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Investor FAQ

Federal Home Loan Mortgage Corporation (Freddie Mac)

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Recommended Citation

Federal Home Loan Mortgage Corporation (Freddie Mac), "Investor FAQ" (1900). *YPFS Documents (Series 1)*. 10265.

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Investor FAQ

1. How do I contact Freddie Mac's Investor Relations?

If you are a **shareholder** and you have questions regarding Freddie Mac, please contact our Investor Relations group at (571) 382-4732, by email at shareholder@freddiemac.com (<mailto:shareholder@freddiemac.com>), or by mail at 8100 Jones Branch Drive, McLean, VA 22102-3110.

If you are an investor in Freddie Mac **debt products** and you have questions regarding Freddie Mac, please contact our Debt Investor Relations group at (571) 382-3700 or (888) 882-6275, by email at debt_securities@freddiemac.com (mailto:debt_securities@freddiemac.com).

If you are an investor in Freddie Mac **mortgage-backed securities** and you have questions regarding Freddie Mac, please call (800) 336-3672 or email investor_inquiry@freddiemac.com (mailto:investor_inquiry@freddiemac.com).

2. Who do I contact regarding change of address or lost stock certificates?

Inquiries concerning change of address, account status and lost stock certificates should be directed to Freddie Mac's transfer agent:

Computershare Trust Company, N.A.

Re: Freddie Mac

P.O. Box 30170

College Station, TX 77842

(877) 373-6374

Web Site: <https://www-us.computershare.com/investor> (<https://www-us.computershare.com/investor>)

3. What is the corporation's legal name?

Under Freddie Mac's Congressional charter, the corporation's official name is Federal Home Loan Mortgage Corporation. However, the Board of Directors has authorized the corporation to conduct business as Freddie Mac.

4. When was Freddie Mac incorporated?

Freddie Mac is a federally chartered corporation created by Congress on July 24, 1970.

5. Where is Freddie Mac located?

The company's corporate headquarters is located in McLean, VA. Freddie Mac also operates five regional offices in Atlanta, Chicago, Dallas, Los Angeles and New York.

6. When did Freddie Mac first become a public company?

On January 3, 1989, Freddie Mac stock was converted into a class of stock that could be owned and traded by all investors. (Prior to that date, ownership of the stock was limited by its terms to financial institutions and a small number of other parties.) On August 9, 1989, Congress amended Freddie Mac's charter to convert this class of stock into Voting Common Stock, granting its holders the right to elect 13 directors of the Company. The Voting Common Stock and its predecessors were listed on the New York Stock Exchange from 1984 through July 7, 2010, and began trading exclusively on the over-the-counter (OTC) market since July 8, 2010.

7. On which exchange is Freddie Mac common stock traded? What is the ticker symbol?

Beginning on July 8, 2010, Freddie Mac common stock is exclusively traded on the OTC market.

The ticker symbol is FMCC.

8. Is Freddie Mac a government agency?

No. Freddie Mac was chartered by Congress as a private company serving a public purpose. On September 6, 2008, the Director of the Federal Housing Finance Agency (FHFA), appointed FHFA as conservator of Freddie Mac. As conservator, FHFA has all rights, titles, powers, and privileges of Freddie Mac, and of any stockholder, officer, or director of Freddie Mac with respect to Freddie Mac and its assets; and title to the books, records and assets of Freddie Mac. In connection with the appointment of FHFA as conservator, Freddie Mac and the U.S. Department of the Treasury have entered into a Senior Preferred Stock Purchase Agreement. As part of the agreement, Freddie Mac has issued senior preferred stock to Treasury, together with a warrant for the purchase of common stock representing 79.9% of Freddie Mac's common stock.

9. Who regulates Freddie Mac?

Freddie Mac's regulator is the Federal Housing Finance Agency (<http://www.fhfa.gov/>) (FHFA). FHFA was established in 2008 as an independent government agency responsible for oversight of the operations of Freddie Mac, Fannie Mae and the Federal Home Loan Banks. In addition, the U.S. Department of Housing and Urban Development has fair housing authority over Freddie Mac.

10. How does Freddie Mac differ from Fannie Mae and Ginnie Mae?

Freddie Mac and Fannie Mae have substantially similar charters, Congressional mandates, and regulatory structures. Both Freddie Mac and Fannie Mae are publicly traded corporations. Ginnie Mae is a government-owned corporation within the U.S. Department of Housing and Urban Development that guarantees mortgage-backed securities backed by federally insured or guaranteed loans. Unlike Freddie Mac and Fannie Mae, Ginnie Mae does not purchase mortgages from lenders, nor does it buy, sell, or issue securities.

11. What are Freddie Mac's principal businesses?

We conduct business through our three business lines:

Single-Family Business: Our Single-Family business supports responsible, sustainable homeownership. We work with lenders of all sizes – national, regional, and community lenders and credit unions – to buy conventional, conforming mortgage loans for one- to four-unit homes – including condominiums and manufactured homes – up to a certain dollar amount set by our regulator. As part of our mission, we are committed to creating homeownership opportunities for people hoping to buy a home for the first time, earning low and moderate incomes, and living in underserved markets.

Multifamily Business: Working with a network of specialized lenders, Freddie Mac Multifamily provides funding for loans on properties ranging from five units to hundreds of units across multiple buildings. We support all types of multifamily properties nationwide, including conventional, seniors, student, and subsidized housing as well as smaller properties and manufactured housing communities.

Capital Markets Business: Our Capital Markets business promotes the mortgage market's liquidity and makes funding more available to borrowers by purchasing mortgage-related securities guaranteed by Freddie Mac and other financial institutions as investments and managing our portfolio. In fact, Freddie Mac is one of the largest investors in mortgage-related securities. We fund these investments by issuing corporate debt securities. Freddie Mac's investors include but are not limited to central and commercial banks, pension funds, insurance companies, and securities dealers from around the world

12. Does Freddie Mac file quarterly and annual reports with the SEC?

On July 18, 2008, Freddie Mac registered its common stock with the Securities and Exchange Commission (SEC) under the Securities Exchange Act of 1934. Freddie Mac files its period financial disclosure documents with the SEC via the SEC's Electronic Data Gathering, Analysis, and Retrieval (EDGAR) system.

Prior to Freddie Mac's voluntary registration of its common stock with the SEC on July 18, 2008, Freddie Mac did not file financial reports with the SEC and instead prepared Annual Information Statements and Quarterly Information Statement Supplements in lieu of Forms 10-K and 10-Q, respectively, which are available from the company's Investor Relations Department.

13. Who is Freddie Mac's auditor?

PricewaterhouseCoopers LLP (PwC) has been our auditor since March 6, 2002.

14. Does Freddie Mac pay dividends?

As announced by FHFA Director, James Lockhart, on September 7, 2008, all future common and preferred stock dividends would be eliminated, other than dividends on the senior preferred stock issued to the U.S. Department of the Treasury.

15. When has Freddie Mac's common stock split?

Freddie Mac has had two common stock splits. The Board of Directors authorized a 3-for-1 stock split effective April 9, 1992 and a 4-for-1 stock split effective January 13, 1997.