February 26, 2004

Effective March 1, Freddie Mac will rename seven quartile data elements for pools. These elements are displayed on FreddieMac.com thru Security Lookup (Quartile Information Option) and on the Daily New Issue File Report (diYYMMDD.txt). The calculations for these elements will not change.

Old Name	New Name
WAOLTV	Origl LTV
WAOCS	Origl Credit Score
WAC	Note Rate
WARM	Remaining Maturity
WALA	Loan Age
WAOLT	Origl Loan term
WAOLS	Origl Loan Size

An updated **Guide to PC, Giant & REMIC OID Data** reflecting these changes is also available.

Please contact Investor Inquiry with any questions at (800) 336-3672.

GUIDE TO PC, GIANT & REMIC OID

DISCLOSURE INFORMATION

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Effective March 2004

INTRODUCTION

INTRODUCTION

This guide has been designed to serve as a reference tool for investors in mortgage securities and vendors of mortgage-related securities information. It provides timing and frequency of disclosure data transmitted directly from Freddie Mac or through independent information vendors, a 2004 Freddie Mac holiday schedule, and file formats of the transmissions currently produced and distributed by Freddie Mac.

- Daily New Issue File
- Fixed Rate Factor File
- ARM Factor File
- Breakout File
- Quartile File
- Original Issue Discount (OID) Tax Information File

Freddie Mac Offering Circulars and their related supplements provide more detailed information on Freddie Mac mortgage securities. For a copy of an Offering Circular, including the Offering Circular Supplement ("OCS"), please visit our website at www.freddiemac.com/mbs or use the enclosed Publication Express form to fax us your request.

Investor Inquiry is available to answer any questions related to Freddie Mac's mortgage securities. To contact Investor Inquiry call **(800) 336-3672** or send e-mail to **Investor_Inquiry@freddiemac.com**. Freddie Mac's Mortgage Securities website (www.freddiemac.com/mbs) contains current and historical disclosure data for PCs and REMICs.

Freddie Mac provides mortgage-backed securities disclosure information through several disclosure vendors. For a listing of Freddie Mac's disclosure vendors, please contact Investor Inquiry.

Portions of this guide will be updated as needed and redistributed to the users.

This document is neither an offer to sell nor a solicitation of an offer to buy any of the securities described herein, which are offered only by the applicable offering circulars and related supplements, which incorporate Freddie Mac's information statement and related supplements.

TIMING AND FREQUENCY OF DATA

TIMING AND FREQUENCY OF DISCLOSURE

Day of the Month Publicly Available	Transmission Name	Description
Daily after 6:15 A.M.	Daily New Issue	Information on newly issued pools
4th Business Day after 6:00 P.M.	Fixed Rate Factor	Factors for fixed rate pools
4th Business Day after 6:00 P.M.	ARM Factor	Factors for ARM pools
4th Business Day after 6:00 P.M.	Quartile File	Quartiles for pools
4th Business Day after 6:00 P.M.	Breakout	Assorted Data
Quarterly	Original Issue Discount (OID) Tax Information	OID tax information for investors in REMICs

YEAR 2004 HOLIDAY SCHEDULE

YEAR 2004 HOLIDAY SCHEDULE

The following dates are Freddie Mac's holidays and are not considered business days for purposes of disclosure schedules.

Holidays	
New Year's Day	Thursday, January 1
Martin Luther King, Jr. Day	Monday, January 19
President's Day	Monday, February 16
Memorial Day	Monday, May 31
Independence Day	Monday, July 5
Labor Day	Monday, September 6
Columbus Day	Monday, October 11
Veteran's Day	Thursday, November 11 (observed)
Thanksgiving Day	Thursday, November 25
Christmas Day	Friday, December 24

DAILY NEW ISSUE FILE

This file contains selected data about the composition of Freddie Mac's newly issued mortgage Participation Certificates (PCs) which represent interests in 1-4 family residential mortgages (single-family) or 5 or more family residential mortgages (multifamily). Information is provided as of the time of issuance of the PCs and is calculated based on information available at the time of formation. **This data is qualified in its entirety by information appearing in the applicable Freddie Mac Offering Circulars.**

This file provides new issue information as follows:

- For Freddie Mac's Gold PCs issued in the month of publication which are identified by the prefixes A0, A1, B0, B1, B2, B3, B4, B5, B6, B7, B8, B9, C0, C1, C2, C3, C4, C5, C6, C7, C8, C9, D0, D1, D2, D3, D4, D5, D6, D7, D8, D9, E0, E1, E2, E3, E4, E5, E6, E7, E8, E9, F0, F1, F6, F7, F8, F9, G0, G1, G2, G3, G4, G5, G7, L1, L5, L6, L7, L8, L9, M0, M1, M2, M3, M4, M5, M6, M7, M8, M9, N0, N1, N2, N3, N4, N5, N6, N7, N8, N9, O2, O3, O5, O6, P0, P1, P2, P3, P5, P6, T1, T3, U1, U3.

- For Freddie Mac's Adjustable Rate Mortgage (ARM) PCs issued in the month of publication, which are identified by the prefixes 1B, 1C, 1D, 1E, 1F, 12, 13, 5A, 31, 34, 35, 37, 39, 40, 41, 42, 49, 60, 61, 62, 63, 64, 69, 70, 71, 72, 74, 75, 76, 77, 78, 79, 84, 86, 87, 94, 96 and 97.

- For Freddie Mac's Original Giant PCs issued in the month of publication, which are identified by the prefixes 2B, 3B, 4B, 5B, 6B, 8B, 1H, 2H, 3H, 4H, 5H, 6H, 7H, 8H, 1J, 2J, 3J, 7A, 7B, 14, 15, 16, 17, 18, 20, 21, 23, 25, 26, 27, 28, 28, 29, 30, 32, 33, 36, 38, 43, 44, 45, 46, 47, 48, 50, 53, 54, 55, 68, 85, 88, 89 and 95.

- For Freddie Mac's Original Tiered Payment Mortgage (TPM) PCs issued in the month of publication, which are identified by the prefix 73.

- For Freddie Mac's Original Multifamily PCs issued prior to the month of publication, which are identified by the prefixes 22, 23, 24, 62, 65, 69, 70.

Information is reported by pool number. Where there is insufficient data to support calculations for a particular PC, "0's" have been placed in the fields for the PC.

The Daily New Issue File combines several different types of records within a single file. The first character in each record indicates what type of record it is:

Record Types	Possible Number of Occurrences per Pool
P = General pool data	1 (All Pools)
A = ARM-specific data	1 (ARM Pools Only)
C = ARM component data	1 or more (ARM Pools Only)
G = Geographic data	1 or more (All Pools)
L = Loan origination year data	1 or more (All Pools)
B = Legend data	1 (All Pools)
S = Servicer data	1 or more (All Pools)
O = Occupancy data	1 (All Pools)
T = Property data	1 (All Pools)
R = Loan Purpose data	1 (All Pools)
U = Availability of LTV, Credit Score, and AOLs data	1 (All Pools)
Q = Quartile data	1 (All Pools)

Record Length: 300

POS	LEN	DEC	DATA TYPE	General Pool Data DESCRIPTION
1	1		Alpha	**RECORD TYPE-** Indicates the type of data in this record: **P = general pool data;** A = ARM specific data; C = ARM component data; G = geographic distribution data; L = loan origination year data; B = legend data; S = servicer data; O = occupancy status data; T = property status data; R = loan purpose data; U = original LTV/credit score/AOLS data; Q = quartile data.
2	6		Alpha-num	**POOL NUMBER** - Unique six-digit numeric or alphanumeric designation used to identify each PC.
8	9		Alpha-num	**CUSIP NUMBER** - Unique nine-character alphanumeric designation assigned to each PC.
17	8		Numeric - CCYYMMDD	**AS OF DAY** - The first day of the month and year of issuance of the PC.
25	8		Numeric - CCYYMMDD	**FINAL PAYMENT DATE** - (Gold PC) The first day of the month in which the last monthly payment on the Gold PC is scheduled to be made. (ARM, TPM, & Original Multifamily PC) The first day of the month in which the last monthly payment in the latest maturing Mortgage in the related PC is scheduled to be made.
33	13	2	Numeric	**ORIGINAL UNPAID PRINCIPAL BALANCE (UPB)** - The Aggregate UPB of the related Mortgages in the PC as reported by the seller at delivery.
46	5	3	Numeric	**ORIGINAL COUPON RATE** - The annual rate at which interest is passed through monthly to a Holder of a PC, based on a 360-day year of twelve 30-day months as of pool formation.
51	5	3	Numeric	**WEIGHTED AVERAGE COUPON (WAC)** - The weighted average mortgage coupon for the PC as of pool formation.
56	3		Numeric	**WEIGHTED AVERAGE REMAINING MATURITY (WARM)** - The weighted average remaining term to maturity for the PC as of formation, or the weighted average term to balloon for the balloon PC, as of formation.
59	3		Numeric	**WEIGHTED AVERAGE LOAN AGE (WALA)** - The weighted average of the number of months since the date of note origination of the mortgages in the PC as of pool formation. For Seller-owned modified mortgages, Modifiable mortgages, Converted adjustable rate mortgages, and Construction-to-Permanent mortgages, the modification date is substituted for the Origination date.
62	3		Numeric	**WEIGHTED AVERAGE ORIGINAL CREDIT SCORE (WAOCS)-** The weighted average of the mortgage Credit Score available as of pool formation.
65	3		Numeric	**WEIGHTED AVERAGE ORIGINAL LTV (WAOLTV)** - The weighted average of the mortgage original LTV as of pool formation.
68	9		Numeric	**AVERAGE ORIGINAL LOAN SIZE (AOLS)** - The simple average of the origination amounts for the mortgages in the PC as of pool formation.
77	3		Numeric	**WEIGHTED AVERAGE ORIGINAL LOAN TERM (WAOLT)** - The weighted average of the number of monthly principal and interest payments that the homeowner will make over the life of the mortgage for all the mortgages in the PC at the time of pool formation.
80	60		Alpha-num	**SELLER NAME (not available on all pools)**- Identifies the entity that sold the mortgages in the PC to Freddie Mac. This may or may not be the servicer of the mortgages.
140	30		Alpha-num	**SELLER ADDRESS 1** - First line of the seller address.
170	30		Alpha-num	**SELLER ADDRESS 2** - Second line of the seller address.
200	20		Alpha	**SELLER CITY**

220	2		Alpha	**SELLER STATE** - Two-letter state abbreviation.
222	9		Numeric	**SELLER ZIP CODE**
231	1		Alpha	**INVESTOR TAX FLAG - 1984** - If "Y", pool contains loans originated prior to July 18, 1984.
232	1		Alpha	**INVESTOR TAX FLAG 1985** - If "Y", pool contains loans originated prior to September 27, 1985.
233	5	2	Numeric	**PERCENT UPB PRE 1984** - If pool contains loans originated prior to July 18, 1984, this field gives % of UPB.
238	5	2	Numeric	**PERCENT UPB PRE 1985** - If pool contains loans originated prior to September 27, 1985, this field gives % of UPB.
243	58			**FILLER**

				ARM Specific Data
POS	LEN	DEC	DATA TYPE	DESCRIPTION
1	1		Alpha	**RECORD TYPE -** Indicates the type of data in this record: P = general pool data; A = **ARM specific data;** C = ARM component data; G = geographic distribution data; L = loan origination year data; B = legend data; S = servicer data; O = occupancy status data; T = property status data; R = loan purpose data; U = original LTV/credit score/AOLS data; Q = quartile data.
2	6		Alpha-num	**POOL NUMBER** - Unique six-character numeric or alphanumeric designation used to identify each PC.
8	5	3	Numeric	**PC MARGIN** – The weighted average of the mortgage margins of the mortgages in each PC, net of gross fees.
13	5	3	Numeric	**ORIGINAL WEIGHTED AVERAGE MORTGAGE MARGIN** - The weighted average of the mortgage margins of the mortgages in each PC as of pool formation.
18	5	3	Numeric	**ORIGINAL WEIGHTED AVERAGE MORTGAGE LIFETIME CEILING** - The weighted average of the mortgage coupon ceilings of the Mortgages in each PC as of pool formation.
23	5	3	Numeric	**WEIGHTED AVERAGE MORTGAGE LIFETIME CEILING** – The weighted average of the mortgage coupon ceilings of the mortgages in each PC pool, net of gross fees.
28	60		Alpha-num	**INDEX DESCRIPTION** - The name of the index upon which an ARM PC adjusts.
88	8		Numeric - CCYYMMDD	**CONVERTIBILITY - DATE BEGIN** - If the pool is convertible, this is the earliest date on which a qualified borrower may convert the adjustable Mortgage Coupon into a fixed rate. This field is not always available on convertible pools. 00010101 = Null
96	8		Numeric - CCYYMMDD	**CONVERTIBILITY - DATE END** - If the pool is convertible, this is the latest date on which a qualified borrower may convert the adjustable Mortgage Coupon into a fixed rate. This field is not always available on convertible pools. 00010101 = Null
104	3		Numeric	**ORIGINAL REMAINING MORTGAGE MATURITY RANGE - HI** - The longest remaining term to maturity of any Mortgage in the PC as of pool formation.
107	3		Numeric	**ORIGINAL REMAINING MORTGAGE MATURITY RANGE - LO** - The shortest remaining term to maturity of any Mortgage in the PC as of pool formation.
110	5	3	Numeric	**ORIGINAL MORTGAGE COUPON RANGE - HI** - The highest Coupon on the Mortgages in the PC as of pool formation.
115	5	3	Numeric	**ORIGINAL MORTGAGE COUPON RANGE - LO** - The lowest Coupon on the Mortgages in the PC as of pool formation.
120	5	3	Numeric	**ORIGINAL MORTGAGE MARGIN RANGE - HI** - The highest Margin on the Mortgages in the PC as of pool formation.
125	5	3	Numeric	**ORIGINAL MORTGAGE MARGIN RANGE - LO** - The lowest Margin on the Mortgages in the PC as of pool formation.
130	5	3	Numeric	**ORIGINAL MORTGAGE LIFETIME CEILING RANGE - HI** - The highest mortgage lifetime ceiling on the Mortgages in the PC as of pool formation.
135	5	3	Numeric	**ORIGINAL MORTGAGE LIFETIME CEILING RANGE - LO** - The lowest mortgage lifetime ceiling on the Mortgages in the PC as of pool formation.
140	5	3	Numeric	**WEIGHTED AVERAGE MORTGAGE LIFETIME FLOOR** – The weighted average of the mortgage coupon lifetime floors of the mortgages in each PC pool, net of gross fees.
145	5	3	Numeric	**ORIGINAL MORTGAGE COUPON FLOOR RANGE - HI** - The highest mortgage coupon lifetime floor on the mortgages in each PC as of pool formation.

