ADDITIONAL TERMS AND CONDITIONS
FOR
FICO® SCORE 10T HISTORICAL CREDIT SCORE DATA

SUBJECT TO THE FREDDIE MAC WEB SITE TERMS AND CONDITIONS AND THE ADDITIONAL TERMS AND CONDITIONS SET FORTH BELOW, AND IN ORDER TO FACILITATE THE TRANSITION FROM CLASSIC FICO® TO FICO® SCORE 10T AND VANTAGESCORE® 4.0, FREDDIE MAC IS DISCLOSING CERTAIN SUPPLEMENTAL ASSET-LEVEL INFORMATION (THE "HISTORICAL CREDIT SCORE DATA") AT THE DIRECTION OF THE FEDERAL HOUSING FINANCE AGENCY ("FHFA") AND IN CONNECTION WITH THE FHFA ANNOUNCEMENT OF THE VALIDATION AND APPROVAL OF BOTH THE FICO SCORE 10T CREDIT SCORE MODEL AND THE VANTAGESCORE 4.0 CREDIT SCORE MODEL FOR USE BY FANNIE MAE AND FREDDIE MAC (THE "ENTERPRISES").

AS A CONDITION OF YOUR ACCESS TO THE HISTORICAL CREDIT SCORE DATA DISCLOSED ON THIS WEBSITE BY OR ON BEHALF OF FREDDIE MAC, YOU MUST CLICK ON THE "I AGREE" BUTTON AT THE BOTTOM OF THESE TERMS OF USE TO SIGNIFY YOUR AGREEMENT TO (A) THE FREDDIE MAC WEB SITE TERMS AND CONDITIONS AND (B) TO THESE ADDITIONAL TERMS AND CONDITIONS FOR FICO® SCORE 10T HISTORICAL CREDIT SCORE DATA (COLLECTIVELY, THE "AGREEMENT"). IF THERE IS A CONFLICT BETWEEN THESE ADDITIONAL TERMS AND CONDITIONS AND THE FREDDIE MAC WEB SITE TERMS AND CONDITIONS, THESE ADDITIONAL TERMS AND CONDITIONS WILL GOVERN WITH RESPECT TO THE HISTORICAL CREDIT SCORE DATA.

PLEASE READ THE AGREEMENT CAREFULLY BEFORE CLICKING "I AGREE." BY CLICKING "I AGREE," YOU REPRESENT THAT:

(I) YOU ARE ACCESSING THE HISTORICAL CREDIT SCORE DATA ON BEHALF OF PERSON(S) (WHICH MAY INCLUDE INDIVIDUALS, ENTITIES AND YOURSELF, ALL OF WHOM ARE JOINTLY AND SEVERALLY REFERRED TO AS THE "USER") WHO ARE EITHER "INVESTORS" OR "OTHER END USERS" (EACH AS DEFINED IN SECTION 1 BELOW) AND WHO INTEND TO USE THE HISTORICAL CREDIT SCORE DATA SOLELY IN THE MANNER AND FOR THE PURPOSES PERMITTED IN THE AGREEMENT; AND

(II) YOU HAVE THE AUTHORITY TO ENTER INTO THIS AGREEMENT ON BEHALF OF THE USER AND TO BIND THE USER TO THE TERMS OF THE AGREEMENT.

1. USERS

(a) An "Investor" is a business entity that is acting as (1) an investor or prospective investor (such as a financial institution (e.g., correspondent bank) or other investor) in the Securities Offerings, a risk-sharing entity (i.e., an entity providing mortgage insurance coverage or who otherwise has a risk-sharing interest in mortgage loans, such as a reinsurer), a credit rating agency, an academic institution, a broker/dealer trading desk, a broker/dealer research desk, a non-profit organization, or (2) a mortgage insurer or a mortgage lender (e.g., correspondent lender), evaluating mortgage loans sold (or to be sold) to Freddie Mac or for inclusion in Freddie Mac's Securities Offerings.

(i) "Securities Offerings" means Credit Risk Sharing Offerings and Traditional MBS Offerings.

(ii) "Credit Risk Sharing Offerings" means mortgage-backed securities, loan and insurance offerings of Freddie Mac where Freddie Mac transfers to the Investor all or a portion of the credit risk for the mortgage loans underlying the offering, including Freddie Mac's Agency Credit

Insurance Structure (ACIS®), and Structured Agency Credit Risk (STACR®) securities and Non-Performing Loan (NPL) offerings and Re-Performing Loan (RPL).

(iii) "Traditional MBS Offerings" means mortgage-backed securities offerings of Freddie Mac that include mortgage loans fully guaranteed by Freddie Mac as to timely payment of principal and interest by Freddie Mac.

(b) An "Other End User" is

(i) a third-party business entity that provides research, data, or prepayment or credit risk modeling services to mortgage market participants, or

(ii) a government agency that is HUD, VA, or USDA, solely for internal use for such agency's internal business purpose (including for internal analysis and risk modeling, including its updating, and development and validation, of its internal models that utilize or are used with FICO Scores), to enable its ongoing use of FICO® Score 10T for evaluating mortgage loans sold to or insured or guaranteed by it.

