A. Frequently Asked Questions

1. Which loans are included in the Reperforming Loan (RPL) ID Match?

Freddie Mac periodically securitizes RPLs via SCRT and SLST programs. Such a securitization is denoted with a Termination Event of Note Sale in the Single Family Loan-Level Dataset (SFLLD); thus, the loan performance information of these RPLs is no longer reported in the Dataset. Instead, the loan performance information is provided through monthly ongoing Remittance Reports published by the Securities Administrator of the SCRT/SLST Trust containing the RPL. The loans are identified in the Remittance Report using a SCRT/SLST Loan Identifier that is distinct from its SFLLD Loan Identifier. In order to allow investors to associate the loan information contained in the two Datasets, the SFLLD Loan Identifier and the corresponding SCRT/SLST Loan Identifier are provided in the Reperforming Loan ID Match for such RPLs.

2. When should the data contained in the Remittance Report begin to be used for a loan sold through a SCRT/SLST transaction?

The performance information for loans included in a securitization begins to be populated in the first Remittance Report of the securitization and monthly thereafter. The Remittance Reports contain loan performance information through the last day of the month prior to the Distribution Date and are released on the 25th. For example, a securitization issued in November 2019 with a Cut-Off Date of September 30, 2019 will have a first Distribution Date of November 25th.

3. How do I access SCRT/SLST loan performance data?

The Remittance Reports for Freddie Mac SCRT/SLST transactions are publicly available through the Securities Administrator’s website (https://pivot.usbank.com). The files published there can be matched to the historical data using the matching table published on the Freddie Mac website (http://www.freddiemac.com/research/datasets/sf_loanlevel_dataset.page). This data is also available via other providers, including 1010. If you are a 1010data customer, the historical dataset in pub.fin.misc_datasets.fhlmc_sf_loanlevel.perf_orig can also be matched to the remittance dataset contained in pub.fin.risk_share.fhlmc_rpl.monthly table using the ID match contained in pub.fin.misc_datasets.fhlmc_sf_loanlevel.rpl_loan_id_match.

4. What if I have additional questions?

For additional information, please visit our Web site at Freddiemac.com in the Economic & Housing Research Data area: http://www.freddiemac.com/news/finance/sf_loanlevel_dataset.html

- For support with technical issues related to downloading the RPL ID Match, please send an email to embs_support@bkfs.com
- For support with data questions related to the RPL ID Match, please send an email to Investor_Inquiry@freddiemac.com
B. Loan ID Match Example

If Loan #F15Q29999999 is sold through SCRT 2019-1, the first Remittance Report will contain the performance information for the month of February through month end. In order to associate the historical performance of Loan #F15Q29999999 to the performance information in the SCRT 2019-1 Remittance Report, you would identify its corresponding SCRT/SLST Loan Identifier using the RPL ID Match.

<table>
<thead>
<tr>
<th>SFLLD Loan Identifier</th>
<th>SCRT/SLST Loan Identifier</th>
</tr>
</thead>
<tbody>
<tr>
<td>F15Q29999999</td>
<td>1901SCRT99999</td>
</tr>
</tbody>
</table>

The reperforming loan ID match

The performance information in the Single Family Loan Level Dataset for Loan #F15Q29999999 could then be linked to the performance information in the SCRT 2019-1 Remittance Report in which the loan is identified as Loan #1901SCRT99999.

<table>
<thead>
<tr>
<th>SFLLD Loan Identifier</th>
<th>Reporting Date</th>
<th>Total UPB</th>
</tr>
</thead>
<tbody>
<tr>
<td>F15Q29999999</td>
<td>1/31/2019</td>
<td>$328,814.05</td>
</tr>
<tr>
<td>F15Q29999999</td>
<td>2/28/2019</td>
<td>$327,851.03</td>
</tr>
<tr>
<td>F15Q29999999</td>
<td>3/31/2019</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

The single family loan-level dataset

The two datasets could then be connected in order to observe the complete historical performance of the loan. For the months of February and March, there are entries in both the Single Family Loan-Level Dataset and the Remittance Report. For these duplicate entries, use the values contained in the Remittance Report.

<table>
<thead>
<tr>
<th>SCRT 2019-1 Loan Identifier</th>
<th>Reporting Date</th>
<th>Total UPB</th>
</tr>
</thead>
<tbody>
<tr>
<td>1901SCRT99999</td>
<td>2/28/2019</td>
<td>$327,963.03</td>
</tr>
<tr>
<td>1901SCRT99999</td>
<td>3/31/2019</td>
<td>$327,163.03</td>
</tr>
<tr>
<td>1901SCRT99999</td>
<td>4/30/2019</td>
<td>$327,021.40</td>
</tr>
</tbody>
</table>

Your complete dataset

This document will be updated as the Single Family Loan-Level Dataset is modified and released.