA Floater Rates	Monthly
RDYMM	VCYMMDD	MBS Floater Rates	Monthly
RCYMM	VCYMMDD	Gold & 75 Day Non-Delay Floaters	Monthly
SDYMM		75 Day REMIC Delay Coupons	Monthly
MCYMM16	MUYMMDD	GNMA Non-Delay Coupons	Monthly
MCYMM25	MUYMMDD	GNMA Non-Delay Floaters	Monthly
TQYMM26	TVYMM26	T-deal Tranche Factors	Monthly
TQYMM17	TVYMM17	T-deal Tranche Factors	Monthly
GS###CM		GNMA settlement collateral for GNMA backed Strips	Daily
####NC		Updated collateral schedule	Daily
####RT		Updated PAC schedule	Daily
GAYMM05		Gold REMIC Accrual Factors (BD5)	Monthly
GAYMM09		Gold REMIC Accrual Factors (BD9)	Monthly
FAYMM05		75 Day REMIC Accrual Factors	Monthly
SEYMM05	SVYMMDD	Segment Factors	Monthly
TFYMMDD		Non-Standard Deal Footnotes	Monthly

**For questions related to Freddie Mac's implementation of the Single Security aligned disclosure file formats for multi-class securities, please contact:**

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