150	5	3	Numeric	**ORIGINAL MORTGAGE COUPON FLOOR RANGE - LO** - The lowest mortgage coupon lifetime floor on the mortgages in each PC as of pool formation.
155	5	3	Numeric	**ORIGINAL WEIGHTED AVERAGE MORTGAGE LIFETIME FLOOR** - The weighted average of the mortgage lifetime floors as of pool formation.
160	1		Alpha	**CONVERTIBILITY** - An ARM that is subject to convert into a fixed Mortgage Coupon during a Conversion Period at the option of the borrower. Y = convertible and N = not convertible.
161	3		Numeric	**LOOKBACK** - The number of days from the mortgage coupon adjustment to the publication of the index used in the mortgage coupon adjustment.
164	3		Numeric	**MORTGAGE ADJUSTMENT PERIOD** - The frequency with which the mortgages adjust in each PC.
167	8		Numeric - CCYYMMDD	**NEXT ADJUSTMENT DATE** - The next scheduled adjustment date of the mortgages in the pool adjusted by adding one month to reflect the time of the corresponding PC Coupon or Pass-Through Coupon adjustment. 00010101 = Null
175	5	3	Numeric	**PERIODIC RATE CAP** - The maximum amount a coupon rate can adjust during an adjustment period. The initial and final adjustment may be different than the periodic rate cap.
180	4	1	Numeric	**AVERAGE MONTHS TO ADJUST** - The weighted average number of months from the "As of Date" to the next scheduled adjustment dates of the Mortgages in the PC, plus one month to reflect the weighted average time to the related WAC PC coupon adjustment dates.
184	5	3	Numeric	**WEIGHTED AVERAGE MORTGAGE COUPON** - The weighted average of the Mortgage Coupons of the Mortgages in each PC calculated as of the date of pool formation.
189	112			**FILLER**

POS	LEN	DEC	DATA TYPE	DESCRIPTION
				ARM Component Data
1	1		Alpha	**RECORD TYPE** - Indicates the type of data in this record: P = general pool data; A = ARM specific data; **C = ARM component data;** G = geographic distribution data; L = loan origination year data; B = legend data; S = servicer data; O = occupancy status data; T = property status data; R = loan purpose data; U = original LTV/credit score/AOLS data; Q = quartile data.
2	6		Alpha-num	**POOL NUMBER** - Unique six-digit numeric or alphanumeric designation used to identify each PC.
8	220			**Entries for 6 components. Entry 1 is listed below; remaining entries follow the same pattern.**
8	8		Numeric - CCYYMMDD	**COMPONENT ADJUSTMENT DATE** - The next scheduled adjustment date of a group of mortgages in the pool having the same adjustment period, coupon, margin, life cap, and life floor, adjusted by adding one month to reflect the time of the corresponding PC Coupon or Pass-Through Coupon adjustment.
16	3		Numeric	**SEQUENCE NUMBER** - Unique Line Identifier for component adjustment date.
19	13	2	Numeric	**COMPONENT UPB** - The unpaid principal balance of a group of mortgages in the pool having the same adjustment date, coupon, margin, life cap, and life floor.
32	5	3	Numeric	**COMPONENT COUPON** - The weighted average of the mortgage coupons of a group of mortgages in the pool having the same adjustment date net of gross fees.
37	5	3	Numeric	**COMPONENT MARGIN** - The weighted average of the mortgage margins of a group of mortgages in the pool having the same adjustment date, coupon, margin, life cap, and life floor, net of gross fees.
42	5	3	Numeric	**COMPONENT LIFE CAP** - The weighted average of the mortgage lifetime ceilings of a group of mortgages in the pool having the same adjustment date, coupon, margin, life cap, and life floor, net of gross fees.
47	5	3	Numeric	**COMPONENT LIFE FLOOR** - The weighted average of the mortgage lifetime floors of a group of mortgages in the pool having the same adjustment date, coupon, margin, life cap, and life floor, net of gross fees.
52	44		Group	**2nd Component Entry. Refer to position 16-47**
96	44		Group	**3rd Component Entry. Refer to position 16-47**
140	44		Group	**4th Component Entry. Refer to position 16-47**
184	44		Group	**5th Component Entry. Refer to position 16-47**
228	44		Group	**6th Component Entry. Refer to position 16-47**
272	29			**FILLER**

POS	LEN	DEC	DATA TYPE	DESCRIPTION
				Geographic Distribution Data
1	1		Alpha	**RECORD TYPE-** Indicates the type of data in this record: P = general pool data; A = ARM specific data; C = ARM component data; **G = geographic distribution data;** L = loan origination year data; B = legend data; S = servicer data; O = occupancy status data; T = property status data; R = loan purpose data; U = original LTV/credit score/AOLS data; Q = quartile data.
2	6		Alpha-num	**POOL NUMBER** - Unique six-digit numeric or alphanumeric designation used to identify each PC.
8	256			**Entries for 9 state codes. Entry 1 is listed below; remaining entries follow the same pattern.**
8	2		Alpha	**STATE CODE** - A two-letter state abbreviation (United States plus Puerto Rico and territories) used to indicate the distribution of the mortgages in the pool.
10	5	2	Numeric	**ORIGINAL STATE PERCENT - UPB** - The percent of the original unpaid principal balance of the related mortgages secured by real property located in a state calculated as of pool formation.
15	5	2	Numeric	**ORIGINAL STATE PERCENT - LOANS** - The percent of mortgages secured by real property located in a state calculated as of pool formation.
20	7		Numeric	**ORIGINAL STATE NUMBER - LOANS** - The number of mortgages secured by real property located in a state calculated as of pool formation.
27	13	2	Numeric	**ORIGINAL STATE AMOUNT - UPB** - The unpaid principal balance of the related mortgages secured by real property located in a state calculated as of pool formation.
40	32		Group	**2nd State Code. Refer to pos 8-27**
72	32		Group	**3rd State Code. Refer to pos 8-27**
104	32		Group	**4th State Code. Refer to pos 8-27**
136	32		Group	**5th State Code. Refer to pos 8-27**
168	32		Group	**6th State Code. Refer to pos 8-27**
200	32		Group	**7th State Code. Refer to pos 8-27**
232	32		Group	**8th State Code. Refer to pos 8-27**
264	32		Group	**9th State Code. Refer to pos 8-27**
296	5			**FILLER**

POS	LEN	DEC	DATA TYPE	DESCRIPTION
				Loan Origination Year Data
POS	LEN	DEC	DATA TYPE	DESCRIPTION
1	1		Alpha	**RECORD TYPE-** Indicates the type of data in this record: P = general pool data; A = ARM specific data; C = ARM component data; G = geographic distribution data; **L = loan origination year data;** B = legend data; S = servicer data; O = occupancy status data; T = property status data; R = loan purpose data; U = original LTV/credit score/AOLS data; Q = quartile data.
2	6		Alpha-num	**POOL NUMBER** - Unique six-digit numeric or alphanumeric designation used to identify each PC.
8	3		Alpha	**PRE-1985 CODE** - "PRE" if origination year is 1984 or earlier; blank otherwise.
11	283			**Entries for 8 LOY entries. Entry 1 is listed below; remaining entries follow the same pattern.**
11	4		Numeric - CCYY	**ORIGINATION YEAR** - The calendar year in which the loan was originated. For Seller-owned modified mortgages, Modifiable mortgages, Converted adjustable rate mortgages, and Construction-to-Permanent mortgages, the modification date is substituted for the Origination date.
15	5	2	Numeric	**ORIGINAL LOY PERCENT - UPB** - The percent of the original unpaid principal balance of the related mortgages originated in the calendar year as of pool formation.
20	5	2	Numeric	**ORIGINAL LOY PERCENT - LOANS** - The percent of mortgages originated in the calendar year as of pool formation.
25	7		Numeric	**ORIGINAL LOY NUMBER - LOANS** - The number of mortgages originated in the calendar year as of pool formation.
32	13	2	Numeric	**ORIGINAL LOY AMOUNT - UPB** - The unpaid principal balance of the related mortgages originated in the calendar year calculated as of pool formation.
45	34		Group	**2nd LOY Entry. Refer to pos 8-32**
79	34		Group	**3rd LOY Entry. Refer to pos 8-32**
113	34		Group	**4th LOY Entry. Refer to pos 8-32**
147	34		Group	**5th LOY Entry. Refer to pos 8-32**
181	34		Group	**6th LOY Entry. Refer to pos 8-32**
215	34		Group	**7th LOY Entry. Refer to pos 8-32**
249	34		Group	**8th LOY Entry. Refer to pos 8-32**
283	18			**FILLER**

POS	LEN	DEC	DATA TYPE	Legend Information
				DESCRIPTION
1	1		Alpha	**RECORD TYPE-** Indicates the type of data in this record: P = general pool data; A = ARM specific data; C = ARM component data; G = geographic distribution data; L = loan origination year data; **B = legend data;** S = servicer data; O = occupancy status data; T = property status data; R = loan purpose data; U = original LTV/credit score/AOLS data; Q = quartile data.
2	6		Alpha-num	**POOL NUMBER** - Unique six-digit numeric or alphanumeric designation used to identify each PC.
8	60		Alpha-num	**LEGEND (not available on all pools)** A text field used as a means of disclosing additional information on the PC.
68	60		Alpha-num	**LEGEND 2 (not available on all pools)** A text field used as a means of disclosing additional information on the PC.
128	173			**FILLER**

				Servicer Data
POS	LEN	DEC	DATA TYPE	DESCRIPTION
1	1		Alpha	**RECORD TYPE-** Indicates the type of data in this record: P = general pool data; A = ARM specific data; C = ARM component data; G = geographic distribution data; L = loan origination year data; B = legend data; **S = servicer data;** O = occupancy status data; T = property status data; R = loan purpose data; U = original LTV/credit score/AOLS data; Q = quartile data.
2	6		Alpha-num	**POOL NUMBER** - Unique six-digit numeric or alphanumeric designation used to identify each pool.
8	290			**Entries for 6 servicers. Entry 1 is listed below; remaining entries follow the same pattern.**
8	30		Alpha	**SERVICER NAME** - Identifies the entity that services the mortgages in the PC. A servicer must service at least 1% of the mortgages.
38	5	2	Numeric	**SERVICER PERCENT UPB** - The percent of the current unpaid principal balance of the related mortgages serviced as of origination.
43	7		Numeric	**SERVICER NUMBER OF LOANS** - The number of mortgages serviced as of origination.
50	5	2	Numeric	**SERVICER PERCENT OF LOANS** – The percentage of loans serviced by a particular servicer.
55	47		Group	**2nd Servicer Entry. Refer to post 8-50**
102	47		Group	**3rd Servicer Entry. Refer to post 8-50**
149	47		Group	**4th Servicer Entry. Refer to post 8-50**
196	47		Group	**5th Servicer Entry. Refer to post 8-50**
243	47		Group	**6th Servicer Entry. Refer to post 8-50**
290	11			**FILLER**

