Single-Family Loan-Level Dataset General User Guide

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Introduction

The information provided in this document serves as a reference for understanding the Single-Family Loan-Level Dataset (the "Dataset"). This document will be updated as the Single-Family Loan-Level Dataset is modified and released accordingly.

Freddie Mac is making the Dataset available as part of a larger effort to increase transparency and help investors build more accurate credit performance models in support of ongoing credit risk-sharing initiatives.

The Dataset is a "living" dataset, and as such may periodically be corrected or updated over time. Freddie Mac does not guarantee that the information in Dataset is complete or error-free. By utilizing the Dataset, you agree to the Dataset Terms and Conditions and are subject to the Freddie Mac Web Site Terms and Conditions.

For questions related to the Dataset, please contact clarity@freddiemac.com.

Loan Selection Criteria & Data Overview

The Dataset contains loans originated from January 1, 1999, through the "Origination Cutoff Date", with monthly loan performance data through the "Performance Cutoff Date", that were sold to Freddie Mac or that back Freddie Mac MBS. See the Release Notes for applicable Origination and Performance Cutoff Dates. Data that is reported after the Origination and Performance Cutoff Dates will be disclosed in subsequent releases.

The disclosure is separated into two separate datasets: a Standard Dataset which closely resembles CRT eligibility criteria and a Non-Standard Dataset for loans that are typically ineligible to be included in CRT transactions. Unless noted otherwise, the information in this document refers to the Standard Dataset. For information on the Non-Standard Dataset, see the "Non-Standard Dataset" section of this document.

The following types of mortgages will be available in the Standard Dataset:

- Fully amortizing, fixed-rate mortgages
- Mortgages categorized as having verified or waived documentation ("full documentation")
- Relief Refinance mortgages
- Home Possible® mortgages funded on or after March 1, 2015
- Mortgages that are not a part of other affordable programs
- Mortgages that are not subject to recourse or other credit enhancement, other than primary mortgage insurance
- Mortgages that were not originated under a government program (FHA, VA, or Guaranteed Rural Housing loans)

Loan performance information in the Dataset includes the monthly loan balance, delinquency status, and certain information up to and including the earliest of the following termination events:

- Prepaid or Matured (Voluntary Payoff)
- Third Party Sale
- Short Sale or Charge Off
- Defect prior to Property Disposition
- REO Disposition
- Note Sale
- Reperforming Loan Sale

Actual Loss data components of Net Sale Proceeds, Expenses (Legal Costs, Maintenance and Preservation Costs, Taxes and Insurance, & Miscellaneous Expenses), MI Recoveries, Non-MI Recoveries, Zero Balance

Removal UPB (disclosed for all Zero Balances, not just dispositions), and Delinquent Accrued Interest will be disclosed at property disposition.

Mortgages which were found to have a defect after a termination event are identified in the Dataset. Mortgages that were modified from the original loan terms are also identified in the Dataset. Only approved and closed workouts (e.g., short sales, modifications, and deeds-in-lieu of foreclosure) are included in the Dataset. The rules for how these loans are identified and tracked in the Datasets are explained in more detail in the "Interpreting the Data" section of this document.

Freddie Mac is the Master Servicer for all loans in the Dataset.

Dataset Overview

For each calendar quarter, the Dataset includes one origination file and one corresponding monthly performance file. Refer to the "Glossary" section of this document for more information on what data is contained in each file in the Standard Dataset.

Single-Family Loan-Level Dataset Sample

A smaller sample dataset is available for those who may not require, or have the capability to download, the full Dataset. The sample dataset is a simple random sample of 50,000 loans selected from each full vintage year and a proportionate number of loans from each partial vintage year. Each vintage year has one origination data file and one corresponding monthly performance data file, containing the same loan-level data fields as those included in the full Dataset.

Dataset Naming Convention

Due to the size of the dataset, the data has been broken up and compressed by year and quarter. All files in the Dataset are pipe delimited.

Dataset	Zip File Name Format	File Name	File Type
Standard	historical_data_YYYYQn.zip	orig_YYYYQn.txt	Origination
		perf_YYYYQn.txt	Performance
Sample	sample_YYYY.zip	sample_orig_YYYY.txt	Origination
		sample_perf_YYYY.txt	Performance
Non-Standard	historical_data_excl_YYYYQn.zip	historical_data_excl_YYYYQn.txt	Origination
		historical_data_excl_time_YYYYQn.txt	Performance

Accessing the Dataset

To access the Single-Family Loan-Level Dataset, register and sign-in to Clarity Data Intelligence® (Clarity). Clarity is our free tool that allows for analysis of the Standard Dataset and download of the Single-Family Loan-Level Dataset files. The Standard, Non-Standard, and sample dataset files can be downloaded via the Data Download section.

The Standard Dataset is summarized on the CRT Data Intelligence dashboards. When accessing the tool, use the Historical menu to view key credit characteristics and performance information of loans in the Standard Dataset.

