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February 2, 2005

NEW GIANT PC DISCLOSURE FILE ANNOUNCEMENT

Effective February 2, 2005, Freddie Mac will provide a daily Giant PC disclosure file at www.freddiemac.com/mbs in the “Quick Clicks” box on the right side of the page. Intended to make finding Giant PC disclosure easier and more efficient, the new file will provide Giant PC disclosure as Giant PCs are issued throughout the month.

This daily file will contain the same data fields already provided in the Daily New Issue File with respect to PCs, however will cover each Giant PC issued during the current month to date.

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