

May 24, 2005

Updated Disclosure Pursuant to April 13, 2005 Press Release

Based on the May 2005 factors, the 48 pools identified in the [April 13, 2005 press release](#) have the indicated proportion of loans subject to unacceptable refinance practices.

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

Pool Number	May Factor Date Unpaid Principal Balance	May Factor Date Proportion of Unacceptable Loans
A17368	318,207.09	0.00%
A18971	962,021.21	18.74%
A18988	548,968.61	57.52%
A19175	1,222,466.61	26.59%
A19968	1,120,814.00	17.18%
A20300	827,480.69	15.44%
A20518	970,903.06	46.98%
A20682	329,722.45	100.00%
A20755	375,911.78	52.55%
A23204	565,064.92	0.00%
A23597	956,175.18	0.00%
A23603	982,332.26	33.67%
A24045	1,292,347.95	8.42%
A24048	1,771,617.96	18.60%
A24267	3,649,785.94	9.05%
A24310	305,231.25	100.00%
A25035	1,387,098.98	38.08%
A25038	926,767.38	62.84%
A25257	384,734.70	60.82%
A25259	1,013,377.37	26.95%
A26065	1,407,941.38	47.05%
A26963	503,013.78	65.91%
A26964	438,560.52	75.60%
A26966	13,216,930.20	8.02%
A27390	2,948,784.96	18.67%
A27391	825,288.33	71.11%
A28051	399,124.31	83.09%
A28220	4,502,804.75	7.36%
A28229	2,642,167.99	36.46%
A28230	822,431.83	80.68%
A28877	2,803,187.77	6.47%
A28879	1,643,876.35	63.80%
A28880	590,902.97	100.00%

Pool Number	May Factor Date Unpaid Principal Balance	May Factor Date Proportion of Unacceptable Loans
A30033	2,289,327.86	7.24%
A30050	3,170,283.17	51.30%
A30051	542,280.15	100.00%
A30503	6,464,045.63	73.65%
A30504	431,793.94	100.00%
A30749	6,532,810.61	47.47%
A30751	1,408,607.69	51.85%
A31006	12,901,853.07	48.86%
B12007	1,570,122.47	9.51%
B12176	799,438.08	21.92%
B12714	2,049,006.26	11.98%
B13921	1,242,621.26	21.48%
C01986	46,175,042.61	63.43%
E01787	5,619,104.04	5.77%
M90939	5,632,783.59	5.64%