



## Freddie Mac Reports Impact of Its Single-Family Green Mortgage-Backed Securities Issuance

November 18, 2022

MCLEAN, Va., Nov. 18, 2022 (GLOBE NEWSWIRE) -- Freddie Mac (OTCQB: FMCC) today released its Green MBS Impact Report for 2021, providing transparency under the enterprise's Single-Family Green Bond Framework. In addition to reporting the impact of the Single-Family Green MBS Program's 2021 issuance, the report provides an overview of Freddie Mac's Corporate Environmental, Social and Governance focus areas and Single-Family Green Bond Framework.

"Freddie Mac's sustainability focus strengthens our commitment to our mission and helps us drive long-term value for our stakeholders while making a difference in our communities," said Freddie Mac's Mark Hanson, Senior Vice President, Securitization. "This first Single-Family Impact Report covers the inaugural year of Green Mortgage-Backed Security issuance. But instead of a summary and conclusion, this report is just the beginning of our journey. We intend to innovate in this space and foster a market for these loans."

According to the report, 2021 Freddie Mac Single-Family Green MBS Issuance totaled \$617 million of bonds, backed by 2,454 Freddie Mac GreenCHOICE Mortgage® refinance loans. At least a portion of proceeds from each refinanced mortgage paid off existing debt that had been used to finance the purchase and installation of solar panels as a renewable energy source. Prior to MBS issuance, Freddie Mac confirmed the presence of a renewable energy source installed on the properties securing each of the mortgages included in the issuance.

To calculate the metrics described in the report, Freddie Mac developed a methodology in coordination with Earth Advantage®, Inc., a 501(c)(3) non-profit that is working to create an informed and humane residential real estate marketplace.

Based on the methodology, Freddie Mac estimates that its 2021 Single-Family Green MBS issuance:

- Netted enough energy to power 1,877 homes,
- Avoided greenhouse gas emissions the equivalent of taking 2,433 cars off the road for a year, and
- Saved an average of \$1,027 in annual utility costs for each homeowner with a GreenCHOICE Mortgage included in a 2021 Freddie Mac Single-Family Green MBS.

For more information on how these figures were calculated and other benefits of Freddie Mac's Single-Family Green MBS issuance and associated Single-Family Green Bond Framework, please see the report at [FreddieMac.com](https://www.freddiemac.com).

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