

# 11th District COFI Transition:

## Replacement Index Transition Timing for Single-Family Loans and MBS Disclosure

**COFI Loans:** The transition for applicable loans will depend on the next rate adjustment date and lookback period, as described below. All rate adjustments after May 1, 2022, will use the replacement index.

**Freddie Mac ARM PC Disclosures (Level 1/Level 2):** Beginning with the monthly disclosure files published on March 4, 2022, Freddie Mac will update the description of the disclosed Index Code **21** from “COFI\_1MO\_11THDIST” to “Enterprise 11th District COFI Replacement Index”. The description update will be reflected in the Single-Family Disclosure Guide and on the user-interface when viewing specific CUSIPs.

Next Interest Rate Adjustment Date	Lookback Period	Index Publication Date	Index Month	Index Used
2/1/2022	0	1/31/2022	December 2021	COFI_1MO_11THDIST
	1	1/31/2022	December 2021	COFI_1MO_11THDIST
	15	12/30/2021	November 2021	COFI_1MO_11THDIST
	30	12/30/2021	November 2021	COFI_1MO_11THDIST
	45	11/30/2021	October 2021	COFI_1MO_11THDIST
	60	11/30/2021	October 2021	COFI_1MO_11THDIST
3/1/2022	0	2/28/2022	January 2022	Enterprise 11th District COFI Replacement Index
	1	2/28/2022	January 2022	Enterprise 11th District COFI Replacement Index
	15	1/31/2022	December 2021	COFI_1MO_11THDIST
	30	1/31/2022	December 2021	COFI_1MO_11THDIST
	45	12/30/2021	November 2021	COFI_1MO_11THDIST
	60	12/30/2021	November 2021	COFI_1MO_11THDIST
4/1/2022	0	3/31/2022	February 2022	Enterprise 11th District COFI Replacement Index
	1	3/31/2022	February 2022	Enterprise 11th District COFI Replacement Index
	15	2/28/2022	January 2022	Enterprise 11th District COFI Replacement Index
	30	2/28/2022	January 2022	Enterprise 11th District COFI Replacement Index
	45	1/31/2022	December 2021	COFI_1MO_11THDIST
	60	1/31/2022	December 2021	COFI_1MO_11THDIST
5/1/2022 and all subsequent adjustments	0	4/29/2022	March 2022	Enterprise 11th District COFI Replacement Index
	1	4/29/2022	March 2022	Enterprise 11th District COFI Replacement Index
	15	3/31/2022	February 2022	Enterprise 11th District COFI Replacement Index
	30	3/31/2022	February 2022	Enterprise 11th District COFI Replacement Index
	45	2/28/2022	January 2022	Enterprise 11th District COFI Replacement Index
	60	2/28/2022	January 2022	Enterprise 11th District COFI Replacement Index