POS	LEN	DEC	DATA TYPE	DESCRIPTION
				Occupancy Status Data
1	1		Alpha	**RECORD TYPE-** Indicates the type of data in this record: P = general pool data; A = ARM specific data; C = ARM component data; G = geographic distribution data; L = loan origination year data; B = legend data; S = servicer data; **O = occupancy status data;** T = property status data; R = loan purpose data; U = original LTV/credit score/AOLS data; Q = quartile data.
2	6		Alpha-num	**POOL NUMBER** - Unique six-digit numeric or alphanumeric designation used to identify each pool.
8	5	2	Numeric	**OWNER OCCUPIED PERCENT UPB** - The percent of the current unpaid principal balance of the related mortgages that are Owner Occupied, calculated as of origination.
13	7		Numeric	**OWNER OCCUPIED NUMBER OF LOANS** - The number of mortgages, that are Owner Occupied, calculated as of origination.
20	5	2	Numeric	**OWNER OCCUPIED PERCENT OF LOANS** – The percent of loans that are owner occupied.
25	5	2	Numeric	**SECOND HOME PERCENT UPB** - The percent of the current unpaid principal balance of the related mortgages that are Second Homes, calculated as origination.
30	7		Numeric	**SECOND HOME NUMBER OF LOANS** - The number of mortgages, that are Second Homes, calculated as of origination.
37	5	2	Numeric	**SECOND HOME PERCENT OF LOANS** – The number of loans that are second homes.
42	5	2	Numeric	**INVESTMENT PROPERTY PERCENT UPB** - The percent of the current unpaid principal balance of the related mortgages, that are Investment Properties, calculated as of origination.
47	7		Numeric	**INVESTMENT PROPERTY NUMBER OF LOANS** - The number of mortgages, that are Investment Properties, calculated as of origination.
54	5	2	Numeric	**INVESTMENT PROPERTY PERCENT OF LOANS** – The percent of loans that are investment properties.
59	5	2	Numeric	**UNKNOWN/NOT AVAILABLE PERCENT UPB** - The percent of the original unpaid principal balance of the related mortgages that are Unknown/Not Available, calculated as of origination.
64	7		Numeric	**UNKNOWN/NOT AVAILABLE NUMBER OF LOANS** - The number of mortgages, that are Unknown/Not Available, calculated as of origination.
71	5	2	Numeric	**UNKNOWN/NOT AVAILABLE PERCENT OF LOANS** – The percent of loans that is unknown.
76	225			**FILLER**

				Property Status Data
POS	LEN	DEC	DATA TYPE	DESCRIPTION
1	1		Alpha	**RECORD TYPE** - Indicates the type of data in this record: P = general pool data; A = ARM specific data; C = ARM component data; G = geographic distribution data; L = loan origination year data; B = legend data; S = servicer data; O = occupancy status data; **T = property status data;** R = loan purpose data; U = original LTV/credit score/AOLS data; Q = quartile data.
2	6		Alpha-num	**POOL NUMBER** - Unique six-digit numeric or alphanumeric designation used to identify each pool.
8	5	2	Numeric	**1UNIT PERCENT UPB** - The percent of the current unpaid principal balance of the related mortgages that are 1 Unit, calculated as of origination.
13	7		Numeric	**1UNIT NUMBER OF LOANS** - The number of mortgages, that are 1 Unit, calculated as of origination.
20	5	2	Numeric	**1 UNIT PERCENT OF LOANS** – The percent of loans that are 1 units.
25	5	2	Numeric	**2-4 UNIT PERCENT UPB** - The percent of the current unpaid principal balance of the related mortgages that are 2-4 Unit, calculated as of origination.
30	7		Numeric	**2-4 UNIT NUMBER OF LOANS** - The number of mortgages, that are 2-4 Unit, calculated as of origination.
37	5	2	Numeric	**2-4 UNIT PERCENT OF LOANS** – The percent of loans that are 2-4 units.
42	5	2	Numeric	**UNKNOWN/NOT AVAILABLE PERCENT UPB** - The percent of the original unpaid principal balance of the related mortgages that are Unknown/Not Available, calculated as of origination.
47	7		Numeric	**UNKNOWN/NOT AVAILABLE NUMBER OF LOANS** - The number of mortgages, that are Unknown/Not Available, calculated as of origination.
54	5	2	Numeric	**UNKNOWN/NOT AVAILABLE PERCENT OF LOANS** – The percent of loans that is unknown.
59	242			**FILLER**

POS	LEN	DEC	DATA TYPE	DESCRIPTION
				Loan Purpose Data
1	1			**RECORD TYPE** - Indicates the type of data in this record: P = general pool data; A = ARM specific data; C = ARM component data; G = geographic distribution data; L = loan origination year data; B = legend data; S = servicer data; O = occupancy status data; T = property status data; **R = loan purpose data;** U = original LTV/credit score/AOLS data; Q = quartile data.
2	6		Alpha-num	**POOL NUMBER** - Unique six-digit numeric or alphanumeric designation used to identify each pool.
8	5	2	Numeric	**PURCHASE PERCENT UPB** - The percent of the current unpaid principal balance of the related mortgages that are Purchases, calculated as of origination.
13	7		Numeric	**PURCHASE NUMBER OF LOANS** - The number of mortgages, that are Purchases, calculated as of origination.
20	5	2	Numeric	**PURCHASE PERCENT OF LOANS** - The percent of loans that are a purchase.
25	5	2	Numeric	**REFINANCE PERCENT UPB** -The percent of the current unpaid principal balance of the related mortgages, that are Refinances, calculated as of origination.
30	7		Numeric	**REFINANCE NUMBER OF LOANS** - The number of mortgages, that are Refinance, calculated as of origination
37	5	2	Numeric	**REFINANCE PERCENT OF LOANS** – The percent of loans that are a refinance.
42	5	2	Numeric	**UNKNOWN/NOT AVAILABLE PERCENT UPB** - The percent of the original unpaid principal balance of the related mortgages that are Unknown/Not Available, calculated as of origination.
47	7		Numeric	**UNKNOWN/NOT AVAILABLE NUMBER OF LOANS** - The number of mortgages, that are Unknown/Not Available, calculated as of origination.
54	5	2	Numeric	**UNKNOWN/NOT AVAILABLE PERCENTOF LOANS** - The percent of loans that is unknown.
59	242			**FILLER**

POS	LEN	DEC	DATA TYPE	DESCRIPTION
				Availability of Original LTV, Credit Score, and AOLS Data
1	1			**RECORD TYPE-** Indicates the type of data in this record: P = general pool data; A = ARM specific data; C = ARM component; G = geographic distribution data; L = loan origination year data; B = legend data; S = servicer data; O = occupancy status data; T = property status data; R = loan purpose data; **U = original LTV/credit score/AOLS data;** Q = quartile data.
2	6		Alpha-num	**POOL NUMBER** - Unique six-digit numeric or alphanumeric designation used to identify each pool.
8	5	2	Numeric	**ORIGINAL LTV UNKNOWN/NOT AVAILABLE LTV PERCENT UPB** - The percent of the original unpaid principal balance of the related mortgages, that are Unknown/Not Available, calculated as of origination.
13	7		Numeric	**ORIGINAL LTV UNKNOWN/NOT AVAILABLE NUMBER OF LOANS** - The number of mortgages, that are Unknown/Not Available, calculated as of origination.
20	5	2	Numeric	**ORIGINAL LTV UNKNOWN/NOT AVAILABLE LTV PERCENT OF LOANS** – The percent of loans with LTV unknown.
25	5	2	Numeric	**CREDIT SCORE UNKNOWN/NOT AVAILABLE PERCENT UPB** - The percent of the original unpaid principal balance of the related mortgages, that are Unknown/Not Available, calculated as of origination.
30	7		Numeric	**CREDIT SCORE UNKNOWN/NOT AVAILABLE NUMBER OF LOANS** - The number of mortgages, that are Unknown/Not Available, calculated as of origination.
37	5	2	Numeric	**CREDIT SCORE UNKNOWN/NOT AVAILABLE PERCENT OF LOANS** – The percent of loans with credit score unknown.
42	259			**FILLER**

POS	LEN	DEC	DATA TYPE	DESCRIPTION
				Quartile Data
1	1		Alpha	**RECORD TYPE** - Indicates the type of data in this record: P = general pool data; A = ARM specific data; C = ARM component; G = geographic distribution data; L = loan origination year data; B = legend data; S = servicer data; O = occupancy status data; T = property status data; R = loan purpose data; U = original LTV/credit score/AOLS data; Q = **quartile data.**
2	6		Alpha-num	**POOL NUMBER** - Unique six-digit numeric or alphanumeric designation used to identify each pool.
8	5	3	Numeric	**MIN NOTE RATE QUARTILE 1** - The lowest mortgage coupons available at the time of pool formation.
13	5	3	Numeric	**MAX NOTE RATE QUARTILE 1** - The 25th percentile mortgage coupons available at the time of pool formation.
18	5	3	Numeric	**MIN NOTE RATE QUARTILE 2** - The 25th percentile mortgage coupons available at the time of pool formation.
23	5	3	Numeric	**MAX NOTE RATE QUARTILE 2** - The median mortgage coupons available at the time of pool formation.
28	5	3	Numeric	**MIN NOTE RATE QUARTILE 3** - The median mortgage coupons available at the time of pool formation.
33	5	3	Numeric	**MAX NOTE RATE QUARTILE 3** - The 75th percentile mortgage coupons available at the time of pool formation.
38	5	3	Numeric	**MIN NOTE RATE QUARTILE 4** - The 75th percentile mortgage coupons available at the time of pool formation.
43	5	3	Numeric	**MAX NOTE RATE QUARTILE 4** - The highest mortgage coupons available at the time of pool formation.
48	3		Numeric	**MIN REMAINIGN MATURITY QUARTILE 1** - The lowest remaining mortgage maturity, or the term to balloon for the balloon PC, available at the time of pool formation.
51	3		Numeric	**MAX REMAINIGN MATURITY QUARTILE 1** - The 25th percentile remaining mortgage maturity, or the term to balloon for the balloon PC, available at the time of pool formation.
54	3		Numeric	**MIN REMAINIGN MATURITY QUARTILE 2** - The 25th percentile remaining mortgage maturity, or the term to balloon for the balloon PC, available at the time of pool formation.
57	3		Numeric	**MAX REMAINIGN MATURITY QUARTILE 2** - The median remaining mortgage maturity, or the term to balloon for the balloon PC, available at the time of pool formation.
60	3		Numeric	**MIN REMAINIGN MATURITY QUARTILE 3** - The median remaining mortgage maturity, or the term to balloon for the balloon PC, available at the time of pool formation.
63	3		Numeric	**MAX REMAINIGN MATURITY QUARTILE 3** - The 75th percentile weighted average of the remaining mortgage maturity, or the term to balloon for the balloon PC, available at the time of pool formation.
66	3		Numeric	**MIN REMAINIGN MATURITY QUARTILE 4** - The 75th percentile remaining mortgage maturity, or the term to balloon for the balloon PC, available at the time of pool formation.
69	3		Numeric	**MAX REMAINIGN MATURITY QUARTILE 4** - The highest remaining mortgage maturity, or the term to balloon for the balloon PC, available at the time of pool formation.

72	3		Numeric	**MIN LOAN AGE QUARTILE 1** - The lowest loan age available at the time of pool formation.
75	3		Numeric	**MAX LOAN AGE QUARTILE 1** - The 25th percentile loan age available at the time of pool formation.
78	3		Numeric	**MIN LOAN AGE QUARTILE 2** - The 25th percentile loan age available at the time of pool formation.
81	3		Numeric	**MAX LOAN AGE QUARTILE 2** - The median loan age available at the time of pool formation.
84	3		Numeric	**MIN LOAN AGE QUARTILE 3** - The median loan age available at the time of pool formation.
87	3		Numeric	**MAX LOAN AGE QUARTILE 3** - The 75th percentile loan age available at the time of pool formation.
90	3		Numeric	**MIN LOAN AGE QUARTILE 4** - The 75th percentile loan age available at the time of pool formation.
93	3		Numeric	**MAX LOAN AGE QUARTILE 4** - The highest loan age available at the time of pool formation.
96	9		Numeric	**MIN ORIGINAL LOAN SIZE QUARTILE 1** - The lowest original loan size available at the time of PC formation.
105	9		Numeric	**MAX ORIGINAL LOAN SIZE QUARTILE 1** - The 25th percentile original loan size available at the time of PC formation.
114	9		Numeric	**MIN ORIGINAL LOAN SIZE QUARTILE 2** - The 25th percentile original loan size available at the time of PC formation.
123	9		Numeric	**MAX ORIGINAL LOAN SIZE QUARTILE 2** - The median original loan size available at the time of PC formation.
132	9		Numeric	**MIN ORIGINAL LOAN SIZE QUARTILE 3** - The median original loan size available at the time of PC formation.
141	9		Numeric	**MAX ORIGINAL LOAN SIZE QUARTILE 3** - The 75th percentile original loan size available at the time of PC formation.
150	9		Numeric	**MIN ORIGINAL LOAN SIZE QUARTILE 4** - The 75th percentile original loan size available at the time of PC formation.
159	9		Numeric	**MAX ORIGINAL LOAN SIZE QUARTILE 4** - The highest original loan size available at the time of PC formation.
168	3		Numeric	**MIN ORIGINAL LOAN TERM QUARTILE 1** - The lowest original loan term available at the time of PC formation.
171	3		Numeric	**MAX ORIGINAL LOAN TERM QUARTILE 1** - The 25th percentile original loan term available at the time of PC formation.
174	3		Numeric	**MIN ORIGINAL LOAN TERM QUARTILE 2** - The 25th percentile original loan term available at the time of PC formation.
177	3		Numeric	**MAX ORIGINAL LOAN TERM QUARTILE 2** - The median original loan term available at the time of PC formation.
180	3		Numeric	**MIN ORIGINAL LOAN TERM QUARTILE 3** - The median original loan term available at the time of PC formation.
183	3		Numeric	**MAX ORIGINAL LOAN TERM QUARTILE 3** - The 75th percentile original loan term available at the time of PC formation.
186	3		Numeric	**MIN ORIGINAL LOAN TERM QUARTILE 4** - The 75th percentile original loan term available at the time of PC formation.