Glossary

This section provides the definitions, enumerations, and calculations (*if applicable*) for the data attributes disclosed in the origination and monthly performance data files. For technical details of each attribute, please refer to the file layout.

The attributes are listed in the order in which they appear in the files. The origination and monthly performance data files do not contain a header row. A header and the file layout are available on the [SFLLD webpage].

Origination Data File

Attribute Name	Description	Enumerations / Calculations
Classic FICO®	The standardized Classic FICO® credit score used to evaluate the borrower during the loan origination process. Values < 300 or > 850 will be disclosed as Not Available.	300 – 850 9999 = Not Available
First Payment Date	The month and year that the first scheduled payment on the loan is due. For seller-owned modified mortgages, converted mortgages, and construction to permanent mortgages, the first payment due date of the mortgage as of the note modification, conversion, or construction to permanent date of the mortgage.	YYYYMM
First Time Homebuyer Indicator	Indicates whether the Borrower, or one of a group of Borrowers, is an individual who (1) is purchasing the mortgaged property, (2) will reside in the mortgaged property as a primary residence and (3) had no ownership interest (sole or joint) in a residential property during the three-year period preceding the date of the purchase of the mortgaged property. With certain limited exceptions, a displaced homemaker or single parent may also be considered a First-Time Homebuyer if the individual had no ownership interest in a residential property during the preceding three-year period other than an ownership interest in marital residence with a spouse.	Y = Yes N = No 9 = Not Available or Not Applicable
Maturity Date	The month and year that the final scheduled payment on the mortgage is to be made as stated on the original mortgage note. For seller-owned modified mortgages, converted mortgages, and construction to permanent mortgages, the final monthly payment due date of the mortgage as of the note modification, conversion, or construction to permanent date of the mortgage.	YYYYMM
Metropolitan Statistical Area (MSA) Or Metropolitan Division	This disclosure will be based on the designation of the Metropolitan Statistical Area or Metropolitan Division generally as of the loan funding date. Metropolitan Statistical Areas (MSAs) are defined by the United States Office of Management and Budget (OMB) and have at least one urbanized area with a population of 50,000 or more inhabitants. An MSA containing a single core with a population of 2.5 million or more may be divided into smaller groups of counties that OMB refers to as Metropolitan Divisions. If an MSA applies to a mortgaged property, the applicable five-digit value is disclosed; however, if the mortgaged property also falls within a Metropolitan Division classification, the applicable five-digit value for the Metropolitan Division takes precedence and is disclosed instead. This disclosure will not be updated to reflect any subsequent changes in designations of MSAs, Metropolitan Divisions or other classifications.	Metropolitan Division or MSA Code. Null indicates that the area in which the mortgaged property is located is a) neither an MSA nor a Metropolitan Division, or b) unknown.
Mortgage Insurance Percentage (MI %)	The percentage of mortgage insurance coverage obtained at origination in effect at the time of Freddie Mac's purchase of the mortgage loan.	1% - 55% 0 = No MI

Attribute Name	Description	Enumerations / Calculations
	Only primary mortgage insurance that is purchased by the Borrower, lender or Freddie Mac is disclosed. Mortgage insurance that constitutes “credit enhancement” that is not required by Freddie Mac’s Charter is not disclosed. Amounts of mortgage insurance reported by Sellers that are < 0% or > 55% will be disclosed as Not Available. No MI will be indicated by zero.	999 = Not Available
Number of Units	The number of dwelling units in the mortgaged property at the time the loan was originated. Values < 1 or > 4 will be disclosed as Not Available.	1 = one-unit 2 = two-unit 3 = three-unit 4 = four-unit 99 = Not Available
Occupancy Status	The classification describing the property occupancy status at the time the loan was originated.	P = Primary Residence I = Investment Property S = Second Home 9 = Not Available
Original 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. 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. If the secondary financing amount disclosed by the Seller includes a home equity line of credit, then the CLTV calculation reflects the disbursed amount at closing of the first lien mortgage loan, not the maximum loan amount available under the home equity line of credit. In the case of a seasoned mortgage loan, if the Seller cannot warrant that the value of the mortgaged property has not declined since the note date, Freddie Mac requires that the Seller must provide a new appraisal value, which is used in the CLTV calculation. This disclosure is subject to the varying standards originators use to verify Borrowers’ secondary mortgage loan amounts and will not be updated. Percentages outside the designated ranges will be disclosed as Not Available. If the CLTV is < LTV, CLTV will be disclosed as Not Available.	2018Q1 and prior: 6% - 200% 999 = Not Available 2018Q2 and later: 1% - 998% 999 = Not Available HARP ranges: 1% - 998% 999 = Not Available
Original Debt-to-Income (DTI) Ratio	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. Disclosure of the debt to income ratio is based on (1) the sum of the borrower's monthly debt payments, including monthly housing expenses that incorporate the mortgage payment the borrower is making at the time of the delivery of the mortgage loan to Freddie Mac, divided by (2) the total monthly income used to underwrite the loan as of the date of the origination of the mortgage loan. Ratios > 65% will be disclosed as Not Available. All HARP loans in the dataset will be disclosed as Not Available.	0% - 65% 999 = Not Available HARP: 999 = Not Available

