



1551 Park Run Drive
McLean, VA 22102-3110

January 19, 2005

10-Year Initial Interest PC Prefixes Announced

Beginning January 24, 2005, lenders can begin to deliver 10-Year Initial Interest mortgages to Freddie Mac. The following PC pool prefixes will be used for delivery:

1-Year LIBOR, 10-Year Initial Interest Hybrid ARMs, Various Caps - 1J
1-Year Treasury, 10-Year Initial Interest Hybrid ARMs, Various Caps - 1K

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