(c) Only Investors and Other End Users are Users permitted to use FICO Score 10T. "Investor" shall not include any entity that is not acting for one of the purposes set forth in Section 1(a) above, and "Other End User" shall not include any entity that is not acting for one of the purposes set forth in Section 1(b) above.

(d) Publication of the Historical Credit Score Data may be discontinued at any time, with or without prior notice. Freddie Mac shall have no liability whatsoever to User or any third party for any losses, damages, claims, or expenses of any kind arising out of or related to such discontinuation, including but not limited to any consequential, incidental, direct, or indirect damages. User fully accepts all responsibility and risk arising from any such discontinuation. User is solely responsible for backing up and archiving any Historical Credit Score Data obtained from Freddie Mac, and Freddie Mac shall have no obligation to provide access to or copies of such data after discontinuation of publication.

2. PERMITTED USES

(a) User may retrieve, copy and use (collectively, "Use") the Historical Credit Score Data solely for its internal use for the following internal business purposes of the User ("Permitted Use"):

(i) User's securities valuation for its trading of Freddie Mac's Securities Offerings;

(ii) User's evaluation of single-family mortgages purchased or guaranteed by Freddie Mac;

(iii) User's performance monitoring of Freddie Mac's Securities Offerings;

(iv) User's development, validation, benchmarking, and calibration of its own models (i.e., User's own models that utilize or are used with Classic FICO and/or FICO SCORE 10T); provided, however, that (1) User shall not (and shall not permit others to) use the Historical Credit Score Data (or any derived works created using the Historical Credit Score Data) to develop any model that commercially competes with Fair Isaac or any Fair Isaac model; or

(v) User's risk management or research purposes;

(vi) User's valuation of mortgage and/or servicing assets and investments; or

(vii) User's performance of research related to the mortgage industry.

For clarity, the following uses are permitted as part of Permitted Use: (1) User's predictive analyses of FICO Score 10T or Classic FICO, including calculating the odds to score relationship (or other empirical measures of the link between score and subsequent borrower repayment behavior) of such scores. For example, determining cutoff operating points (e.g., determining approve or decline decision points, pricing-based decision points, etc.) for FICO Score 10T based on odds to score analyses (or other empirical measures of the link between score and subsequent borrower repayment behavior) of FICO Score 10T would be permitted as part of the Permitted Use; (2) User's evaluation of the predictiveness (for example, K-S) of FICO Score 10T and/or Classic FICO; (3) User's evaluation and comparison of the relative predictive performance (for example, K-S) of FICO Score 10T to Classic FICO; (4) User's evaluation and comparison of the relative predictive performance of FICO Score 10T and/or Classic FICO to VantageScore 4.0; (5) User's evaluation of the predictive value of including FICO Score 10T and/or Classic FICO and/or VantageScore 4.0 together in a single model; or (6) User's inclusion of FICO Score 10T and/or Classic FICO and/or VantageScore 4.0 in the same database for its development of models that include both scores together as inputs/variables in a single model.

(b) In connection with the Permitted Use, User may: (i) using the supplied loan identifier, associate a credit score published in the Historical Credit Score Data (a "Historical Credit Score") with the associated Freddie Mac disclosure data; (ii) create works that incorporate data from the Historical Credit Score Data and the associated Freddie Mac disclosure data or data derived therefrom (such derived data and products, "Derived Works"); and (iii) disseminate the Historical Credit Score Data and any Derived Works solely within its own company or organization for the Permitted Use. User may also publish research and Derived Works to User's clients or the public, provided that any such research or Derived Work (i) does not include any Historical Credit Score, (ii) cannot be used to derive or recreate any part of the Historical Credit Score Data or the associated Freddie Mac disclosure data, and (iii) cannot be used to, directly or indirectly, identify any specific individual.

3. <u>RESTRICTIONS</u>

(a) Except for linking to the corresponding Freddie Mac disclosure data as described in Sections 2(b) above, the Historical Credit Score Data is not intended or authorized to be used for purposes of mapping to any data created and distributed by Freddie Mac relating to its mortgage-backed securities, including relying on such mapping for trading and investment decisions related to Freddie Mac's mortgage-backed securities, and Freddie Mac can provide no assurances regarding the accuracy of any such mapping that may be undertaken in contravention of these Additional Terms and Conditions.

(b) Except as otherwise expressly permitted as a Permitted Use, Users shall not (and shall not permit any third party to):

(i) use FICO Score 10T (or any information derived from FICO SCORE 10T or use thereof) ("FICO Score Information") for any purpose other than its own Permitted Use as expressly permitted hereunder, and

(ii) use FICO Score Information for any purpose other than its own Permitted Use as expressly permitted hereunder, and

(iii) use FICO Score Information for any other purpose, including, but not limited to, any use or disclosure of any FICO Score Information:

(1) for sale, distribution, or disclosure to third parties, or for any commercialization;

(2) to assist User in the development of any model that commercially competes with Fair Isaac or any Fair Isaac model;

(3) to attempt to reverse engineer, decompile, disassemble, otherwise discover or emulate the functionality of, copy, modify, adapt, translate, or make derivative works from any FICO Score Information (or any FICO Score models, or other Fair Isaac intellectual property; or

(4) for model development, model validation, model benchmarking, or model calibration.