Attribute Name	Description	Enumerations / Calculations
	This disclosure is subject to the varying standards originators use to calculate and/or report Borrowers' income and liabilities and will not be updated.	
Original UPB	The dollar amount of the loan as stated on the note at the time the loan was originated. The Original UPB is rounded to the nearest $1,000.	
Original 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. 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. In the case of a seasoned mortgage loan, if the Seller cannot warrant that the value of the mortgaged property has not declined since the note date, Freddie Mac requires that the Seller must provide a new appraisal value, which is used in the LTV calculation. Percentages outside the designated ranges will be disclosed as Not Available.	2018Q1 and prior: 6% - 105% 999 = Not Available 2018Q2 and later: 1% - 998% 999 = Not Available HARP ranges: 1% - 998% 999 = Not Available
Original Interest Rate	The interest rate of the loan as stated on the note at the time the loan was originated.	
Channel	The origination channel used by the party that delivered the loan to the issuer. Disclosure indicates whether a Broker or Correspondent, as those terms are defined below, originated or was involved in the origination of the mortgage loan. If a Third-Party Origination is applicable, but the Seller does not specify Broker or Correspondent, the disclosure will indicate “Third Party Origination - Not Specified”. Similarly, if neither Third-Party Origination nor Retail designations are available, the disclosure will indicate “Third Party Origination - Not Specified.” If a Broker, Correspondent or Third Party Origination disclosure is not applicable, the mortgage loan will be designated as Retail, as defined below. • Broker is a person or entity that specializes in loan originations, receiving a commission (from a Correspondent or other lender) to match Borrowers and lenders. The Broker performs some or most of the loan processing functions, such as taking loan applications, or ordering credit reports, appraisals and title reports. Typically, the Broker does not underwrite or service the mortgage loan and generally does not use its own funds for closing; however, if the Broker funded a mortgage loan on a lender’s behalf, such a mortgage loan is considered a “Broker” third party origination mortgage loan. The mortgage loan is generally closed in the name of the lender who commissioned the Broker's services.	R = Retail B = Broker C = Correspondent T = Third Party Origination - Not Specified 9 = Not Available

Attribute Name	Description	Enumerations / Calculations
	• Correspondent is an entity that typically sells the Mortgages it originates to other lenders, which are not Affiliates of that entity, under a specific commitment or as part of an ongoing relationship. The Correspondent performs some, or all, of the loan processing functions, such as: taking the loan application; ordering credit reports, appraisals, and title reports; and verifying the Borrower's income and employment. The Correspondent may or may not have delegated underwriting and typically funds the mortgage loans at settlement. The mortgage loan is closed in the Correspondent's name and the Correspondent may or may not service the mortgage loan. The Correspondent may use a Broker to perform some of the processing functions or even to fund the loan on its behalf; under such circumstances, the mortgage loan is considered a “Broker” third party origination mortgage loan, rather than a “Correspondent” third party origination mortgage loan. • Retail Mortgage is a mortgage loan that is originated, underwritten and funded by a lender or its Affiliates. The mortgage loan is closed in the name of the lender or its Affiliate and if it is sold to Freddie Mac, it is sold by the lender or its Affiliate that originated it. A mortgage loan that a Broker or Correspondent completely or partially originated, processed, underwrote, packaged, funded or closed is not considered a Retail mortgage loan. For purposes of the definitions of Correspondent and Retail, “Affiliate" means any entity that is related to another party as a consequence of the entity, directly or indirectly, controlling the other party, being controlled by the other party, or being under common control with the other party.	
Prepayment Penalty Indicator	The indicator denoting whether the borrower is subject to a penalty for early payment of principal.	Y = Yes N = No
Amortization Type	The classification of the loan as having either a fixed- or an adjustable interest rate.	FRM = Fixed Rate ARM = Adjustable Rate
Property State	A two-letter abbreviation indicating the state or territory within which the property securing the mortgage is located.	AL, TX, VA, etc.
Property Type	The classification describing the type of property that secures the loan.	CP = Cooperative CO = Condominium PU = Planned Unit Development SF = Single-Family MH = Manufactured Housing 99 = Not Available
Postal Code	The first three digits of the postal code for the location of the mortgaged property.	### 000 = Unknown
Loan Identifier	The unique identifier assigned to each loan.	PYYQnXXXXXXX • **P**roduct F = FRM and A = ARM; • YYQn = origination year and quarter;

