



# Hurricane Harvey Potential Exposure SB-deal Programs

September 6, 2017



# Introduction



- The information in this presentation is presented as of September 6, 2017, and could become out of date and/or inaccurate. Freddie Mac does not undertake any obligation, and disclaims any duty, to update any of the information in the Hurricane Harvey Potential Exposure presentation. Previously reported data is subject to change due to information updates and data corrections.
- The ramifications of Hurricane Harvey and potential damage exposure are as yet unknown. The data included in this presentation is based on FEMA's current list of exposed counties and parishes.
- The Hurricane Harvey Potential Exposure presentation is provided for information purposes only and is not intended to provide any prediction regarding the future performance of loans or securities owned or guaranteed by Freddie Mac. Freddie Mac's future performance, including financial performance, is subject to various risks and uncertainties that could cause actual results to differ materially from expectations. The factors that could affect the company's future results are discussed more fully in its reports filed with the SEC.

# Hurricane Harvey K-Deal Impacts



- Hurricane Harvey has dealt a devastating blow to families all across Texas. Our hearts go out to all who have been affected and wish a speedy recovery as they rebuild from the devastation.
- Enclosed in this presentation are details on the loans included in the SB-deal program that are located in an impacted county designated by FEMA as of 9/5/2017 (see slide 4 for list of counties)
- 124 loans representing \$343 million in current UPB\* are located in counties listed in slide 6. This represents 4.43% of outstanding Deal UPB\*

\* Unpaid Principal Balance ("UPB") is as of 7/31/2017

# SB-Deal Potential Exposure



- SB-Deals

Deal No.	Exposed Loan Count	Potential Exposed UPB	Exposed UPB (in millions)	Subordination Level	Deal UPB (in millions)	% of UPB by Deal
2015-SB2	2	\$3,189,656	\$3.19	10.00%	\$107.08	2.98%
2015-SB5	1	\$4,256,250	\$4.26	10.00%	\$131.49	3.24%
2015-SB6	3	\$8,934,000	\$8.93	10.00%	\$185.74	4.81%
2015-SB7	5	\$21,438,677	\$21.44	10.00%	\$96.38	22.24%
2015-SB9	3	\$10,651,552	\$10.65	10.00%	\$427.04	2.49%
2015-SB10	8	\$19,182,031	\$19.18	10.00%	\$145.34	13.20%
2016-SB11	4	\$7,025,719	\$7.03	10.00%	\$86.81	8.09%
2016-SB12	3	\$5,730,000	\$5.73	10.00%	\$163.16	3.51%
2016-SB13	7	\$17,030,627	\$17.03	10.00%	\$390.32	4.36%
2016-SB14	4	\$6,467,957	\$6.47	10.00%	\$390.32	1.66%
2016-SB15	4	\$14,358,044	\$14.36	10.00%	\$292.11	4.92%
2016-SB16	2	\$4,158,889	\$4.16	10.00%	\$342.01	1.22%
2016-SB17	1	\$4,883,046	\$4.88	10.01%	\$375.96	1.30%
2016-SB18	2	\$4,250,000	\$4.25	10.00%	\$115.80	3.67%
2016-SB20	3	\$13,955,297	\$13.96	10.00%	\$289.88	4.81%
2016-SB22	7	\$20,963,169	\$20.96	10.00%	\$253.65	8.26%
2016-SB23	4	\$7,848,500	\$7.85	10.00%	\$334.71	2.34%
2016-SB24	3	\$8,675,000	\$8.68	10.00%	\$258.36	3.36%

# SB-Deal Potential Exposure



- SB Deals, cont'd

Deal No.	Exposed Loan Count	Potential Exposed UPB	Exposed UPB (in millions)	Subordination Level	Deal UPB (in millions)	% of UPB by Deal
2016-SB25	4	\$7,629,541	\$7.63	10.00%	\$232.04	3.29%
2017-SB26	12	\$32,356,420	\$32.36	10.00%	\$220.04	14.70%
2017-SB27	2	\$4,350,000	\$4.35	10.00%	\$244.97	1.78%
2017-SB28	6	\$10,811,604	\$10.81	10.00%	\$322.71	3.35%
2017-SB29	3	\$12,040,000	\$12.04	10.00%	\$217.06	5.55%
2017-SB30	4	\$10,040,313	\$10.04	10.00%	\$306.78	3.27%
2017-SB31	4	\$17,743,000	\$17.74	10.00%	\$263.80	6.73%
2017-SB32	6	\$13,059,000	\$13.06	10.00%	\$322.14	4.05%
2017-SB33	4	\$14,237,533	\$14.24	10.00%	\$219.67	6.48%
2017-SB34	5	\$13,087,539	\$13.09	10.00%	\$327.37	4.00%
2017-SB35	5	\$14,407,017	\$14.41	10.00%	\$316.97	4.55%
2017-SB36	3	\$9,775,613	\$9.78	10.00%	\$350.38	2.79%
<b>Totals</b>	<b>124</b>	<b>\$342,535,994</b>	<b>\$342.54</b>		<b>\$7,730.09</b>	<b>4.43%</b>

