EXHIBIT 34A
Special Characteristics Codes Mapped to ULDD MISMO® Data Points

This exhibit describes how Mortgage characteristics captured today by delivery of Special Characteristics Codes (SCCs) will be captured using the MISMO data point names and valid values prescribed by the Uniform Loan Delivery Dataset (ULDD). The ULDD effective dates are:

- December 1, 2011: Sellers must collect the ULDD data points required for the initial implementation phase ("Phase I implementation") for Mortgages with Application Received Dates (that is, the date the creditor or originator received the application from the Borrower for the subject Mortgage that would trigger the Truth-in-Lending disclosure) on or after December 1, 2011
- July 23, 2012: For all Mortgages delivered to Freddie Mac on or after July 23, 2012, data must be delivered in the MISMO Version 3.0 Reference Model ("MISMO v3.0") format and, if the Application Received Date is on or after December 1, 2011, the delivery must include the applicable ULDD data points

Sellers should review their other Purchase Documents for negotiated provisions that may include special requirements that do not appear in the Guide or on this exhibit.

The SCCs marked with an asterisk in the table below can be fully translated, or mapped, to Phase I implementation ULDD data points. After the Freddie Mac Selling System ("Selling System") is updated on April 23, 2012, for any Mortgage delivered in accordance with the ULDD requirements, Freddie Mac will no longer accept delivery of the asterisked SCCs when the Mortgage Application Received Date is on or after December 1, 2011. For such Mortgages, the Seller must deliver the ULDD data points indicated in the table below, whether manually entering data into the ULDD-named fields or importing in MISMO v3.0 format. For any Mortgage that is delivered prior to July 23, 2012, if the Seller imports Form 11 and/or Form 13SF files into the Selling System, then the Seller must deliver the applicable SCCs.

The SCCs that are not marked with an asterisk have not been fully mapped to Phase I implementation ULDD data points. For Mortgages delivered in accordance with the ULDD requirements, with characteristics identified by such SCCs, the Seller must deliver an Investor Feature Identifier together with the other ULDD data points indicated in the table below. For any Mortgage that is delivered prior to July 23, 2012, if the Seller imports Form 11 and/or Form 13SF files into the Selling System, then the Seller must deliver the applicable SCCs.

Mapping by Special Characteristics Codes (SCC): Numerical/Alphanumerical Order

Code	Code Description	MISMO Data Point Names	Valid Values
003*	Cash-out refinance Mortgage	Loan Purpose Type Refinance Cash Out Determination Type	Refinance Cash Out
007*	No cash-out refinance Mortgage	Loan Purpose Type Refinance Cash Out Determination Type	Refinance No Cash Out
009	Mortgage with temporary subsidy buydown plan that extends 2 years or less and an effective interest rate that is not more than 2% below the Note Rate	Buydown Temporary Subsidy Indicator Investor Feature Identifier	True 009
013*	Fixed-rate relocation Mortgage	Relocation Loan Indicator	True
014	Mortgage with temporary subsidy buydown plan that extends more than 2 years, but not more than 3 years, and an effective interest rate that is more than 2%, but not more than 3%, below the Note Rate	Buydown Temporary Subsidy Indicator Investor Feature Identifier	True 014
018*	Retail Mortgage (not a Wholesale Home Mortgage)	Loan Originator Type	Lender
019	Mortgage with Lender Paid mortgage insurance	MI Premium Source Type Investor Feature Identifier	Lender 019
071*	Mortgage was originated under one of Freddie Mac's special Affordable Housing Initiatives	Loan Affordable Indicator	True
113*	Prepayment Penalty Mortgage	Prepayment Penalty Indicator	True