Attribute Name	Description	Enumerations / Calculations
		• XXXXXXX = randomly assigned digits
Loan Purpose	The classification describing the purpose of the loan. Generally, a Cash-out Refinance mortgage loan is a mortgage loan in which the use of the loan amount is not limited to specific purposes. A mortgage loan placed on a property previously owned free and clear by the Borrower is always considered a Cash-out Refinance mortgage loan. Generally, a No Cash-out Refinance mortgage loan is a mortgage loan in which the loan amount is limited to the following uses: • Pay off the first mortgage, regardless of its age • Pay off any junior liens secured by the mortgaged property, that were used in their entirety to acquire the subject property • Pay related closing costs, financing costs and prepaid items, and • Disburse cash out to the Borrower (or any other payee) not to exceed 2% of the new refinance mortgage loan or $2,000, whichever is less. As an exception to the above, for construction conversion mortgage loans and renovation mortgage loans, the amount of the interim construction financing secured by the mortgaged property is considered an amount used to pay off the first mortgage. Paying off unsecured liens or construction costs paid by the Borrower outside of the secured interim construction financing is considered cash out to the Borrower, if greater than $2000 or 2% of loan amount. This disclosure is subject to various special exceptions used by Sellers to determine whether a mortgage loan is a No Cash-out Refinance mortgage loan. If a Refinance is applicable, but the seller of the mortgage loan does not Cash-out or No Cash-out Refinance, then Refinance - Not Specified is indicated.	P = Purchase C = Refinance - Cash Out N = Refinance - No Cash Out R = Refinance - Not Specified 9 = Not Available
Original Loan Term	The number of months in which regularly scheduled borrower payments are due.	**Calculation:** Loan Maturity Date (MM/YY) – Loan First Payment Date (MM/YY) + 1
Number of Borrowers	The number of borrowers who, at the time the loan was originated, are obligated to repay the loan. Values < 1 or > 10 will be disclosed as Not Available.	2018Q1 and prior: 1 = 1 borrower 2 = >1 borrowers 99 = Not Available 2018Q2 and later: 1 = 1 borrower 2 = 2 borrowers etc. 99 = Not Available
Seller Name	The name of the entity acting as the seller of the loan to Freddie Mac at the time of acquisition. Seller Name will be disclosed for sellers with a total original UPB representing 1% or more of the total original UPB of all loans in the	Seller Name or 'OTHER'

Attribute Name	Description	Enumerations / Calculations
	Dataset for a given calendar quarter. Otherwise, the Seller Name will be disclosed as 'OTHER'.	
Super Conforming Flag	For mortgages that exceed conforming loan limits with origination dates on or after October 1, 2008 and were delivered to Freddie Mac on or after January 1, 2009.	Y = Yes N = Not Super Conforming
Pre-HARP Loan Sequence Number	The Loan Sequence Number link that associates a Relief Refinance loan to the loan from which it was refinanced within in the Dataset. Note: Populated only for loans where the HARP Indicator is set to Y. All other loans will be blank.	PYYQnXXXXXXX • Product F = FRM and A = ARM; • YYQn = origination year and quarter; • XXXXXXX = randomly assigned digits
Special Eligibility Program	The indicator denoting if a loan participates in any of the listed Freddie Mac programs. Note: The standard dataset discloses these enumerations for loans funded on or after March 1, 2015.	H = Home Possible F = HFA Advantage R= Refi Possible Null = Not Available or Not Applicable
HARP Indicator (Relief Refinance)	The indicator denoting whether the loan is part of Freddie Mac's Relief Refinance Program. HARP loans represent the subset of Relief Refinance loans that also have an Original Loan-to-Value greater than 80%. To identify HARP loans, use HARP indicator = Y and OLTV > 80%.	Y = Relief Refinance Loan N = Non-Relief Refinance Loan
Property Valuation Method	The indicator denoting which method was used to obtain a property appraisal, if any. • Appraisal Waiver (ACE) - An appraisal is waived per applicable Selling Guide or negotiated terms. This is primarily comprised of loans originated with appraisal waivers granted under Freddie Mac's Automated Collateral Evaluation (ACE) program. • Appraisal - The property value was obtained through an appraisal that was completed by a licensed or certified appraiser. • Other - Any property valuation method not provided within the other enumerations. • ACE+ PDR - The appraisal is waived with the requirements that the loan was originated using Freddie Mac's Automated Collateral Evaluation (ACE) along with property data collected onsite by a licensed or certified appraiser or other third-party and validated through a proprietary automated valuation model. Note: Populated only for loans originated on or after January 1, 2017. ACE+ PDR is effective for loans originated on or after July 17, 2022.	1 = Appraisal Waiver (ACE) 2 = Appraisal 3 = Other 4 = ACE+ PDR 7 = Not Available
Interest Only (I/O) Indicator	The indicator denoting whether the loan only requires interest payments for a specified period beginning with the first payment date.	Y = Yes N = No
VantageScore® 4.0	The standardized VantageScore® 4.0 (VS4) credit score used to evaluate the borrower during the loan origination process. Values < 300 or > 850 will be disclosed as Not Available.	300 – 850 9999 = Not Available

