

## Pooling Requirements for 45-day Fixed-rate Gold Giant PCs

Certain PC prefixes may be commingled to form a 45-day Giant PC if the following pooling rules are met. Please refer to the 45-day Fixed Rate and 75-day ARM Giant Collateral Prefix Eligibility Chart ([http://www.freddie.com/mbs/docs/45-day\\_Fixed\\_Rate\\_and\\_75-day\\_ARM\\_Giant\\_Collateral\\_Prefix\\_Elig\\_Chart\\_FMAM.pdf](http://www.freddie.com/mbs/docs/45-day_Fixed_Rate_and_75-day_ARM_Giant_Collateral_Prefix_Elig_Chart_FMAM.pdf)) for prefix compatibility.

	Pooling Requirement
<b>Giant Pool Size</b>	The minimum pool size for a Gold Giant PC is \$1MM UPB.
<b>Collateral</b>	More than one pool is required as collateral.
<b>Coupon</b>	All Gold PCs or Gold Giant PCs must have the same PC coupon.
<b>40-year Giant PC</b>	A 40-year Gold Giant PC must be backed by 40-year Gold PCs (including Mini PCs) or 40-year Gold Giant PCs.
<b>30-year Giant PC</b>	A 30-year Gold Giant PC must be backed by 30-year Gold PCs (including Mini PCs) or 30-year Gold Giant PCs, including Reverse REMIC Giant PCs.
<b>20-year Giant PC</b>	A 20-year Gold Giant PC must be backed by 20-year Gold PCs (including Mini PCs) or 20-year Gold Giant PCs, including Reverse REMIC Giant PCs.
<b>15-year Giant PC</b>	A 15-year Gold Giant PC must be backed by 15-year Gold PCs (including Mini PCs) or 15-year Gold Giant PCs, including Reverse REMIC Giant PCs.
<b>FM Cash Issuance PC</b>	A FM Cash Issuance Gold Giant PC may be pooled with any other FM Cash Gold PC or FM Cash Issuance Giant Gold PC of the same term and coupon.
<b>PCs with Special Mortgage Characteristics</b>	
<b>5-year Prepayment Penalty PCs (PPMs)</b>	Gold PCs or Gold Giant PCs with 5-year/6-month prepayment penalty mortgages may only be pooled with other Gold PCs or Gold Giant PCs with 5-year/6-month prepayment penalty mortgages that have the same term.
<b>3-year Prepayment Penalty PCs (PPMs)</b>	Gold PCs or Gold Giant PCs with 3-year/2% prepayment penalty mortgages may only be pooled with other Gold PCs or Gold Giant PCs with 3-year/2% prepayment penalty mortgages that have the same term.
<b>Alignment Overflow Cash PC</b>	An Alignment Overflow Gold Giant PC must be backed by Alignment Overflow Cash PCs or Alignment Overflow Gold Giant PCs.
<b>Biweekly PCs</b>	Biweekly Gold PCs or Biweekly Gold Giant PCs may only be pooled with other Biweekly Gold PCs or Biweekly Gold Giant PCs.
<b>Cooperative Share PCs</b>	Cooperative Share Gold PCs or Cooperative Share Gold Giant PCs may only be pooled with other Cooperative Share Gold PCs or Cooperative Share Gold Giant PCs.
<b>FHA/VA PCs</b>	FHA/VA Gold PCs or FHA/VA Gold Giant PCs may only be pooled with other FHA/VA Gold PCs (including Mini PCs) or FHA/VA Gold Giant PCs.

	<b>Pooling Requirement</b>
<b>High LTV Giant PCs &gt;105% and ≤125%</b>	High LTV Gold PCs >105% and ≤125% or High LTV Gold Giant PCs >105% and ≤125% may only be pooled with other High LTV Gold PCs >105% and ≤125% or High LTV Gold Giant PCs >105% and ≤125%.
<b>High LTV Giant PCs &gt;125%</b>	High LTV Gold PCs >125% or High LTV Gold Giant PCs >125% may only be pooled with other High LTV Gold PCs >125% or High LTV Gold Giant PCs >125%.
<b>Initial Interest PCs</b>	Initial Interest PCs or Initial Interest Giant PCs may only be pooled with other Initial Interest PCs or Initial Interest Giant PCs that have the same interest only and fully amortizing terms.
<b>Jumbo/Super Conforming PCs</b>	Jumbo/Super Conforming Gold PCs or Jumbo/Super Conforming Giant PCs may only be pooled with Jumbo Conforming PCs, Jumbo/Super Conforming PCs, Jumbo Conforming Giant PCs or Jumbo/Super Conforming Giant PCs that have the same term.
<b>Modified Fixed-Rate</b>	A Modified Fixed-Rate Gold Giant PC must be backed by Modified Fixed-Rate Gold PCs or Modified Fixed-Rate Gold Giant PCs.
<b>Modified Step Rate</b>	A Modified Step Rate Gold Giant PC must be backed by Modified Step Rate Gold PCs or Modified Step Rate Gold Giant PCs.
<b>Reduced Minimum Servicing PCs</b>	Reduced Minimum Servicing PCs and Reduced Minimum Servicing Giant PCs may only be pooled with other Reduced Minimum Servicing PCs and Reduced Minimum Servicing Giant PCs that have the same term.
<b>Reinstated Mortgage PCs</b>	Reinstated Mortgage PCs or Reinstated Mortgage Giant PCs may only be pooled with other Reinstated Mortgage PCs or Reinstated Mortgage Giant PCs.
<b>Relocation Mortgage PCs</b>	Relocation Gold PCs or Relocation Gold Giant PCs may only be pooled with other Relocation Gold PCs or Relocation Gold Giant PCs.
<b>Reverse REMIC</b>	Reverse REMIC Gold Giant PCs may be pooled with any other Gold PC, Reverse REMIC Giant PC or Giant PC of the same term and coupon.
<b>Various Prepayment Penalty PCs (PPMs)</b>	Gold PCs or Gold Giant PCs with various prepayment penalty mortgages may only be pooled with other Gold PCs or Gold Giant PCs with various prepayment penalty mortgages that have the same mortgage term, but may have different prepayment provisions. A various prepayment penalty mortgage PC is a PC containing various prepayment penalty mortgages other than a 3-year/2% or a 5-year/6-month various prepayment penalty mortgage.