

Freddie Mac Loan Delivery & Repurchase Trend Reporting

Data Reported as of Q4 2024

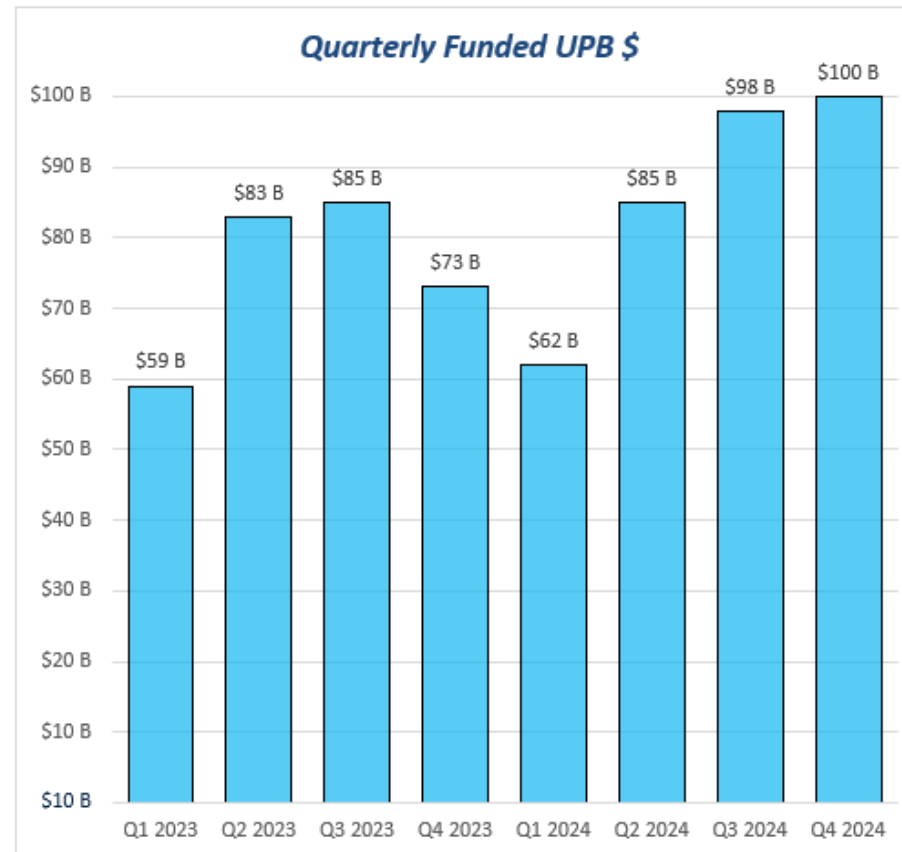
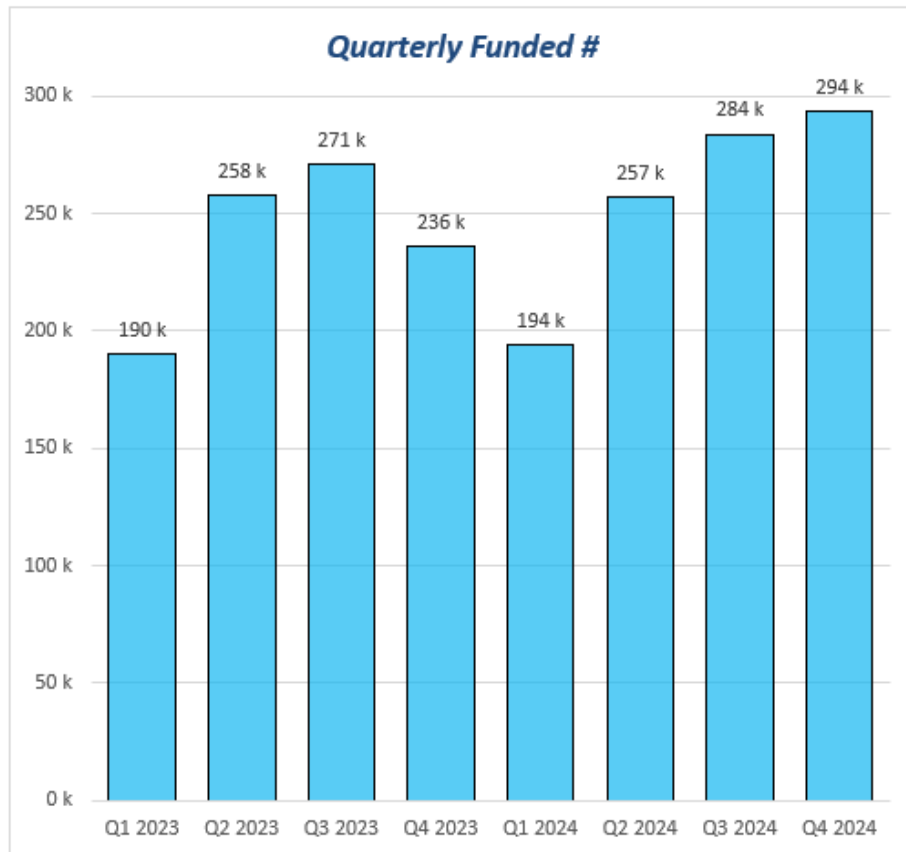
3/4/2025



