

August 15, 2005

Test Files for September PC Disclosure Changes

On July 8, 2005, Freddie Mac announced that as part of its ongoing review of its mortgage-backed security disclosure policies and practices, it would enhance its disclosures for ARM and ARM Giant PC securities and Initial Interest fixed-rate and ARM PC securities, beginning September 2005.

Below are four test files to prepare for the September implementation. These test files are production size. They should be used in conjunction with the <u>file layouts</u>.

File	File Size	Record Length
Monthly Fixed-Rate File	unzipped = 145.5 MB	590
	zipped = 10.3 MB	
Monthly ARM Factor File	unzipped = 46.3 MB	760
	zipped = 4.1 MB	
Monthly Quartile File	unzipped = 83.6 MB	309
	zipped = 14.4 MB	
Monthly Breakout File	unzipped = 724.7 MB	300
	zipped = 67.2 MB	

If you have questions, please contact Investor Inquiry 800-336-3672 or Investor_Inquiry@FreddieMac.com