Code	Code Description	MISMO Data Point Names	Valid Values
128*	Section 184 Native American Mortgage, fee simple	Mortgage Type Mortgage Type Other Description Section of Act Type Property Estate Type	Other Public And Indian Housing 184 Fee Simple
130	Section 184 Native American Mortgage, allotted land	Mortgage Type Mortgage Type Other Description Section of Act Type Investor Feature Identifier	Other Public And Indian Housing 184 130
140	Purchase transaction Home Possible® Mortgages where the income used to qualify the Borrower, converted to an annual basis, does not exceed 80% of the applicable area median income.	Investor Feature Identifier	140
170*	Property in Special Flood Hazard Area (SFHA) with flood insurance	Special Flood Hazard Area Indicator Property Flood Insurance Indicator	True True
175*	Property out of SFHA with flood insurance	Special Flood Hazard Area Indicator Property Flood Insurance Indicator	False True
180*	Property out of SFHA without flood insurance	Special Flood Hazard Area Indicator Property Flood Insurance Indicator	False False
185*	Property in an SFHA without flood insurance	Special Flood Hazard Area Indicator Property Flood Insurance Indicator	True False
203	Special purpose cash-out refinance Mortgage when cash was used by an owner to buy out the equity of a co-owner	Refinance Cash Out Determination Type Loan Purpose Type Investor Feature Identifier	Cash Out Refinance 203
206	Mortgage with temporary subsidy buydown plan that extends more than 2 years, but not more than 3 years, and an effective interest rate that is not more than 2% below the Note Rate	Buydown Temporary Subsidy Indicator Investor Feature Identifier	True 206
207	Mortgage with temporary subsidy buydown plan that extends 2 years or less and an effective interest rate that is more than 2%, but not more than 3%, below the Note Rate	Buydown Temporary Subsidy Indicator Investor Feature Identifier	True 207
211*	Correspondent Third Party Origination Mortgage	Loan Originator Type	Correspondent
212*	Broker Third Party Origination Mortgage	Loan Originator Type	Broker
218*	Section 184 Native American Mortgage, tribal trust land	Mortgage Type Mortgage Type Other Description Section Of Act Type Property Estate Type	Other Public And Indian Housing 184 Leasehold
221*	Texas Equity Section 50(a)(6) Mortgages	Refinance Program Identifier State Code Loan Purpose Type Property Usage Type Financed Unit Count	Texas Equity TX Refinance Primary Residence 1
257	Mortgage secured by California Condominium Unit with partially pre-funded earthquake insurance deductibles and delivery fee is reduced	State Code Project Legal Structure Type Investor Feature Identifier	CA Condominium 257
259	Mortgage secured by California Condominium Unit with adequately pre-funded earthquake insurance deductibles and delivery fee is waived	State Code Project Legal Structure Type Investor Feature Identifier	CA Condominium 259

Code	Code Description	MISMO Data Point Names	Valid Values
261	Mortgage secured by California Condominium Unit where earthquake insurance is not necessary and delivery fee is waived	State Code Project Legal Structure Type Investor Feature Identifier	CA Condominium 261
288	Freddie Mac-owned streamlined refinance Mortgage	Effective **May 1, 2011**, Freddie Mac-owned streamlined refinance Mortgages are ineligible for sale to Freddie Mac.	
357*	Property Inspection Alternative (PIA)	Automated Underwriting System Type Property Valuation Method Type Investor Collateral Program Identifier	Loan Prospector None Property Inspection Alternative
532	Affordable Housing Initiative Mortgage that satisfies the minimum number of payment reference requirement using Noncredit Payment References	Loan Affordable Indicator Investor Feature Identifier	True 532
535	Mortgage where the TLTV ratio is greater than 100%	Effective **June 1, 2011**, Mortgages where the TLTV ratio is greater than 100% are ineligible for sale to Freddie Mac.	
547*	Affordable Housing Initiative Mortgage using cash on hand as Borrower Funds or Borrower Personal Funds	Loan Affordable Indicator Down Payment Type Down Payment Source Type and / or Closing Cost Funds Type Closing Cost Source Type	True Cash On Hand Borrower Cash On Hand Borrower
582*	Mortgage with an RHS leveraged second	Loan Role Type Lien Priority Type Loan Program Identifier (Select One) - - - - - - - - - - - - - - - - Loan Role Type Lien Priority Type Mortgage Type	Subject Loan First Lien Home Possible 97 Home Possible Neighborhood Solution 97 - Related Second Lien USDA Rural Housing
583	Mortgage with an Affordable Second	Investor Feature Identifier	583
681 - 695*	Mortgage with Financed Mortgage Insurance Premium	MI Premium Financed Indicator Base LTV Ratio Percent (Select One) (This is the Actual Base LTV Ratio)	True 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95
903	Loan Prospector Mortgage delivered with Form 2070 (exterior-only inspection)	Automated Underwriting System Type Investor Feature Identifier	Loan Prospector 903
904	Loan Prospector Mortgage delivered with FNMA Form 2075 as allowable substitute for Form 2070	Automated Underwriting System Type Investor Feature Identifier	Loan Prospector 904
921	Mortgage where Borrower uses a credit card, cash advance or unsecured line of credit to pay fees	Investor Feature Identifier	921

