Single Family Loan-Level Dataset Frequently Asked Questions (FAQ)

January 2025

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Loan Population

1. ***What loans are included in the Single Family Loan-Level Dataset (the "Dataset")?***
   All mortgages purchased or guaranteed by Freddie Mac with origination dates between January 1, 1999 and the Origination Cutoff Date (see Release Notes for details) are included. Please refer to the Single Family Loan-Level Dataset General User Guide for a detailed description of the files.

2. ***What if I don't have the capability or need to analyze all loans included in the full Dataset?***
   A simple random sample of the Dataset is available, containing 50,000 loans selected from each full vintage year and a proportionate number of loans from each partial vintage year. The sample dataset is available for download on the Annual download page and contains one origination data file and one monthly performance data file for each vintage year. Each file contains the same data fields as found in the full Dataset files (Refer to the Data Dictionary section of the General User Guide for more information on data fields and their definitions).

3. ***How were loans selected for inclusion in the sample dataset?***
   The purpose of the sample dataset is to provide a more manageable set of loans that are representative of the Standard Dataset. The sample files are created by selecting a simple random sample from the Standard Dataset. This means that each loan in the Standard Dataset had an equal probability of being selected. A simple random sample is meant to be an unbiased representation of the larger population. Sampling is not available for the Non-Standard Dataset.

4. ***What kind of data is being provided in the Dataset?***
   Origination: Origination characteristics of all loans are provided in the origination files

   Performance: Monthly loan-level credit performance through the Performance Cutoff Date up to property disposition is reported for all loans included in the performance files.

   Loss information is populated after a 90-day lag based on the Zero Balance Date. Credit performance and actual loss data for loans in the pipeline for property disposition or after the Performance Cutoff Date (see Release Notes for details) is not included. For loans that are originated within the Origination Cutoff Date but are funded by Freddie Mac after the Funding Cutoff Date, data will not be available until future releases when those loans are within the cutoffs.

5. ***How often will the Non-Standard Dataset be updated?***
   The Non-Standard dataset was first released in April 2021 and was updated in subsequent releases until Jan 2022 (release 30). The release 30 version is still available for download, but we do not have plans to update it in the future.

6. ***Is the Loan Sequence number retained for loans common to the previous release and this update?***
   Yes, for all loans common to both releases, the Loan Sequence Number is retained. An exception is the release scheduled in April 2021, when the Loan Sequence Number format was adjusted. With each subsequent release of the Standard and Non-Standard datasets, the loan sequence number will remain consistent unless otherwise noted by Freddie Mac.

Terms of Use

7. ***How is this data to be used?***
   Freddie Mac is making its Single Family credit performance data available at the direction of its regulator, the Federal Housing Finance Agency (FHFA). The availability of this data will help investors build more accurate credit performance models in support of ongoing risk sharing initiatives highlighted by our regulator, the Federal Housing Finance Agency in the 2024 conservatorship scorecard.

8. ***May we repackage or resell the data to our customers or clients?***

As noted in the Terms of Use, users of the Dataset agree not to repackage, modify, distribute, or resell the data in any format without first entering into a licensing and distribution agreement with Freddie Mac. You may contact Freddie Mac via email (SF_Loan_Level_Data_Inquiry@freddiemac.com) and your request will be directed to the appropriate person(s) within Freddie Mac.

9. *May we use the Dataset for academic or research purposes?*
   As noted in the Terms of Use, you may use the Single Family Loan-Level Dataset for academic or research purposes, and make your academic or research results and any related Derived Products available to the public, provided that any such distribution is solely for noncommercial purposes and further provided that the same does not include and cannot be used to derive or recreate any part of the Single Family Loan-Level Dataset or to identify any specific individual as prohibited in the Terms of Use.

