**Credit Score Solicitation – Freddie Mac Requested Information**

**Applicant Information**

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| **Requested Information** | **Response** |
| Request for Taxpayer Identification Number and Certification - Submit a W-9 to Freddie Mac |  |
| Submit proof of registration in state where Applicant is doing business |  |
| Provide the business address of the Applicant |  |
| How many years has the Applicant been in business? |  |
| How many W-2 employers work for the Applicant? |  |
| Is the Applicant or any of its employees listed on the U.S. Treasury Office of Foreign Assets Control list of banned companies or individuals? |  |
| Does any Freddie Mac employee or immediate family members employed at Freddie Mac have a financial interest in the Applicant? |  |
| Provide the most recent seven consecutive quarters of financial statements in a Microsoft Excel compatible format (PDF files will not be accepted) including balance sheet, income statement, and equity roll forward. |  |
| Provide the most recent interim financial statements. |  |
| Provide related-party accounts receivable balance information for the latest interim financial statements, if applicable. |  |
| Provide a description of the Applicant’s corporate structure. |  |
| Provide a list of the Applicant’s key executives and the board of directors. |  |
| Provide a description of the Applicant’s ownership structure and if not a publicly traded institution, key investors. |  |
| Provide proof of Fidelity Bond and Errors & Omissions insurance policies, including the minimum coverage amounts. |  |

**Credit Scoring Model Information**

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| **Requested Information** | **Response** |
| Name of Model and Model version at each CRA |  |
| The date the Model became commercially available in the production environment at each CRA |  |
| Describe the data used in the Model (e.g., credit report data, cellular payment data, bank statement data, etc.). |  |
| Describe the source of the data used (credit bureaus (other than Experian, Equifax, and TransUnion), National Consumer Telecom & Utility Exchange, LexisNexis, Finicity, etc.) |  |
| Describe any restrictions on publication of Credit Scores under contract between the Applicant and each CRA. |  |
| A list of Adverse Action Score Reason Codes at each CRA, with descriptions |  |
| Describe the maximum number of Score Reason Codes provided by the Model with each Credit Score |  |
| Describe the range of Credit Score values produced by the Model at each CRA. Provide Credit Score exclusions and specific Credit Score values provided to exclusion categories. |  |
| Describe the minimum criteria required by the Model to produce a Credit Score |  |
| Describe the modeling technologies and statistical techniques used to develop the Model |  |
| State whether the Credit Score algorithm is the same at the CRAs that support the Model   * Are the Credit Score segments the same at the CRAs that support the Model? * Are the variables in each segment the same at the CRAs that support the Model? * Are the variable buckets, spline nodes, etc. the same at the CRAs that support the Model? * Are the weights assigned to each bucket, spline, etc. the same at the CRAs that support the Model? * If the answer to any of the questions above is ‘No,’ please provide an explanation of why differences exist and the impact, if any, to the consistency and reliability of the scores. |  |
| Describe the development and validation datasets   * Population * Sample random, stratified, etc. * Sample exclusions * Number of observations (number that met the performance variable criteria, number that did not meet the performance variable criteria) * Dates of credit report snapshots * Out of sample test period |  |
| Describe performance variable and performance window |  |
| Describe the segmentation structure |  |
| Provide the number of unique variables in the Model that generate the Credit Score   * Are any control variables used during Model development? If so, what are they? * Are the variables created by the Model developer or sourced from the CRAs? * Are CRA variables top coded, censored or truncated within the Model that generates the Credit Score? |  |
| Describe how the following items are treated in model development and when the Credit Score is used for commercial purposes in each CRA’s production environment:   * Tax Liens and Judgments (public records removed from credit reports due to National Consumer Assistance Plan) * Medical tradelines/medical collections * Disputed tradelines * Tradelines with “impacted by natural disaster” code * Rental tradelines * Inquiry deduplication * Student loans * Foreclosures * Foreclosure alternatives * Bankruptcy * Mortgage delinquencies (lates) |  |
| State whether the Model that generates the Credit Score uses “trended” credit report data (balance, limits, actual payment amount or scheduled payment amount going back in time up to 24 months)? |  |
| State whether the Credit Score is impacted by “self-reported” tradelines (e.g. Experian Boost™)? If and, if so, how. |  |
| Describe how the scaling was done to align Credit Scores produced at different CRAs |  |
| Describe methods to distribute the Credit Score to customers |  |
| Describe the impact, if any, on the Model due to data elements that have been smoothed, truncated, censored or aggregated |  |
| State whether certain data elements have been omitted, modified, or discounted in the Model |  |

**Credit Scoring Model – Demonstrated Use**

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| **Requested Information** | **Response** |
| How many customers employ the Credit Score for the purposes of granting credit? |  |
| What is the annual volume of Credit Scores used in credit-granting? |  |
| Applicant should provide a customer testimonial that should include the following:   * A description of why the customer selected the Credit Score for use in their business process * Customer Point-of-Contact information (name, title, email, phone number) * Industry of the customer using the Credit Score * Length of time the customer has used the Credit Score * The customer’s use case for using the Credit Score * The CRAs from which the customer sources the Credit Score * A description of the existing credit-granting use cases for the Credit Score |  |

**Fair Lending Certification**

For each Model submitted by an Applicant, the Applicant must provide an executed Fair Lending Certification in the form attached as Appendix C.

**Compliance with Law Certification**

For each Model submitted by an Applicant, the Applicant must provide an executed Compliance with Law Certification in the form attached as Appendix D.