Monthly Performance Data File

Attribute Name	Description	Enumerations / Calculations
Loan Identifier	The unique identifier assigned to each loan.	PYYQnXXXXXXX • Product F = FRM and A = ARM; • YYQn = origination year and quarter; • XXXXXXX = randomly assigned digits
Period	The as-of month for loan information contained in the record.	YYYYMM
Current Actual UPB	The mortgage ending balance as reported by the servicer for the corresponding monthly reporting period. For fixed rate mortgages, this UPB is derived from the mortgage balance as reported by the servicer and includes any scheduled and unscheduled principal reductions applied to the mortgage. For mortgages with loan modifications or payment deferrals, the Current Actual UPB equals the sum of the interest bearing UPB (the amortizing principal balance of the mortgage) and the deferred UPB (the non-interest bearing balance), if applicable. If Loan Age is <=6 months and Current Actual UPB is >$500, then value is rounded to the nearest $1,000. UPB is not rounded for modified loans.	**Calculation:** (Current Interest Bearing UPB) + (Current Non-Interest Bearing UPB)
Current Loan Delinquency Status	A value corresponding to the number of days the borrower is delinquent, based on the Due Date of Last Paid Installment ("DDLPI") reported by servicers to Freddie Mac. If a loan is acquired through REO, then the Current Loan Delinquency Status will reflect "RA" for REO Acquisition (instead of the value corresponding to the number of days the borrower is delinquent). This value for any given month will be capped at 99. Note: For periods on or before September 2025, 00 could mean either Current or Cycle before first payment date.	00 = Current, or less than 30 days delinquent 01 = 30-59 days delinquent 02 = 60 – 89 days delinquent 03 = 90 – 119 days delinquent etc. RA = REO Acquisition XX = Not Available
Loan Age	The number of scheduled payments from the time the loan was originated up to and including the monthly reporting period. If a loan has been modified, as indicated by "Y" or "P" in the Modification Flag field, the Modification First Payment Date is used in this calculation. Note: Payment Deferrals are not considered modifications and therefore the loan age is not reset when they are completed.	**Calculation:** **Non-modified Loans** ((Monthly Reporting Period) - Loan First Payment Date (MM/YY)) +1 month **Modified Loans** ((Monthly Reporting Period) - Modification First Payment Date (MM/YY)) +1 month
Remaining Months to Legal Maturity	The number of scheduled monthly payments remaining on the mortgage. If a loan has been modified, the calculation uses the Modified Maturity Date.	**Calculation:** **Non-modified Loans** (Maturity Date (MM/YY) – Monthly Reporting Period (MM/YY)

Attribute Name	Description	Enumerations / Calculations
		Modified Loans (Modified Maturity Date (MM/YY) – Monthly Reporting Period (MM/YY)
Underwriting Defect and Major Servicing Defect Settlement Date	For mortgages that experienced a credit event and for which Freddie Mac has previously determined the existence of an Underwriting or Major Servicing Defect: • For underwriting defects, the date on which there is the occurrence of any of the following: (a) such mortgage is repurchased by the related seller or servicer, (b) in lieu of repurchase, an alternative remedy (such as indemnification) is mutually agreed upon by both Freddie Mac and the seller or servicer or (c) Freddie Mac in its sole discretion elects to waive the enforcement of a remedy against the seller or servicer in respect of such unconfirmed underwriting defect • For servicing defects, the date on which there is the occurrence of any of the following: (a) the related servicer repurchased such mortgage or made Freddie Mac whole resulting in a full recovery of losses incurred ("Make Whole") or (b) the party responsible for the representations and warranties and/or servicing obligations or liabilities with respect to the mortgage that is determined to have an unconfirmed servicing defect becomes subject to a bankruptcy, an insolvency proceeding or a receivership.	YYYYMM
Modification Flag	A flag indicating if the loan has been modified in the current period or a prior period. Note: Due to the various loan modification programs available to borrowers, a loan could have been modified more than once. In these cases, the modification flag will be set to "Y" in more than one monthly reporting period.	Y = Current Period Modification P = Prior Period Modification Null = Not Modified
Zero Balance Code	A code indicating the reason the loan's balance was reduced to zero.	01 = Prepaid or Matured (Voluntary Payoff) 02 = Third Party Sale 03 = Short Sale or Charge Off 09 = REO Disposition 15 = Whole Loan sales 16 = Reperforming loan securitizations 96 = Confirmed Underwriting Defect or Major Servicing Defect prior to credit event
Zero Balance Effective Date	The period in which the event triggering the Zero Balance Code occurred.	YYYYMM
Current Interest Rate	The interest rate of the loan in effect during the current reporting period. If a loan has been modified, the interest rate is updated to reflect the rate as indicated on the note modification.	

