ADDITIONAL TERMS AND CONDITIONS
FOR
FREDDIE SCORE DATA

SUBJECT TO THE FREDDIE MAC WEB SITE TERMS AND CONDITIONS AND THE ADDITIONAL TERMS AND CONDITIONS SET FORTH BELOW, FREDDIE MAC IS DISCLOSING CERTAIN DEIDENTIFIED ASSET-LEVEL INFORMATION (“FREDDIE SCORE DATA”) AT THE DIRECTION OF THE FEDERAL HOUSING FINANCE AGENCY (“FHFA”).

AS A CONDITION OF YOUR ACCESS TO THE FREDDIE 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 (HTTPS://WWW.FREDDIEMAC.COM/TERMS) AND (B) THESE ADDITIONAL TERMS AND CONDITIONS FOR FREDDIE 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 FREDDIE SCORE DATA.

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

(I) YOU ARE ACCESSING FREDDIE 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 FREDDIE 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 in the Securities Offerings, a credit rating agency, an academic institution, a broker/dealer trading desk, a broker/dealer research desk, a non-profit organization, (2) a risk-sharing entity (i.e., an entity providing mortgage insurance coverage or who otherwise has a risk-sharing interest in mortgage loans), or (3) a mortgage lender.

(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 an individual or entity other than an Investor that is analyzing mortgage and/or servicing assets and investments, or performing research related to the mortgage industry.

(c) Publication of Freddie 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 Freddie 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”) Freddie Score Data solely for its internal use related to analysis of mortgage and/or servicing assets and investments, or performing research related to the mortgage industry ("Permitted Use").

(b) In connection with the Permitted Use, User may: (i) using the supplied loan identifier, associate a loan-level numerical result published in Freddie Score Data with the associated Freddie Mac disclosure data; (ii) create works that incorporate data from Freddie Score Data and the associated Freddie Mac disclosure data or data derived therefrom (such derived data and products, "Derived Works"); and (iii) disseminate Freddie 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 Freddie Score Data, (ii) cannot be used to derive or recreate any part of Freddie Score Data or the associated Freddie Mac disclosure data, and (iii) cannot be used to, directly or indirectly, identify any specific individual.

3. RESTRICTIONS

(a) Except for linking to the corresponding Freddie Mac disclosure data as described in Sections 2(b) above, Freddie 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) User will not use any Freddie Score Data to reverse engineer any Freddie Mac model or other Freddie Mac system or intellectual property.

(c) User hereby acknowledges and agrees that (i) Freddie Score Data is proprietary to Freddie Mac, (ii) Freddie Mac retains all intellectual property rights in Freddie Score Data and the internal Freddie Mac systems used to generate Freddie Score Data, and (iii) User will comply with Freddie Mac’s applicable guidelines for use of Freddie Mac trademarks and logos, available online at Logo Use Permission (https://www.freddiemac.com/terms/logo_use).

(d) User will use Freddie Score Data only for such purposes as are set forth in the Agreement.

(e) User's use of Freddie Score Data will comply, at all times, with applicable federal, state and local laws and regulations.

(f) User will ensure that effective security and confidentiality controls are in place to prevent any Freddie Score Data from being matched to the identity of any consumer and will make no such match. Without limiting the foregoing, User shall not, and shall not permit any third party to, identify, re-identify, contact, target, profile, infer the identity of, or attempt to identify any individual or household represented in Freddie Score Data, whether alone or in combination with any other dataset, model output, public record, or information source. User shall maintain administrative, technical, and physical safeguards reasonably designed to prevent any such identification or re-identification.

(g) User is prohibited from: (i) modifying or altering Freddie Score Data in any manner, except to the extent necessary for the Permitted Use; and (ii) except to the extent legally required, disclosing Freddie 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 Freddie 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, Freddie Score Data (in whole or in part), including any individual loan-level numerical result, or any Derived Works to any third party. Commercial redistribution or use of Freddie 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 Freddie Score Data.

(i) User shall not use Freddie Score Data in any manner that is inconsistent with its de-identified nature or that would reasonably be expected to increase the risk of identification or re-identification of any individual or household.

4. DISCLAIMER. Freddie Score Data is used in connection with Freddie Mac's internal business and risk management activities and may not be suitable for other users or uses. Freddie Score Data is not incorporated by reference into, or made a part of, any offering documents of any security. Freddie Mac has endeavored to make Freddie Score Data accurate but cannot guarantee Freddie Score Data is complete, error free or suitable for the Permitted Use or for any other use or purpose. Use of Freddie 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 Freddie Score Data or any Derived Works. Freddie Mac has no obligation to update or correct the Freddie Score Data, even if errors or omissions come to the attention of Freddie Mac. FREDDIE 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 FREDDIE 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 Freddie Score Data webpage without obtaining our prior written consent, as long as you adhere to our Linking Policy (https://www.freddiemac.com/terms/linking).

(Effective **SEPTEMBER 2026**)