



Security-Level Disclosure

Attribute Names & Descriptions

Freddie Mac provides loan-level information at PC issuance and on a monthly basis for all newly issued fixed-rate and adjustable-rate mortgage (ARM) PC securities issued after December 1, 2005. Issuance month and monthly loan-level disclosure supplements Freddie Mac’s current daily and monthly pool-level disclosure for new and previously issued securities.

Loan-level disclosure is available on Freddie Mac’s Web site at [Freddie Mac's Mortgage Securities PC Security Lookup](#) by entering the CUSIP or pool number and selecting “Loan Level File.”

This document is divided into the following two sections:

- Security Level Disclosure Attributes – page 1
- Security Level Stratifications – page 8

Security-Level Disclosure Attributes

Fixed-Rate	ARM	Modified	Attribute Name	Description	Issuance	Monthly
•	•	•	Average Mortgage Loan Amount	The simple average dollar amount of the loans as stated on the notes at the time the loans were originated or modified. <i>For reperforming, modified fixed-rate and modified step-rate loans, this value represents both the interest bearing and non-interest bearing amount.</i>	•	•
		•	Average Origination Mortgage Loan Amount	The simple average dollar amount of the loans in the security as stated on the notes at the time the loans were originated. <i>This value represents both the interest bearing and non-interest bearing amount.</i>	•	•
	•		Convertibility Indicator	The indicator denoting whether the loans in the security have a feature that allows the borrower to convert from an adjustable rate to a fixed rate. Y = Yes N = No 9 = Not Available	•	•
•	•	•	Current Investor Security UPB	The aggregate unpaid principal balance of the loans as they contribute to the current balance of the security.		•
•	•	•	CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).	•	•
•	•	•	Delinquent Loans Purchased (Loan Count)	The number of loans that were purchased from the security due to delinquency status during the current reporting period.		•
•	•	•	Delinquent Loans Purchased (Prior Month UPB)	The aggregate prior period Investor Loan UPB of the loans that were purchased from the security due to delinquency status during the current reporting period.		•
•	•	•	Eligible for Resecuritization	The indicator denoting whether the security is eligible for resecuritization. Y = Yes N = No	•	•

Security-Level Disclosure Attributes

Fixed-Rate	ARM	Modified	Attribute Name	Description	Issuance	Monthly																																																																								
	•		First Payment Adjustment Date	The earliest First Payment Adjustment Date of the loans in the security. <i>ONLY APPLICABLE TO FANNIE MAE ISSUED SECURITIES</i>	•	•																																																																								
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	•		Index	The code of the index on which adjustments to the interest rate are based. <table border="1" data-bbox="490 533 1425 1110"> <thead> <tr> <th>Code</th> <th>Index Description</th> <th>Code</th> <th>Index Description</th> </tr> </thead> <tbody> <tr> <td>02</td> <td>6 MO CD SECONDARY MARKET RATE</td> <td>38</td> <td>1 YR LIBOR - WSJ</td> </tr> <tr> <td>05</td> <td>10 YR WEEKLY CMT</td> <td>42</td> <td>6 MO LIBOR WSJ</td> </tr> <tr> <td>08</td> <td>12 MO MOVING AV OF 1 YR MONTHLY CMT</td> <td>43</td> <td>6 MO LIBOR WSJ</td> </tr> <tr> <td>09</td> <td>1 YR MONTHLY CMT</td> <td>44</td> <td>6 MO LIBOR WSJ 15TH DAY OF MO</td> </tr> <tr> <td>10</td> <td>1 YR WEEKLY CMT</td> <td>46</td> <td>NTL AV CONTRACT MORTGAGE RATE</td> </tr> <tr> <td>11</td> <td>2 YR WEEKLY CMT</td> <td>48</td> <td>BANK PRIME LOAN RATE</td> </tr> <tr> <td>12</td> <td>3 YR MONTHLY CMT</td> <td>49</td> <td>FH 60 DAY REQUIRED NET YIELD (IMPROVING RATE MTG)</td> </tr> <tr> <td>13</td> <td>3 YR WEEKLY CMT</td> <td>54</td> <td>6 MO TSY BILL AUCTION DISCOUNT RATE MONTHLY AV</td> </tr> <tr> <td>14</td> <td>5 YR WEEKLY CMT</td> <td>55</td> <td>6 MO TSY BILL AUCTION DISCOUNT RATE</td> </tr> <tr> <td>16</td> <td>5 YR MONTHLY CMT</td> <td>57</td> <td>6 MO TSY BILL AUCTION INVESTMENT RATE</td> </tr> <tr> <td>18</td> <td>7 YR MONTHLY CMT</td> <td>58</td> <td>6 MO TSY BILL WEEKLY SECONDARY MARKET RATE</td> </tr> <tr> <td>21</td> <td>11TH DISTRICT COFI MONTHLY</td> <td>59</td> <td>5 YR INTEREST RATE SWAP</td> </tr> <tr> <td>22</td> <td>7TH DISTRICT COFI MONTHLY</td> <td>60</td> <td>4TH DISTRICT COFI MONTHLY</td> </tr> <tr> <td>23</td> <td>NTL MONTHLY MEDIAN COFI</td> <td>05</td> <td>11TH DISTRICT COFI MONTHLY</td> </tr> <tr> <td>25</td> <td>VARIABLE INT RATE SEMIANNUAL COFI FOR CA</td> <td>28</td> <td>12 MO MOVING AV OF 1 YR MONTHLY CMT</td> </tr> <tr> <td>27</td> <td>FEDERAL COFI</td> <td>950</td> <td>5 YR TREASURY – LKBK SEE OCS</td> </tr> <tr> <td>36</td> <td>1 MO LIBOR WSJ 25TH DAY OF MO</td> <td>954</td> <td>CPC-GNMA EQUIVALENT – LKBK SEE OCS</td> </tr> </tbody> </table> <ul style="list-style-type: none"> • Bolded codes are multifamily indices 	Code	Index Description	Code	Index Description	02	6 MO CD SECONDARY MARKET RATE	38	1 YR LIBOR - WSJ	05	10 YR WEEKLY CMT	42	6 MO LIBOR WSJ	08	12 MO MOVING AV OF 1 YR MONTHLY CMT	43	6 MO LIBOR WSJ	09	1 YR MONTHLY CMT	44	6 MO LIBOR WSJ 15TH DAY OF MO	10	1 YR WEEKLY CMT	46	NTL AV CONTRACT MORTGAGE RATE	11	2 YR WEEKLY CMT	48	BANK PRIME LOAN RATE	12	3 YR MONTHLY CMT	49	FH 60 DAY REQUIRED NET YIELD (IMPROVING RATE MTG)	13	3 YR WEEKLY CMT	54	6 MO TSY BILL AUCTION DISCOUNT RATE MONTHLY AV	14	5 YR WEEKLY CMT	55	6 MO TSY BILL AUCTION DISCOUNT RATE	16	5 YR MONTHLY CMT	57	6 MO TSY BILL AUCTION INVESTMENT RATE	18	7 YR MONTHLY CMT	58	6 MO TSY BILL WEEKLY SECONDARY MARKET RATE	21	11TH DISTRICT COFI MONTHLY	59	5 YR INTEREST RATE SWAP	22	7TH DISTRICT COFI MONTHLY	60	4TH DISTRICT COFI MONTHLY	23	NTL MONTHLY MEDIAN COFI	05	11 TH DISTRICT COFI MONTHLY	25	VARIABLE INT RATE SEMIANNUAL COFI FOR CA	28	12 MO MOVING AV OF 1 YR MONTHLY CMT	27	FEDERAL COFI	950	5 YR TREASURY – LKBK SEE OCS	36	1 MO LIBOR WSJ 25TH DAY OF MO	954	CPC-GNMA EQUIVALENT – LKBK SEE OCS	•	•
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	•		Initial Fixed Rate Period	The number of calendar months between the first full month the loans accrue interest and the first interest rate adjustment date. 00 = <=6 Months 01 = 7-18 Months 02 = 19-30 Months 03 = 31-42 Months 04 = 43-54 Months 05 = 55-66 Months 06 = 67-78 Months 07 = 79-90 Months 08 = 91-102 Months 09 = 103-114 Months 10 = 115-126 Months 11 = 127-138 Months 12 = 139-150 Months 13 = 151-162 Months 14 = 163-174 Months 15 = 175-186 Months 16 = >186 Months 55 = Mixed	•	•																																																																								
	•		Initial Interest Rate Cap Down %	The maximum percentage points the interest rate can adjust downward at the first interest rate adjustment date. 55.555 = Mixed 77.777 = Not Applicable	•	•																																																																								
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Security-Level Disclosure Attributes