Interpreting the Data

10. *Why do data anomalies occur in the Single Family Loan-Level Dataset?*
    Monthly performance and actual loss data in the Dataset combines data elements from multiple reporting cycles and Freddie Mac systems into a single loan record. As such, perceived data anomalies may be a result of timing mismatches between default reporting cycles and investor reporting cycles. Other reasons why the data may be imperfect include but are not limited to the following:

    - *Seller/Servicer reporting errors: Freddie Mac relies on Seller/Servicer-reported data*
    - *Data quality controls and systems have evolved and improved over time*
    - *Administrative errors*
    - *Loan delivery requirements (e.g. Form 11/13) have been updated to allow more granular reporting over time*

    In all cases, the best information available at the time the Dataset is generated, subject to operational constraints, is used.

11. *Where can I find more information about reporting cycles at Freddie Mac?*
    For more information on investor reporting cycles, refer to the Investor Reporting Guide, located on our web site here. We also have some examples available in the "Interpreting the Data" section of the User Guide.

12. *What is the difference between Current Actual UPB and Interest Bearing UPB?*
    The Current Actual UPB value is the total remaining outstanding balance on the loan, while the Interest Bearing UPB is the amount of that balance on which the monthly interest payment is based.

    For most loans these values are the same but may differ for loans that have had Payment Deferrals and/or loan modifications. For loans with a deferred principal amount, the Current Actual UPB is the sum of the Interest Bearing UPB and the Current Deferred UPB for a loan.

Termination Events

13. *What is considered a Termination Event in the Single Family Loan-Level Dataset?*
    Loans may become inactive in the Dataset for a variety of reasons, including voluntary payoffs or credit events, known as "Termination Events". Loans that become inactive in the Dataset due to a Termination Event will not be updated for activity in subsequent periods, with the exception of trailing expenses and/or recoveries that will be updated in the final monthly performance record with subsequent refreshes. One additional exception are loans that were determined to have a defect after a termination event. These loans will have the date of the defect populated in the Defect Settlement Date field.
    The reason for loan inactivity will be indicated by the value in the Zero Balance Code field, which is set during the Monthly Reporting Period corresponding to the Zero Balance Effective Date.

Reason for Loan Termination	Zero Balance Code
Prepaid or Matured (Voluntary Payoff)	01
Third Party Sale	02
Short Sale or Charge Off	03
Defect prior to Other Termination Event	96
REO Disposition	09
Whole Loan sale	15
Reperforming Loan Securitization	16

14. **Can a loan have more than one Zero Balance Code?**
    No. A loan can only have one Zero Balance Code in the Dataset. The Zero Balance Code will indicate the reason for the termination event that occurred first.

15. **Are "approved" but not yet "closed" deeds-in-lieu or short sales included in the Single Family Loan-Level Dataset?**
    No. Only "closed" workouts with legally effective date prior to the Performance Cutoff Date, as indicated by the Zero Balance Effective Date, are reported in the Dataset. Similar to the above, "closed" indicates that the deed-in-lieu or short sale data has been processed and archived in Freddie Mac's internal system, and there could be some delay between the legal effective date and the "closed" date.

Defects

16. **How are defects defined in the Single Family Loan-Level Dataset?**
    The Single Family Loan-Level Dataset identifies those loans that have defects in the monthly performance data files. The date of the defect will be populated regardless of whether the defect occurred before or after a termination event, as long as it occurred before the Performance Cutoff Date. Defects include loans where Freddie Mac was compensated for losses incurred, or "made whole", as well as loans where a "repurchase equivalent", such as recourse or indemnification, was negotiated with a seller.

17. **How do I distinguish defects that occur prior to a Termination Event from defects that occur subsequent to a Termination Event?**
    For loans that were determined to have a defect prior to other Termination Events, the latest monthly performance record for a given loan will include the following information:

    1. *Zero Balance Code = 96*
    2. *Zero Balance Effective Date = Month and year during which the defect occurred*
    3. *Defect Settlement Date = Month and year during which the defect occurred*

    For loans that were determined to have a defect after a Termination Event, but prior to The Performance Cutoff Date, the latest monthly performance record for a given loan will include the following information:

    1. *Zero Balance Code = Code for termination event applicable to loan*
    2. *Zero Balance Effective Date = Month and year during which the termination event occurred*
    3. *Defect Settlement Date = Month and year during which the defect occurred*

18. **How are proceeds that were received as part of bulk or lump-sum settlement agreements treated in the dataset?**

Any proceeds under bulk or lump-sum settlement agreements are *not disclosed* at the loan level. This is primarily because such an allocation would involve significant judgment, as the scope of the settlements is far broader than just verified underwriting defects on loans contained in the historical dataset. That is, the settlements may also cover (1) loans outside of the historical dataset population and (2) loans that are not verified defects but instead represent *potential* defects.

