Credit Score Models and Reports Initiative

Historical Data User Guide
for the Freddie Score (FACS)

September 2026

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The Freddie Score (FACS) is an internal company model used to assess loan credit characteristics. The model predicts mortgage delinquency at the loan level. The Freddie Score is just one of the inputs the company considers for purchase eligibility and portfolio management activities. The Freddie Score model output is referred to as the "Freddie Score."

At the direction of U.S. Federal Housing (FHFA), Freddie Mac is providing historical data results to mortgage market participants for informational purposes and in the interest of transparency.

Please refer to the Data Disclaimers regarding historical credit score data.

General Information:

- For the most up-to-date information regarding the Credit Score Models and Credit Reports Initiative, please refer to our website for the FHFA announcement, the FHFA Fact Sheet, and FAQs.
- The population for each data file includes loans in the Single-Family Loan-Level Dataset (SF LLD), Credit Risk Transfer (CRT), and mortgage-backed securities (MBS) disclosure datasets and is limited to loans originated from 2013 to September 30, 2025.
- Loans with no Freddie Score are represented as '9999' for Not Available.
- File layouts and other technical details for each data file are provided on the following page. The file is a pipe-delimited text file and contains a header row.

Log-in Information:

- Access to the historical Freddie Score data files is available through the Freddie Mac Credit Score Models and Reports Initiative webpage.
- To obtain access to the Freddie Score historical files, users must register through a webpage hosted by Finsight Group, Inc. and accept the Terms and Conditions.

Single-Family Loan-Level Dataset (SF LLD) File Format

ID	Attribute Name	Attribute Definition	Data Type	Format	Max Length	Notes
SFLLD-01	Origination Quarter	The loan origination year and quarter.	String	YYYYQn	6	n = origination quarter
SFLLD-02	Loan Identifier	The unique designation assigned to the loan by the issuer as represented in the SF LLD disclosures.	String	PYYQnXXXXXXX	12	For the loan identifier, P' represents F for FRM or A for ARM. 'YYQn' represents the origination year and quarter. The XXXXXXX represents randomly assigned digits.
SFLLD-03	Freddie Score	The Freddie Score (FACS) for the associated loan.	Numeric	1-999	4	9999 = Not Available

Credit Risk Transfer (CRT) File Format

ID	Attribute Name	Attribute Definition	Data Type	Format	Max Length	Notes
CRT-01	Deal Name	The unique destination assigned to the deal by the issuer.	String		6	
CRT-02	Loan Identifier	The unique designation assigned to the loan by the issuer as represented in the CRT loan level disclosures.	String		12	

ID	Attribute Name	Attribute Definition	Data Type	Format	Max Length	Notes
CRT-03	Freddie Score	The Freddie Score (FACS) for the associated loan.	Numeric	1-999	4	9999 = Not Available

Mortgage-Backed Securities (MBS) File Format

ID	Attribute Name	Attribute Definition	Data Type	Format	Max Length	Notes
MBS-01	Prefix	The designation assigned to the loan by the issuer denoting the type of the loan and the security.	String		3	
MBS-02	Security Identifier	The unique designation assigned to the security by the issuer.	String		6	
MBS-03	Issue Date	The date on which the security was issued.	Date	MMDDCCYY	8	Day value will be set to ‘01’
MBS-04	Loan Identifier	The unique designation assigned to the loan by the issuer as represented in the MBS loan level disclosures.	String		12	
MBS-05	Freddie Score	The Freddie Score (FACS) for the associated loan.	Numeric	1-999	4	9999 = Not Available