

November 22, 2004

Minimum Servicing Prefixes

Beginning December 1, 2004, Freddie Mac will issue 30-year, fixed-rate 12.5 bps Minimum Servicing Gold PCs and 15-year, fixed-rate 12.5 bps Minimum Servicing Gold PCs under prefix L0 and L4, respectively.

Please contact Investor Inquiry at (800) 336-3672 or Investor_Inquiry@FreddieMac.com if you have any questions.