19. **Are loans that are current as of the Performance Cutoff Date but subsequently are determined to have a defect shown as defects in the Single Family Loan-Level Dataset?**

No. Defect activity is subject to the Performance Cutoff Date. The defect date will be populated in a subsequent release when it is within the Performance Cutoff.

Modifications

20. **Can a loan be modified more than one time?**

Yes. Due to the various programs for loan modification available to borrowers (e.g., Standard, Home Affordable Modification Program or "HAMP", etc.), a loan could be modified multiple times throughout its lifetime. Each instance of modification will be reported in the Dataset, provided that the loan had not previously experienced a Termination Event and the modification closed prior to The Performance Cutoff Date.

21. **What fields are updated when a loan is modified?**

The origination data file will not reflect the modified loan terms of a given modified loan. In the monthly performance data file, all or a subset of the following fields may be updated in the monthly reporting period during which the modification became legally effective:

1. **Current Actual UPB**
2. **Current Loan Delinquency Status**
3. **Remaining Months to Legal Maturity**
4. **Current Interest Rate**
5. **Current Deferred UPB**

The Modification Flag will be set to "Y" in the period during which the modification is legally effective. For loans which have been modified more than once (see previous FAQ), the Modification Flag will be set to "Y" for each instance of modification.

22. **Is the Modification Flag set to "Y" for "approved" but not yet "closed" modifications?**

No. Only "closed" modifications with legally effective date prior to The Performance Cutoff Date are reported as modified in the Dataset. "Closed" indicates that the modification data has been processed and archived in Freddie Mac's internal system, and there could be some delay between the legal effective date and the "closed" date.

23. **Is the program under which a loan was modified (Standard, HAMP, etc.) disclosed in the Dataset? Were specific modification programs included or excluded from the Dataset?**

There is no identifier of the type of mortgage modification program associated with a given modified loan in the Dataset, and no specific modification programs were included or excluded from the Dataset.

Metropolitan Statistical Area (MSA)

24. **Why is the Metropolitan Statistical Area (MSA) not reported for some loans?**

A blank field indicates that the area in which the mortgaged property is located is neither an MSA nor a Metropolitan Division, or it is unknown.

25. *Does the Metropolitan Statistical Area (MSA) of a loan change over time?*

In the past, the MSA value for loans in the Dataset was updated as the United States Office of Management and Budget (OMB) published updated standards for metropolitan statistical areas. Going forward (Release 41 and after), for new loans added to the dataset, MSA value will generally be as of the loan funding date.

Credit Score

26. *Why is the Credit Score not reported for some loans?*

If the Credit Score is less than 301 or greater than 850, the score will be disclosed as "Not Available", which will be indicated by '9999'.

27. *Why does Freddie Mac have multiple scores available to populate Credit Score?*

Although Freddie Mac discloses only one Credit Score for each loan in the Dataset, multiple credit scores are collected for every loan during delivery and settlement-related activities.

Other Data Elements

28. *Why is Original Debt-to-Income Ratio (DTI) not reported for some loans?*

The DTI reported in Single Family Loan-Level Dataset is subject to the widely varying standards that originators use to calculate and / or report Borrowers' income and liabilities. The DTI will be disclosed with '999' when it is greater than 65% or when it is "Not Available". Values from 0% up to 65% are indicated with the actual value. Relief Refinance loans will be disclosed as '999'.

29. *Why is Original Loan-to-Value Ratio (LTV) not reported for some loans?*

For non-Relief Refinance loans originated on or prior to Q1 2018, if the Original LTV ratio is less than 6% or greater than 105% then the ratio will be disclosed as "Not Available", which will be indicated by '999' in the loan record. For loans originated in Q2 2018 and later or for Relief Refinance loans, Original LTV ratios less than 1% or greater than 998% will be disclosed as '999' ('null').

