

1. **Required Spread Add-On for all Mortgages** – This Required Spread Add-On Matrix sets forth the amount by which Required Spreads are increased for all Mortgages delivered under Freddie Mac’s Guarantor or MultiLender Swap programs. For Mortgages sold through the Freddie Mac Selling System (“Selling System”), the Required Spread Add-On is implemented through the Selling System’s Gfee Add-On functionality. For all other delivery paths and executions, the amount set forth below will be reflected in the pricing provided to Sellers.
  
2. **Required Spread Add-On and Adjustments are Cumulative** – If the Seller’s Master Commitment provides that certain Mortgages sold to Freddie Mac are subject to Required Spread Adjustments based on special attributes of the Mortgages, the Required Spread Adjustments and Required Spread Add-On stated below are cumulative. All Add-On and Adjustments are reflected separately in the Selling System.

PAYROLL TAX CUT ACT GFEE ADD-ON	
<b>All Eligible Product</b>	10.0 basis points