Code	Code Description	MISMO Data Point Names	Valid Values
951	Single-wide Manufactured Home	Construction Method Type Investor Feature Identifier	Manufactured 951
952	Multiwide Manufactured Home	Construction Method Type Investor Feature Identifier	Manufactured 952
D25	Mortgages using Employer Assisted Homeownership Benefits as a source of funds	Investor Feature Identifier	D25
D51*	Construction Conversion Mortgage site-built	Construction Method Type Loan Program Identifier	Site Built Construction Conversion
D52*	Construction Conversion Mortgage Manufactured Home	Construction Method Type Loan Program Identifier	Manufactured Construction Conversion
D69*	Renovation Mortgage site-built	Construction Method Type Loan Program Identifier	Site Built Renovation
D99	Freddie Mac-owned “no cash-out” refinance w/ Expanded LTV/TLTV/HTLTVs	Investor Feature Identifier	D99
G00*	Home Possible Mortgage	Loan Program Identifier	Home Possible 97
G01*	Home Possible Neighborhood Solution® Mortgage	Loan Program Identifier	Home Possible Neighborhood Solution 97
G18	Home Possible Mortgage with an Affordable Second entered into Loan Prospector in the Total Gift Fund field	Loan Program Identifier (Select One) Investor Feature Identifier	Home Possible 97 Home Possible Neighborhood Solution 97 G18
G20	Home Possible 3% Cash Mortgage	Effective **June 1, 2011**, Home Possible 3% Cash Mortgages are ineligible for sale to Freddie Mac.	
G21	Home Possible Neighborhood Solution 3% Cash Mortgage	Effective **June 1, 2011**, Home Possible Neighborhood Solution 3% Cash Mortgages are ineligible for sale to Freddie Mac.	
H09*	Condominiums with PERS Approval	Project Legal Structure Type Project Classification Identifier	Condominium Project Eligibility Review Service
H10*	Streamlined Condo Review Allowed for Established Projects	Project Legal Structure Type Condominium Project Status Type Project Classification Identifier	Condominium Established Streamlined Review
H31	Assets as a Basis for Mortgage Qualification	Investor Feature Identifier	H31

Code	Code Description	MISMO Data Point Names	Valid Values
SCCs for temporary offering - Relief Refinance Mortgages			

The mapping for SCCs applicable to delivery of Relief Refinance Mortgages (see Chapters A24 and B24) is as follows:

Relief Refinance Mortgage - Same Servicer

001	Mortgages with life-of-loan recourse	Investor Feature Identifier	001
007* (shown above)	No cash-out refinance Mortgage	Loan Purpose Type Refinance Cash Out Determination Type	Refinance No Cash Out
033	Mortgages with life-of-loan indemnification	Investor Feature Identifier	033
221* (shown above)	Texas Equity Section 50(a)(6) Mortgages	Refinance Program Identifier State Code Loan Purpose Type Property Usage Type Financed Unit Count	Relief Refinance Same Servicer TX Refinance Primary Residence 1
583 (shown above)	Mortgage with an Affordable Second	Investor Feature Identifier	583
H03	Home Value Explorer (HVE) point value estimate used to determine value	Property Valuation Method Type AVM Model Name Type Investor Feature Identifier	Automated Valuation Model Home Value Explorer H03
H06*	Relief Refinance Mortgages – Same Servicer	Refinance Program Identifier Related Loan Investor Type	Relief Refinance Same Servicer FRE