Loans Delivered In Quarter

Highlights:

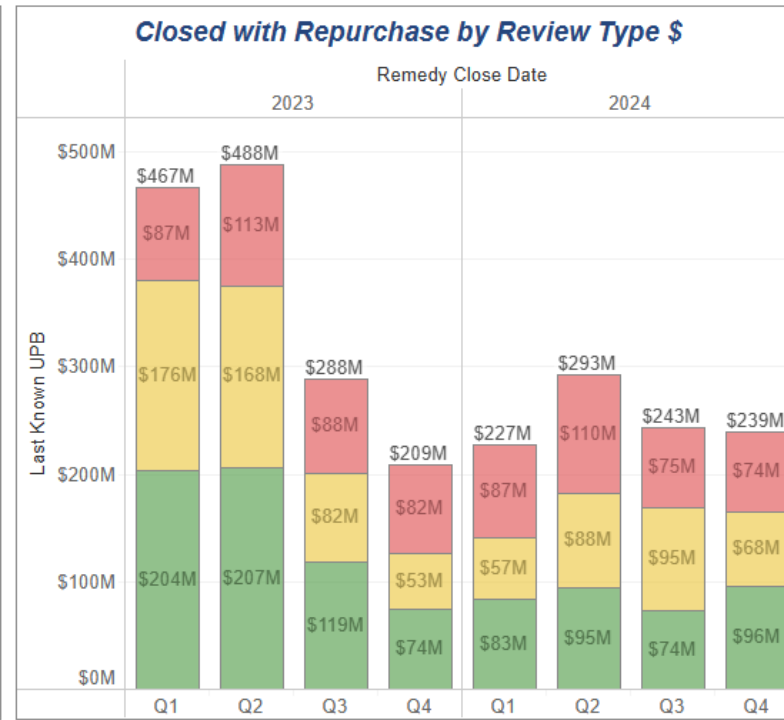
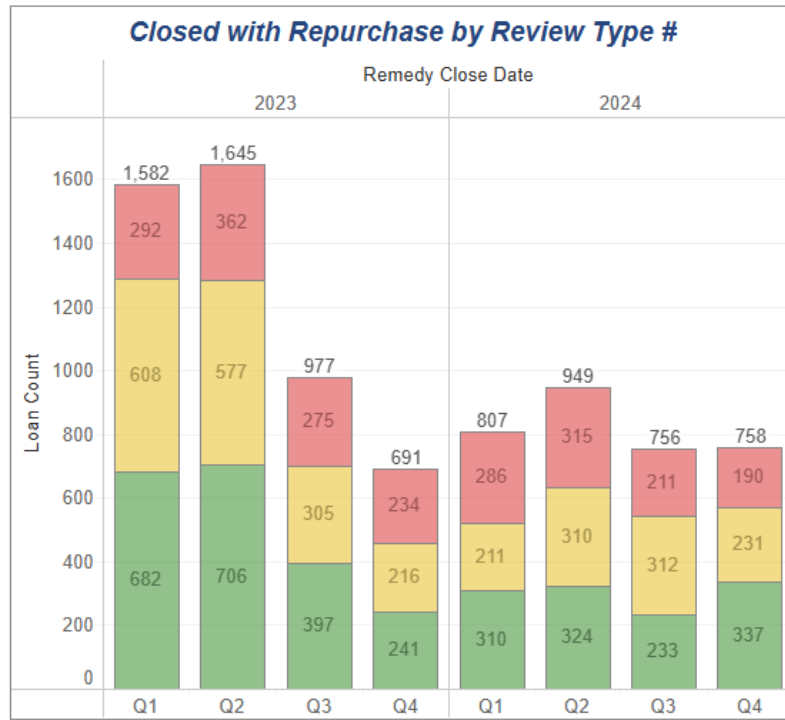
- Q4 2024 loan count and funded unpaid principal balance (UPB) both increased to the highest point in the prior 8 quarters



Closed Repurchase Demands By Review Type

Highlights:

- Overall repurchase volume was flat quarter over quarter – the performing loan component increased primarily related to increased funding volumes in Q2
- Overall ratio of performing loan repurchases closed versus funded loans remained relatively steady – a slight increase from 0.12% for Q3 to 0.13% for Q4



Notes:

Population excludes servicing related repurchases.

