



Freddie Mac Makes Publicly Available Single-Family Loan-Level Data on All Fixed-Rate Mortgages

December 8, 2015

MCLEAN, VA--(Marketwired - Dec 7, 2015) - [Freddie Mac](#) (OTCQB: FMCC) today announced the addition of all fixed-rate single-family mortgages to its [Single-Family Loan-Level Dataset](#) that now includes 21.5 million mortgage loans originated through December 31, 2014. The publicly available dataset previously only included loan-level and actual loss data on 30-year fixed-rate single-family mortgage loans.

By providing transparency on a wider spectrum of Freddie Mac owned and guaranteed mortgages, the expanded dataset will help investors build more accurate credit performance models in support of the company's Single-Family [credit risk offerings](#).

Quotes:

Attribute to Kevin Palmer, Freddie Mac senior vice president of credit risk transfer:

- "Providing investors with this expanded view of credit risk for additional fixed-rate single-family mortgages will enable us to grow and evolve our credit risk offerings by expanding the products available for risk transfer and increasing the amount of risk transferred to private investors. Releasing this data now will help give potential credit investors sufficient time to analyze Freddie Mac's actual loss performance."
- "Freddie Mac continues to look for opportunities to transfer mortgage credit risk to private investors in an economically sensible way. Adding all fixed-rate products to our Single-Family Loan-Level Dataset allows us to explore other credit risk transfer opportunities."

News Facts

- The expanded dataset contains approximately 3.3 million loan-level credit performance data on 15- and 20-year fixed-rate single-family mortgages originated between January 1, 2005, and December 31, 2014, plus approximately 18.2 million 30-year fixed-rate single-family mortgages originated between January 1, 1999, and December 31, 2014.
- The expanded dataset discloses monthly loan performance data, including credit performance information up to and including property disposition through June 30, 2015.
- The dataset does not include data on adjustable-rate mortgages, balloon mortgages, initial interest mortgages, government-insured mortgages, relief refinancing mortgages (including Home Affordable Refinance Program) and other affordable or non-standard mortgages.
- The historical dataset first became available in March 2013.
- The Single-Family Loan-Level Dataset and FAQs are accessible on FreddieMac.com at http://www.freddiemac.com/news/finance/sf_loanlevel_dataset.html

Freddie Mac was established by Congress in 1970 to provide liquidity, stability and affordability to the nation's residential mortgage markets. Freddie Mac supports communities across the nation by providing mortgage capital to lenders. Today Freddie Mac is making home possible for one in four home borrowers and is one of the largest sources of financing for multifamily housing. Additional information is available at [FreddieMac.com](#), Twitter [@FreddieMac](#) and Freddie Mac's blog [FreddieMac.com/blog](#).

The financial and other information contained in the documents that may be accessed on this page speaks only as of the date of those documents. The information could be out of date and no longer accurate. Freddie Mac does not undertake an obligation, and disclaims any duty, to update any of the information in those documents. Freddie Mac's future performance, including financial performance, is subject to various risks and uncertainties that could cause actual results to differ materially from expectations. The factors that could affect the company's future results are discussed more fully in our reports filed with the SEC.