CHARTER OF THE NOMINATING AND GOVERNANCE COMMITTEE OF THE BOARD OF DIRECTORS OF THE FEDERAL HOME LOAN MORTGAGE CORPORATION

Effective August 12, 2025

Organization, Membership Requirements and Committee Processes

The Nominating and Governance Committee (the "Committee") of the Board of Directors (the "Board") of the Federal Home Loan Mortgage Corporation ("Freddie Mac") shall consist of at least three members appointed by the Board, following notice to the U.S. Federal Housing FHFA, as Conservator of Freddie Mac (the "Conservator"). One member of the Committee shall be designated by the Board as the Chair of the Committee.

A majority of the members of the Committee shall constitute a quorum and all matters shall be determined by a majority vote of the members present at a meeting at which a quorum is present. The Committee Chair shall report regularly to the Board on the Committee's activities and minutes of the Committee's meetings shall be submitted to the Board.

The members of the Committee shall have access to any employee of Freddie Mac. The Committee shall have the authority, in its sole discretion, to select, retain or engage outside consultants or advisors, including, but not limited to, attorneys, accountants, auditors, consultants on Board compensation, and management consultants, as the Committee may deem appropriate to fulfill its responsibilities, subject to the approval of the Conservator, to the extent set forth in the section below titled "Conservator Approval." The Committee shall have the sole authority to retain and terminate any search firm to be used to identify candidates for membership on the Board, including sole authority to approve the consultant's or search firm's fees and other retention terms. Freddie Mac shall provide appropriate funding for the retention of any such consultants or advisors, and for other necessary and appropriate administrative expenses of the Committee, all as determined by the Committee.

The Chair of the Committee will collaborate with the Chairs of any of the other Board committees when necessary or desirable to facilitate each of the Board committees in fulfilling their respective responsibilities. The Committee may meet in joint session with any other Board committee to discuss matters that are pertinent to both Committees.

To the extent consistent with applicable laws, regulations, New York Stock Exchange listing standards and conservatorship orders, the Committee responsibilities listed below may, in the alternative, be satisfied by actions of the full Board or by another Board committee acting at the direction of the Board or the Board's Chair.

Purpose, Powers, Duties and Responsibilities of the Committee

The Committee is hereby charged by the Board with the authority and responsibilities set forth below.

1. Corporate Governance Generally: With respect to corporate governance matters generally:

   (a) To oversee corporate governance matters and to make recommendations concerning such matters to the Board, except as may be specified otherwise by the Board; and

   (b) To adopt and implement policies and procedures governing the internal operations of the Board and the Board Committees, except as may be specified otherwise by the Board.

2. Corporate Governance Documents: With respect to Freddie Mac corporate governance documents:

   (a) To review Freddie Mac's Bylaws at least annually and to recommend to the Board such changes to the Bylaws as the Committee deems appropriate; and

   (b) To review the Guidelines, including the standards for determining the independence of members of the Board and the qualifications for Board membership, at least annually; to recommend to the Board such changes to the Guidelines as the Committee deems appropriate; and, except as may be specified otherwise by the Board, to oversee implementation of the Guidelines.

3. Evaluation of Board and Committee Operations and Performance: With respect to the annual evaluation by the Board and each of the Board committees of their respective operations and performance:

   (a) To develop, adopt and amend, as appropriate, the process for annual evaluation by the Board and each of the Board committees of their respective operations and performance, which shall include procedures for review of each committee's structure and operations (including authority to delegate to subcommittees), the committee's process for reporting to the Board, and the process for determining the membership of the committee (including qualifications for committee membership);

   (b) To oversee the annual evaluations of the operations and performance of the Board and each Board committee;

   (c) To review, at least annually, the Committee's performance, including review of the matters specified in paragraph 3(a);

(d) To make such recommendations to the Board as the Committee deems appropriate concerning policies, practices or other topics identified by the Committee, the Board, or any other committee, including with respect to the reporting of information by management to the Board and to its committees and by the committees to the Board; and

(e) To review and report to the Board, at least annually, on the structure and responsibilities of the Board's committees and to make such recommendations as the Committee deems appropriate, including the creation of additional Board committees, subject to the approval of the Conservator.

4. Board Candidates: With respect to candidates for membership on the Board:

(a) To identify individuals qualified to become members of the Board, consistent with criteria approved by the Board and as set forth in the Guidelines;

(b) To review, as needed, proposals for nominations from stockholders that are submitted in accordance with the Corporation's Bylaws for possible recommendation to the Board;

(c) To recommend to the Board, as needed, the slate of nominees to be proposed for election at any Annual Meeting of Stockholders; and

(d) To recommend to the Board nominees to fill vacancies on the Board.