Attribute Name	Description	Enumerations / Calculations
Current Non-Interest Bearing UPB	The non-interest-bearing portion of the Current Actual UPB for the corresponding monthly reporting period.	$ Amount
Due Date of Last Paid Installment (DDLPI)	The due date that the loan's scheduled principal and interest is paid through, regardless of when the installment payment was actually made.	YYYYMM
MI Recoveries	Proceeds received by Freddie Mac in the event of credit losses. This amount is based on claims under a mortgage insurance policy. Note: For loans with an Underwriting Defect and Major Servicing Defect Settlement Date value populated, the MI Recoveries will be populated as 'Not Applicable', which is indicated by null. Recoveries/gains are disclosed as negative values; Expenses/losses are disclosed as positive values.	$ Amount
Net Sales Proceeds	The amount remitted to Freddie Mac resulting from a property disposition once allowable selling expenses have been deducted from the gross sales proceeds of the property. Note: For loans with an Underwriting Defect and Major Servicing Defect Settlement Date value populated, the Net Sales Proceeds will be populated as 'Not Applicable', which is indicated by null. Recoveries/gains are disclosed as negative values; Expenses/losses are disclosed as positive values.	$ Amount
Non-MI Recoveries	Proceeds received by Freddie Mac based on confirmed defect/make whole proceeds, non-sale income such as refunds (tax or insurance), hazard insurance proceeds, rental receipts, positive escrow, and/or other miscellaneous credits. Note: For loans with an Underwriting Defect and Major Servicing Defect Settlement Date value populated, the Non-MI Recoveries field will be populated as 'Not Applicable', which is indicated by null. Recoveries/gains are disclosed as negative values; Expenses/losses are disclosed as positive values.	$ Amount
Total Expenses	Allowable expenses that Freddie Mac bears in the process of acquiring, maintaining and/or disposing a property (excluding selling expenses, which are subtracted from gross sales proceeds to derive net sales proceeds). Note: For loans with an Underwriting Defect and Major Servicing Defect Settlement Date value populated, the Total Expenses field will be populated as 'Not Applicable', which is indicated by null. Recoveries/gains are disclosed as negative values; Expenses/losses are disclosed as positive values.	$ Amount **Calculation:** (Legal Costs) + (Maintenance and Preservation Costs) + (Taxes and Insurance) + (Miscellaneous Expenses)
Legal Costs	The amount of legal costs associated with the sale of a property (but not included in Net Sale Proceeds). Note: For loans with an Underwriting Defect and Major Servicing Defect Settlement Date value populated, the Legal Costs field will be populated as 'Not Applicable', which is indicated by null.	$ Amount

Attribute Name	Description	Enumerations / Calculations
	Recoveries/gains are disclosed as negative values; Expenses/losses are disclosed as positive values.	
Maintenance and Preservation Costs	The amount of maintenance, preservation, and repair costs, including but not limited to property inspection, homeowner's association, utilities, and REO management, that is associated with the sale of a property (but not included in Net Sale Proceeds). Note: For loans with an Underwriting Defect and Major Servicing Defect Settlement Date value populated, the Maintenance and Preservation Costs field will be populated as 'Not Applicable', which is indicated by null. Recoveries/gains are disclosed as negative values; Expenses/losses are disclosed as positive values.	$ Amount
Taxes and Insurance	The amount of taxes and insurance owed that are associated with the sale of a property (but not included in Net Sale Proceeds). Note: For loans with an Underwriting Defect and Major Servicing Defect Settlement Date value populated, the Taxes and Insurance field will be populated as 'Not Applicable', which is indicated by null. Recoveries/gains are disclosed as negative values; Expenses/losses are disclosed as positive values.	$ Amount
Miscellaneous Expenses	The amount of expenses associated with the sale of a property (but not included in Net Sale Proceeds) that do not fit in other categories, such as title fees, administrative fees, auction fees, etc. Note: For loans with an Underwriting Defect and Major Servicing Defect Settlement Date value populated, the Miscellaneous Expenses field will be populated as 'Not Applicable', which is indicated by null. Recoveries/gains are disclosed as negative values; Expenses/losses are disclosed as positive values.	$ Amount
Actual Loss	The calculated actual loss amount associated with a mortgage loan. Please note that the following business rules are applied to this calculation: • Actual Loss is calculated for loans with Zero Balance Codes of 02, 03, 09, and 15. • For loans with an Underwriting Defect and Major Servicing Defect Settlement Date value populated, the Actual Loss will be populated as 'Not Applicable', which is indicated by null. • The Actual Loss will be set to null for loans disposed within the three months prior to the performance cutoff date. • Modification Costs are not included in the calculation of the Actual Loss field. • Actual Loss is disclosed as a positive value. Gains will be disclosed as a negative value.	$ Amount **Calculation:** (Zero Balance Removal UPB + Net Sale Proceeds) + Delinquent Accrued Interest + Expenses + MI Recoveries + Non-MI Recoveries.
Cumulative Modification Costs	The cumulative modification cost calculated when Freddie Mac determines such mortgage loan has experienced a rate modification event or a UPB forbearance. This amount will be disclosed in every monthly reporting period.	$ Amount **Calculation:** Sum(Current Period Modification Costs)