Fixed-Rate	ARM	Modified	Attribute Name	Description	Issuance	Monthly
		•	Initial Step Fixed-Rate Period	For modified step-rate loans, the number of months between the first payment date of the modified loan and the first step rate adjustment. 00 = <=6 Months 01 = 7-18 Months 02 = 19-30 Months 03 = 31-42 Months 04 = 43-54 Months 05 = 55-66 Months 06 = 67-78 Months 07 = 79-90 Months 08 = 91-102 Months 09 = 103-114 Months 10 = 115-126 Months 11 = 127-138 Months 12 = 139-150 Months 13 = 151-162 Months 14 = 163-174 Months 15 = 175-186 Months 16 = >186 Months 55 = Mixed	•	•
•	•	•	Interest Only Security Indicator	The indicator denoting whether the loans require only interest payments for a specified period beginning with the first payment date. Y = Yes N = No	•	•
	•		Interest Rate Adjustment Frequency	The number of months, excluding any fixed-rate period, between scheduled rate changes. 555 = Mixed values	•	•
	•		Interest Rate Lookback	The number of calendar days prior to the interest rate adjustment date used to determine the effective index value required to calculate the next interest rate. 555 = Mixed values	•	•
•	•	•	Issuance Investor Security UPB	The aggregate unpaid principal balance of the loans as they contribute to the balance of the security at the time the security was issued.	•	
•	•	•	Issue Date	The date on which the security was issued.	•	•
•	•	•	Issuer	The name of the entity that issued the security. FNM = Fannie Mae FRE = Freddie Mac	•	•
•	•	•	Loan Count	The total number of loans in the security.	•	•
•	•	•	Maturity Date	The month and year that the final scheduled payment on the loan is due.	•	•
	•		Negative Amortization Factor	For negative amortizing adjustable-rate loans, the decimal value that, when multiplied by the Issuance Investor Security UPB amount, equals the Negative Amortization amount.	•	•
	•		Negative Amortization Indicator	The indicator denoting whether the loans in the security allow negative amortization. Y = Yes N = No 9 = Not Available	•	•
		•	Next Step Rate Adjustment Date	For modified step-rate loans, the month and year that the interest rate is scheduled to increase.	•	•
•	•	•	Notes	Additional information about the loans in the security.	•	•

Security-Level Disclosure Attributes

Fixed-Rate	ARM	Modified	Attribute Name	Description	Issuance	Monthly
•	•	•	Notes Ongoing	Additional information about the loans in the security.		•
		•	Origination Third Party Origination UPB Percent	The percentage of the aggregate Investor Loan UPB that were originated by a third party, to reflect Broker and Correspondent originations.	•	•
	•		Payment Adjustment Frequency	The number of months between scheduled payment changes. For a security with an initial fixed-rate period, the payment adjustment frequency is the number of months between subsequent payment changes. 555 = Mixed values	•	•
•	•	•	Payment Delay Days	The indicator denoting whether the loans in the security participate in a 45 Day, 55 Day, or a 75 Day payment delay period at the time the security was issued. 45 = 45 Days 55 = 55 Days 75 = 75 Days	•	•
	•		Payment Lookback	For negative amortizing adjustable-rate loans, the number of days prior to a payment effective date used to determine value when calculating a principal and interest payment.	•	•
	•		Periodic Interest Rate Cap Down %	The maximum percentage points the interest rate can adjust downward at each interest rate adjustment date after the first interest rate adjustment date. 55.555 = Mixed 77.777 = Not Applicable	•	•
	•		Periodic Interest Rate Cap Up %	The maximum percentage points the interest rate can adjust upward at each interest rate adjustment date after the first interest rate adjustment date. 55.555 = Mixed 77.777 = Not Applicable	•	•
		•	Periodic Step Rate Cap Up %	For modified step-rate loans, the maximum percentage points the interest rate may increase at each step rate adjustment date. 555 = Mixed	•	•
•	•	•	Prefix	The designation assigned by the issuer denoting the type of the loans and the security.	•	•
•	•	•	Prepayment Penalty Indicator	The indicator denoting whether the loans backing the security are subject to a penalty for early payment of principal. Y = Yes N = No 9 = Not Available	•	•
•	•	•	Reduced Minimum Servicing Indicator	The indicator denoting whether the loans in the security may have a reduced servicing fee (less than 25 bps). Y = Yes N = No 9 = Not Available	•	•
•	•	•	Security Data Correction Indicator	The indicator denoting the data correction status of the security based on the current reporting period. Y = Yes N = No	•	•
•	•	•	Security Description	The unique designation of the security reflecting: abbreviated FED CODE, WA Net Interest Rate, Prefix and Security Identifier.	•	•
•	•	•	Security Factor	The decimal value that, when multiplied by the Issuance Investor Security UPB amount, equals the Current Investor Security UPB amount.	•	•
•	•	•	Security Factor Date	The month and year on which the corresponding factor is effective.	•	•