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189	3		Numeric	**MAX ORIGINAL LOAN TERM QUARTILE 4** - The highest original loan term available at the time of PC formation.
192	3		Numeric	**MIN ORIGINAL LTV Quartile 1 -** The lowest original LTV available at the time of PC formation.
195	3		Numeric	**MAX ORIGINAL LTV QUARTILE 1** - The 25th percentile original LTV available at the time of PC formation.
198	3		Numeric	**MIN ORIGINAL LTV QUARTILE 2** - The 25th percentile original LTV available at the time of PC formation.
201	3		Numeric	**MAX ORIGINAL LTV QUARTILE 2** - The median original LTV available at the time of PC formation.
204	3		Numeric	**MIN ORIGINAL LTV QUARTILE 3** - The median original LTV available at the time of PC formation.
207	3		Numeric	**MAX ORIGINAL LTV QUARTILE 3** - The 75th percentile original LTV available at the time of PC formation.
210	3		Numeric	**MIN ORIGINAL LTV QUARTILE 4** - The 75th percentile original LTV available at the time of PC formation.
213	3		Numeric	**MAX ORIGINAL LTV QUARTILE 4** - The highest percentile original LTV available at the time of PC formation.
216	3		Numeric	**MIN CREDIT SCORE QUARTILE 1** - The lowest original credit score available at the time of PC formation.
219	3		Numeric	**MAX CREDIT SCORE QUARTILE 1** - The 25th percentile original credit score available at the time of PC formation.
222	3		Numeric	**MIN CREDIT SCORE QUARTILE 2** - The 25th percentile original credit score available at the time of PC formation.
225	3		Numeric	**MAX CREDIT SCORE QUARTILE 2** - The median original credit score available at the time of PC formation.
228	3		Numeric	**MIN CREDIT SCORE QUARTILE 3** - The median original credit score available at the time of PC formation.
231	3		Numeric	**MAX CREDIT SCORE QUARTILE 3** - The 75th percentile original credit score available at the time of PC formation.
234	3		Numeric	**MIN CREDIT SCORE QUARTILE 4** - The 75th percentile credit score available at the time of PC formation.
237	3		Numeric	**MAX CREDIT SCORE QUARTILE 4** - The highest percentile original credit score available at the time of PC formation.
240	61			**FILLER**

FIXED RATE FACTOR FILE

This file contains selected data about Freddie Mac's fixed-rate securities programs, which represent interests in fixed-rate 1-4 family residential mortgages (single-family) or fixed-rate 5 or more family residential mortgages (multifamily). **This data is qualified in its entirety by information appearing in the applicable Freddie Mac Offering Circulars.**

This file provides factor information as follows:

- For Freddie Mac's Gold PCs issued prior to the month of publication, which are identified by the prefixes A0, A1, B0, B1, B2, B3, B4, B5, B6, B7, B8, B9, C0, C1, C2, C3, C4, C5, C6, C7, C8, C9, D0, D1, D2, D3, D4, D5, D6, D7, D8, D9, E0, E1 E2, E3, E4, E5, E6, E7, E8, E9, F0, F1, F2, F3, F4, F5, F6, F7, F8, F9, G0, G1, G2, G3, G4, G5, L0, L1, L5, L6, L7, L8, L9, MM, MN, M0, M1, M2, M3, M4, M5, M6, M7, M8, M9, N0, N1, N2, N3, N4, N5, N6, N7, N8, N9, O2, O3, O5, O6, P0, P1, P2, P3, P5, P6, T1, T3, T7, T8, U1, U3, and V1.

- For Freddie Mac's Original PCs issued prior to the month of publication, which are identified by the prefixes 7A, 7B, 14, 15, 16, 17, 18, 20, 21, 25, 26, 27, 28, 29, 30, 32, 33, 36, 38, 43, 44, 45, 46, 47, 48, 50, 53, 54, 55, 56, 57, 58, 59, 68, 85, 88, 89, and 95.

- For Freddie Mac's Original Tiered Payment Mortgage (TPM) PCs issued prior to the month of publication, which are identified by the prefix 73 (Range of 730002 to 734033).

- For Freddie Mac's Original Multifamily PCs issued prior to the month of publication, which are identified by the prefixes 23.

Information is reported by pool number. Where there is insufficient data to support calculations for a particular PC, "0's" have been placed in the fields for the PC.

Provided below is a brief description of the Freddie Mac PC program types referenced in this publication.

FIXED-RATE PCs: Under this PC program, Freddie Mac forms pools, which consist of either Conventional, FHA or VA mortgages. Fixed-rate PCs may be Original PCs, Gold PCs or Converted Gold PCs. The initial Payment Date for Original PCs is approximately 75 days after the first day of the month in which the PC is issued. The initial Payment Date for Gold PCs is approximately 45 days after the first day of the month in which the PC is issued. Converted Gold PCs are Original PCs, which have been exchanged for Gold PCs.

MULTIFAMILY PCs: Under the Multifamily PC program, Freddie Mac forms pools consisting of mortgages secured by residential properties containing five or more dwelling units. The mortgages may consist of fully amortizing mortgages, amortizing balloon mortgages, or interest only balloon mortgages. The First Day Factor File will contain information about pools formed under the Multifamily Original PC program only. Monthly factor information for pools formed under the Multifamily Gold PC program can be obtained from Freddie Mac's Mortgage Securities website (www.freddiemac.com/mbs).

GIANT PCs: A Freddie Mac Giant is a Giant PC backed directly or indirectly by PCs. Giants represent beneficial ownership interests in Giant PCs formed under the Freddie Mac Giant Program. In reference to each Giant PC, Freddie Mac will create either (i) a single class of Giant PCs or (ii) two or more classes of Giant PCs. Payments are made to Holders of Giants on the same date they are made on the underlying PCs. Data elements for Giants generally represent weighted averages of the same data elements of their Contributing Assets.

TPM PCs: Under this PC program, Freddie Mac forms pools that consist of Conventional mortgages, unless otherwise stated in the applicable supplement. Each TPM provides for (i) interest at the applicable Mortgage Coupon during its term to maturity, (ii) Scheduled Monthly Payments that initially include interest only, or interest and principal at less than the Fully Amortizing Level and that are fixed for an Initial Period and (iii) following the Initial Period, annual increases of up to 7.5% in the Scheduled Monthly Payments during the Tiered Payment Period until the Scheduled Monthly Payments on the Mortgage reach their Fully Amortizing Level. The initial Payment Date for TPM PCs is approximately 75 days after the first day of the month in which the PC is issued.

Record Length: 590

				Fixed Rate Factor
POS	**LEN**	**DEC**	**DATA TYPE**	**DESCRIPTION**
1	6		Alpha-num	**POOL NUMBER** - A unique six-digit numeric or alphanumeric designation used to identify each PC.
7	9	8	Numeric	**POOL FACTOR** - A truncated eight-digit decimal calculated by Freddie Mac. The pool Factor represents the aggregate unpaid principal balance of the mortgages in the related PC on the books and records of Freddie Mac for a particular month stated as a fraction of the original unpaid principal balance of the PC.
16	2		Numeric	**FILLER**
18	9	8	Numeric	**PREPAYMENT PENALTY FACTOR** - A truncated eight-digit decimal calculated by Freddie Mac which represents the prepayment penalty collected by Freddie Mac. A Prepayment Penalty Factor published in a particular month indicates that a PC has received and passed through prepayment penalty fees during the previous month. Please see the applicable Offering Circular Supplement (OCS), if any, of a PC to determine if it is subject to prepayment penalty fees. Freddie Mac collects prepayment penalty fees on Mortgages, which it purchased on or before December 31, 1979.
27	2		Numeric	**FILLER**
29	8		Numeric - CCYYMMDD	**AS OF DAY** - The first day of the month of issuance of the PC.
37	8		Numeric - CCYYMMDD	**FINAL PAYMENT DATE** - (Gold PC) The first day of the month in which the last monthly payment on the Gold PC is scheduled to be made. (Original & TPM PC) The first day of the month in which the last monthly payment in the latest maturing Mortgage in the related PC is scheduled to be made.
45	255			**Entries for 15 CUSIPs. Entry 1 is listed below; remaining entries follow the same pattern.**
45	9		Alpha-num	**CUSIP NUMBER** - Unique nine-character alphanumeric designation assigned to each PC.
54	5	3	Numeric	**PC COUPON** - The annual rate at which interest is passed through monthly to a Holder of a PC based on a 360-day year of twelve 30-day months.
59	14		Group	**2nd CUSIP Entry. Refer to pos 45-54**
73	14		Group	**3rd CUSIP Entry. Refer to pos 45-54**
87	14		Group	**4th CUSIP Entry. Refer to pos 45-54**
101	14		Group	**5th CUSIP Entry. Refer to pos 45-54**
115	14		Group	**6th CUSIP Entry. Refer to pos 45-54**
129	14		Group	**7th CUSIP Entry. Refer to pos 45-54**
143	14		Group	**8th CUSIP Entry. Refer to pos 45-54**
157	14		Group	**9th CUSIP Entry. Refer to pos 45-54**
171	14		Group	**10th CUSIP Entry. Refer to pos 45-54**
185	14		Group	**11th CUSIP Entry. Refer to pos 45-54**
199	14		Group	**12th CUSIP Entry. Refer to pos 45-54**
213	14		Group	**13th CUSIP Entry. Refer to pos 45-54**
227	14		Group	**14th CUSIP Entry. Refer to pos 45-54**
241	14		Group	**15th CUSIP Entry. Refer to pos 45-54**
255	13	2	Numeric	**ORIGINAL UNPAID PRINCIPAL BALANCE (UPB)** - The aggregate UPB of the related Mortgages in the PC as reported by the seller at delivery.

268	13	2	Numeric	**CURRENT UNPAID PRINCIPAL BALANCE UPB)** – The aggregate UPB of principal not yet paid to Holders of PCs with respect to the Mortgages constituting the related PC.
281	60		Alpha-num	**SELLER NAME (not available on all pools**)- Identifies the entity that sold the mortgages in the PC to Freddie Mac.
341	30		Alpha-num	**SELLER ADDRESS 1** - First line of the seller address.
371	30		Alpha-num	**SELLER ADDRESS 2** - Second line of the seller address.
401	16		Alpha	**SELLER CITY**
417	2		Alpha	**SELLER STATE** - Two-letter state abbreviation.
419	9		Numeric	**SELLER ZIP CODE**
428	5	3	Numeric	**ORIGINAL WEIGHTED AVERAGE COUPON (WAC)** - The weighted average mortgage coupon for the PC as of pool formation.
433	3		Numeric	**ORIGINAL WEIGHTED AVERAGE REMAINING MATURITY (WARM)** - The weighted average remaining term to maturity for the PC as of pool formation.
436	60		Alpha-num	**LEGEND** - **(not available on all pools)** A text field used as a means of disclosing additional information on the PC.
496	60		Alpha-num	**LEGEND 2** - **(not available on all pools)** A second text field used as a means of disclosing additional information on the PC.
556	35			**FILLER**

ARM FACTOR FILE

This file contains selected data about Freddie Mac's Adjustable Rate Mortgage (ARM) Participation Certificates (PC) programs. **This data is qualified in its entirety by information appearing in the applicable Freddie Mac Offering Circular.**

This file provides factor information as follows:

- For Freddie Mac's ARM PCs issued prior to the month of publication, which are identified by the prefixes, 7A 1B, 2B, 3B, 4B, 5B, 6B, 8B, 1C, 1D, 1E, 1F, 1H, 2H, 3H, 4H, 5H, 6H, 7H, 8H, 1J, 2J, 3J 12, 13, 5A, 31, 34, 35, 37, 39, 40, 41, 42, 49, 60, 61, 62, 63, 64, 69, 70, 71, 72, 74, 75, 76, 77, 78, 79, 84, 86, 87, 94, 96, and 97. (Note: There is one pool listed in the file as 0E003A. 0E is not an actual Freddie Mac prefix. This was a special circumstance for an ARM security that was originally treated as a structured deal.)

- For Freddie Mac's Original Tiered Payment Mortgage (TPM) PCs issued prior to the month of publication, which are identified by the prefix 73 (Range of 735001 to 736002).

- For Freddie Mac's Original Multifamily PCs issued prior to the month of publication, which are identified by the prefixes 22, 23, 24, 62, 65, 69, 70.

Information is reported by pool number. Where there is insufficient data to support calculations for a particular PC, "0's" have been placed in the fields for the PC.

