

## Freddie Mac Announces 2019 SHARP Award Winners

February 25, 2020

SHARP Awards Recognize Top Performance for Mortgage Servicers

MCLEAN, Va. (Feb. 25, 2020) – Freddie Mac (OTCQB: FMCC) announced today the nine winners of its 2019 Servicer Honors and Rewards Program (SHARP)SM, which annually recognizes mortgage loan Servicers for superior servicing portfolio performance. SHARP is aligned with Freddie Mac's Reimagine ServicingSM effort to transform the servicing landscape while focusing on outstanding customer service and positive efforts to prevent and alleviate loan delinquencies.

"The SHARP awards represent quality servicing, risk management and sustainable homeownership – and we're excited to recognize and celebrate the success of our clients," said Yvette Gilmore, vice president of servicer relationship and performance management for the Single-Family Business at Freddie Mac. "We honor our Servicers for their continued dedication to servicing mortgage loans, assisting borrowers and reducing the complexity of the loan servicing process."

Freddie Mac has refined how data and portfolio analytics can drive servicing performance, which helps contribute to the company's low serious delinquency rate.

"SHARP enables Servicers to make data driven operational decisions that advance their efforts to help borrowers, minimize credit risk and reduce their costs," added Bill Maguire, vice president of servicing portfolio management at Freddie Mac. "SHARP is one of our foundational tools to quality servicing."

2019 SHARP Award Winners:

Clients servicing 200,000 or more Freddie Mac mortgages

- Gold: Wells Fargo Bank, National Association
- Silver: Mr. Cooper
- Bronze: Bank of America, National Association & Quicken Loans Inc.

Clients servicing between 75,000 and 199,999 Freddie Mac mortgages

- Gold: Pingora Loan Servicing, LLC
- Silver: Freedom Mortgage Corporation
- Bronze: AmeriHome Mortgage Company, LLC

Clients servicing between 20,000 and 74,999 Freddie Mac mortgages.

- Gold: USAA Federal Savings Bank
- Silver: CMC Funding, Inc.
- Bronze: MUFG Union Bank, National Association

SHARP is a rewards program based on a Servicer's Servicer Success Scorecard ranking. Servicers that have more than 20,000 Freddie Mac master-serviced loans are automatically enrolled in SHARP, which provides performance incentives through rewards and recognition. Click here to learn more about the Freddie Mac SHARP program.

## About Freddie Mac

Freddie Mac makes home possible for millions of families and individuals by providing mortgage capital to lenders. Since our creation by Congress in 1970, we've made housing more accessible and affordable for homebuyers and renters in communities nationwide. We are building a better housing finance system for homebuyers, renters, lenders, investors, and taxpayers. Learn more at <a href="FreddieMac.com">FreddieMac.com</a>, Twitter <a href="FreddieMac.com">@FreddieMac.com</a>, and Freddie Mac's blog <a href="FreddieMac.com/blog">FreddieMac.com/blog</a>.