Attribute Name	Description	Enumerations / Calculations
	Note: For loans that go through a payment deferral program, cumulative modification cost includes interest foregone on the UPB deferred by the payment deferral until the last performance record.	
Interest Rate Step Indicator	An indicator denoting whether the modification includes a step rate. If a loan has been modified more than once, this field represents the most recent modification	Y = Step Modification N = Non-Step Modification Null = Loan not modified
Payment Deferral Flag	A flag indicating a loan has been granted a Payment Deferral in the current or prior period.	C = Current Period P = Prior Period
Estimated Loan-to-Value (ELTV)	The ratio obtained by dividing the outstanding balance of the mortgage loan by the estimated current value of the property obtained through our proprietary Automated Valuation Model (AVM). In the case of modified mortgages with deferred amounts, the outstanding balance of the modified mortgage loan reflects both interest bearing and non-interest bearing UPB amounts. Although we believe that our automated valuation model yields a reasonable approximation of the property's current value, using a value obtained from: a) a different automated valuation model, b) an appraisal based on a physical inspection of the property or c) an arm's length sale of the property could result in a different value for the property. Enhancements to our Automated Valuation Model (AVM) may also impact the estimated value of a property over time. Values that are unavailable, < 1% or > 998% will be disclosed as Not Available. Note: Only populated for April 2017 and following periods.	1 – 998 999 = Not Available
Zero Balance Removal UPB	The amount of total UPB remaining on the loan immediately prior to the application of the Zero Balance Code. Recoveries/gains are disclosed as negative values; Expenses/losses are disclosed as positive values.	$ Amount
Delinquent Accrued Interest	The amount of delinquent interest owed by the borrower at the time of default. This field will only be populated for Zero Balance Codes 02, 03, 09, & 15. The servicing fee for each loan will be the higher of (1) the actual servicing fee or (2) 35 bps. Note: For loans with an Underwriting Defect and Major Servicing Defect Settlement Date value populated, the Delinquent Accrued Interest will be populated as 'Not Applicable', which is indicated by null.	$ Amount **Calculation:** (Zero Balance Removal UPB – Non Interest Bearing UPB) * Min(Current Interest rate – 0.35, Current Interest Rate – Servicing Fee) * (Months between Last Principal & Interest paid-to date and zero balance date) * 30/360/100.

Attribute Name	Description	Enumerations / Calculations
Delinquency Due to Disaster	A flag indicating that the Servicer has reported disaster-related hardship and that the mortgage may be in payment forbearance, as defined by the Freddie Mac Seller/Servicer Guide. Note: Only populated for January 2014 and following periods.	Y = Delinquency Due to Disaster Null = Not Delinquency Due to Disaster
Borrower Assistance Plan	Regardless of delinquency status, the type of assistance plan that the borrower is enrolled in that provides temporary mortgage payment relief or an opportunity to cure a mortgage delinquency over a defined period. Note: Only populated for January 2014 and following periods.	F = Forbearance R = Repayment T = Trial Period Null = No workout plan or not applicable
Current Period Modification Costs	The current period modification cost amount calculated when Freddie Mac determines such mortgage loan has experienced a rate modification, principal forbearance, or payment deferral. This amount will be calculated on a monthly basis beginning with the first reporting period such modification event is reported. For loans that go through a payment deferral program, Current Period Modification Costs are calculated as interest foregone on the UPB deferred by the payment deferral. Prior to the loan experiencing a modification event, this field will be populated as "Not Applicable," which will be indicated by null.	$ Amount **Calculation:** (Min(Origination ANY, (Original Interest Rate - 0.35))/1200 * Current Actual UPB) – (Min(Current ANY,(Current Interest Rate-0.35))/1200 * (Interest Bearing UPB))
Current Interest Bearing UPB	The interest-bearing portion of the UPB for a given mortgage. If Loan Age is <=6 months and Current Actual UPB is >$500, then value is rounded to the nearest $1,000. UPB is not rounded for modified loans.	$ Amount
Mortgage Insurance Cancellation Indicator	The indicator denoting if the mortgage insurance has been reported as cancelled after the time of Freddie Mac's purchase of the mortgage loan. If a loan did not have mortgage insurance at the time of Freddie Mac's purchase of the mortgage loan, then this field will be disclosed as "Not Applicable." Note: Mortgage Insurance Cancellation Indicator is disclosed starting in 2015.	Y = Yes, MI has been cancelled N = No, MI has not been cancelled 7 = Not Applicable/Not Available
Servicer Name	The name of the entity that services the loan during the current reporting period. Servicer Name will be disclosed for sellers with a total Original UPB representing 1% or more of the total Original UPB of all loans in the Dataset for a given calendar quarter. Otherwise, the Servicer Name will be disclosed as 'OTHER'.	Servicer Name or 'OTHER'
Bankruptcy Cramdown Costs	The amount of bankruptcy cramdown related costs, including the amount of unpaid principal balance reduction imposed by court rulings as part of the bankruptcy proceedings.	$ Amount

Attribute Name	Description	Enumerations / Calculations
	Note: This field will only be populated in the period of zero balance. For loans zero balanced on or before September 2025, this field will not be populated. For loans with an Underwriting Defect and Major Servicing Defect Settlement Date value populated, the Bankruptcy Cramdown Costs will be populated as 'Not Applicable', which is indicated by null.	