RATE CAPPED ARM PCs: Under this PC program, Freddie Mac forms pools that consist of adjustable rate, first-lien, fully amortizing, conventional, 1-4 family residential mortgages. The interest rate on mortgages contained in these PCs adjusts periodically in response to changes in the Index values, which vary according to the type of Rate Capped ARM, subject to an Adjustment Cap. The scheduled monthly payments adjust to a fully amortizing payment at the time of each Mortgage Coupon Adjustment.

The PC Coupon on certain Rate Capped ARM PCs (Margin ARM PCs) is set initially with respect to the Mortgage Coupons of the related Mortgages as of PC formation and adjusts periodically to reflect the adjustment of the Mortgage Coupons to a PC Coupon equal to the applicable Index value plus a specified number of basis points. The PC Coupon on a Margin ARM PC is always rounded to the nearest 0.125%.

The PC Coupon on other Rate Capped ARM PCs (WAC ARM PCs) is calculated based on a weighted average of the Mortgage Coupons of the related Mortgages, using the unpaid principal balance of each Mortgage as a weight, and is recalculated monthly to reflect principal payments applied to the related Mortgages and any adjustments to the Mortgage Coupons occurring the previous month. The PC Coupon on a WAC ARM PC is expressed as an exact decimal, truncated to three decimal places and not rounded.

PAYMENT CAPPED ARM PCs: Under these programs, Freddie Mac forms pools consisting of mortgages that are susceptible to negative amortization. Adjustments to the Mortgage Coupons are subject to a Mortgage Lifetime Ceiling and may be subject to a Mortgage Lifetime Floor. Subject to an initial fixed-rate period and/or a Periodic Adjustment Cap, the PC Coupon adjusts periodically without limit on the amount of the monthly adjustment. Scheduled monthly payments are adjusted subject to a limit. However, on each Scheduled Fully Amortizing Payment Adjustment Date, if there is a limit on the amount of Deferred Interest that may be added to the principal balance, the scheduled monthly payment will be adjusted without regard to the limit so as to amortize fully the remaining unpaid principal balance of the Mortgage over the remaining term at the then applicable Mortgage Coupon.

CONVERTIBLE ARM PCs: Freddie Mac Convertible ARM PCs consist of Mortgages with provisions, which allow qualified borrowers to convert the adjustable Mortgage Coupon into a fixed-rate during a specified conversion period. These Mortgages are pooled separately from Mortgages that are not convertible to a fixed-rate and are removed from the related PC upon conversion.

ARM GIANT PCs: A Freddie Mac ARM Giant is a Giant PC backed directly or indirectly by ARM PCs. In reference to each ARM PC, Freddie Mac creates a single class of ARM Giants (Standard ARM Giant PCs). Payments are made to Holders of ARM Giants on the same date they are made on the underlying ARM PCs. Data elements for ARM Giants generally represent weighted averages of the same data elements of their Contributing Assets.

MULTIFAMILY PCs: Under the Multifamily PC program, Freddie Mac forms pools consisting of mortgages secured by residential properties containing five or more dwelling units. The mortgages may consist of fully amortizing mortgages, amortizing balloon mortgages, or interest only balloon mortgages. The Seventh Day Factor File will contain information about pools formed under the Multifamily Original PC program only. Monthly factor information for pools formed under the Multifamily Gold PC program can be obtained from Freddie Mac's Mortgage-Backed Securities website (ww1.freddiemac.com/asdb/html/mbs.htm).

TPM PCs: Under this PC program, Freddie Mac forms pools that consist of Conventional mortgages, unless otherwise stated in the applicable supplement. Each TPM provides for (i) interest at the applicable Mortgage Coupon during its term to maturity, (ii) Scheduled Monthly Payments that initially include interest only, or interest and principal at less than the Fully Amortizing Level and that are fixed for an Initial Period and (iii) following the Initial Period, annual increases of up to 7.5% in the Scheduled Monthly Payments during the Tiered Payment Period until the Scheduled Monthly Payments on the Mortgage reach their Fully Amortizing Level. The initial Payment Date for TPM PCs is approximately 75 days after the first day of the month in which the PC is issued.

Record Length: 760

POS	LEN	DEC	DATA TYPE	General ARM Pool Data DESCRIPTION
1	1		Alpha	**RECORD TYPE** - Indicates the type of data in this record: **P = general ARM pool data;** G = ARM component data.
2	2		Alpha-num	**POOL NUMBER FIRST 2** - The numeric or alphanumeric prefix used to identify each PC.
4	4		Alpha-num	**POOL NUMBER LAST 4** - The last 4 numeric or alphanumeric digits of the PC.
8	9	8	Numeric	**POOL FACTOR** - A truncated eight-digit decimal calculated by Freddie Mac. The pool factor represents the aggregate unpaid principal balance of the mortgages in the related PC on the books and records of Freddie Mac for a particular month stated as a fraction of the original unpaid principal balance of the PC.
17	2		Numeric	**FILLER**
19	8		Numeric - CCYYMMDD	**AS OF DAY** - The first day of the month and year of issuance of the PC.
27	8		Numeric - CCYYMMDD	**FINAL PAYMENT DATE** - For ARM PCs, the first day of the month of the last scheduled payment on the latest maturing Mortgage in the PC. For ARM Giants, the first day of the month of the latest Final Payment Date of the Contributing Assets.
35	9		Alpha-num	**CUSIP NUMBER** - Unique nine-character alphanumeric designation assigned to each PC.
44	5	3	Numeric	**PC COUPON** - The annual rate at which interest is passed through to a Holder of a PC based on a 360-day year of twelve 30-day months.
49	13	2	Numeric	**ORIGINAL UNPAID PRINCIPAL BALANCE (UPB)** - The Aggregate UPB of the related Mortgages in the PC as reported by the seller at delivery.
62	13	2	Numeric	**CURRENT UNPAID PRINCIPAL BALANCE** - The aggregate amount of principal not yet paid to Holders of PCs (or Giant PCs) with respect to the Mortgages (or PCs) constituting the related PC, rounded down to the nearest dollar.
75	60		Alpha-num	**SELLER NAME (not available on all pools**) - Identifies the entity that sold the mortgages in the PC to Freddie Mac.
135	30		Alpha-num	**SELLER ADDRESS 1** - First line of the seller address.
165	30		Alpha-num	**SELLER ADDRESS 2** - Second line of the seller address.
195	16		Alpha	**SELLER CITY**
211	2		Alpha	**SELLER STATE** - Two-letter state abbreviation.
213	9		Numeric	**SELLER ZIP CODE**
222	5	3	Numeric	**ORIGINAL WEIGHTED AVERAGE COUPON (WAC)** - The weighted average mortgage coupon for the PC as of pool formation as calculated by Freddie Mac.
227	3		Numeric	**ORIGINAL WEIGHTED AVERAGE REMAINING MATURITY (WARM)** - The weighted average remaining term to maturity for the PC as of pool formation, as calculated by Freddie Mac.
230	60		Alpha-num	**INDEX DESCRIPTION** - The name of the index upon which an ARM PC adjusts.
290	3		Numeric	**LOOKBACK** - The number of days from the mortgage coupon adjustment to the publication of the index used in the mortgage coupon adjustment.
293	3		Numeric	**MORTGAGE ADJUSTMENT PERIOD** - The frequency with which the mortgages adjust in each PC.
296	5	3	Numeric	**PERIODIC RATE CAP** - The maximum amount a coupon rate can adjust during an adjustment period. The initial and final adjustment may be different than the periodic rate cap.

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301	1		Alpha	**CONVERTIBILITY** - An ARM that is subject to convert into a fixed Mortgage Coupon during a Conversion Period at the option of the borrower. Y = convertible and N = not convertible.
302	9	8	Numeric	**NEGATIVE AMORTIZATION FACTOR** - A truncated eight-digit decimal, which represents Freddie Mac's determination of the amount of deferred interest on the mortgages in the pool for a particular month. This applies only to Payment Capped ARM PCs.
311	2		Numeric	**FILLER**
313	5	3	Numeric	**PC MARGIN** – The most recent weighted average of the mortgage margins of the mortgages remaining in the PC, net of gross fees.
318	5	3	Numeric	**WEIGHTED AVERAGE MORTGAGE LIFETIME CEILING** – The weighted average of the mortgage coupon ceilings of the mortgages in each PC pool, net of gross fees (updated monthly).
323	8		Numeric - CCYYMMDD	**NEXT ADJUSTMENT DATE** - The next month, day and year that the next component (group of mortgages in the pool having the same adjustment period) will adjust.
331	5	3	Numeric	**ORIGINAL WEIGHTED AVERAGE MORTGAGE MARGIN** - The weighted average of the mortgage margins of the Mortgages in each PC as of pool formation.
336	5	3	Numeric	**ORIGINAL MORTGAGE MARGIN RANGE - HI** - The highest margin on the Mortgages in the PC as of pool formation.
341	5	3	Numeric	**ORIGINAL MORTGAGE MARGIN RANGE - LO** - The lowest margin on the Mortgages in the PC as of pool formation.
346	5	3	Numeric	**ORIGINAL WEIGHTED AVERAGE MORTGAGE LIFETIME CEILING** - The weighted average of the mortgage coupon ceilings of the Mortgages in each PC as of pool formation.
351	5	3	Numeric	**ORIGINAL MORTGAGE LIFETIME CEILING RANGE - HI** - The highest mortgage lifetime ceiling on the Mortgages in the PC as of pool formation.
356	5	3	Numeric	**ORIGINAL MORTGAGE LIFETIME CEILING RANGE - LO** - The lowest mortgage lifetime ceiling on the Mortgages in the PC as of pool formation.
361	3		Numeric	**ORIGINAL REMAINING MORTGAGE MATURITY RANGE - HI** - The longest remaining term to maturity of any Mortgage in the PC as of pool formation.
364	3		Numeric	**ORIGINAL REMAINING MORTGAGE MATURITY RANGE - LO** - The shortest remaining term to maturity of any Mortgage in the PC as of pool formation.
367	5	3	Numeric	**ORIGINAL MORTGAGE COUPON RANGE - HI** - The highest coupon on the Mortgages in the PC as of pool formation.
372	5	3	Numeric	**ORIGINAL MORTGAGE COUPON RANGE - LO** - The lowest coupon on the Mortgages in the PC as of pool formation.
377	8		Numeric - CCYYMMDD	**CONVERTIBILITY - DATE BEGIN** - If the pool is convertible, this is the earliest date on which a mortgagor of a mortgage in the pool may convert the adjustable Mortgage Coupon into a fixed rate. This field is not always available on convertible pools.
385	8		Numeric - CCYYMMDD	**CONVERTIBILITY - DATE END** - If the pool is convertible, this is the latest date on which a mortgagor of a mortgage in the pool may convert the adjustable Mortgage Coupon into a fixed rate. This field is not always available on convertible pools.
393	5	2	Numeric	**AVERAGE MONTHS TO ADJUST** - The weighted average number of months from the first of the current month to the next scheduled adjustment dates of the Mortgages in the PC, plus one month to reflect the weighted average time to the related PC coupon adjustment dates.

398	4	3	Numeric	**ORIGINAL COMPONENT MARGIN DIFFERENCE** - The difference between the highest and lowest component margin of the mortgages (Mortgage Margin net of gross fees) in each PC as of pool formation.
402	3		Numeric	**ORIGINAL UNPAILD PRINCIPAL BALANCE PERCENT** - The percent of the original UPB that is associated with each Conversion Period.
405	5	3	Numeric	**WEIGHTED AVERAGE MORTGAGE LIFETIME FLOOR** – The most recent weighted average of the mortgage coupon lifetime floors of the mortgages remaining in the PC, net of gross fees.
410	5	3	Numeric	**ORIGINAL MORTGAGE COUPON FLOOR RANGE - HI** - The highest mortgage coupon lifetime floor on the mortgages in each PC as of pool formation.
415	5	3	Numeric	**ORIGINAL MORTGAGE COUPON FLOOR RANGE - LO** - The lowest mortgage coupon lifetime floor on the mortgages in each PC as of pool formation.
420	5	3	Numeric	**ORIGINAL WEIGHTED AVERAGE MORTGAGE LIFETIME FLOOR** - The weighted average of the mortgage coupon lifetime floors of the mortgages in each PC as of pool formation.
425	60		Alpha-num	**LEGEND** - **(not available on all pools)** A text field used as a means of disclosing additional information on the PC.
485	60		Alpha-num	**LEGEND2** - **(not available on all pools)** A text field used as a means of disclosing additional information on the PC.
545	216			**FILLER**