Security-Level Disclosure Attributes

Fixed-Rate	ARM	Modified	Attribute Name	Description	Issuance	Monthly
•	•	•	Security Identifier	The unique designation assigned to the security by the issuer.	•	•
•	•	•	Security Notification Indicator	The indicator denoting whether the disclosure is preliminary and subject to change or final. P = Preliminary F = Final 7 = Not Applicable	•	•
•	•	•	Security Status Indicator	The indicator denoting the status of the security based on the current reporting period. A = Active P = Paid Off C = Collapsed D = Dissolved	•	•
•	•	•	Seller City	The city of the address of the entity that sold the loans to the issuer. • For Multilender and Giants, this field will be blank.	•	•
•	•	•	Seller Name	The name of the entity that sold the loans to the issuer. • For Multilender pools, this field will reflect MULTIPLE • For Giants, this field will reflect SCR (Single-Class Resecuritization) • Will not be updated after issuance, regardless of the mergers/acquisitions of sellers.	•	•
•	•	•	Seller State	The state or territory of the address of the entity that sold the loans to the issuer. • For Multilender and Giants, this field will be blank.	•	•
•	•	•	Servicer City	The city of the address of the entity that services the loan. • For Multilender and Giants, this field will be blank.	•	•
•	•	•	Servicer Name	The name of the entity that services the loan during the current reporting period. • For Multi-lender pools, this field will reflect MULTIPLE • For Giants, this field will reflect SCR (Single-Class Resecuritization) • Will not be updated after issuance, regardless of the mergers/acquisitions of servicers.	•	•
•	•	•	Servicer State	The state or territory of the address of the entity that services the loan. • For Multilender and Giants, this field will be blank.	•	•
		•	Step Rate Adjustment Frequency	For modified step-rate loans, the number of months between each interest rate adjustment. 555 = Mixed	•	•
•	•		Third Party Origination UPB Percent	The percentage of the aggregate Investor Loan UPB that were originated by a third party, to reflect Broker and Correspondent originations. For reperforming, modified fixed-rate and modified step-rate loans, this value will be blank.	•	•
•	•	•	Updated Longest Maturity Date	The updated month and year in which the final payment on the security is scheduled to be made based on the longest maturity date of the remaining loans in the security.		•
•	•		WA Borrower Credit Score	The weighted average standardized credit score used to evaluate the borrower during the loan origination process. For reperforming, modified fixed-rate and modified step-rate loans, this value will be blank.	•	•
•	•		WA Combined Loan-To-Value (CLTV)	The weighted average Combined Loan-To-Value ratio, expressed as a percentage, of the loans in a security. Property value reflects either the lesser of the sales price or the appraised property value for a purchase, or the appraised property value for a refinance. For reperforming, modified fixed-rate and modified step-rate loans, this value will be blank.	•	•
•	•	•	WA Current Interest Rate	The weighted average interest rate of the loans in effect during the current reporting period.		•

Security-Level Disclosure Attributes

Fixed-Rate	ARM	Modified	Attribute Name	Description	Issuance	Monthly
•	•	•	WA Current Remaining Months to Maturity	The weighted average number of scheduled monthly payments that will reduce the Current Investor Loan UPB to zero. <i>For fixed-rate loans, this value accounts for the impact of any curtailments.</i>		•
•	•	•	WA Debt-To-Income (DTI)	The weighted average Debt-To-Income ratio, expressed as a percentage, of the loans in a security.	•	•
		•	WA Estimated Loan-To-Value (ELTV)	The weighted average Estimated Loan-To-Value ratio of the loans in a security, based on the estimated current value of the property obtained by the issuer, at the time of issuance.	•	•
•	•	•	WA Issuance Interest Rate	The weighted average interest rate of the loans in effect at the time the security was issued.	•	
•	•	•	WA Issuance Remaining Months to Maturity	The weighted average number of scheduled monthly payments that will reduce the Investor Loan UPB to zero, at the time the security was issued. <i>For fixed-rate loans, this value accounts for the impact of any curtailments.</i>	•	
	•		WA Life Interest Rate Ceiling	The weighted average lifetime maximum interest rate. <ul style="list-style-type: none"> • 77.777 = Not Applicable • If all loan level values = 77.777, set to 77.777 • Loan level values of 77.777 will be excluded from the WA Life Interest Rate Ceiling calculation 	•	•
	•		WA Life Interest Rate Floor	The weighted average lifetime minimum interest rate. <ul style="list-style-type: none"> • 77.777 = Not Applicable • If any loan level values = 77.777, set to 77.777 • Loan level values of 77.777 will be excluded from the WA Life Interest Rate Floor calculation 	•	•
•	•	•	WA Loan Age	The weighted average number of scheduled payments from the time the loans were originated or modified up to and including the current reporting period. <i>Value can be negative</i>	•	•
•	•	•	WA Loan Term	The weighted average number of months in which regularly scheduled borrower payments are due.	•	•
•	•		WA Loan-to-Value (LTV)	The weighted average Loan-To-Value ratio, expressed as a percentage, of the loans in a security. <i>Property value reflects either the lesser of the sales price or the appraised property value for a purchase, or the appraised property value for a refinance.</i> <i>For reperforming, modified fixed-rate and modified step-rate loans, this value will be blank.</i>	•	•
		•	WA MBS PC Margin	The weighted average mortgage margin less servicing fees and guarantor fees. <ul style="list-style-type: none"> • 77.777 = Not Applicable • If all loan level values = 77.777, set to 77.777 • Loan level values of 77.777 will be excluded from the WA MBS PC Margin calculation 	•	•
•	•	•	WA Months to Amortization	For interest-only loans, the weighted average number of months from the current month to the first scheduled principal and interest payment date.	•	•
		•	WA Months to Next Rate Adjustment Date	The weighted average number of months from the current month to the next interest rate adjustment date.	•	•
		•	WA Months to Next Step Rate Adjustment	For modified step-rate loans, the weighted average number of months from the current month to the next date on which the mortgage interest rate increases.	•	•
•	•	•	WA Mortgage Loan Amount	The weighted average dollar amount of the loans as stated on the notes at the time the loans were originated or modified. <i>For reperforming, modified fixed-rate and modified step-rate loans, this value represents both the interest bearing and non-interest bearing amount.</i>	•	•
		•	WA Mortgage Margin	The weighted average number of percentage points to be added to the index to arrive at the new interest rate. 77.777 = Not Applicable	•	