Relief Refinance Mortgage - Open Access

007* (shown above)	No cash-out refinance Mortgage	Loan Purpose Type Refinance Cash Out Determination Type	Refinance No Cash Out
221* (shown above)	Texas Equity Section 50(a)(6) Mortgages	Refinance Program Identifier State Code Loan Purpose Type Property Usage Type Financed Unit Count	Relief Refinance Open Access TX Refinance Primary Residence 1
583 (shown above)	Mortgage with an Affordable Second	Investor Feature Identifier	583
H08*	Relief Refinance Mortgage – Open Access	Refinance Program Identifier Related Loan Investor Type	Relief Refinance Open Access FRE
H28	Relief Refi MTG w/ Prop Assessed Clean Energy (PACE) Obligations	Investor Feature Identifier	H28

NOTES

1 Sellers that deliver Section 184 Native American Mortgages by manually entering into the ULDD-named fields in the Selling System will not see a valid value of "Other" for Mortgage Type. Instead, they will see and should select "Public And Indian Housing" from the drop down box of valid values for Mortgage Type.

2 Because our Relief Refinance Mortgage offering is a temporary offering, mapping for SCCs applicable to delivery of Relief Refinance Mortgages is shown in a separate chart below the numerical/alphanumerical SCC listing.

3 SCC H03 is only permitted with SCC H06

Mapping by SCCs: Topic Listing

Code Description	Code	MISMO Data Point Names	Valid Values
Standard SCCs (applicable SCC must be delivered for all loans)			
Retail Mortgage (not a Wholesale Home Mortgage)	018*	Loan Originator Type	Lender
Property in an SFHA with flood insurance	170*	Special Flood Hazard Area Indicator Property Flood Insurance Indicator	True True
Property out of SFHA with flood insurance	175*	Special Flood Hazard Area Indicator Property Flood Insurance Indicator	False True
Property out of SFHA without flood insurance	180*	Special Flood Hazard Area Indicator Property Flood Insurance Indicator	False False
Property in an SFHA without flood insurance	185*	Special Flood Hazard Area Indicator Property Flood Insurance Indicator	True False
Correspondent Third Party Origination Mortgage	211*	Loan Originator Type	Correspondent
Broker Third Party Origination Mortgage	212*	Loan Originator Type	Broker
Affordable Housing Initiatives			
Mortgage was originated under one of Freddie Mac's special Affordable Housing Initiatives	071*	Loan Affordable Indicator	True
Section 184 Native American Mortgage, fee simple	128*	Mortgage Type Mortgage Type Other Description Section of Act Type Property Estate Type	Other Public And Indian Housing 184 Fee Simple
Section 184 Native American Mortgage, allotted land	130	Mortgage Type Mortgage Type Other Description Section of Act Type Investor Feature Identifier	Other Public And Indian Housing 184 130
Purchase transaction Home Possible Mortgages where the income used to qualify the Borrower, converted to an annual basis, does not exceed 80% of the applicable area median income.	140	Investor Feature Identifier	140
Section 184 Native American Mortgage, tribal trust land	218*	Mortgage Type Mortgage Type Other Description Section Of Act Type Property Estate Type	Other Public And Indian Housing 184 Leasehold
Affordable Housing Initiative Mortgage that satisfies the minimum number of payment reference requirement using Noncredit Payment References	532	Loan Affordable Indicator Investor Feature Identifier	True 532
Mortgage where the TLTV ratio is greater than 100%	535	Effective **June 1, 2011**, Mortgages where the TLTV ratio is greater than 100% are ineligible for sale to Freddie Mac.	

