

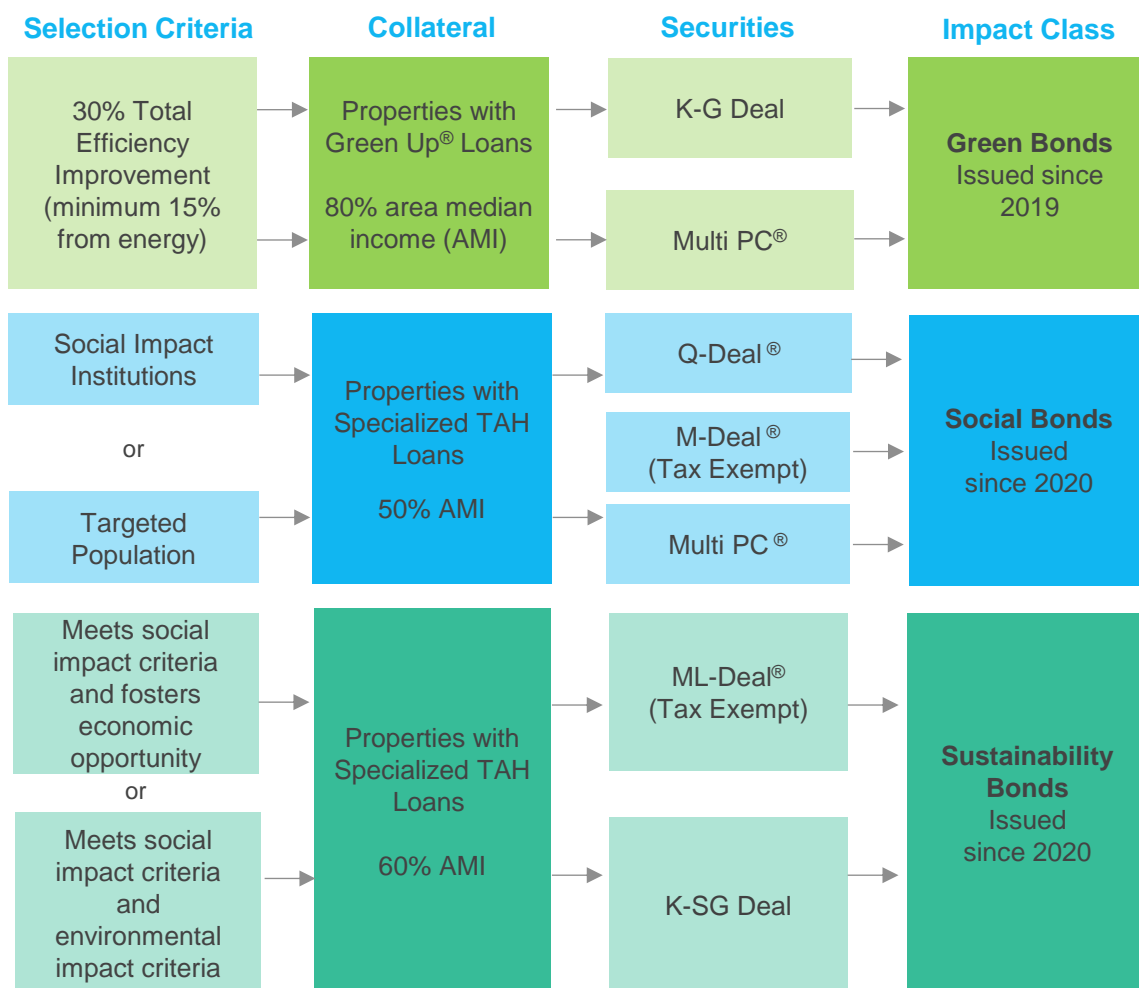
Multifamily Impact Bonds Overview

We designed targeted Impact Bonds for investors that wish to focus on investing in affordable housing and meet specific goals.

Our frameworks for [Green](#), [Social](#) and [Sustainability](#) Bonds are aligned with the four core components of the International Capital Market Association's [Green](#) and [Social](#) Bond Principles and [Sustainability](#) Bond Guidelines, respectively, focusing on our use of proceeds, the process for project evaluation and selection, the management of proceeds, and transparency through regular reporting.

Freddie Mac engaged S&P Global Ratings to evaluate its Green Bonds Framework and Sustainalytics to evaluate its Social and Sustainability Bonds Frameworks and give second-party opinions. These opinions are published on the Freddie Mac Multifamily website and is also available in applicable offering documents.

In accordance with our Green, Social and Sustainability Bonds Frameworks, we publish an annual Impact Bonds Report on our [website](#).



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