Security-Level Disclosure Attributes

Fixed-Rate	ARM	Modified	Attribute Name	Description	Issuance	Monthly
	•		WA Negative Amortization Limit	For negative amortizing adjustable-rate loans, the weighted average Negative Amortization Limit of the loans in the security.	•	•
•	•	•	WA Net Accrual Interest Rate	For adjustable-rate loans, the weighted average Net Interest Rate less servicing fees and guarantor fees.	•	•
•	•	•	WA Net Interest Rate	The weighted average interest rate of the loans at the time the security was issued less servicing fees and guarantor fees.	•	•
	•		WA Net Life Interest Rate Ceiling	The weighted average maximum interest rate less servicing fees and guarantor fees. <ul style="list-style-type: none"> • 77.777 = Not Applicable • If all loan level values = 77.777, set to 77.777 • Loan level values of 77.777 will be excluded from the WA Net Life Interest Rate Ceiling calculation 	•	•
	•		WA Life Interest Rate Floor	The weighted average lifetime minimum interest rate. <ul style="list-style-type: none"> • 77.777 = Not Applicable • If any loan level values = 77.777, set to 77.777 • Loan level values of 77.777 will be excluded from the WA Life Interest Rate Floor calculation 	•	
		•	WA Origination Combined Loan-To-Value (CLTV)	The weighted average Combined Loan-To-Value ratio, expressed as a percentage, of the loans in a security at the time of origination. <p><i>Property values reflect either the lesser of the sales price or the appraised property value for a purchase, or the appraised property value for a refinance.</i></p>	•	•
		•	WA Origination Credit Score	The weighted average standardized credit score used to evaluate the borrower during the loan origination process.	•	•
		•	WA Origination Debt-To-Income (DTI)	The weighted average Debt-To-Income ratio of the loans in a security at the time of origination.	•	•
		•	WA Origination Interest Rate	The weighted average interest rate of the loans as stated on the note at the time the loans were originated.	•	•
		•	WA Origination Loan Term	The weighted average number of months in which regularly scheduled borrower payments are due as stated on the note at the time the loans were originated.	•	•
		•	WA Origination Loan-To-Value (LTV)	The weighted average Loan-To-Value ratio, expressed as a percentage, of the loans in a security at the time of origination. <p><i>Property values reflect either the lesser of the sales price or the appraised property value for a purchase, or the appraised property value for a refinance.</i></p>	•	•
		•	WA Origination Mortgage Loan Amount	The weighted average dollar amount of the loans in the security as stated on the notes at the time the loans were originated.	•	•
		•	WA Updated Credit Score	The weighted average most recently available standardized credit score provided at the time of issuance.	•	•

Security Supplemental File - Stratification Names & Descriptions

This file contains selected data about the composition of Freddie Mac's mortgage Participation Certificates (PCs) which represent interests in 1-4 family residential mortgages (single-family) or 5 or more family residential mortgages (multifamily). Information is provided as of the time of issuance of the PCs and is updated monthly. This data should be considered in conjunction with information appearing in the applicable Freddie Mac Offering Circulars, as supplemented.

Information is reported by security identifier (pool number). Where there is insufficient data to support calculations for a PC, zeroes or blanks have been placed in the record type for the PC.

The Security Supplemental file combines several different types of records within a single file. The first attribute in each row within the file will indicate the record type (stratification):

Supplemental File Stratifications			
Record Type	Description	Record Type	Description
1	Quartiles	23	Origination Year
2	Next Interest Rate Adjustment Date	24	Origination Channel
3	LTV Not Available	25	Non-Standard Loan Type
4	Combined LTV Not Available	26	Modification Program
5	DTI Not Available	27	Modification Type
6	Borrower Credit Score Not Available	28	Modification Information
7	Days Delinquent	29	Number of Modifications
8	Number of Borrowers	30	Deferred Unpaid Principal Balance Type
9	First Time Home Buyer	31	Estimated LTV Not Available
10	Loan Purpose	32	Updated Credit Score Not Available
11	Occupancy Status	33	Number of Remaining Steps
12	Number of Units	34	Number of Steps - At Modification
13	Property Type	35	Next Step Rate Adjustment Date
14	Channel	36	Origination LTV Not Available
15	Property State	37	Origination Combined LTV Not Available
16	Seller Name	38	Origination DTI Not Available
17	Servicer Name	39	Origination Borrower Credit Score Not Available
18	MI Coverage	40	Origination Loan Purpose
19	MI Cancellation Indicator	41	Origination Occupancy Status
20	Government Insured/Guarantee	42	Borrower Payment History
21	Interest Only First Principal and Interest Payment Date	43	Collateral List
22	Not Paying Principal in First Distribution		

Unless stated otherwise, each stratification in the Security Supplemental file will contain the following attributes. Throughout the remainder of this document, these will be referred to as the "standard" attributes.

Standard Stratification Attributes:	
<i>The following attributes will be included for each stratification (record type) that is applicable for a given security.</i>	
Attribute	Description
Prefix	The designation assigned by the issuer denoting the type of the loans and the security.
Security Identifier	The unique designation assigned to the security by the issuer.
CUSIP	The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP).
Aggregate Loan Count	For the stratified attribute, the total number of loans in the security.
Percentage Loan Count	For the stratified attribute, the percentage of loans in the security.
Aggregate Investor Loan UPB	For the stratified attribute, the sum of the Investor Loan UPB for the loans in the security.
Percentage Investor Loan UPB	For the stratified attribute, the percentage of the Investor Loan UPB for the loans in the security.

Security-Level Stratifications

Fixed-Rate	ARM	Modified	Stratification Name	Description	Issuance	Monthly
•	•	•	Quartiles <i>(Record Type 1)</i>	<p>Quartiles are based on each 25th percentile of each PC's current principal balance. Quartiles are updated monthly, which means the information is associated with the current remaining balance of the mortgages in the PC pool.</p> <ul style="list-style-type: none"> • MAX – Represents the highest value of the data • 75 – Represents data corresponding to the 75th percentile of the PC 's Current Investor Loan UPB • MED - Represents data corresponding to the 50th percentile of the PC 's Current Investor Loan UPB • 25 - Represents data corresponding to the 25th percentile of the PC 's Current Investor Loan UPB • MIN – Represents the lowest value of the data <p>The following attributes are included in this stratification:</p> <ul style="list-style-type: none"> • Mortgage Loan Amount - The dollar amount of the loan as stated on the note at the time the loan was originated or modified. • Interest Rate - The interest rate of the loan in effect during the current reporting period. • Current Net Interest Rate - The interest rate of the loan in effect during the current reporting period less servicing fees and guarantor fees. • Loan Term - The number of months in which regularly scheduled borrower payments are due. • Remaining Months to Maturity - The number of scheduled monthly payments that will reduce the Current Investor Loan UPB to zero. • Loan Age - The number of scheduled payments from the time the loan was originated or modified up to and including the current reporting period. • Loan-to-Value (LTV) - The ratio, expressed as a percentage, obtained by dividing the amount of the loan at origination by the value of the property. • Combined Loan-to-Value (CLTV) - The ratio, expressed as a percentage, obtained by dividing the amount of all known outstanding loans at origination by the value of the property. • Debt-to-Income - The ratio obtained by dividing the total monthly debt expense by the total monthly income of the borrower at the time the loan was originated or modified. • Borrower Credit Score - The standardized credit score used to evaluate the borrower during the loan origination process. • Updated Credit Score - For reinstated, reperforming, modified fixed-rate and modified step-rate loans, the most recently available standardized credit score provided at the time of issuance. • Estimated Loan-to-Value (ELTV) - For reinstated, reperforming, modified fixed-rate and modified step-rate loans, the ratio obtained by dividing the outstanding balance of the mortgage loan by the estimated current value of the property obtained by the issuer, at the time of issuance. 	•	•