				ARM Component Adjustment Date
POS	**LEN**	**DEC**	**DATA TYPE**	**DESCRIPTION**
1	1		Alpha	**RECORD TYPE** - Indicates the type of data in this record: P= general ARM pool data and **G = ARM component data**.
2	6		Alpha-num	**POOL NUMBER** - Unique six-character numeric or alphanumeric designation used to identify each PC.
8	254			**Entries for 6 components. Entry 1 is listed below; remaining entries follow the same pattern.**
8	8		Numeric - CCYYMMDD	**COMPONENT ADJUSTMENT DATE** - The next scheduled adjustment date of a group of mortgages in the pool having the same adjustment period, adjusted by adding one month to reflect the time of the corresponding PC Coupon or Pass-Through Coupon adjustment.
16	5	3	Numeric	**COMPONENT COUPON** - The weighted average of the mortgage coupons of a group of mortgages in the pool having the same adjustment date, net of gross fees.
21	5	3	Numeric	**COMPONENT MARGIN** - The weighted average of the mortgage margins of a group of mortgages in the pool having the same adjustment date, net of gross fees.
26	5	3	Numeric	**COMPONENT LIFE CAP** - The weighted average of the mortgage lifetime ceilings of a group of mortgages in the pool having the same adjustment date, net of gross fees.
31	13	2	Numeric	**COMPONENT UPB** - The unpaid principal balance of a group of mortgages in the pool having the same adjustment date.
44	5	3	Numeric	**COMPONENT LIFE FLOOR** - The weighted average of the mortgage lifetime floors of a group of mortgages in the pool having the same adjustment date, net of gross fees.
49	41		Group	**2nd Component Entry. Refer to pos 8-44.**
90	41		Group	**3rd Component Entry. Refer to pos 8-44.**
131	41		Group	**4th Component Entry. Refer to pos 8-44.**
172	41		Group	**5th Component Entry. Refer to pos 8-44.**
213	41		Group	**6th Component Entry. Refer to pos 8-44.**
254	507			**FILLER**

QUARTILE FILE

This file contains selected additional data about the composition of Freddie Mac PCs. Information is provided as of the time of issuance of the PC (via the Daily New Issue Transmission), and updated on a monthly basis as of the monthly factor publication date (via the Quartile Transmission). **This data is qualified in its entirety by information appearing in the applicable Freddie Mac Offering Circulars.**

These files provide original and updated information as follows:

- For Freddie Mac's Gold PCs issued prior to the month of publication, which are identified by the prefixes A0, A1, B0, B1, B2, B3, B4, B5, B6, B7, B8, B9, C0, C1, C2, C3, C4, C5, C6, C7, C8, C9, D0, D1, D2, D3, D4, D5, D6, D7, D8, D9, E0, E1 E2, E3, E4, E5, E6, E7, E8, E9, F0, F1, F2, F3, F4, F5, F6, F7, F8, F9, G0, G1, G2, G3, G4, G5, L0, L1, L5, L6, L7, L8, L9, MM, MN, M0, M1, M2, M3, M4, M5, M6, M7, M8, M9, N0, N1, N2, N3, N4, N5, N6, N7, N8, N9, O2, O3, O5, O6, P0, P1, P2, P3, P5, P6, T1, T3, T7, T8, U1, U3, and V1.

- For Freddie Mac's Adjustable Rate Mortgage (ARM) PCs issued in the month of publication, which are identified by the prefixes 1B, 1C, 1D, 1E, 1F, 12, 13, 5A, 31, 34, 35, 37, 39, 40, 41, 42, 49, 60, 61, 62, 63, 64, 69, 70, 71, 72, 74, 75, 76, 77, 78, 79, 84, 86, 87, 94, 96 and 97.

- For Freddie Mac's Original PCs issued prior to the month of publication, which are identified by the prefixes 7A, 7B, 14, 15, 16, 17, 18, 20, 21, 25, 26, 27, 28, 29, 30, 32, 33, 36, 38, 43, 44, 45, 46, 47, 48, 50, 53, 54, 55, 56, 57, 58, 59, 68, 85, 88, 89, and 95.

- For Freddie Mac's Original Tiered Payment Mortgage (TPM) PCs issued prior to the month of publication, which are identified by the prefix 73 (Range of 730002 to 734033).

- For Freddie Mac's Original Multifamily PCs issued prior to the month of publication, which are identified by the prefixes 23.

Information is reported by pool number. Where there is insufficient data to support calculations for a particular PC, "0's" have been placed in the fields for the PC.

Original information contained in this file is calculated based on information available when the pool is originally formed. The information provided in this file is available the month after the PC is formed.

Updated information contained in this file is calculated based on the mortgage information reported to Freddie Mac by servicers and is the same mortgage information used by Freddie Mac to calculate the monthly pool factor for a PC for the month in which the disclosure is provided. Quartiles are based on each 25th percentile of the PC's most recent unpaid principal balance.

Calculations are weighted based on the unpaid principal balance of the mortgages in the PC. Freddie Mac accounts for mortgages in groups of more than one mortgage rather than on an individual loan basis. Updated Disclosure assumes that payments of principal (whether scheduled payments or unscheduled partial prepayments) are applied proportionately to all of the mortgages in the accounting group. As a result, the updated weighted average information calculated by Freddie Mac may differ from the actual weighted averages of the Mortgages in each PC.

Record Length: 300

POS	LEN	DEC	DATA TYPE	Quartile File
				DESCRIPTION
1	6		Alpha-num	**POOL NUMBER** - A unique six-digit numeric or alphanumeric designation used to identify each PC.
7	9		Alpha-num	**CUSIP NUMBER** - Unique nine-character alphanumeric designation assigned to each PC.
16	1		Alpha	**ORIGINAL/UPDATED INDICATOR** - This flag indicates if the record contains original information ("O") or updated information ("U").
17	2		Numeric	**DELAY DAYS** - This field indicates "75" for a 75 Day PC or a "45" for a Gold PC.
19	5	3	Numeric	**WEIGHTED AVERAGE MORTGAGE COUPON (WAC) -** The Updated WAC reflects the most recent weighted average mortgage coupon for all mortgages remaining in the PC.
24	5	3	Numeric	**MIN NOTE RATE QUARTILE 1** - The Updated Min WAC Quartile 1 reflects the lowest mortgage coupons for all mortgages remaining in the PC.
29	5	3	Numeric	**MAX NOTE RATE QUARTILE 1** – The Updated Max WAC Quartile 1 reflects the 25th percentile mortgage coupons for all mortgages remaining in the PC.
34	5	3	Numeric	**MIN NOTE RATE QUARTILE 2** - The Updated Min WAC Quartile 2 reflects the 25th percentile mortgage coupons for all mortgages remaining in the PC.
39	5	3	Numeric	**MAX NOTE RATE QUARTILE 2** – The Updated Max WAC Quartile 2 reflects the median mortgage coupons for all mortgages remaining in the PC.
44	5	3	Numeric	**MIN NOTE RATE QUARTILE 3** - The Updated Min WAC Quartile 3 reflects the median mortgage coupons for all mortgages remaining in the PC.
49	5	3	Numeric	**MAX NOTE RATE QUARTILE 3** – The Updated Max WAC Quartile 3 reflects the 75th percentile mortgage coupons for all mortgages remaining in the PC.
54	5	3	Numeric	**MIN NOTE RATE QUARTILE 4** - The Updated Min WAC Quartile 4 reflects the 75th percentile mortgage coupons for all mortgages remaining in the PC.
59	5	3	Numeric	**MAX NOTE RATE QUARTILE 4** – The Updated Max WAC Quartile 4 reflects the highest mortgage coupons for all mortgages remaining in the PC.
64	3		Numeric	**WEIGHTED AVERAGE REMAINING MATURITY (WARM)** - The Updated WARM reflects the weighted average remaining term to maturity for all mortgages remaining in the PC, or the term to balloon for the mortgages remaining in the PC.
67	3		Numeric	**MIN REMAINING MATURITY QUARTILE 1** - The Updated Min WARM Quartile 1 reflects the lowest remaining mortgage maturity, or the term to balloon for the balloon PC for all mortgages remaining in the PC.
70	3		Numeric	**MAX REMAINING MATURITY QUARTILE 1** - The Updated Max WARM Quartile 1 reflects the 25th percentile remaining mortgage maturity, or the term to balloon for the balloon PC for all mortgages remaining in the PC.
73	3		Numeric	**MIN REMAINING MATURITY QUARTILE 2** - The Updated Min WARM Quartile 2 reflects the 25th percentile remaining mortgage maturity, or the term to balloon for the balloon PC for all mortgages remaining in the PC.
76	3		Numeric	**MAX REMAINING MATURITY QUARTILE 2** - The Updated Max WARM Quartile 2 reflects the remaining mortgage maturity, or the term to balloon for the balloon PC for all mortgages remaining in the PC.
79	3		Numeric	**MIN REMAINING MATURITY QUARTILE 3** - The Updated Min WARM Quartile 3 reflects the median remaining mortgage maturity, or the term to balloon for the balloon PC for all mortgages remaining in the PC.

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82	3		Numeric	**MAX REMAINING MATURITY QUARTILE 3** - **The Updated Max WARM Quartile 3** reflects the 75th percentile remaining mortgage maturity, or the term to balloon for the balloon PC for all mortgages remaining in the PC.
85	3		Numeric	**MIN REMAINING MATURITY QUARTILE 4** - **The Updated Min WARM Quartile 4** reflects the 75th percentile remaining mortgage maturity, or the term to balloon for the balloon PC for all mortgages remaining in the PC.
88	3		Numeric	**MAX REMAINING MATURITY QUARTILE 4** - **The Updated Max WARM Quartile 4** reflects the highest remaining mortgage maturity, or the term to balloon for the balloon PC for all mortgages remaining in the PC.
91	3		Numeric	**WEIGHTED AVERAGE LOAN AGE (WALA)** - **The Updated WALA** reflects the most recent weighted average number of months since the date of note origination for all mortgages remaining in the PC.
94	3		Numeric	**MIN LOAN AGE QUARTILE 1** – **The Updated Min WALA Quartile 1** reflects the lowest loan age for all mortgages remaining in the PC.
97	3		Numeric	**MAX LOAN AGE QUARTILE 1** - **The Updated Max WALA Quartile 1** reflects the 25th percentile loan age for all mortgages remaining in the PC.
100	3		Numeric	**MIN LOAN AGE QUARTILE 2** - **The Updated Max WALA Quartile 1** reflects the 25th percentile loan age for all mortgages remaining in the PC.
103	3		Numeric	**MAX LOAN AGE QUARTILE 2** - **The Updated Max WALA Quartile 2** reflects the median loan age for all mortgages remaining in the PC.
106	3		Numeric	**MIN LOAN AGE QUARTILE 3** - **The Updated Min WALA Quartile 3** reflects the loan age for all mortgages remaining in the PC.
109	3		Numeric	**MAX LOAN AGE QUARTILE 3** - **The Updated Max WALA Quartile 3** reflects the 75th percentile loan age for all mortgages remaining in the PC.
112	3		Numeric	**MIN LOAN AGE QUARTILE 4** - **The Updated Min WALA Quartile 4** reflects the 75th percentile loan age for all mortgages remaining in the PC.
115	3		Numeric	**MAX LOAN AGE QUARTILE 4** - **The Updated Max WALA Quartile 4** reflects the highest loan age for all mortgages remaining in the PC.
118	9		Numeric	**AVERAGE ORIGINAL LOAN SIZE (AOLS)** - **The Updated AOLS** reflects the most recent simple average of the origination amounts for all mortgages remaining in the PC.
127	9		Numeric	**MIN ORIGINAL LOAN SIZE QUARTILE 1** – **The Updated Min AOLS Quartile 1** reflects the lowest loan size for all mortgages remaining in the PC.
136	9		Numeric	**MAX ORIGINAL LOAN SIZE QUARTILE 1** - **The Updated Max AOLS Quartile 1** reflects the 25th percentile loan size for all mortgages remaining in the PC.
145	9		Numeric	**MIN ORIGINAL LOAN SIZE QUARTILE 2** - **The Updated Min AOLS Quartile 2** reflects the 25th percentile loan size for all mortgages remaining in the PC.
154	9		Numeric	**MAX ORIGINAL LOAN SIZE QUARTILE 2** - **The Updated Max AOLS Quartile 2** reflects the median loan size for all mortgages remaining in the PC.
163	9		Numeric	**MIN ORIGINAL LOAN SIZE QUARTILE 3** - **The Updated Min AOLS Quartile 3** reflects the median loan size for all mortgages remaining in the PC.

