# Loans Refinanced Under New Enhanced Relief Refinance Program to Be Retained in CRT Pools

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**Publishes HARP Historical Dataset to Increase Transparency for Investors**

MCLEAN, VA--(Marketwired - Aug 17, 2017) - Freddie Mac (OTCQB: FMCC) today announced that loans referenced in credit risk transfer (CRT) pools that are subsequently refinanced under the new Enhanced Relief Refinance (ERR) program will be retained in the original structures to preserve credit loss protection, beginning with Structured Agency Credit Risk (STACR) and Agency Credit Insurance Structure (ACIS) transactions that reference loans originated on or after October 1, 2017. The ERR program pdf is a new refinance offering that will replace the Home Affordable Refinance Program (HARP) upon its termination in December 2018 - HARP loans are currently excluded from CRT reference pools.

"By helping underwater borrowers to refinance, the ERR program is intended to reduce credit losses and by retaining those loans in our original reference pools we preserve credit loss protection on them," said Michael Reynolds, vice president of credit risk transfer.

Credit Risk Transfer Vice President Gina Healy added, "We're committed to maintaining the most transparent CRT offerings in the market and the publication of a historical HARP dataset will expand the view into our credit risk on HARP loans to help investors plan ahead."

To help investors analyze and model for ERR in CRT reference pools, Freddie Mac has published historical HARP loan level data disclosures as a proxy. The HARP dataset will augment the existing Freddie Mac Single-Family Loan Level Dataset, which provides loan-level performance data on approximately 23.5 million fixed-rate, single-family mortgages originated between January 1, 1999, and June 30, 2016.

The HARP dataset can be accessed at http://www.freddiemac.com/research/datasets/sf_loanlevel_dataset.html.

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