5. Independence, Conflicts of Interest and Qualifications of Board Members: With respect to members of the Board:

(a) Pursuant to paragraph 2(b), to develop, and to recommend to the Board for its approval, as may be deemed appropriate, modifications to the definitions of "independence" for Board members, and other qualifications and criteria for Board members, contained in the Guidelines, as well as providing guidance with respect to Board member time commitments and other directorships;

(b) To review, at least annually, the independence of members of the Board and individuals nominated for election to the Board;

(c) To make recommendations, at least annually, to the Board concerning independence determinations for publication in Freddie Mac's securities disclosure filings;

(d) To review any actual or potential conflicts of interest and approve, as needed, any resolution thereof;

(e) To review the activities of the Chair of the Board for consistency with his/her non-executive status and to make recommendations to the Board, as appropriate, with respect thereto; and

(f) To review the application to Board members of the term limits, retirement age and other qualifications for Board membership under the Guidelines, at least annually, and to address with the affected member and/or with the Board, as appropriate, any matters that may arise thereunder.

6. Board Compensation: With respect to compensation for outside members of the Board:

(a) To recommend to the Board policies regarding cash compensation;

(b) To recommend to the Board compensation plans for outside members of the Board and/or amendments to existing plans, and to administer such plans (including the deferred compensation plan);

(c) To the extent any action is required while Freddie Mac is in conservatorship:

(i) to administer, review, approve, amend and/or terminate the stock-based compensation plan for members of the Board; and

(ii) to amend any outstanding awards to members of the Board under that plan.

7. Membership of Board Committees: With respect to the membership of Board committees:

(a) In consultation with the Chair of the Board, to make recommendations to the Board, at least annually, concerning the assignment of members of the Board to committees and the Chairs of such committees, and to reflect in those recommendations any applicable legal requirements concerning membership on those committees, taking into account the views of the respective committees as communicated to the Committee by the Chairs of those committees; and

(b) To make a recommendation to the Board, at least annually, for publication in Freddie Mac's securities disclosure filings, concerning the designation of an "audit committee financial expert" under applicable regulations of the Securities and Exchange Commission, taking into account the views of the Audit Committee as communicated to the Committee by the Chair of the Audit Committee.

8. Indemnification and Related Matters: To exercise all authority of the Board with respect to the following matters, in connection with all past, pending and future litigations, investigations and other proceedings (including, but not limited to, the authority to retain special counsel and to delegate to such special counsel, to the extent permitted under applicable law and Freddie Mac's Bylaws, the Committee's authority pursuant to this paragraph 8):

(a) indemnification and advancement of expenses as authorized by Freddie Mac's Bylaws, any applicable indemnification agreements, or the Conservator; and

(b) payment, as authorized by the Board or the Conservator, of legal fees for separate counsel incurred by current or former Freddie Mac Directors, officers or employees

called on to provide testimony or information concerning matters relating to such individual's service to or employment by Freddie Mac.

9. Related Person Transactions: To the extent required by Freddie Mac's Related Person Transaction Policy, to review and, if appropriate, approve or ratify any "transaction" between Freddie Mac and a "related person," and to review such policy on an annual basis and recommend to the Board changes to such policy and/or its implementation, as necessary.

10. Conflicts of Interest of Senior Officers: With regard to executive officers, as defined by Rule 3b-7 of the Securities Exchange Act of 1934, plus the Chief Compliance Officer and the General Auditor (collectively, "Senior Executive Officers" or "SEOs"), to:

    (a) make determinations (including appropriate resolutions) on all conflict of interest matters and business courtesy policy or procedure exceptions relating to the Chief Executive Officer (the "CEO");

    (b) make determinations on the resolution of conflicts of interest matters for the other SEOs in circumstances where the Chief Compliance Officer or General Counsel has recommended a resolution of a conflict of interest matter;

    (c) receive and review quarterly and ad hoc reports by the Chief Compliance Officer on SEO conflict of interest disclosures, determinations on conflict of interest disclosures by the Chief Compliance Officer or the General Counsel, and business courtesy exceptions and take any action the Committee deems appropriate; and

    (d) perform other responsibilities related to conflicts of interest of SEOs as set forth in Freddie Mac's Employee Code of Conduct, corporate policies, standards and procedures and Conservator guidance.

11. Committee Charter: To review and reassess the adequacy of the Committee's Charter on an annual basis and recommend for approval by the Board any changes that it deems appropriate.

12. CEO Retention and Termination: To make recommendations to the Board concerning the retention and termination of the CEO unless the Board choses to make a determination themselves or designates another committee for this purpose.

13. Other Duties: To perform such other duties as may from time to time be assigned by the Conservator, the Board, including as set forth in the Guidelines, or requested by the Chair of the Board.

14. Conservator Approval: Board or Committee action and Conservator approval shall be required for any matter that is designated by the Conservator as requiring such approval.