30. *Why is Mortgage Insurance Percentage (MI %) not reported for some loans?*

If the MI% reported by the Seller is less than 1% or greater than 55%, the MI % will be disclosed as "Not Available", which will be indicated by '999' in the loan record. For loans that have zero MI, it will be disclosed as three zeros.

31. *Why is Original Combined Loan-to-Value Ratio (CLTV) not reported for some loans?*

For non-Relief Refinance loans originated on or prior to Q1 2018, if the Original Combined LTV ratio is less than 6% or greater than 200% then the ratio will be disclosed as "Not Available", which will be indicated by '999' in the loan record. For loans originated in Q2 2018 and later or for Relief Refinance loans, Original Combined LTV ratios less than 1% or greater than 998% will be disclosed as '999' ('null').

32. *Why is the Origination Channel for some loans not specified?*

The Channel field will be set to the data value of "T" (i.e., Third Party Originator Not Specified) for all loans which do not specify whether they are Broker ("B"), Correspondent ("C"), or Retail ("R"). Note that prior to 2008, Freddie Mac did not collect granular information on the types of origination channels. In 2008, Freddie Mac began collecting the granular information necessary to disclose whether a Broker or Correspondent was involved in the origination of each loan.

33. *Please explain why I cannot find the Loan Sequence Number assigned to a given loan in the Single Family Loan-Level Dataset in existing Freddie Mac Participation Certificates (PC) disclosure?*

The Loan Sequence Number is a unique identifier assigned to a given loan in the Single Family Loan-Level Dataset, and will not match the Loan Sequence Number assigned to the same loan issued in existing Freddie Mac participation certificates (PCs).

34. **What does "Other" mean in the Seller Name or Servicer Name field?**
Sellers or Servicers whose total origination UPB represents less than 1% of loans originated and delivered to Freddie Mac in the Single Family Loan-Level Dataset in a given origination quarter will be disclosed as "Other sellers" or "Other servicers."

35. **How is Loan Age derived in the Dataset?**
Loan Age is derived in the Single Family Loan-Level Dataset by finding the difference between the Monthly Reporting Period and the First Payment Date in months, and then by adding one more month. This approach ensures the Loan Age calculation commences with the first full month after the note origination month. When a loan is modified, the loan age is reset to use the modification first payment date from the period of the modification and forward. Note that Payment Deferrals are not considered modifications and therefore the loan age is not reset when they are completed.

36. **Why is the Original Loan Term not equal to the sum of the Loan Age and the Remaining Months to Legal Maturity for some loans?**
For modified loans, the Modification First Payment Date is used instead of the Loan First Payment Date, and the Post-Modification Maturity Date is used instead of the Loan Maturity Date. These two fields should sum to the Modification Term.

37. **Why is the First Payment Date for a certain loan more than a month after the origination month?**
The Dataset includes certain types of mortgages, such as construction-to-perm loans (also known as "converted mortgages") and seller-owned modified mortgages, which are reported to Freddie Mac with the original note date of the mortgage and the converted or modified First Payment Date. Errors in the Seller/Servicer reported data are also possible.

38. **Why is the First-Time Homebuyer Flag not reported for certain loans?**
First-Time Homebuyer is blank for certain loans because the status does not apply to Investment Properties, Second Homes, and Refinance transactions. These transactions are not eligible to be considered first-time homebuyer loans according to Freddie Mac's Seller/Servicer Guide. For purchase, owner-occupied mortgages that do not qualify for First-Time Homebuyer status, the flag will be set to "N."

39. **For which performance cycles are Estimated LTV values reported?**
Estimated LTV values are reported beginning with the April 2017 performance cycle and for all subsequent performance cycles.

40. **Why are some Estimated LTV values not reported after the April 2017 performance cycle?**
Freddie Mac's valuation model requires information which may not be available for all properties. When the necessary information is not available then Freddie Mac's valuation model will not be able to report an estimated value for the property.