# Impacted Counties

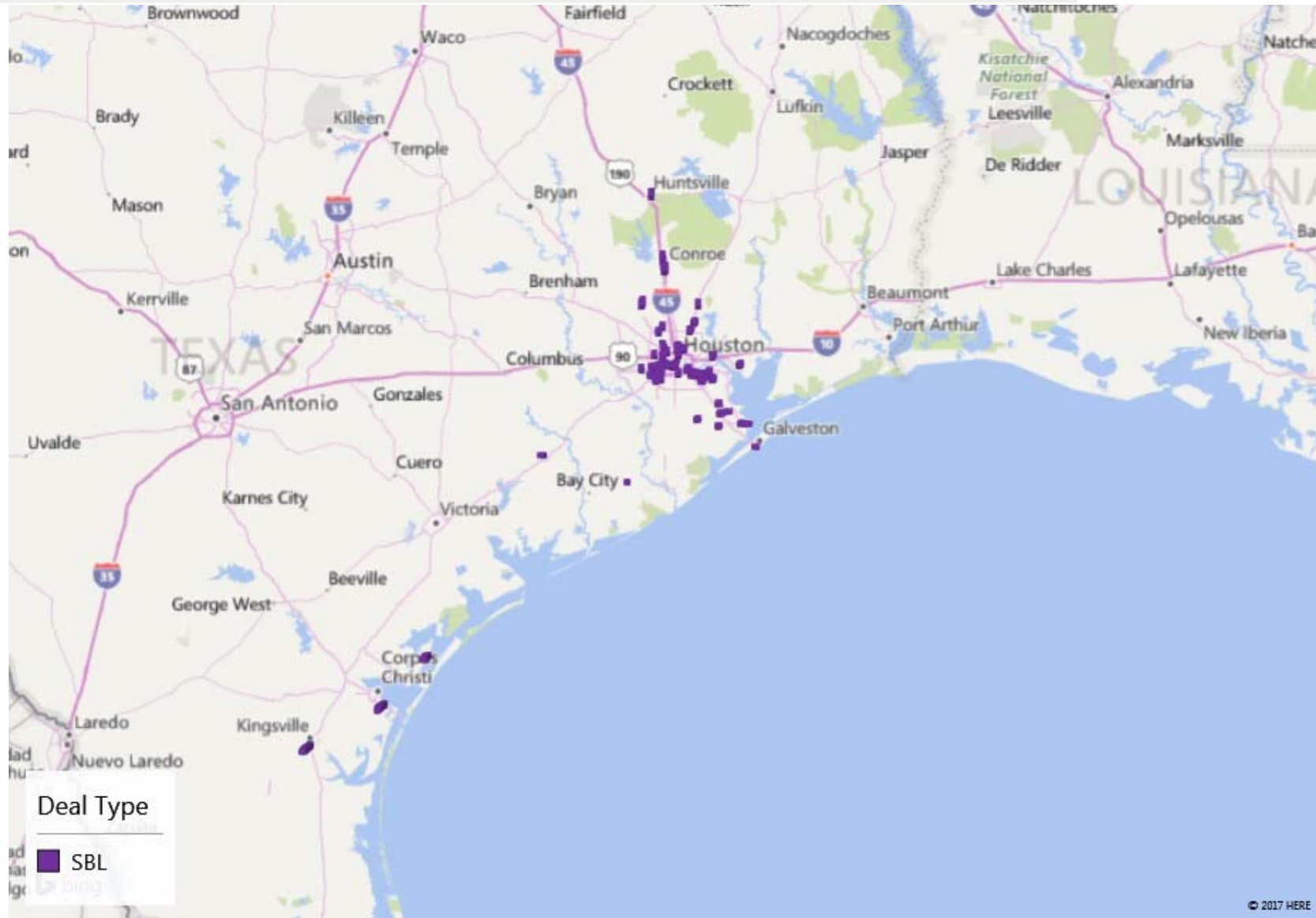


- Counties and Parishes listed below have been included in FEMA declarations as of 9/5/2017 (FEMA Major Disaster & FEMA Emergency Declaration)