Security-Level Stratifications

Fixed-Rate	ARM	Modified	Stratification Name	Description	Issuance	Monthly
	•		Next Interest Rate Adjustment Date <i>(Record Type 2)</i>	<p>The month and year that the interest rate is next subject to change.</p> <p>Each of the attributes listed below is stratified by each Next Interest Rate Adjustment Date associated with the loans backing the security and is further grouped by the standard stratification attributes described above.</p> <ul style="list-style-type: none"> • Months to Next Rate Adjustment Date - The number of months from the current month to the next interest rate adjustment date. • Interest Only First Principal and Interest Payment Date - The month and year that the first monthly scheduled fully amortizing principal and interest payment is due. • WA Current Net Interest Rate- The weighted average interest rate of the loans in effect during the current reporting period less servicing fees and guarantor fees. • Current High Net Interest Rate - The highest value interest rate of the loans in effect during the current reporting period less servicing fees and guarantor fees. • Current Low Net Interest Rate - The lowest value interest rate of the loans in effect during the current reporting period less servicing fees and guarantor fees. • WA MBS PC Margin - The weighted average mortgage margin less servicing fees and guarantor fees. • High MBS PC Margin - The highest value mortgage margin less servicing fees and guarantor fees. • Low MBS PC Margin - The lowest value mortgage margin less servicing fees and guarantor fees. • WA Life Ceiling Net Interest Rate - The weighted average maximum interest rate less servicing fees and guarantor fees. • Life Ceiling High Net Interest Rate - The highest value maximum interest rate less servicing fees and guarantor fees. • Life Ceiling Low Net Interest Rate - The lowest value maximum interest rate less servicing fees and guarantor fees. • WA Life Floor Net Interest Rate - The weighted average minimum interest rate less servicing fees and guarantor fees. • Life Floor High Net Interest Rate - The highest value minimum interest rate less servicing fees and guarantor fees. • Life Floor Low Net Interest Rate - The lowest value minimum interest rate less servicing fees and guarantor fees. 	•	•
•	•		Loan-to-Value (LTV) Not Available <i>(Record Type 3)</i>	Stratified by the standard attributes noted above, information for the loans in a security that have loan-to-value ratios that are not available, indicated by 999 at the loan level. Loans with LTV percentages below 1% and greater than 998% are considered not available.	•	•
•	•		Combined Loan-to-Value (CLTV) Not Available <i>(Record Type 4)</i>	Stratified by the standard attributes noted above, information for the loans in a security that have combined loan-to-value ratios that are not available, indicated by 999 at the loan level. Loans with CLTV percentages below 1% and greater than 998% are considered not available.	•	•
•	•		Debt-to-Income (DTI) Not Available <i>(Record Type 5)</i>	Stratified by the standard attributes noted above, information for the loans in a security that have debt-to-income ratios that are not available, indicated by 999 at the loan level. Loans with DTI percentages below 1% and greater than 65% are considered not available.	•	•
•	•		Borrower Credit Score Not Available <i>(Record Type 6)</i>	Stratified by the standard attributes noted above, information for loans in a security that have borrower credit scores that are not available, indicated by 9999 at the loan level. Loans with borrower credit scores below 300 and greater than 850 are considered not available.	•	•
•	•	•	Days Delinquent <i>(Record Type 7)</i>	<p>Stratified by the standard attributes noted above, information for the loans in a security that fall into each applicable delinquency range.</p> <p>1 = 30-59 (months) 2 = 60-89 (months) 3 = 90-119 (months) 4 = 120+ (months)</p>		•
•	•	•	Number of Borrowers <i>(Record Type 8)</i>	<p>Stratified by the standard attributes noted above, the number of borrowers obligated to repay the mortgage note secured by the mortgaged properties.</p> <p>1 2 > 2 99 = Not Available</p>	•	•

Security-Level Stratifications

Fixed-Rate	ARM	Modified	Stratification Name	Description	Issuance	Monthly
•	•	•	First Time Homebuyer (Record Type 9)	Stratified by the standard attributes noted above, indicates whether the borrower, or one of a group of borrowers, is a First-Time Homebuyer. Y = Yes N = No 9 = Not Available	•	•
•	•	•	Loan Purpose (Record Type 10)	Stratified by the standard attributes noted above, the classification describing the purpose of the loans. C = Refinance - Cash Out N = Refinance - No Cash Out R = Refinance - Not Specified P = Purchase M = Modified - Loss Mitigation 9 = Not Available	•	•
•	•	•	Occupancy Status (Record Type 11)	Stratified by the standard attributes noted above, the classification describing the property occupancy status at the time the loans were originated. P = Primary Residence S = Second Home I = Investment Property 9 = Not Available	•	•
•	•	•	Number of Units (Record Type 12)	Stratified by the standard attributes noted above, the number of dwelling units in the mortgaged property at the time the loans were originated. 1 = 1 2 = 2 3 = 3 4 = 4 99 = Not Available	•	•
•	•	•	Property Type (Record Type 13)	Stratified by the standard attributes noted above, the classification describing the type of property that secures the loans. CP = Cooperative CO = Condominium PU = Planned Unit Development SF = Single-Family MH = Manufactured Housing 99 = Not Available	•	•
•	•	•	Channel (Record Type 14)	Stratified by the standard attributes noted above, the origination channel used by the party that delivered the loans to the issuer. R = Retail B = Broker C = Correspondent T = Third Party Origination - Not Specified 9 = Not Available	•	•
•	•	•	Property State (Record Type 15)	Stratified by the standard attributes noted above, the distribution of the states in which properties securing the loans in a security are located.	•	•

