

Exhibit G:  
**Annual Loan Products Narrative Reporting Template**

FREDDIE MAC

MANUFACTURED HOUSING

2020

PRODUCT

**ACTIVITY:**

3 - Manufactured Housing Communities Owned by a Government Entity, Non-Profit Organization, or Residents:  
Regulatory Activity

**OBJECTIVE:**

C – Purchase Resident-Owned Community Loans

**ACTIONS:**

Infeasible for 2020.  
*(Character limit: 3,000 characters, including spaces)*

**SELF-ASSESSMENT RATING OF PROGRESS:**

*Select the category that best describes progress on this objective for the year.*

- Objective met
- Objective exceeded
- Objective partially completed:
  - 75-99% (substantial amount)
  - 50-74% (limited amount)
  - 25-49% (minimal amount)
  - 1-24% (less than a minimal amount)
- No milestones achieved

**IMPACT:**

*Provide a self-assessment of the level of impact that actions under the objective have accomplished.*

- 50 – Substantial Impact
- 40
- 30 – Meaningful Impact
- 20
- 10 – Minimal Impact
- 0 – No Impact

**IMPACT EXPLANATION:**

*Answer the following questions.*

1. How and to what extent were actions under this objective impactful in addressing underserved market needs, or in laying the foundation for future impact in addressing underserved market needs? (limit: 3,000 characters, including spaces)  
Infeasible for 2020.
2. What did the Enterprise learn from its work about the nature of underserved market needs and how to address them? (limit: 1,500 characters, including spaces)  
Infeasible for 2020.
3. Optional: If applicable, why were all components of this objective not completed? (limit: 1,500 characters, including spaces)

*Attach the information detailed in the list of documentation specific to the objective that was provided by FHFA.*

Exhibit C:  
**Second Quarter Loan Products Narrative Reporting Template**

FREDDIE MAC

MANUFACTURED HOUSING

Q2: JANUARY-JUNE 2020

PURCHASE

**ACTIVITY:**

3 - Manufactured Housing Communities Owned by a Governmental Entity, Non-Profit Organization, or Residents: Regulatory Activity

**OBJECTIVE:**

B - Purchase Resident-Owned Community Loans

**ACTIONS:**

Freddie Mac worked diligently to quote two MHROCs deals this year: one in Seal Beach, California and the other in Aptos, California. Unfortunately, of the two quoted deals, we only won the one in Seal Beach, CA. This deal is currently under application with a UPB of less than \$5MM. The deal has been delayed for almost a year and we have provided multiple extensions. The delays have been outside of our, our Seller/Service's, and the Community's control. The delays stem from the city review process taking longer than expected and there is a lack of transparency and feedback to the borrower. If these issues are not resolved in the coming months, due to deal timelines it is unlikely we will be able to purchase the loan on this property. We have had several conversations with our MHC lender network to discuss potential MHROC deals over the last few months. We have spanned the market by targeting specific mortgage bankers who primarily focus on MHC ROCs and have relationships with other mortgage brokers who see more of this business, as well reached out to 2-3 mortgage bankers who originated the few MHROC deals we have done over the last 5 years. However, the ROC market is extremely small, and the likelihood of finding additional ROCs seeking financing in 2020 is low. As such, we are reporting potential delays and/or partial completion of the objective expected.

**SELF-ASSESSMENT RATING OF PROGRESS:**

- On-target to meet or exceed the objective
- Progress delayed and/or partial completion of the objective expected
- Unlikely to achieve any milestones of the objective

**ADDITIONAL INFORMATION (IF APPLICABLE):**

N/A

Exhibit C:  
**Third Quarter Loan Products Narrative Reporting Template**

FREDDIE MAC

MANUFACTURED HOUSING

Q3: JULY-SEPTEMBER 2020

PURCHASE

**ACTIVITY:**

3 - Manufactured Housing Communities Owned by a Governmental Entity, Non-Profit Organization, or Residents: Regulatory Activity

**OBJECTIVE:**

B - Purchase Resident-Owned Community Loans

**ACTIONS:**

Freddie Mac worked diligently to quote two MHROCs deals this year: one in Seal Beach, California and the other in Aptos, California. Unfortunately, of the two quoted deals, we only won the one in Seal Beach, CA. This deal is currently under application with a UPB of less than \$5MM. The deal has been delayed for almost a year and we have provided multiple extensions. The delays have been outside of our, our Seller/Service's, and the Community's control. The delays stem from the city review process taking longer than expected and a lack of transparency and feedback that exists between the city and the borrower. As of November 20, 2020, these issues are not resolved, and due to deal timelines, it is unlikely we will be able to purchase the loan on this property in 2020. We have had several conversations with our MHC lender network to discuss potential MHROC deals over the last few months. We have spanned the market by targeting specific mortgage bankers who primarily focus on MHROCs and have relationships with other mortgage brokers who see more of this business, as well as reached out to 2-3 mortgage bankers who originated the few MHROC deals we have done over the last 5 years. However, the ROC market is extremely small (the ROC market is only 2.4% of the broader MHC market and only consists of around 1,065 communities), and the likelihood of finding additional ROCs seeking financing in 2020 is low. As such, we are reporting that it is unlikely we will achieve any milestones of the objective.

**SELF-ASSESSMENT RATING OF PROGRESS:**

- On-target to meet or exceed the objective
- Progress delayed and/or partial completion of the objective expected
- Unlikely to achieve any milestones of the objective

**ADDITIONAL INFORMATION (IF APPLICABLE):**

N/A