41. **Why is are the Disaster Area Indicator & Borrower Assistance Code not populated prior to the January 2014 performance cycle?**
January 2014 is the cycle in which CRT offerings began disclosing this data, the data is populated for all performance cycles in which it is available for CRT offerings.

42. **Are loans originated under Freddie Mac's affordable programs in the datasets?**
Freddie Mac has various solutions to promote affordable and sustainable lending. Typically, loans that are underwritten through our Home Possible program are eligible for CRT transactions. These loans, if they are originated in March 2015 or later, are included in the Standard Dataset provided they are not sent to the Non-Standard Dataset for another reason. Any Home Possible loan originated in February 2015 or prior, and all other affordable programs are included in the Non-Standard Dataset.

43. Why did Deferred Payment plan field change from being a modification to a non-modification?

Payment Deferral was not a standard loss mitigation strategy until the formal announcement in the March 2020 Servicing bulletin. Payment Deferral does follow a similar processing methodology as modifications. Prior to the September release, both the Modification Flag and Payment Deferral Plan showed flag "Y" whenever a loan has been granted a Payment Deferral Plan. However, after the formal introduction and evaluation of Payment Deferral (including COVID-19 Payment Deferral in May 2020), we wanted to make a clear distinction between modification and Payment Deferral Plan. Going forward, if a loan has been granted Payment Deferral with no other modification, then only the Payment Deferral Plan will show the flag of "Y."

44. Can both Modifications and Payment Deferrals result in Modification Cost?

A change in interest rate and/or having a non-interesting bearing balance can result in interest short fall based on our calculation. Currently, the Single Family Loan Level Dataset calculates Modification Cost for both Modifications and Payment Deferrals.

Actual Loss

45. What is loan-level Actual Loss? Is the Actual Loss amount the full and final loss that Freddie Mac experiences on a loan?

Loan-level Actual Loss is the amount of loss that Freddie Mac bears when a mortgage defaults and that Freddie Mac will potentially pass on to investors of any future actual loss credit risk transfer transactions.

The Actual Loss data components disclosed in this dataset will not add up to the full and final loss that Freddie Mac experiences on a loan, but does include all the major components that may be passed along to a credit risk transfer investor. Loss amounts attributable to general and administrative expenses, master servicing costs, counterparty risk and underwriting defects are not included in the Actual Loss data components disclosed in this dataset.

46. Why is Freddie Mac disclosing Actual Loss data components at a loan level?

Freddie Mac is disclosing Actual Loss data components at a loan level at this time to facilitate actual loss based credit risk transfer transactions and to increase transparency. The actual loss data enables potential credit investors to get familiar with Freddie Mac's actual loss performance.

47. What is Freddie Mac's high-level methodology for disclosing Actual Loss data?

Freddie Mac will only disclose cash-based loss components and recoveries for Real Estate Owned (REO) Sales, Short Sales (SS), Third Party Sales (TPS), Charge-Off and Note Sales. For modified loans, losses will be disclosed only in the Modification Cost and Current Month Modification Cost fields. Any counterparty risk that Freddie Mac bears will not be disclosed. Actual recoveries will be disclosed, but when there is no recovery (e.g. due to cancellation or counterparty failure), the applicable loss amount or the reason for no recovery will not be available.

48. Are these Actual Loss amounts different than GAAP Loss amounts?

GAAP loss is accrual based and includes estimates for payables and cash receivables whereas Actual Loss is cash based and includes only cash received or cash paid. GAAP losses also include loss components such as: bulk level settlements, master servicing cost, G&A expenses, and covering for defunct counterparties. Additionally, Freddie Mac reports GAAP losses at an aggregate level (not loan-level) as part of its financial reports.

49. How can I use these Actual Loss data components to derive actual loss on a specific loan?

Starting July 2016 data refresh, actual loss amount is being disclosed at a loan level, which provides an actual loss view for an investor. However, the calculation for deriving actual losses on a specific loan will be based on the specific credit risk offering. For example: Whole Loan Securities treat forborne UPB as a component of loss, whereas STACR does not. In general actual loss for a specific loan could be calculated by adding Unpaid Principal Balance, Lost Interest and Expense then deducting Net Sale Proceeds, MI Recoveries and Non MI Recoveries.

