



Freddie Mac Announces Final ACIS Transaction of 2016

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\$285 Million Offering Attracts Record Number of (Re)Insurers

MCLEAN, VA--(Marketwired - Jan 3, 2017) - [Freddie Mac](#) (OTCQB: FMCC) today announced its final [Agency Credit Insurance Structure](#) (ACIS[®]) transaction of 2016, an insurance policy providing up to a combined maximum limit of approximately \$285 million of credit losses on single-family loans and transferring a significant portion of mortgage credit risk on a \$16 billion reference pool of 15-year mortgages purchased during the first nine months of 2016. This is the second ACIS transaction not linked to Structured Agency Credit Risk ([STACR®](#)) debt note bonds. Since the program's inception in 2013, Freddie Mac has placed over \$6 billion in insurance coverage through 24 ACIS transactions.

"We are pleased with the continued expansion of our broker relationships, which has supported the steady growth of the ACIS program," said Gina Subramonian Healy, vice president of credit risk transfer. "This important network has not only helped us to educate and gain access to new markets but also strengthen our overall program."

Freddie Mac has led the market in introducing new risk-sharing initiatives with STACR, Whole Loan Securities^(SM)(WLS^(SM)) and ACIS, and was the first agency to market these types of credit risk transfer transactions. The company has since grown its investor base to more than 200 unique investors, including insurers and reinsurers. Since 2013, the company has transferred a substantial portion of credit risk on approximately \$602 billion of UPB on single-family mortgages. Additional information about the company's single-family risk sharing offerings is at <http://www.freddiemac.com/creditriskofferings/>.

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 the largest source of financing for multifamily housing. Additional information is available at [FreddieMac.com](#), Twitter [@FreddieMac](#) and Freddie Mac's blog [FreddieMac.com/blog](#).

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