

## **Freddie Mac Expands Giant PC Program December 12, 2005**

Beginning January 18, 2006, Freddie Mac will expand its Giant PC program to include four additional products: Initial Interest<sup>SM</sup> ARM Giant PC securities, Initial Interest fixed-rate Giant PC securities, fixed-rate reduced minimum servicing Giant PC securities, and payment-capped ARM PC securities. The following PC prefixes will now be eligible for Freddie Mac's Giant PC program:

### **1) Initial Interest ARM Giant PC Securities**

- \* **1Q:** Initial Interest ARM Giant PC

#### **Collateral Prefixes Eligible for the '1Q' ARM Giant PC Securities**

(Note that different ARM Initial Interest prefixes may not be pooled together to form a single Giant PC)

- \* **1G:** Annual/1-Yr. LIBOR index/Initial Interest Hybrid ARMs
- \* **1H:** Annual/1-Yr. Treasury index/Initial Interest Hybrid ARMs
- \* **1K:** Annual/1-Yr. Treasury index/10-year Initial Interest Hybrid ARMs
- \* **1J:** Annual/1-Yr. LIBOR index/10-year Initial Interest Hybrid ARMs
- \* **1M:** Semiannual/6-month LIBOR index/Initial Interest Hybrid ARMs
- \* **1N:** Semiannual/6-month LIBOR index/10-Year Initial Interest Hybrid ARMs
- \* **1P:** Semiannual/6-month LIBOR/10-year IO Initial Interest
- \* **1Q:** Initial Interest ARM Giant PC

### **2) Initial Interest Fixed-Rate Giant PC Securities**

**H0, H1 and H2:** Initial Interest Fixed-Rate Giant PCs

- \* **H0:** H09000- H09999
- \* **H1:** H19000- H19999
- \* **H2:** H29000- H29999

#### **Collateral Prefixes Eligible for the 'H0, H1 and H2' Fixed-Rate Giant PC Securities**

(Note that different Fixed-Rate Initial Interest prefixes may not be pooled together to form a single Giant PC)

- \* **H0:** 10/20 Initial Interest Fixed-Rate (30-year product)
- \* **H1:** 15/15 Initial Interest Fixed-Rate (30-year product)
- \* **H2:** 10/10 Initial Interest Fixed-Rate Mortgages (20-year product)

### **3) Fixed-Rate Reduced Minimum Servicing Giant PC Securities**

**L0, L2 and L4:** Fixed-Rate Reduced Minimum Servicing Giant PCs

- \* **L0:** L09000- L09999
- \* **L2:** L29000- L29999
- \* **L4:** L49000- L49999



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**Collateral Prefixes Eligible for the ‘L0, L2 and L4’ Fixed-Rate Giant PC Securities**

(Note that different fixed-rate reduced minimum servicing prefixes may not be pooled together to form a single Giant PC)

- \* **L0:** 30-year, Fixed-Rate, 12.5 bps
- \* **L2:** 20-year, Fixed-Rate, 12.5 bps
- \* **L4:** 15-year, Fixed-Rate, 12.5 bps

**4) Payment-Capped ARM Giant PC Securities**

- \* **1R:** Payment-Capped ARM Giant

**Collateral Prefixes Eligible for the ‘1R’ Giant**

(Note that different payment-capped prefixes may not be pooled together to form a single Giant PC)

- \* **39, 42:** Monthly/11<sup>th</sup> COF, Payment-Capped
- \* **5A:** Federal Cost of Funds/ Payment-Capped
- \* **96:** Various LIBOR/Payment-Capped
- \* **94:** Various Treasury, Payment-Capped
- \* **1R:** Payment-Capped ARM Giant

Beginning January 16, 2006, Freddie Mac will integrate preliminary disclosures on Giant PCs backed by Freddie Mac PCs that include Multi-Lender collateral into our Giant PC Daily New Issue file with our other Giant PCs, as they are created. Accelerating these disclosures increases the transparency of our Giant PC program, enabling investors to make more informed decisions.

Please contact Investor Inquiry at (800) 336-3672 or [Investor\\_Inquiry@FreddieMac.com](mailto:Investor_Inquiry@FreddieMac.com) or refer to the *Quarterly Funding Announcement* released on December 12, 2005 for more information and/or if you have any questions.