Interpreting the Data

The Single-Family Loan-Level Dataset is split in calendar quarters, beginning with the first quarter of 1999 and ending with the quarter of the Origination Cutoff Date. For each calendar quarter, there is:

- One Origination Data file containing loan-level origination information for all the loans originated during the quarter
- One Performance Data file for all of the loans originated during the quarter. All performance periods associated with a loan will be contained within the same Performance Data file.

The monthly performance data file contains monthly loan-level credit performance and actual loss data for each loan, starting from the time of loan acquisition by Freddie Mac until the earlier of a termination event, which is the last period of performance data available for any loan in the Dataset.

Monthly Reporting Period

For a given loan, each period in the monthly performance data file may combine data elements from multiple reporting cycles and systems at Freddie Mac. As such, perceived data anomalies may occur as a result of timing mismatches between default/delinquency reporting cycles and investor reporting cycles.

For accounting cycles April 2019 and prior, Freddie Mac's accounting cycle begins on the 16th of each month and ends on the 15th of the following month for scheduled Principal and Interest (P&I) payments. Unscheduled principal payments made by the last day of the month will be included in the applicable Monthly Reporting Period.

For accounting cycles May 2019 through September 2025, the accounting cycle begins on the 1st of each month and ends on the last day of each month. Scheduled and unscheduled principal curtailments and prepayments received by the end of the accounting cycle are included in the Monthly Reporting Period. Modifications, credit events, payment deferrals, and other performance fields are shown in the Dataset based on the effective date of the applicable event.

For accounting cycles October 2025 and later, the accounting cycle begins on the 1st of each month and ends on the last day of each month. Scheduled payments received by the end of the accounting cycle are included in the Monthly Reporting Period. Unscheduled principal curtailments and prepayments received by the second business day of the month following the accounting cycle are also included in the Monthly Reporting Period. The monthly reporting periods for modifications, credit events, payment deferrals, and other performance fields correspond to the dates on which the events were reported to Freddie Mac.

Zero Balance Codes

Loans may become inactive in the Dataset for a variety of reasons known as "termination events". 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. Loans that become inactive in the Dataset due to a termination event will not be updated for activity in subsequent periods, except in the case of Defects.

For loans that were determined to have defects prior to other termination events, the final monthly performance record of a given loan will contain “96” in the Zero Balance Code field and the date on which the defect was confirmed in the Zero Balance Effective Date field. The Defect Settlement Date field will contain the month and year when the loan was determined to have a defect, which will match the Zero Balance Effective Date when the defect occurred prior to other termination events.

For loans that were found to have a defect after a termination event other than a prepayment, the final monthly performance record of a given loan will contain the Zero Balance Code and the Zero Balance Effective Date, as well as a populated date value in the Defect Settlement Date field.

Actual Loss

The actual loss components will be disclosed as part of the final monthly performance record at property disposition. If a loan has trailing expenses or recoveries after the initial disclosure, the final property disposition record will be updated in subsequent data refreshes to reflect the respective expense or recovery amounts. Proceeds received from bulk or lump sum repurchase settlements will not be available at the loan level.

Non-Standard Dataset

The Non-Standard Dataset contains loan-level origination, monthly loan performance, and actual loss data on Single-Family mortgages that are excluded from the Standard Dataset and that Freddie Mac acquired with origination dates from 1999 to June 30, 2021 (the Origination Cutoff Date of Release 30). Release 30 was the last refresh of the Non-Standard dataset. This dataset is not expected to be updated but remains available for download.

The following types of mortgages are available in the Non-Standard Dataset:

- Adjustable-Rate Mortgages (ARMs), Initial Interest, balloons, and any mortgages with step rates
- Government-insured mortgages, including Federal Housing Administration/Veterans Affairs (FHA/VA), Guaranteed Rural Housing (GRH), and HUD-Guaranteed Section 184 Native American mortgages
- Home Possible® Mortgages funded on or prior to February 28, 2015
- Other affordable mortgages (including lender branded affordable loan products) that are not part of the Home Possible® program
- Mortgages delivered to Freddie Mac under alternate agreements
- Mortgages for which the documentation is not verified or not waived
- Mortgages associated with Mortgage Revenue Bonds purchased by Freddie Mac
- Mortgages delivered to Freddie Mac with credit enhancements other than primary mortgage insurance, with the exception of certain lender-negotiated credit enhancements

The file layout for the Non-Standard Dataset reflects Release 30 and differs from the Standard Dataset. The Non-Standard Dataset, including the file layout, can be downloaded from the Non-Standard Dataset section of the SFLLD Data Download page on Clarity.

Additional Information

For additional information, please visit our website. For support with data questions or technical issues related to the Single-Family Loan-Level Dataset files, please send an email to clarity@freddiemac.com.