Code Description	Code	MISMO Data Point Names	Valid Values
Affordable Housing Initiative Mortgage using cash on hand as Borrower Funds or Borrower Personal Funds	547*	Loan Affordable Indicator Down Payment Type Down Payment Source Type and / or Closing Cost Funds Type Closing Cost Source Type	True Cash On Hand Borrower Cash On Hand Borrower
Mortgage with an RHS leveraged second	582*	Loan Role Type Lien Priority Type Loan Program Identifier (Select One) - - - - - - - - - - - - - - - - Loan Role Type Lien Priority Type Mortgage Type	Subject Loan First Lien Home Possible 97 Home Possible Neighborhood Solution 97 - Related Second Lien USDA Rural Housing
Mortgage with an Affordable Second	583	Investor Feature Identifier	583
Mortgages using Employer Assisted Homeownership Benefits as a source of funds	D25	Investor Feature Identifier	D25
Home Possible Mortgage	G00*	Loan Program Identifier	Home Possible 97
Home Possible Neighborhood Solution Mortgage	G01*	Loan Program Identifier	Home Possible Neighborhood Solution 97
Home Possible Mortgage with an Affordable Second entered into Loan Prospector in the Total Gift Fund field	G18	Loan Program Identifier (Select One) Investor Feature Identifier	Home Possible 97 Home Possible Neighborhood Solution 97 G18
Home Possible 3% Cash Mortgage	G20	Effective **June 1, 2011**, Home Possible 3% Cash Mortgages are ineligible for sale to Freddie Mac.	
Home Possible Neighborhood Solution 3% Cash Mortgage	G21	Effective **June 1, 2011**, Home Possible Neighborhood Solution 3% Cash Mortgages are ineligible for sale to Freddie Mac.	
Collateral Assessment			
Property Inspection Alternative (PIA)	357*	Automated Underwriting System Type Property Valuation Method Type Investor Collateral Program Identifier	Loan Prospector None Property Inspection Alternative
Loan Prospector Mortgage delivered with Form 2070 (exterior-only inspection)	903	Automated Underwriting System Type Investor Feature Identifier	Loan Prospector 903
Loan Prospector Mortgage delivered with FNMA Form 2075 as allowable substitute for Form 2070	904	Automated Underwriting System Type Investor Feature Identifier	Loan Prospector 904

Code Description	Code	MISMO Data Point Names	Valid Values
Condominium Unit Mortgages			
Condominiums with PERS Approval	H09*	Project Legal Structure Type Project Classification Identifier	Condominium Project Eligibility Review Service
Streamlined Condo Review Allowed for Established Projects	H10*	Project Legal Structure Type Condominium Project Status Type Project Classification Identifier	Condominium Established Streamlined Review
California Earthquake			
Mortgage secured by California Condominium Unit with partially pre-funded earthquake insurance deductibles and delivery fee is reduced	257	State Code Project Legal Structure Type Investor Feature Identifier	CA Condominium 257
Mortgage secured by California Condominium Unit with adequately pre-funded earthquake insurance deductibles and delivery fee is waived	259	State Code Project Legal Structure Type Investor Feature Identifier	CA Condominium 259
Mortgage secured by California Condominium Unit where earthquake insurance is not necessary and delivery fee is waived	261	State Code Project Legal Structure Type Investor Feature Identifier	CA Condominium 261
Manufactured Homes			
Single-wide Manufactured Home	951	Construction Method Type Investor Feature Identifier	Manufactured 951
Multiwide Manufactured Home	952	Construction Method Type Investor Feature Identifier	Manufactured 952
Construction Conversion Mortgage Manufactured Home	D52*	Construction Method Type Loan Program Identifier	Manufactured Construction Conversion
Mortgage Insurance			
Mortgage with Lender Paid mortgage insurance	019	MI Premium Source Type Investor Feature Identifier	Lender 019
Mortgage with Financed Mortgage Insurance Premium	681 - 695*	MI Premium Financed Indicator Base LTV Ratio Percent (Select One) (This is the Actual Base LTV Ratio)	True 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95