50. **How will Actual Loss data components be disclosed for properties that were disposed shortly prior to the performance cut-off date?**

To allow for sufficient time for Loss Components (expenses and proceeds) to be recorded, Freddie Mac implemented a 90-day lag based on the Zero Balance Date. Dispositions in the last quarter of the cut-off date will show a zero balance code only. Loss components will be populated in subsequent refreshes after the initial 90 day lag.

51. **Can I continue to use this dataset for STACR Fixed Severity (i.e. for loan-level performance up until D180)?**

Yes, a Current Loan Delinquency Status of 6 would indicate the loan to be between D180 and D210 and can be used to flag loans and respective credit events pre D180; thereby establishing a logical performance cutoff prior to or at D180.

52. **What causes some loans to stay severely delinquent?**

In order to resolve a serious delinquency, Freddie Mac and its agents diligently work through and comply with laws and regulations at all levels of jurisdictions of the state where the property is located. In some cases including, but not limited to, state/court imposed mediation, contested foreclosure, jurisdictional legal processes time frame, regulatory mandated processes, and maintaining full compliance, properties may experience extended delinquency.

53. **How are the Net Sale Proceeds being derived?**

Net Sale Proceeds are being derived by subtracting customary selling expenses from the gross sale proceeds. Selling Expense types are real estate brokerage commissions, settlement fees, real estate taxes, liens, title fees, government recording and transfer charges, Pest/termite inspection, etc. Please refer to Guide HUD-1 that outlines the selling expenses deducted from the Gross Sales proceeds. BPO fees and legal/repair/maintenance are Servicer reimbursable expenses separate from Selling Expenses (Form 105).

54. **Why do some default loans show missing net sale proceeds?**

In December 2015 data refresh, Freddie Mac introduced a 90 day lag for recent liquidations. That means for loans liquidated during the last 3 months before performance cutoff date, components of loss including net sale proceeds, expenses, Non-MI recoveries and MI recoveries will be set to missing.

However, sometimes FA loans can take longer than 90 days to go through reconciliation process internally, which causes a delay in processing net sale proceeds. For these loans net sale proceeds will be missing. When calculating loss severity, we recommend removing loans with missing net sale proceeds from the population.

55. **Why do I sometimes observe small difference between calculated actual loss and disclosed actual loss?**

When a data user calculates actual loss using the components disclosed, and the methodology outlined in user guide, the resulting actual loss amount could be different from the disclosed actual loss field due to the following reasons:
a) For loans with underwriting defects (defect settlement date field is populated) the disclosed actual loss amount is set to zero, whereas calculated actual loss amount can result in a residual loss. However, STACR investors are not exposed to that loss.
b) For loans with missing Net Sale Proceeds and expense data, the disclosed actual loss is set to zero (We recommend excluding these loans for analytical purposes)
c) Rounding of Expenses, Net Sale Proceeds, M Recoveries and Non-MI Recoveries values
d) Current loans or delinquent loans where a portion of principal is paid down before liquidation, and the last known non-zero current balance does not reflect the principal paydown*.

56. **How far back are the expense subcategories disclosed?**

Expenses have been further categorized into Legal Costs, Maintenance and Preservation Costs, Taxes and Insurance, and Miscellaneous Expenses.

57. Why do I observe a change in expenses and Non-MI recoveries as compared to prior releases for older dispositions?

In order to provide more expense detail and/to better align with STACR disclosures, we have reclassified certain items between income and expense, e.g., some proceeds that previously were classified as Non-MI recoveries are now included in expenses, and vice versa. While these reclassifications affect total expenses and total Non-MI recoveries, there is zero net effect on total loss.

58. Under what scenarios, when Zero Balance Code is 02, 03, 09, or 15, are the reported Net Sale Proceeds and expenses 0?

For Dispositions not within the 90 day lag (as listed in FAQ 50), a zero or missing Net Sale Proceeds may be explained by Charged off loans (i.e., Zero Balance Code type of Short Sale/Charge Off = 03), or REO dispositions (i.e., Zero Balance Code =09) in which proceeds from the counterparties (Seller/Servicers) come through Non-MI Recoveries.