Security-Level Stratifications

Fixed-Rate	ARM	Modified	Stratification Name	Description	Issuance	Monthly
•	•	•	Seller Name <i>(Record Type 16)</i>	<p>The number of loans in a security for each entity that sold to Freddie Mac at least 1% of the mortgages in a PC pool. Entities that sold to Freddie Mac less than 1% of the mortgages in a PC pool are reflected under the heading "Sellers<1%."</p> <p>Each of the attributes listed below is stratified by each Seller associated with the loans backing the security and is further grouped by the standard stratification attributes described above.</p> <ul style="list-style-type: none"> • Minimum Loan Age - The minimum number of scheduled payments from the time the loan was originated or modified up to and including the current reporting period. • Maximum Loan Age - The maximum number of scheduled payments from the time the loan was originated or modified to and including the current reporting period. • Minimum Interest Rate - The minimum interest rate of the loan in effect during the current reporting period. • Maximum Interest Rate - The maximum interest rate of the loan in effect during the current reporting period. • Minimum Remaining Months to Maturity - The minimum number of scheduled monthly payments that will reduce the Current Investor Loan UPB to zero. • Maximum Remaining Months to Maturity - The maximum number of scheduled monthly payments that will reduce the Current Investor Loan UPB to zero. • WA Loan Age - The weighted average number of scheduled payments from the time the loan was originated or modified up to and including the current reporting period. • WA Interest Rate - The weighted average interest rate of the loan in effect during the current reporting period. • WA Remaining Months to Maturity - The weighted average number of scheduled monthly payments that will reduce the Current Investor Loan UPB to zero. 	•	•
•	•	•	Servicer Name <i>(Record Type 17)</i>	<p>The number of mortgages for each entity that services at least 1% of the mortgages in a PC pool (updated to reflect transfer of servicing). Entities that service less than 1% of the mortgages in a PC pool are reflected under the heading "Servicers<1%."</p> <p>Each of the attributes listed below is stratified by each Servicer associated with the loans backing the security and is further grouped by the standard stratification attributes described above.</p> <ul style="list-style-type: none"> • Minimum Loan Age - The minimum number of scheduled payments from the time the loan was originated or modified up to and including the current reporting period. • Maximum Loan Age - The maximum number of scheduled payments from the time the loan was originated or modified to and including the current reporting period. • Minimum Interest Rate - The minimum interest rate of the loan in effect during the current reporting period. • Maximum Interest Rate - The maximum interest rate of the loan in effect during the current reporting period. • Minimum Remaining Months to Maturity - The minimum number of scheduled monthly payments that will reduce the Current Investor Loan UPB to zero. • Maximum Remaining Months to Maturity - The maximum number of scheduled monthly payments that will reduce the Current Investor Loan UPB to zero. • WA Loan Age - The weighted average number of scheduled payments from the time the loan was originated or modified up to and including the current reporting period. • WA Interest Rate - The weighted average interest rate of the loan in effect during the current reporting period. • WA Remaining Months to Maturity - The weighted average number of scheduled monthly payments that will reduce the Current Investor Loan UPB to zero. 	•	•
•	•	•	Mortgage Insurance Coverage <i>(Record Type 18)</i>	<p>Stratified by the standard attributes noted above, the mortgage insurance coverage in effect at the time the security was issued.</p> <p>Loans for which the amount of mortgage insurance reported by Sellers is more than 55% will be reflected under the heading "Not Available," indicated by 99.</p> <p>WITHMI = Loans with Mortgage Insurance NOMI = Loans without Mortgage Insurance 99 = Not Available</p>	•	•

Security-Level Stratifications

Fixed-Rate	ARM	Modified	Stratification Name	Description	Issuance	Monthly
•	•	•	Mortgage Insurance Cancellation Indicator (Record Type 19)	Stratified by the standard attributes noted above, indicates whether mortgage insurance coverage has been cancelled on the loans since the security was issued. Y = Yes N = No 7 = Not Applicable	•	•
•	•	•	Government Insured/Guarantee (Record Type 20)	Stratified by the standard attributes noted above, the classification describing the government insured/guarantee program, if any, covering the loans in a security. FH = FHA VA = Veterans Affairs RH = Rural Housing IH = Section 184 Indian Home 99 = Not Available	•	•
•	•	•	Interest Only First Principal and Interest Payment Date (Record Type 21)	For the interest-only loans in a security, the month and year that the first monthly scheduled fully amortizing principal and interest payment is due. Each of the attributes listed below is stratified by each Interest Only First Principal and Interest Payment Date associated with the loans backing the security and is further grouped by the standard stratification attributes described above. <ul style="list-style-type: none"> • Minimum Loan Age - The minimum number of scheduled payments from the time the loan was originated or modified up to and including the current reporting period. • Maximum Loan Age - The maximum number of scheduled payments from the time the loan was originated or modified up to and including the current reporting period. • Minimum Interest Rate - The minimum interest rate of the loan in effect during the current reporting period. • Maximum Interest Rate - The maximum interest rate of the loan in effect during the current reporting period. • Minimum Remaining Months to Maturity - The minimum number of scheduled monthly payments that will reduce the Current Investor Loan UPB to zero. • Maximum Remaining Months to Maturity - The maximum number of scheduled monthly payments that will reduce the Current Investor Loan UPB to zero. • WA Loan Age - The weighted average number of scheduled payments from the time the loan was originated or modified up to and including the current reporting period. • WA Interest Rate - The weighted average interest rate of the loan in effect during the current reporting period. • WA Remaining Months to Maturity - The weighted average number of scheduled monthly payments that will reduce the Current Investor Loan UPB to zero. • WA Months to Amortization - The weighted average number of months from the current month to the first scheduled principal and interest payment date. 	•	•
•	•	•	Not Paying Principal in First Distribution (Record Type 22)	Stratified by the standard attributes noted above, information for loans in a security that will not receive a principal distribution in the first investor payment.	•	
•	•	•	Origination Year (Record Type 23)	Stratified by the standard attributes noted above, the distribution of loans in a security by the origination year of the loans.	•	•
		•	Origination Channel (Record Type 24)	Stratified by the standard attributes noted above, the origination channel used by the party that delivered the loans to the issuer. R = Retail B = Broker C = Correspondent T = Third Party Origination - Not Specified 9 = Not Available	•	•

Security-Level Stratifications

Fixed-Rate	ARM	Modified	Stratification Name	Description	Issuance	Monthly
•	•	•	Non-Standard Loan Type <i>(Record Type 25)</i>	<p>Effective 10/13/2017, this record type will no longer be populated in the daily issuance or monthly files.</p> <p>Stratified by the standard attributes noted above, the non-standard characteristics for the loans in a security.</p> <p>COOP = Cooperative HIGH = FHFA High Cost Area BYDN = Interest-rate buydown RELO = Relocation</p>		

• **Modification Program**
(Record Type 26)

Stratified by the standard attributes noted above, the modification programs under which the loans in a security were modified.

