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Property Valuation Formatting Instructions for Freddie Mac Valuation Data – Automated Valuation Model Collateral Values

Since you are receiving Freddie Mac Home Value Explorer® (HVE) valuation data directly from Freddie Mac in a batch file format and not from a third-party distributor, we are providing you with instructions on receiving and formatting property valuation data. Using these instructions and supporting text, Servicers who are obligated to comply with the Equal Credit Opportunity Act's valuation disclosure requirements can provide property valuation data to borrowers.

The following Freddie Mac-provided data and supporting text should be included with Freddie Mac's valuation data:

Loan Information:

Freddie Mac Loan Number

Valuation Information:

HVE Point Value Estimate [Current Automated Valuation Model (AVM) Value field]

Supporting Text:

HVE point value estimate (also known as AVM collateral values/auto values) are generated from Freddie Mac's Home Value Explorer®. HVE point value estimates are provided by Freddie Mac and are calculated using various models and techniques proprietary to Freddie Mac. The lender may have also used a different property value to make a credit decision.

If you have questions regarding Freddie Mac's HVE information, please visit Freddie Mac's website at <http://www.freddiemac.com/valuation>.

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The Servicer is permitted to provide additional information along with the Freddie Mac-provided data referenced above.

As a reminder, following these instructions does not relieve Servicers of any compliance obligations under applicable regulatory requirements.