59. Can delinquent or seriously delinquent loans be a voluntary full payoff?

Yes, it is possible for a delinquent loan to become a voluntary full payoff. Throughout the default life cycle the homeowner has the ability to pay off the loan until the commencement of the foreclosure action takes place, unless there is a redemption right within the jurisdiction that allows the homeowner to redeem the property for a specified amount of time after the sale has transpired.

Relief Refinance Loans

60. When did HARP program begin, and what are the eligibility requirements?

HARP is a federally mandated program for greater than 80% LTV. This program was rolled into the Relief Refinance offering which began in 2009. For more information on HARP program, refer to documentation under this link.

61. On the Relief Refinance offering website, there are 2 programs, Same Servicer and Open Access. Are loans refinanced under both programs included in the Single Family Loan Level Dataset?

Yes, as long as the original loan was part of either the Standard or the Non-Standard Single Family Loan Level Dataset.

62. How do users link Relief Refinance loans to Pre-Relief Refinance loans in the loan level dataset?

Relief Refinance loans can be linked to Pre-Relief Refinance loans using the Pre-Relief Refinance Loan Sequence Number field. For more details, please refer to the User Guide.

63. How is the population of HARP loans defined in the dataset?

The HARP population is those loans which were originated through the Relief Refinance program between 2009 and 2018, with an Original LTV above 80% at the time the Relief Refinance loan was originated.

64. Are HARP underwriting/servicing defects identified differently?

No, underwriting/servicing defects for HARP loans are not identified differently.

65. Can a HARP loan be subsequently modified?

Yes, a HARP loan can be subsequently modified.

66. Why was DTI set to Unknown for Relief Refinance loans?

Relief Refinance is a streamlined refinance program, where the requirement on borrower Income verification is different than our standard underwriting. To be conservative, Freddie Mac masks DTI for Relief Refinance loans by setting it to Unknown.

67. *The Relief Refinance data has been disclosed in past releases, but I do not see it for Release 26. Is it still disclosed?*
Beginning with Release 26, Relief Refinance loan data has been incorporated into the appropriate origination and performance quarterly dataset files. As the Relief Refinance loans are no longer in a separate disclosure file, the Relief Refinance Indicator field has been added to the origination dataset. In this field, Relief Refinance loans will be indicated with a 'Y' value and Non-Relief Refinance loans will be indicated with a blank.

68. *How are ARM loans that went through a relief refinance program disclosed in the dataset?*
Most of the ARM loans that go through the Relief Refinance program, are converted to Fixed-Rate Mortgages. In such cases where the Relief Refinance loan remains an ARM loan, these loans can be found in the Non-Standard dataset.

Additional Questions

69. **How often will Freddie Mac update the Dataset going forward?**
Freddie Mac plans to issue quarterly updates to the Standard Dataset and will notify users prior to the availability of such information. FHFA no longer mandates us to update the Non-Standard Dataset annually. This schedule may be subject to change based on FHFA guidance.

70. *Will the data be updated for data corrections or changes over time?*
The Single Family Loan-Level Dataset is a "living dataset", and, as such, changes to data previously released are possible. Please note that any such changes to a given loan will not represent "newer" or "updated" information (as in the case of Credit Score, for example).

71. *Will the data be available for bulk download via a File Transfer Protocol or "FTP" site?*
Currently, Freddie Mac has no plans to make the data available for bulk download.

72. *What if I have additional questions?*
For additional information, please visit our Web site at https://www.freddiemac.com/research/datasets/sf-loanlevel-dataset
- *For support with technical issues related to downloading the Single Family Loan-Level Dataset files, please send an email to embs_support@bkfs.com*
- *For support with data questions related to the Single Family Loan-Level Dataset, please send an email to SF_Loan_Level_Data_Inquiry@freddiemac.com*

73. *What has changed with this update?*
Please see Release Notes document.
This document will be updated as the Single Family Loan-Level Dataset is modified and released.