(c) User hereby acknowledges and agrees that (i) the Historical Credit Scores are commercial information of and proprietary to Fair Isaac Corporation, (ii) Fair Isaac Corporation retains all intellectual property rights in such Historical Credit Scores and the credit score model used to generate such Historical Credit Scores, and (iii) User will include applicable trademarks and logos of the Historical Credit Score and credit score models in all externally-facing materials that reference the Historical Credit Score and credit score models and in a manner that complies with the trademark policy and brand guidelines of Fair Isaac Corporation.

(d) User will use the Historical Credit Scores only for such purposes as are set forth in the Agreement.

(e) User's use of the Historical Credit Scores will comply, at all times, with applicable federal, state and local laws and regulations, including but not limited to the Fair Credit Reporting Act.

(f) User will ensure that effective security and confidentiality controls are in place to prevent any of the Historical Credit Scores from being matched to the identity of any consumer and will make no such match.

(g) User is prohibited from: (i) modifying or altering the Historical Credit Score Data in any manner, except to the extent necessary for the Permitted Use; and (ii) except to the extent legally required, disclosing the Historical Credit Score Data and any Derived Works outside the User's organization or for purposes other than the Permitted Use. Despite clause (ii) of the preceding sentence, User may disclose the Historical Credit Score Data and any Derived Works to its service providers for their Use solely to the extent necessary to enable the service providers to provide services to the User; provided, however, that such parties are bound by terms no less restrictive than those set forth herein; and further provided, however, that the User will be responsible for the compliance by those service providers with the User's obligations under this Agreement.

(h) Except as expressly provided above, User is prohibited from licensing, distributing, providing, re-posting, or otherwise making available, with or without charge, the Historical Credit Scores Data (in whole or in part), including any individual Historical Credit Score, or any Derived Works to any third party. Commercial redistribution or use of the Historical Credit Score Data or any Derived Work is not permitted; provided, however, that the commercial distribution of Derived Works in accordance with

Section 2(b) above shall be a Permitted Use and shall not be deemed to be a commercial redistribution of the Historical Credit Score Data.

4. DISCLAIMER. Freddie Mac has endeavored to make the Historical Credit Score Data accurate but cannot guarantee the Historical Credit Score Data is complete, error free or suitable for the Permitted Use or for any other use or purpose. Use of the Historical Credit Score Data is entirely at User's own risk, and Freddie Mac will have no liability to User or any third party for or arising out of use of the Historical Credit Score Data or any Derived Works. Freddie Mac has no obligation to update or correct the Historical Credit Score Data, even if errors or omissions come to the attention of Freddie Mac. THE HISTORICAL CREDIT SCORE DATA IS PROVIDED ON AN "AS IS", AS AVAILABLE BASIS, AND FREDDIE MAC EXPRESSLY DISCLAIMS ALL WARRANTIES WITH RESPECT THERETO, INCLUDING, WITHOUT LIMITATION, WARRANTIES OF NON-INFRINGEMENT, MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. FREDDIE MAC DOES NOT WARRANT THAT THE HISTORICAL CREDIT SCORE DATA WILL BE ERROR FREE OR PROVIDED FREE OF INTERRUPTION. NO ORAL OR WRITTEN INFORMATION, ADVICE OR REPRESENTATIONS PROVIDED BY FREDDIE MAC OR ANY OF ITS OFFICERS, DIRECTORS, EMPLOYEES, AGENTS OR CONTRACTORS WILL CREATE A WARRANTY.

5. LINKING. Freddie Mac allows you to establish a link from your website to the Historical Credit Scores webpage without obtaining our prior written consent, as long as you adhere to our Linking Policy.

6. OTHER. Any entity other than a Permitted User, or any use other than a Permitted Use, is prohibited without the prior express written consent of Fair Isaac Corporation on a case-by-case basis, which consent shall not be unreasonably withheld. Requests for such consent may be sent to ScoreSupport@fico.com. Fair Isaac Corporation may access the Historical Credit Score Data for its own Permitted Use. Fair Isaac Corporation is an intended third-party beneficiary of this Agreement with respect to FICO SCORE 10T with fully enforceable rights.

7. CONSENT TO DISCLOSURE TO FAIR ISAAC. BY CLICKING "I AGREE," YOU ACKNOWLEDGE AND AGREE THAT FREDDIE MAC MAY PROVIDE MONTHLY REPORTING TO FAIR ISAAC CORPORATION THAT INCLUDES EACH ENTITY NAME AND DATE OF ACCESS BY USER ENTITY ACCESSING THE HISTORICAL CREDIT SCORE DATA.

(Effective **July 2026**).