UPB included is last known UPB prior to repurchase



3/4/2025

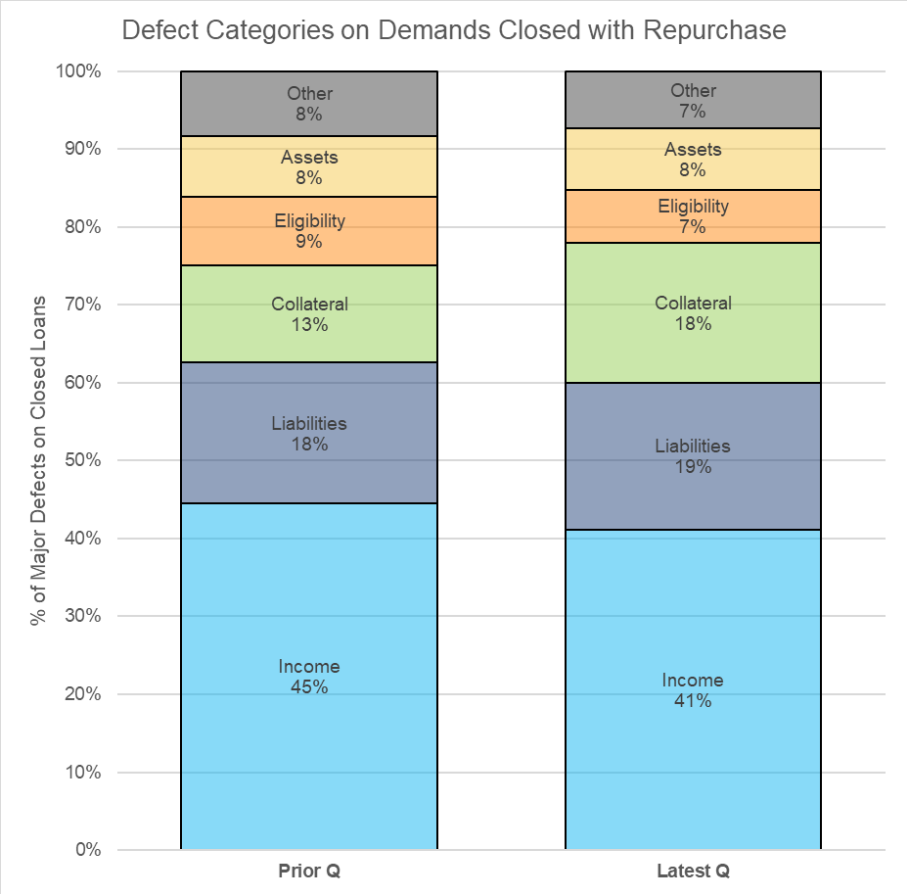
Other (ex. Seller Reported Defect, Fraud, Charter Violation)
 Non Performing
 Performing

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 Performing

Defect Categories

Highlights:

- Population is only inclusive of loans resulting in repurchase from an underwriting review
- Income related deficiencies continues to remain primary driver of closed repurchases with collateral defects increasing quarter over quarter



Defect Category	Examples
Other	<ul style="list-style-type: none"> - Minimum Credit requirements not met - Not valid first lien - Credit Report missing/insufficient - Bankruptcy documentation missing or insufficient
Assets	<ul style="list-style-type: none"> - Gift Funds - Ineligible source of funds to close
Eligibility	<ul style="list-style-type: none"> - Occupancy falsely represented - LTV exceeds maximum allowable
Collateral	<ul style="list-style-type: none"> - Critical Repairs - Poor Condition Properties - Wet Basement
Liabilities	<ul style="list-style-type: none"> - Undisclosed non-mortgage debt - Inability to support Taxes/Insurance for secondary properties - Missing Documents to support debt calculation
Income	<ul style="list-style-type: none"> - Fluctuating Income inaccurately identified/calculated - Incorrect Calculation of Income (OT, Bonus, Commission) - Missing Documents to support Income Calculation



Disclaimer:

As part of an effort to increase transparency on Quality and Repurchase activity efforts, Freddie Mac is making available historical trends on repurchase activity including defect types and performance at time of repurchase.

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3/4/2025