172	9		Numeric	**MAX ORIGINAL LOAN SIZE QUARTILE 3** – The Updated Max AOLS Quartile 3 reflects the 75th percentile loan size for all mortgages remaining in the PC.
181	9		Numeric	**MIN ORIGINAL LOAN SIZE QUARTILE 4** - The Updated Min AOLS Quartile 4 reflects the 75th percentile loan size for all mortgages remaining in the PC.
190	9		Numeric	**MAX ORIGINAL LOAN SIZE QUARTILE 4** - The Updated Max AOLS Quartile 4 reflects the highest loan size for all mortgages remaining in the PC.
199	3		Numeric	**WEIGHTED AVERAGE ORIGINAL LOAN TERM (WAOLT) - The Updated WAOLT** reflects the most recent weighted average number of monthly principal and interest payments that the homeowner will make over the life of the mortgage for all mortgages remaining in the PC.
202	3		Numeric	**MIN ORIGINAL LOAN TERM QUARTILE 1** – The Updated Min WAOLT Quartile **1** reflects the lowest original loan term for all mortgages remaining in the PC.
205	3		Numeric	**MAX ORIGINAL LOAN TERM QUARTILE 1** - The Updated Max WAOLT Quartile **1** reflects the 25th percentile original loan term for all mortgages remaining in the PC.
208	3		Numeric	**MIN ORIGINAL LOAN TERM QUARTILE 2** – The Updated Min WAOLT Quartile **2** reflects the 25th percentile original loan term for all mortgages remaining in the PC.
211	3		Numeric	**MAX ORIGINAL LOAN TERM QUARTILE 2** – The Updated Max WAOLT Quartile **2** reflects the median original loan term for all mortgages remaining in the PC.
214	3		Numeric	**MIN ORIGINAL LOAN TERM QUARTILE 3** – The Updated Min WAOLT Quartile **3** reflects the median original loan term for all mortgages remaining in the PC.
217	3		Numeric	**MAX ORIGINAL LOAN TERM QUARTILE 3** – The Updated Max WAOLT **Quartile 3** reflects the 75th percentile original loan term for all the mortgages remaining in the PC.
220	3		Numeric	**MIN ORIGINAL LOAN TERM QUARTILE 4** - The Updated Min WAOLT Quartile **4** reflects the 75th percentile original loan term for all the mortgages remaining in the PC.
223	3		Numeric	**MAX ORIGINAL LOAN TERM QUARTILE 4** - The Updated Max WAOLT Quartile **4** reflects the highest original loan term for all the mortgages remaining in the PC.
226	3		Numeric	**WEIGHTED AVERAGE ORIGINAL LTV** – **The Updated Weighted Average Original LTV** reflects the weighted average of the mortgage LTV remaining in the PC.
229	3		Numeric	**MIN ORIGINAL LTV QUARTILE 1** - The Updated Min Original LTV Quartile 1 reflects the lowest original LTV remaining in the PC.
232	3		Numeric	**MAX ORIGINAL LTV QUARTILE 1** - The Updated Max Original LTV Quartile 1 reflects the 25th percentile original LTV remaining in the PC.
235	3		Numeric	**MIN ORIGINAL LTV QUARTILE 2** - The Updated Min Original LTV Quartile 2 reflects the 25th percentile original LTV remaining in the PC.
238	3		Numeric	**MAX ORIGINAL LTV QUARTILE 2** - The Updated Max Original LTV Quartile 2 reflects the median original LTV remaining in the PC.
241	3		Numeric	**MIN ORIGINAL LTV QUARTILE 3** - The Updated Min Original LTV Quartile 3 reflects the median original LTV remaining in the PC.
244	3		Numeric	**MAX ORIGINAL LTV QUARTILE 3** - The Updated Max Original LTV Quartile 3 reflects the 75th percentile weighted average of the original LTV remaining in the PC.
247	3		Numeric	**MIN ORIGINAL LTV QUARTILE 4** - The Updated Min Original LTV Quartile 4 reflects the 75th percentile original LTV remaining in the PC.
250	3		Numeric	**MAX ORIGINAL LTV QUARTILE 4** - The Updated Max Original LTV Quartile 4 reflects the highest percentile original LTV remaining in the PC.

253	3		Numeric	**WEIGHTED AVERAGE ORIGINAL CREDIT SCORE (WAOCS) – The Updated Weighted Average Original Credit Score** reflects the weighted average of the mortgage Credit Score remaining in the PC.
256	3		Numeric	**MIN ORIGINAL CREDIT SCORE QUARTILE 1 - The Updated Min Credit Score Quartile 1** reflects the lowest original credit score remaining in the PC.
259	3		Numeric	**MAX ORIGINAL CREDIT SCORE QUARTILE 1 - The Updated Max Credit Score Quartile 1** reflects the 25th percentile original credit score remaining in the PC.
262	3		Numeric	**MIN ORIGINAL CREDIT SCORE QUARTILE 2 - The Updated Min Credit Score Quartile 2** reflects the 25th percentile original credit score remaining in the PC.
265	3		Numeric	**MAX ORIGINAL CREDIT SCORE QUARTILE 2 - The Updated Max Credit Score Quartile 2** reflects the median original credit score remaining in the PC.
268	3		Numeric	**MIN ORIGINAL CREDIT SCORE QUARTILE 3 - The Updated Min Credit Score Quartile 3** reflects the median original credit score remaining in the PC.
271	3		Numeric	**MAX ORIGINAL CREDIT SCORE QUARTILE 3 - The Updated Max Credit Score Quartile 3** reflects the 75th percentile original credit score remaining in the PC.
274	3		Numeric	**MIN ORIGINAL CREDIT SCORE QUARTILE 4 - The Updated Min Credit Score Quartile 4** reflects the 75th percentile original credit score remaining in the PC.
277	3		Numeric	**MAX ORIGINAL CREDIT SCORE QUARTILE 4 - The Updated Max Credit Score Quartile 4** reflects the highest percentile original credit score remaining in the PC.
280	8		Numeric - CCYYMMDD	**UPDATED LONGEST MATURITY DATE - The Updated ULMD** reflects the latest final payment date for all mortgages remaining in the PC. This information does not change the Final Payment Date of the PC. A date of 07/24/70 (Freddie Mac Charter Date) in the ULMD field indicates that Freddie Mac could not calculate the ULMD for the PC due to insufficient data.
288	1		Alpha	**INVESTOR TAX FLAG - 1984** - If "Y", pool contains loans originated prior to July 18, 1984 - non-US resident implications.
289	1		Alpha	**INVESTOR TAX FLAG 1985** - If "Y", pool contains loans originated prior to September 27, 1985 - premium tax implications.
290	5	2	Numeric	**PERCENT UPB PRE 1984** - If pool contains loans originated prior to July 18, 1984, this field gives % of UPB.
295	5	2	Numeric	**PERCENT UPB PRE 1985** - If pool contains loans originated prior to September 27, 1985, this field gives % of UPB.
300	1		Alpha-num	**PRODUCT CODE**

BREAKOUT FILE

This file contains selected additional data about the composition of Freddie Mac's Mortgage Participation Certificates (PCs). Information is updated on a monthly basis as of the monthly factor publication date. **This data is qualified in its entirety by information appearing in the applicable Freddie Mac Offering Circulars.**

This file provides updated information as follows:

- For Freddie Mac's Gold PCs issued in the month of publication which are identified by the prefixes A0, A1, B0, B1, B2, B3, B4, B5, B6, B7, B8, B9, C0, C1, C2, C3, C4, C5, C6, C7, C8, C9, D0, D1, D2, D3, D4, D5, D6, D7, D8, D9, E0, E1, E2, E3, E4, E5, E6, E7, E8, E9, F0, F1, F6, F7, F8, F9, G0, G1, G2, G3, G4, G5, L1, L5, L6, L7, L8, L9, M0, M1, M2, M3, M4, M5, M6, M7, M8, M9, N0, N1, N2, N3, N4, N5, N6, N7, N8, N9, O2, O3, O5, O6, P0, P1, P2, P3, P5, P6, T1, T3, U1, U3.

- For Freddie Mac's Adjustable Rate Mortgage (ARM) PCs issued in the month of publication, which are identified by the prefixes 1B, 1C, 1D, 1E, 1F, 12, 13, 5A, 31, 34, 35, 37, 39, 40, 41, 42, 49, 60, 61, 62, 63, 64, 69, 70, 71, 72, 74, 75, 76, 77, 78, 79, 84, 86, 87, 94, 96 and 97.

- For Freddie Mac's Original Giant PCs issued in the month of publication, which are identified by the prefixes 7A, 7B, 14, 15, 16, 17, 18, 20, 21, 23, 25, 26, 27, 28, 28, 29, 30, 32, 33, 36, 38, 43, 44, 45, 46, 47, 48, 50, 53, 54, 55, 68, 85, 88, 89 and 95.

- For Freddie Mac's Original Tiered Payment Mortgage (TPM) PCs issued in the month of publication, which are identified by the prefix 73.

- For Freddie Mac's Original Multifamily PCs issued prior to the month of publication, which are identified by the prefixes 22, 23, 24, 62, 65, 69, 70.

Information is reported by pool number. Where there is insufficient data to support calculations for a particular PC, "0's" have been placed in the fields for the PC.

This file combines several different types of records within a single file. The first character in each record indicates what type of record it is:

Record Type	Possible Number of Occurrences per Pool
G = Geographic Data	1 or More (All Pools)
L = Loan Origination Year Data	1 or More (All Pools)
S = Servicer Data	1 or More (All Pools)
O = Occupancy Data	1 (All Pools)
T = Property Status Data	1 (All Pools)
R = Loan Purpose Data	1 (All Pools)
U = Availability of Original LTV, Credit Score, AOLS Data	1 (All Pools)

Record Length: 75

POS	LEN	DEC	DATA TYPE	Geographic Data
				DESCRIPTION
1	1		Alpha	**RECORD TYPE-** Indicates the type of data in this record: **G = geographic distribution data;** L = loan origination year data; S = servicer data; O = occupancy status data; T = property status data; R = loan purpose data; U = original LTV data/credit scores/AOLS data.
2	6		Alpha-num	**POOL NUMBER** - Unique six-digit numeric or alphanumeric designation used to identify each pool.
8	2		Alpha	**STATE CODE** - A two-letter state abbreviation (United States plus Puerto Rico and territories) used to indicate the distribution of the mortgages in the pool. 'ZZ' indicates total for the pool.
10	5	2	Numeric	**CURRENT STATE PERCENT UPB** - The percent of the current unpaid principal balance of the related mortgages secured by real property located in a state calculated as of the end of the previous month. Total for 'ZZ' row.
15	7		Numeric	**CURRENT STATE NUMBER OF LOANS** - The number of mortgages secured by real property located in a state calculated as of the end of the previous month. Total for 'ZZ' row.
22	5	2	Numeric	**CURRENT STATE PERCENT OF LOANS** - The percent of mortgages secured by real property located in a state calculated as of the end of the previous month. Total for 'ZZ' row
27	49			**FILLER**

				Loan Origination Year Data
POS	**LEN**	**DEC**	**DATA TYPE**	**DESCRIPTION**
1	1		Alpha	**RECORD TYPE-** Indicates the type of data in this record: G = geographic distribution data; **L = loan origination year data;** S = servicer data; O = occupancy status data; T = property status data; R = loan purpose data; U = original LTV data/credit scores/AOLS data.
2	6		Alpha-num	**POOL NUMBER** - Unique six-digit numeric or alphanumeric designation used to identify each pool.
8	3		Alpha	**PRE-1985 CODE -** "PRE" if origination year is 1984 or earlier; blank otherwise.
11	4		Numeric - CCYY	**ORIGINATION YEAR** - The calendar year in which the loan was originated.
15	5	2	Numeric	**CURRENT YEAR PERCENT UPB** - The percent of the current unpaid principal balance of the related mortgages originated in the calendar year calculated as of the end of the previous month.
20	7		Numeric	**CURRENT YEAR NUMBER OF LOANS** - The number of mortgages originated in the calendar year calculated as of the end of the previous month.
27	5	2	Numeric	**CURRENT YEAR PERCENT OF LOANS** - The percent of mortgages originated in the calendar year calculated as of the end of the previous month.
32	44			**FILLER**

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POS	LEN	DEC	DATA TYPE	Servicer Data
				DESCRIPTION
1	1		Alpha	**RECORD TYPE-** Indicates the type of data in this record: G = geographic distribution data; L = loan origination year data; **S = servicer data;** O = occupancy status data; T = property status data; R = loan purpose data; U = original LTV data/credit scores/AOLS data.
2	6		Alpha-num	**POOL NUMBER** - Unique six-digit numeric or alphanumeric designation used to identify each pool.
8	30		Alpha	**SERVICER NAME** - Identifies the entity that services the mortgages in the PC. A servicer must service at least 1% of the mortgages.
38	5	2	Numeric	**CURRENT SERVICER PERCENT UPB** - The percent of the current unpaid principal balance of the related mortgages serviced as of the end of the previous month.
43	7		Numeric	**CURRENT SERVICER NUMBER OF LOANS** - The number of mortgages serviced as of the end of the previous month.
50	5	2		**CURRENT SERVICER PERCENT OF LOANS** – The percentage of loans serviced as of the end of the previous month.
55	21			**FILLER**

POS	LEN	DEC	DATA TYPE	Occupancy Status Data
				DESCRIPTION
1	1		Alpha	**RECORD TYPE-** Indicates the type of data in this record: G = geographic distribution data; L = loan origination year data; S = servicer data; **O = occupancy status data;** T = property status data; R = loan purpose data; U = original LTV data/credit scores/AOLS data.
2	6		Alpha-num	**POOL NUMBER** - Unique six-digit numeric or alphanumeric designation used to identify each pool.
8	5	2	Numeric	**CURRENT OWNER OCCUPIED PERCENT UPB** - The percent of the current unpaid principal balance of the related mortgages that are Owner Occupied, calculated as of the end of the previous month.
13	7		Numeric	**CURRENT OWNER OCCUPIED NUMBER OF LOANS** - The number of mortgages that are Owner Occupied, calculated as of the end of the previous month.
20	5	2	Numeric	**CURRENT OWNER OCCUPIED PERCENT OF LOANS** – The percent of loans that are owner occupied.
25	5	2	Numeric	**CURRENT SECOND HOME PERCENT OF UPB** - The percent of the current unpaid principal balance of the related mortgages, that are Second Homes, calculated as of the end of the previous month.
30	7		Numeric	**CURRENT SECOND HOME NUMBER OF LOANS** - The number of mortgages, that are Second Homes, calculated as of the end of the previous month.
37	5	2	Numeric	**CURRENT SECOND HOME PERCENT OF LOANS** – The percent of loans that are second homes.
42	5	2	Numeric	**CURRENT INVESTMENT PROPERTY PERCENT OF UPB** - The percent of the current unpaid principal balance of the related mortgages, that are Investment Properties, calculated as of the end of the previous month.
47	7		Numeric	**CURRENT INVESTMENT PROPERTY NUMBER OF LOANS** - The number of mortgages, that are Investment Properties, calculated as of the end of the previous month.
54	5	2	Numeric	**CURRENT INVESTMENT PROPERTY PERCENT OF LOANS** – The percent of loans that are investment properties.
59	5	2	Numeric	**CURRENT OCCUPANCY STATUS UNKNOWN/NOT AVAILABLE PERCENT OF UPB** - The percent of the current unpaid principal balance of the related mortgages, that are Unknown/Not Available, calculated as of the end of the previous month.
64	7		Numeric	**CURRENT OCCUPANCY STATUS UNKNOWN/NOT AVAILABLE NUMBER OF LOANS** - The number of mortgages, that are Unknown/Not Available, calculated as of the end of the previous month.
71	5	2	Numeric	**CURRENT OCCUPANCY STATUS UNKNOWN/NOT AVAILABLE PERCENT OF LOANS** – The percent of loans that are unknown.

