

EXHIBIT 34B

Other Delivery Codes Mapped to ULDD MISMO® Data Points

This exhibit describes how Mortgage characteristics captured today by delivery of Loan Feature Codes, Offering Codes, and Reference Codes 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.

All of the Loan Feature Codes, Offering Codes, and Reference Codes described in the table below can be fully translated, or mapped, to the 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 Loan Feature Codes, Offering Codes and Reference Codes for Mortgages if the Application Received Date was on or after December 1, 2011. For such Mortgages, the Seller must deliver all of the applicable 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 Loan Feature Codes, Offering Codes and Reference Codes.

Code	Loan Feature	MISMO Data Point Names	Valid Values
Loan Feature Codes			
B	Buydown Plan	Buydown Temporary Subsidy Indicator	True
F	FHA Mortgage	Shared Equity Indicator	False
H	Section 502 GRH Rural Housing Mortgage or Home Possible Mortgages with Rural Housing Leveraged Seconds	Mortgage Type	FHA
		Section of Act Type (Select One)	203B 234C
		Loan Role Type	Subject Loan
		Lien Priority Type	First Lien
		Mortgage Type	USDA Rural Housing
		Section of Act Type	502
		or	
		Loan Role Type	Subject Loan
		Lien Priority Type	First Lien
		Loan Program Identifier (Select One)	Home Possible 97 Home Possible Neighborhood Solution 97
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		Loan Role Type	Related
		Lien Priority Type	Second Lien
		Mortgage Type	USDA Rural Housing
K	Capitalized Mortgage	Capitalized Loan Indicator	True

Code	Loan Feature
N	Section 184 Native American Mortgage
R	Premium financing funded temporary subsidy buydown
S	Shared Equity Plan
V	VA Mortgage
X	Shared equity/buydown plan

MISMO Data Point Names	Valid Values
Mortgage Type	Other
Mortgage Type Other Description	Public And Indian Housing
Section of Act Type	184
Buydown Temporary Subsidy Indicator	True
Buydown Contributor Type	Lender
Loan Purpose Type	Purchase
Shared Equity Indicator	True
Buydown Temporary Subsidy Indicator	False
Mortgage Type	VA
Shared Equity Indicator	True
Buydown Temporary Subsidy Indicator	True

Offering Codes

210	Alt 97
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Loan Program Identifier	Alt97
Effective August 1, 2012 , Alt 97 Mortgages are ineligible for sale to Freddie Mac.	

Reference Codes

0003	Seller-Owned Modified Mortgage
0004	Freddie Mac-Owned Converted Mortgage
0005	Seller-Owned Converted Mortgage
0007	Freddie Mac-owned Streamlined Refinance Mortgage
0013	Construction Conversion or Renovation Mortgages using Integrated or Modification Documentation

Related Loan Investor Type	Seller
Mortgage Modification Indicator	True
Related Loan Investor Type	FRE
Convertible Indicator	True
Convertible Status Type	Exercised
Related Loan Investor Type	Seller
Convertible Indicator	True
Convertible Status Type	Exercised
Related Loan Investor Type	FRE
Loan Purpose Type	Refinance
Refinance Program Identifier	Relief Refinance Same Servicer Relief Refinance Open Access
Loan Program Identifier (Select One)	Construction Conversion Renovation
Select One of the Following Construction To Permanent Closing Type (Integrated Documentation)	One Closing
or	
Construction to Permanent Closing Feature Type (Modification Documentation)	Modification Agreement

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 Effective May 1, 2011, Reference Code 0007 is delivered only with Freddie Mac Relief Refinance Mortgages. Refer to Sections A24.4(c) and B24.4(c) for additional information.