Code	Program	Description
A	Alternative	Alternative modifications included capitalization of interest and non-interest arrearages, setting of interest rates to a fixed rate (increasing or decreasing rates), extending the Mortgage term, a borrower trial period for the modification before they are finalized and may have included forbearance (but not reductions) of principal. The terms of the modifications under our alternative modification initiative generally were similar to those under our streamlined modification initiative; however, we generally offered the alternative modification to borrowers who were five to twenty-four months delinquent on their Mortgages. The alternative modification initiative was a one-time initiative and the final modification agreement must have been entered into no later than January 1, 2014.
B	HAMP Backup	Certain borrowers who initially qualified for a HAMP modification and who made timely payments during a HAMP trial period, but who, because of income verification or other reasons, subsequently failed to qualify under the HAMP program, could have had their Mortgages modified under our HAMP backup initiative (which was a non-HAMP initiative). HAMP backup modifications generally had terms similar to modifications under the HAMP program. HAMP backup modifications had to have modified payment due dates on or before December 1, 2010.
C	Classic	Classic modifications included capitalization of interest and non-interest arrearages, and may have included extensions of the term of the mortgage and reductions in interest rate, but not forbearance or reduction of principal. Classic modifications were discontinued as a standard Guide offering in February 2012.
D	Deferred Payment	Deferred Payment modifications include forbearance (but not reductions) of principal. The terms of the modifications under our deferred payment modification initiative are generally offered to borrowers who are at least 30 days delinquent but less than 90 days delinquent and have remitted at least two consecutive monthly mortgage payments with respect to the two most recent monthly due dates. A trial period plan is not required for this type of modification. Select Servicers were permitted, but not required, to implement the deferred payment modification beginning in May 2016.
F	Flex	Flex modifications include capitalization of interest and non-interest arrearages, setting of interest rates to a fixed rate (increasing or decreasing rates), extending the Mortgage term to 480 months, a borrower trial period for the modifications before they are finalized and may include forbearance (but not reductions) of principal. Our Servicers must implement this initiative for any loss mitigation evaluation occurring on or after October 1, 2017 (with earlier adoption permitted).
H	HAMP	HAMP modifications include capitalization of interest and non-interest arrearages, and, to the extent necessary to achieve a targeted modified payment, lowering of interest rates (to a floor of 2%), extending the Mortgage term, a borrower trial period for the modifications before they are finalized and may include forbearance (but not reductions) of principal. If the initial modified interest rate is less than the terminal step rate, the interest rate will increase after five years in 1% (or less) increments annually until the terminal step rate is reached. HAMP applies to Mortgages originated on or before January 1, 2009. Borrowers must have applied for HAMP no later than December 31, 2016 and, if eligible, must enter into a HAMP modification agreement no later than December 1, 2017.
O	Other	
U	Underwater	Underwater modifications included capitalization of interest and non-interest arrearages, setting of interest rates to a fixed-rate (increasing or decreasing rates), extending the Mortgage term, and may have included forbearance (but not reductions) of principal. The terms of the modifications under our underwater modification initiative were generally offered to borrowers with loan origination dates before May 31, 2009 whose Mortgages had estimated loan-to-value ratios at the time of modification of greater than 150%. The underwater modification initiative was a one-time initiative and the final modification agreement must have been entered into no later than August 1, 2013.
S	Standard	Non-HAMP Standard modifications include capitalization of interest and non-interest arrearages, setting of interest rates to a fixed rate (increasing or decreasing rates), extending the Mortgage term to 480 months, a borrower trial period for the modifications before they are finalized and may include forbearance (but not reductions) of principal. This initiative began in October 2011.
T	Streamlined	Streamlined modifications include capitalization of interest and non-interest arrearages, setting of interest rates to a fixed rate (increasing or decreasing rates), extending the Mortgage term, a borrower trial period for the modifications before they are finalized and may have included forbearance (but not reductions) of principal. We generally offer the streamlined modification to borrowers who are at least three-months delinquent on their Mortgages or borrowers with step-rate modified mortgages who become two-months delinquent following a step-rate adjustment. The Streamlined Modification initiative was implemented in July 2013 (with earlier adoption permitted) and the last day a trial period may be entered into is September 1, 2017.
9	Not Available	

• **Modification Type**
(Record Type 27)

Stratified by the standard attributes noted above, the classifications describing the types of modifications for the loans in a security.

R = Rate
T = Term
B = Rate & Term
C = Capitalization

Security-Level Stratifications

Fixed-Rate	ARM	Modified	Stratification Name	Description	Issuance	Monthly
				F = Rate, Term & Forbearance O = Other		
		•	Modification Information (Record Type 28)	Stratified by the standard attributes noted above, the Total Capitalized Amounts and Deferred Unpaid Principal Balances of the loans in the security. TOTAL CAPITALIZED AMOUNT DEFERRED UPB	•	•
		•	Number of Modifications (Record Type 29)	Stratified by the standard attributes noted above, the number of times the loans in a security have been modified. 1 2 >2	•	•
		•	Deferred Unpaid Principal Balance Type (Record Type 30)	Denotes if the reported unpaid principal balances of the loans in a security included any deferred amount. WITHDEFUPB = With Deferred UPB NODEFUPB = Without Deferred UPB 99 = Not Available Each of the attributes listed below is stratified by each Deferred UPB Type associated with the loans backing the security and is further grouped by the standard stratification attributes described above. <ul style="list-style-type: none"> • Interest-Bearing UPB - The aggregate interest bearing unpaid principal balance at the time of modification. • Deferred UPB - The aggregate non-interest bearing amount at the time of modification. This amount does not contribute to MBS. • WA Interest Rate - The weighted average interest rate of the loans in effect during the current reporting period. • WA Estimated LTV (ELTV) - The weighted average ratio obtained by dividing the outstanding balance of the mortgage loan by the estimated current value of the property obtained by the issuer, at the time of issuance. • WA Updated Credit Score - The weighted average most recently available standardized credit score provided at the time of issuance. • WA Debt-to-Income (DTI) Ratio - The weighted average ratio obtained by dividing the total monthly debt expense by the total monthly income of the borrower at the time the loan was originated or modified. • Average Mortgage Loan Amount - The simple average dollar amounts of the loans as stated on the note at the time the loan was originated or modified. • Property State 1 - The abbreviation denoting the location of the property securing the loans for the stratified attribute. Ranked #1 by Investor Loan UPB. • Property State 2 - The abbreviation denoting the location of the property securing the loans for the stratified attribute. Ranked #2 by Investor Loan UPB. • Property State 3 - The abbreviation denoting the location of the property securing the loans for the stratified attribute. Ranked #3 by Investor Loan UPB. 	•	•
		•	Estimated Loan-to-Value (LTV) Not Available (Record Type 31)	Stratified by the standard attributes noted above, information for loans in a security that have estimated loan-to-value ratios that are not available, indicated by 999 at the loan level. Loans with ELTV percentages below 1% and greater than 998% are considered not available.	•	•
		•	Updated Credit Score Not Available (Record Type 32)	Stratified by the standard attributes noted above, information for loans in a security that have updated credit scores that are not available, indicated by 9999 at the loan level. Loans with updated credit scores below 300 and greater than 850 are considered not available.	•	•
		•	Number of Remaining Steps (Record Type 33)	Stratified by the standard attributes noted above, for modified step-rate loans in a security, the number of upward interest rate adjustments remaining.	•	•
		•	Number of Steps – At Modification (Record Type 34)	Stratified by the standard attributes noted above, for modified step-rate loans in a security, the number of upward interest rate adjustments at the time of modification.	•	•