				Property Type
POS	LEN	DEC	DATA TYPE	DESCRIPTION
1	1		Alpha	**RECORD TYPE-** Indicates the type of data in this record: G = geographic distribution data; L = loan origination year data; S = servicer data; O = occupancy status data; **T = property status data;** R = loan purpose data; U = original LTV data/credit scores/AOLS data.
2	6		Alpha-num	**POOL NUMBER** - Unique six-digit numeric or alphanumeric designation used to identify each pool.
8	5	2	Numeric	**CURRENT 1 UNIT PERCENT OF UPB** - The percent of the current unpaid principal balance of the related mortgages, that are 1 Unit, calculated as of the end of the previous month.
13	7		Numeric	**CURRENT 1UNIT NUMBER OF LOANS** - The number of mortgages, that are 1 Unit, calculated as of the end of the previous month.
20	5	2	Numeric	**CURRENT 1 UNIT PERCENT OF LOANS** – The percent of loans that are 1 units.
25	5	2	Numeric	**CURRENT 2-4 UNIT PERCENT UPB** - The percent of the current unpaid principal balance of the related mortgages, that are 2-4 Unit, calculated as of the end of the previous month.
30	7		Numeric	**CURRENT 2-4 UNIT NUMBER OF LOANS** - The number of mortgages, that are 2-4 Unit, calculated as of the end of the previous month.
37	5	2	Numeric	**CURRENT 2-4 UNIT PERCENT OF LOANS** – The percent of loans that are 2-4 units.
42	5	2	Numeric	**CURRENT PROPERTY STATUS UNKNOWN/NOT AVAILABLE PERCENT OF UPB** - The percent of the current unpaid principal balance of the related mortgages, that are Unknown/Not Available, calculated as of the end of the previous month.
47	7		Numeric	**CURRENT PROPERTY STATUS UNKNOWN/NOT AVAILABLE NUMBER OF LOANS** - The number of mortgages, that are Unknown/Not Available, calculated as of the end of the previous month.
54	5	2	Numeric	**CURRENT PROPERTY STATUS UNKNOWN/NOT AVAILABLE PERCENT OF LOANS** – The percent of loans that are unknown.
59	17			**FILLER**

				Loan Purpose Data
POS	LEN	DEC	DATA TYPE	DESCRIPTION
1	1		Alpha	**RECORD TYPE-** Indicates the type of data in this record: G = geographic distribution data; L = loan origination year data; S = servicer data; O = occupancy status data; T = property status data; **R = loan purpose data;** U = original LTV data/credit scores/AOLS data.
2	6		Alpha-num	**POOL NUMBER** - Unique six-digit numeric or alphanumeric designation used to identify each pool.
8	5	2	Numeric	**CURRENT PURCHASE PERCENT UPB** - The percent of the current unpaid principal balance of the related mortgages that are Purchases, calculated as of the end of the previous month.
13	7		Numeric	**CURRENT PURCHASE NUMBER OF LOANS** - The number of mortgages, that are Purchases, calculated as of the end of the previous month.
20	5	2	Numeric	**CURRENT PURCHASE PERCENT OF LOANS** – The percent of loans that are a purchase.
25	5	2	Numeric	**CURRENT REFINANCE PERCENT UPB** -The percent of the current unpaid principal balance of the related mortgages, that are Refinances, calculated as of the end of the previous month.
30	7		Numeric	**CURRENT REFINANCE NUMBER OF LOANS** - The number of mortgages, that are Refinance, calculated as of the end of the previous month.
37	5	2	Numeric	**CURRENT REFINANCE PERCENT OF LOANS** – The percent of loans that are a refinance.
42	5	2	Numeric	**CURRENT UNKNOWN/NOT AVAILABLE PERCENT UPB** - The percent of the current unpaid principal balance of the related mortgages that are Unknown/Not Available, calculated as of the end of the previous month.
47	7		Numeric	**CURRENT UNKNOWN/NOT AVAILABLE NUMBER OF LOANS** - The number of mortgages, that are Unknown/Not Available, calculated as of the end of the previous month.
54	5	2	Numeric	**CURRENT UNKNOWN/NOT AVAILABLE PERCENT OF LOANS** – The percent of loans that is unknown.
59	17			**FILLER**

POS	LEN	DEC	DATA TYPE	DESCRIPTION
				Availability of LTV, Credit Score, AOLS Data
1	1		Alpha	**RECORD TYPE-** Indicates the type of data in this record: G = geographic distribution data; L = loan origination year data; S = servicer data; O = occupancy status data; T = property status data; R = loan purpose data; **U = original LTV data/credit scores/AOLS data.**
2	6		Alpha-num	**POOL NUMBER** - Unique six-digit numeric or alphanumeric designation used to identify each pool.
8	5	2	Numeric	**CURRENT LTV UNKNOWN/NOT AVAILABLE PERCENT OF UPB** - The percent of the current unpaid principal balance of the related mortgages, that are Unknown/Not Available, calculated as of the end of the previous month.
13	7		Numeric	**CURRENT LTV UNKNOWN/NOT AVAILABLE NUMBER OF LOANS** - The number of mortgages, that are Unknown/Not Available, calculated as of the end of the previous month.
20	5	2	Numeric	**CURRENT LTV UNKNOWN/NOT AVAILABLE PERCENT OF LOANS** – The percent of loans that the LTV is unknown.
25	5	2	Numeric	**CURRENT CREDIT SCORE UNKNOWN/NOT AVAILABLE PERCENT OF UPB** - The percent of the current unpaid principal balance of the related mortgages that are Unknown/Not Available, calculated as of the end of the previous month.
30	7		Numeric	**CURRENT CREDIT SCORE UNKNOWN/NOT AVAILABLE NUMBER OF LOANS** - The number of mortgages that are Unknown/Not Available, calculated as of the end of the previous month.
37	5	2	Numeric	**CURRENT CREDIT SCORE UNKNOWN/NOT AVAILABLE PERCENT OF LOANS** – The percent of loans that the credit score is unknown.
42	34			**FILLER**

ORIGINAL ISSUE DISCOUNT (OID) TAX INFORMATION FILE

This file contains selected data about Freddie Mac's REMIC program. **This data is qualified in its entirety by information appearing in the applicable Freddie Mac Offering Circular.**

The file provides Original Issue Discount (OID) information, which may be used by investors to complete the necessary tax filings for their Freddie Mac REMIC investments.

The OID files will be available on a quarterly basis, on the first business day of the second month following the end of the quarter (e.g. Q1 data is transmitted on the first business day in May). Files are cumulative on a year-to-date basis.

Record Length: 196

POS	LEN	DEC	DATA TYPE	DESCRIPTION
1	4		Alpha-num	**REMIC SERIES NUMBER** – A four digit alphanumeric designation used to identify a Freddie Mac REMIC.
5	1			**FILLER**
6	4		Alpha-num	**CLASS CODE** – A four digit alphanumeric designation used to identify the collateral that backs a REMIC.
10	1			**FILLER**
11	10		Alpha-num	**TAX IDENTIFICATION NUMBER** - Unique identifier used to identify each REMIC series for tax purposes.
21	1			**FILLER**
22	9		Alpha-num	**CUSIP NUMBER** - Unique nine-character alphanumeric designation assigned to each REMIC.
31	1			**FILLER**
32	13	2	Numeric	**CLASS ORIGINAL UPB** -Original Principal amount of the class.
45	1			**FILLER**
46	1		Numeric	**OID TYPE INDICATOR** - (0=All OID, 1=Part OID, 2=Premium, 3=Part Premium, 4=No OID)
47	1			**FILLER**
48	1		Numeric	**DEMINIMUS INDICATOR** - (0=No, 1=Yes)
49	1			**FILLER**
50	8		Numeric - MM/DD/YY	**ACCRUAL PERIOD START DATE** - Date on which the accrual period begins.
58	1			**FILLER**
59	2		Numeric	**NUMBER OF DAYS IN ACCRUAL PERIOD** - Number of days from the beginning of the accrual period to the end of the accrual period, this is generally 30 days except in the case of new issues.
61	1			**FILLER**
62	13	2	Numeric	**QUALIFIED PERIODIC INTEREST ACCRUAL** - The amount of Qualified Periodic Interest earned for the above accrual period.
75	1			**FILLER**
76	17	8	Numeric	**DAILY-QUALIFIED PERIODIC INTEREST ACCRUED PER $1,000 OF FACE** - The Qualified Periodic Interest earned in the accrual period in a daily factor form.
93	1			**FILLER**
94	17	8	Numeric	**ORIGINAL ISSUE DISCOUNT ACCRUED** - Represents the change in value at the beginning of the month taking into account the projected future cash flows and the current prepayments.
111	1			**FILLER**
112	17	8	Numeric	**ORIGINAL ISSUE DISCOUNT ACCRUED ALLOCATED DAILY PER $1,000 OF FACE** - The Original Issue Discount Accrued in the accrual period in a daily factor form.
129	1			**FILLER**
130	15	8	Numeric	**ADJUSTED ISSUE PRICE AT BEGINNING OF PERIOD PER $1,000 OF FACE** - The value of the security for tax purposes as of the beginning of the period.
145	1			**FILLER**
146	15	8	Numeric	**MARKET DISCOUNT ACCRUAL RATIO** - The rate used for amortizing the investor's market discount or premiums.

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161	2			**FILLER**
163	1		Numeric	**RANDOM LOT INDICATOR** - Indicates whether or not the REMIC bond is subject to Random Lot Procedures. (0=No, 1=Yes)
164	2			**FILLER**
166	15	8	Numeric	**REDEEMED BONDS OID DAILY AMOUNT** - Provides the Original Issue Discount Accrued in the period for Retail Random Lot bonds that have been terminated during the accrual period.
181	1			**FILLER**
182	15	8	Numeric	**DAILY 212 EXPENSE**- The allocated 212 Expenses to the regular REMIC interest applicable when a REMIC issues only one class of debt.

Effective March 2004

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___	Multiclass Certificates	*Max Order 5*

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Qty.	Type*	Description**	Qty.	Type	Description
1	R	**Series 1234 (EXAMPLE)**	___	___	_____
1	D	**CUSIP 313400AA0 (EXAMPLE)**	___	___	_____
___	___	_____	___	___	_____
___	___	_____	___	___	_____
___	___	_____	___	___	_____

* Type: REMIC (R), Strip (S), GMC (G), MCF (M), Giant (T), Pool (P), Structured Products ©
**Description: For REMIC, Callable Passthroughs, Strip, GMC or MCF (specify series)
for Giants (specify pool)

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Qty.	Pub#	Description	Qty.	Yr./Qtr.	Description
___	___	BMA: Investor's Guide to MBS	___	___	Annual Report (Specify Yr.)
___	___	BMA: Investor's Guide	___	___	Quarterly Report (Specify Qtr.)
		to CMOs	___	___	Information Statement & Supplement
			___	___	Investor/Analyst Report (Specify Qtr.)

Fact Sheets

Qty.	Pub#	Description	Qty.	Pub.#	Description
___	FS001	ARM PCs	___	FS155	PC Prefix Card
___	FS029	Callable REMIC	___	FS034	Multifamily Gold PCs
___	FS009	Disclosure Data Vendors	___	FS004	Payment Calculations
___	FS020	Giant PCs	___	FS003	REMICs Backed by Gold PCs
___	FS005	Gold PCs	___	FS293	Strips
___	FS443	Guaranteed Maturity Securities	___	FS031	Swap Reference Pools
___	FS035	MACRs			

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