

## Freddie Mac Enhances Dealer Direct(SM) to Simplify Giant Creation

October 6, 2017

## Online Securitization Portal Allows Bulk Uploads of Giant PC Collateral

MCLEAN, VA--(Marketwired - Oct 6, 2017) - Freddie Mac (OTCQB: FMCC) announced today that it is adding new features to <u>Dealer Direct(SM)</u>, its online securitization portal, that will make it easier and faster for dealers to create customized Giant participation certificates (PCs).

The new Dealer Direct Giant bulk upload feature allows dealers to upload proposed collateral for multiple Giants in a single collateral submission; a unique identifier is used to designate collateral for each Giant. Dealers also now have the option to upload a list of fixed-rate and/or adjustable-rate mortgage collateral without designating securities to specific Giants; Dealer Direct will analyze the individual securities and sort them into the largest possible Giant-eligible groups.

In addition, Dealer Direct will now provide preliminary disclosures for all proposed Giants.

"We developed these new features in direct response to market feedback. Dealers can now optimize their Giant transactions for greater liquidity and value," said Mark D. Hanson, Freddie Mac's senior vice president of securitization. "We'll continue to pioneer new resecuritization solutions even as we progress toward the launch of the Single Security Initiative."

The Single Security Initiative is a joint Freddie Mac and Fannie Mae project under which a new common security -- the uniform mortgage-backed security (UMBS) -- will be issued and guaranteed by either one of the government-sponsored enterprises (GSEs) beginning in the second quarter of 2019. Watch this video to learn more.

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