

Freddie Mac Announces Additional Initial Interest $^{\rm SM}$ and Minimum Servicing PC Prefixes November 20, 2006

Beginning November 20, 2006, Freddie Mac will issue Initial InterestSM mortgages with various prepayment penalties under the following prefixes:

- H7: 10/10 Initial Interest, various prepayment penalties
- H8: 10/20 Initial Interest, various prepayment penalties

Additionally, beginning November 20, 2006, Freddie Mac will issue 40-year fixed-rate minimum servicing for less than 25 basis points (bps) Gold PCs under the following prefix:

• K8: 40-year, fixed-rate, less than 25 bps Gold PCs

Initial Interest mortgages with various prepayment penalties and 40-year minimum servicing Gold PCs will be eligible to back Freddie Mac Giant PCs issued under the following prefixes:

- H79000 H79999: 10/10 Initial Interest, various prepayment penalties
- H89000 H89999: 10/20 Initial Interest, various prepayment penalties
- K89000 K89999: 40-year, fixed-rate, less than 25 bps Gold PCs

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