



## Freddie Mac Extends Disaster Relief to Eligible Borrowers in Mississippi

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MCLEAN, VA--(Marketwired - Jan 6, 2016) - Freddie Mac's (OTCQB: FMCC) full menu of disaster relief policies is now available to homeowners whose homes were damaged or destroyed by floods in Mississippi. Freddie Mac's disaster relief policies are available to borrowers with homes in presidentially declared Major Disaster Areas where federal Individual Assistance programs are being made available to affected individuals and households. Freddie Mac is one of the nation's largest investors in residential mortgages.

### News Quote:

Attribute to Yvette Gilmore, Vice President of Single-Family Servicer Performance Management, Freddie Mac:

"Freddie Mac strongly encourages borrowers whose homes or businesses were harmed by the floods to immediately call their mortgage servicer to discuss mortgage relief. If their mortgage is owned or guaranteed by Freddie Mac they may qualify for our full range of options, which include forbearance on mortgage payments for up to one year."

### News Facts:

- Freddie Mac disaster relief policies authorize mortgage servicers to help affected borrowers in presidentially declared Major Disaster Areas where federal Individual Assistance programs have been extended. A list of these areas can be found at <http://www.fema.gov/disasters>.
- Freddie Mac mortgage relief options for affected borrowers in these areas include:
  - Suspending foreclosures by providing forbearance for up to 12 months;
  - Waiving assessments of penalties or late fees against borrowers with disaster-damaged homes; and
  - Not reporting forbearance or delinquencies caused by the disaster to the nation's credit bureaus.
- Freddie Mac is also reminding servicers to consider borrowers who work in eligible disaster areas, but have homes in unaffected areas, for Freddie Mac's standard relief policies, which include forbearance or mortgage modifications.
- Affected borrowers should immediately contact their mortgage servicer -- the company to which they send their monthly mortgage payment.
- See <http://www.freddiemac.com/singlefamily/service> for a description of Freddie Mac disaster relief policies.

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 homebuyers and is one of the largest sources of financing for multifamily housing. [www.FreddieMac.com](http://www.FreddieMac.com). Twitter: [@FreddieMac](https://twitter.com/FreddieMac)

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