Code Description	Code	MISMO Data Point Names	Valid Values
Mortgages for Newly Constructed Homes			
Construction Conversion Mortgage site-built	D51*	Construction Method Type Loan Program Identifier	Site Built Construction Conversion
Construction Conversion Mortgage Manufactured Home	D52*	Construction Method Type Loan Program Identifier	Manufactured Construction Conversion
Renovation Mortgage site-built	D69*	Construction Method Type Loan Program Identifier	Site Built Renovation
Mortgages with Buydowns			
Mortgage with temporary subsidy buydown plan that extends 2 years or less and an effective interest rate that is not more than 2% below the Note Rate	009	Buydown Temporary Subsidy Indicator Investor Feature Identifier	True 009
Mortgage with temporary subsidy buydown plan that extends more than 2 years, but not more than 3 years, and an effective interest rate that is more than 2%, but not more than 3%, below the Note Rate	014	Buydown Temporary Subsidy Indicator Investor Feature Identifier	True 014
Mortgage with temporary subsidy buydown plan that extends more than 2 years, but not more than 3 years, and an effective interest rate that is not more than 2% below the Note Rate	206	Buydown Temporary Subsidy Indicator Investor Feature Identifier	True 206
Mortgage with temporary subsidy buydown plan that extends 2 years or less and an effective interest rate that is more than 2%, but not more than 3%, below the Note Rate	207	Buydown Temporary Subsidy Indicator Investor Feature Identifier	True 207
Refinance Mortgages			
Cash-out refinance Mortgage	003*	Loan Purpose Type Refinance Cash Out Determination Type	Refinance Cash Out
No cash-out refinance Mortgage	007*	Loan Purpose Type Refinance Cash Out Determination Type	Refinance No Cash Out
Special purpose cash-out refinance Mortgage when cash was used by an owner to buy out the equity of a co-owner	203	Refinance Cash Out Determination Type Loan Purpose Type Investor Feature Identifier	Cash Out Refinance 203
Texas Equity Section 50(a)(6) Mortgages	221*	Refinance Program Identifier State Code Loan Purpose Type Property Usage Type Financed Unit Code	Texas Equity TX Refinance Primary Residence 1

Code Description	Code	MISMO Data Point Names	Valid Values
Freddie Mac-owned streamlined refinance Mortgage	288	Effective **May 1, 2011**, Freddie Mac-owned streamlined refinance Mortgages are ineligible for sale to Freddie Mac.	
Freddie Mac-owned "no cash-out" refinance w/ Expanded LTV/TLTV/HTLTVs	D99	Investor Feature Identifier	D99
Relief Refinance Mortgages			
Relief Refinance Mortgage - Same Servicer			
Mortgages with life-of-loan recourse	001	Investor Feature Identifier	001
No cash-out refinance Mortgage	007* (shown above)	Loan Purpose Type Refinance Cash Out Determination Type	Refinance No Cash Out
Mortgages with life-of-loan indemnification	033	Investor Feature Identifier	033
Texas Equity Section 50(a)(6) Mortgages	221*	Refinance Program Identifier State Code Loan Purpose Type Property Usage Type Financed Unit Code	Relief Refinance Same Servicer TX Refinance Primary Residence 1
Mortgage with an Affordable Second	583 (shown above)	Investor Feature Identifier	583
Home Value Explorer (HVE) point value estimate used to determine value	H03	Property Valuation Method Type AVM Model Name Type Investor Feature Identifier	Automated Valuation Model Home Value Explorer H03
Relief Refinance Mortgages – Same Servicer	H06*	Refinance Program Identifier Related Loan Investor Type	Relief Refinance Same Servicer FRE
Relief Refinance Mortgage - Open Access			
No cash-out refinance Mortgage	007* (shown above)	Loan Purpose Type Refinance Cash Out Determination Type	Refinance No Cash Out
Texas Equity Section 50(a)(6) Mortgages	221*	Refinance Program Identifier State Code Loan Purpose Type Property Usage Type Financed Unit Code	Relief Refinance Open Access TX Refinance Primary Residence 1
Mortgage with an Affordable Second	583 (shown above)	Investor Feature Identifier	583
Relief Refinance Mortgage – Open Access	H08*	Refinance Program Identifier Related Loan Investor Type	Relief Refinance Open Access FRE
Relief Refi MTG w/ Prop Assessed Clean Energy (PACE) Obligations	H28	Investor Feature Identifier	H28
Topics - Other			
Fixed-rate relocation Mortgage	013*	Relocation Loan Indicator	True
Prepayment Penalty Mortgage	113*	Prepayment Penalty Indicator	True
Mortgage where Borrower uses a credit card, cash advance or unsecured line of credit to pay fees	921	Investor Feature Identifier	921
Assets as a Basis for Mortgage Qualification	H31	Investor Feature Identifier	H31