Texas FEMA Declared Major Disaster	
Counties	
Bee	Jefferson
Brazoria	Waller
Calhoun	Hardin
Chambers	Jasper
Fort Bend	Montgomery
Galveston	Newton
Goliad	Orange
Harris	Sabine
Jackson	San Jacinto
Kleberg	Polk
Liberty	Tyler
Matagorda	Walker
Nueces	Bastrop
Refugio	Austin
San Patricio	DeWitt
Victoria	Gonzales
Wharton	Karnes
Aransas	Lavaca
Colorado	Lee
Fayette	

Louisiana FEMA Emergency Declaration
Parishes
Beauregard
Calcasieu
Cameron
Jefferson Davis
Vermillion

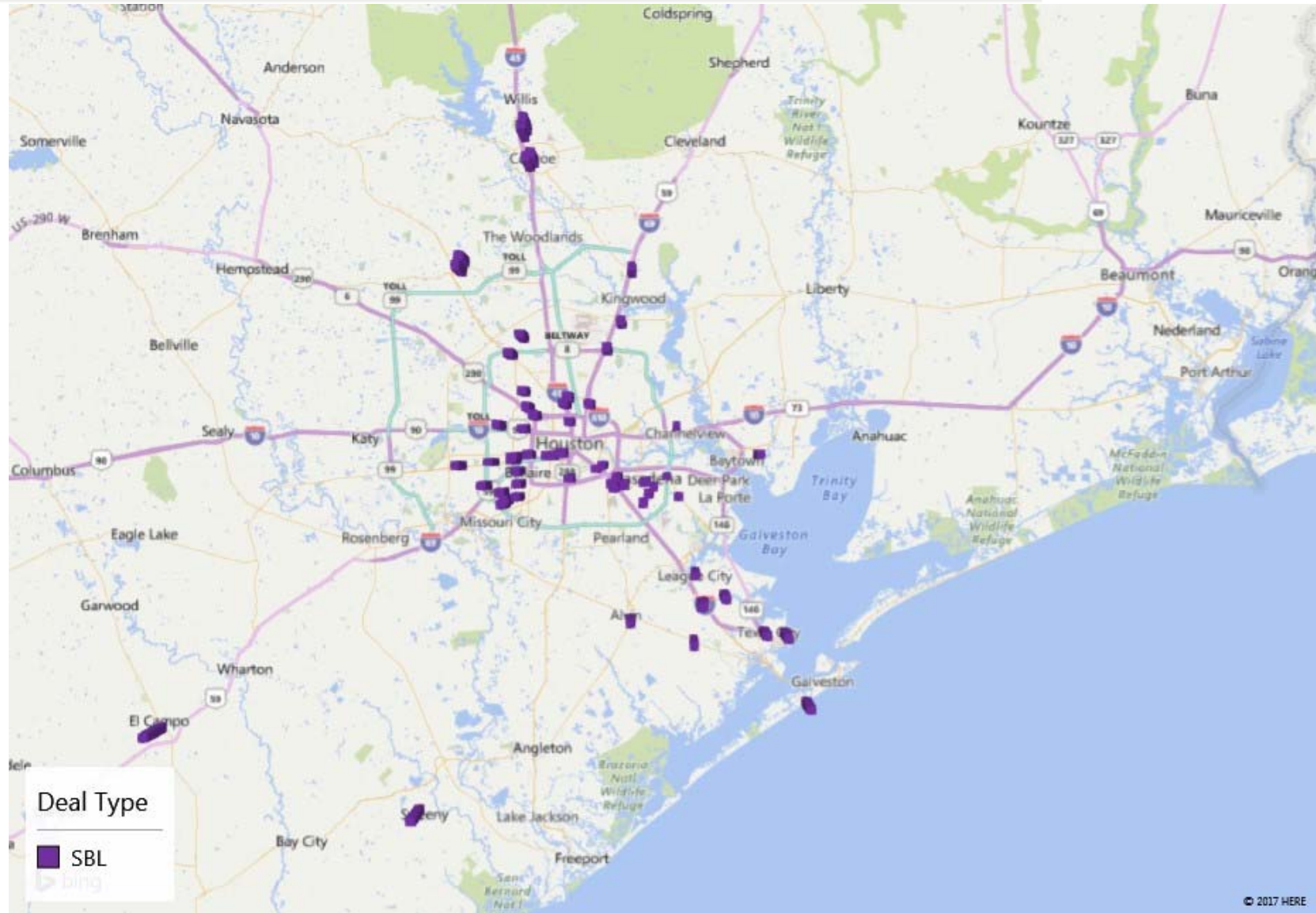
# Regional Map of Potential Exposure



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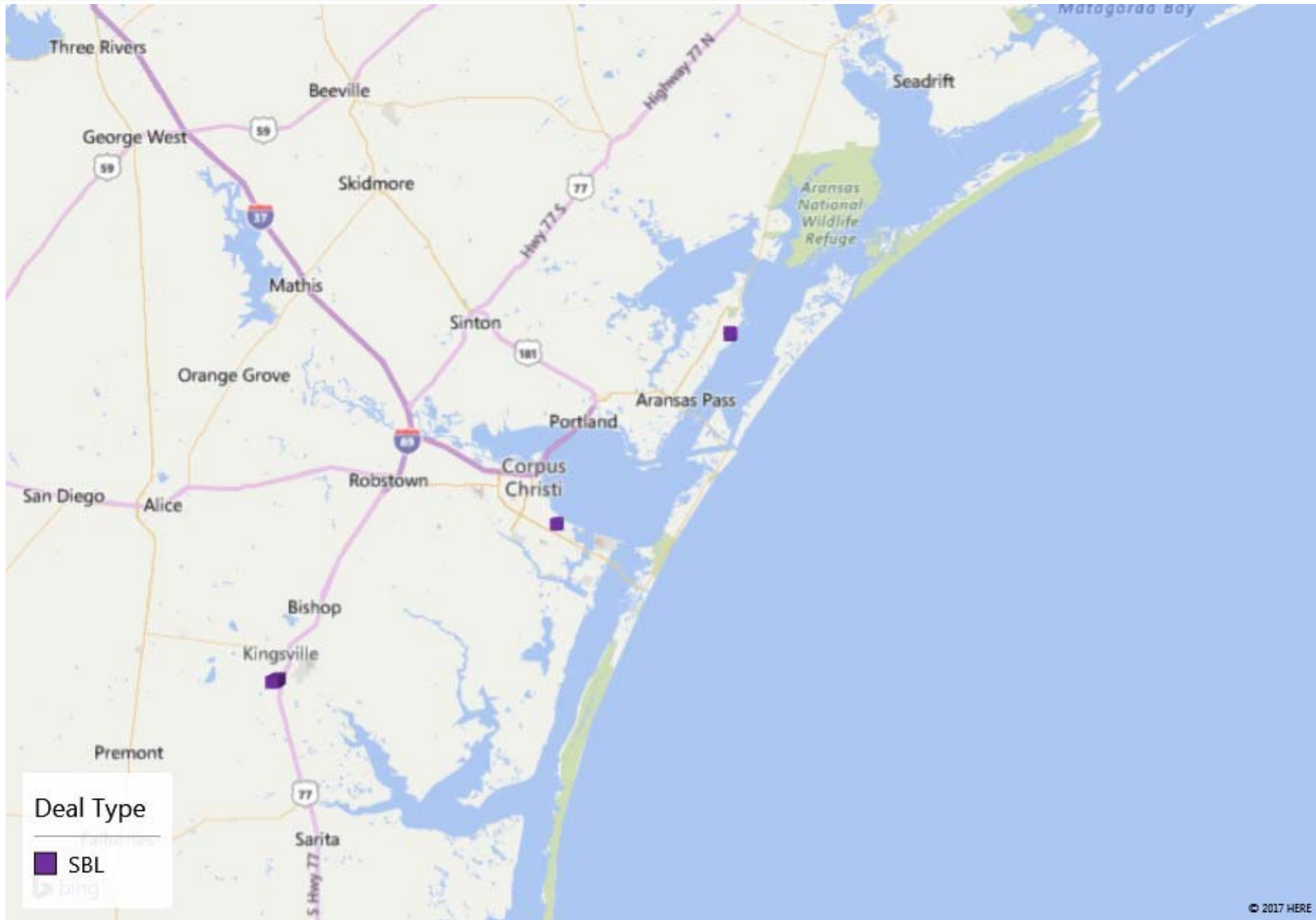


# Houston Map of Potential Exposure





# Corpus Christi Map of Potential Exposure



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