Security-Level Stratifications

Fixed-Rate	ARM	Modified	Stratification Name	Description	Issuance	Monthly
		•	Next Step Rate Adjustment Date <i>(Record Type 35)</i>	<p>For modified step-rate loans in a security, the month and year that the interest rate is scheduled to increase.</p> <p>Each of the attributes listed below is stratified by Next Step Rate Adjustment Date associated with the loans backing the security and is further grouped by the standard stratification attributes described above.</p> <ul style="list-style-type: none"> • Projected WA Interest Rate - The projected weighted average of the expected interest rates in effect on the associated adjustment date, not accounting for prepayments. • Projected WA Net Interest Rate - The projected weighted average of the expected interest rates in effect on the associated adjustment date, not accounting for prepayments less servicing fees and guarantor fees. 	•	•
		•	Origination LTV Not Available <i>(Record Type 36)</i>	<p>Stratified by the standard attributes noted above, information for loans in a security that have Origination Loan-to-Value ratios that are not available, indicated by 999 at the loan level. Loans with Origination LTV percentages below 1% and greater than 998% are considered not available.</p>	•	•
		•	Origination CLTV Not Available <i>(Record Type 37)</i>	<p>Stratified by the standard attributes noted above, information for loans in a security that have Origination Combined Loan-to-Value ratios that are not available, indicated by 999 at the loan level. Loans with Origination CLTV percentages below 1% and greater than 998% are considered not available.</p>	•	•
		•	Origination DTI Not Available <i>(Record Type 38)</i>	<p>Stratified by the standard attributes noted above, information for loans in a security that have Origination Debt-to-Income ratios that are not available, indicated by 99 at the loan level. Loans with Origination DTI percentages below 1% and greater than 65% are considered not available.</p>	•	•
		•	Origination Borrower Credit Score Not Available <i>(Record Type 39)</i>	<p>Stratified by the standard attributes noted above, information for loans in a security that have Origination Borrower Credit Scores that are not available, indicated by 9999 at the loan level. Loans with Origination Borrower Credit Score percentages below 300 and greater than 850 are considered not available.</p>	•	•
		•	Origination Loan Purpose <i>(Record Type 40)</i>	<p>Stratified by the standard attributes noted above, the classification of the loans as either a purchase money mortgage or a refinance mortgage at the time the loan was originated.</p> <p>C = Refinance - Cash Out N = Refinance - No Cash Out R = Refinance - Not Specified P = Purchase 9 = Not Available</p>	•	•
		•	Origination Occupancy Status <i>(Record Type 41)</i>	<p>Stratified by the standard attributes noted above, the classification describing the property occupancy status at the time the loans were originated.</p> <p>P = Primary Residence S = Second Home I = Investment Property 9 = Not Available</p>	•	•
		•	Borrower Payment History <i>(Record Type 42)</i>	<p>For the loans in the security, the number of days for which a mortgage loan was reported delinquent.</p> <p>Each of the attributes listed below is stratified by Borrower Payment History associated with the loans backing the security and is further grouped by the Days Delinquent category and standard stratification attributes described above.</p> <ul style="list-style-type: none"> • Days Delinquent - The number of days for which a mortgage loan was reported delinquent. <ul style="list-style-type: none"> ○ 0 = Current ○ 1 = 30-59 ○ 2 = 60-89 ○ 3 = 90-119 ○ 4 = 120+ • Borrower Payment Date - The month and year that the borrower was scheduled to remit payment. Up to 36-months of payment history. 	•	•

Security-Level Stratifications

Fixed-Rate	ARM	Modified	Stratification Name	Description	Issuance	Monthly
•	•		Collateral List <i>(Record Type 43)</i>	<p>A listing of each security that directly underlies the resecuritization.</p> <p>Each of the attributes listed below is stratified by each security directly backing the resecuritization and is further grouped by the standard stratification attributes described above.</p> <ul style="list-style-type: none"> • Collateral Prefix - The designation assigned by the issuer denoting the type of the loans and the security. • Collateral Security Identifier -The unique designation assigned to the security by the issuer. • Collateral CUSIP - The unique designation assigned to the security by the Committee on Uniform Securities Identification Procedures (CUSIP). • Collateral Current WA Net Interest Rate - The weighted average interest rate of the loans in effect during the current reporting period less servicing fees and guarantor fees. • Collateral Issue Date - The date on which the security was issued. • Collateral Issuer - The issuer for each security that directly underlies the resecuritization. • Collateral Maturity Date - The month and year that the final scheduled payment on the loan is due at the time of resecuritization. • Collateral Issuance Investor Security UPB - The unpaid principal balance of the loans as they contribute to the balance of the security. • Collateral Issuance Contributing Investor Security UPB -The pro-rata share of the Issuance Investor Security UPB amount. • Collateral Current Contributing Investor Security UPB - The pro-rata share of the Current Investor Security UPB amount. • Collateral WA Interest Rate at Settlement - The weighted average interest rate at the time of resecuritization. • Collateral WA Remaining Months to Maturity at Settlement -T he weighted average number of scheduled monthly payments that will reduce the Current Investor Loan UPB to zero at the time of resecuritization. For fixed-rate loans, this value considers the impact of any curtailments. • Collateral WA Loan Age at Settlement - The weighted average number of scheduled payments from the time the loan was originated or modified up to and including the current reporting period at the time of resecuritization. • Collateral Trust Identifier - An identifier assigned to the trust when established into a multiclass resecuritization. • Collateral Class Identifier - An identifier assigned to the class when established into a multiclass resecuritization. • Group Identifier - An identifier assigned to the group when established into a multiclass resecuritization. 	•	