

June 24, 2005

Updated Disclosure Pursuant to April 13, 2005 Press Release

Based on the June 2005 factors, the 48 pools identified in the [April 13, 2005 press release](#) have the indicated proportion of loans subject to unacceptable refinance practices.

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

Pool Number	June Factor Date Unpaid Principal Balance	June Factor Date Proportion of Unacceptable Loans
A17368	317,928.23	0.00%
A18971	961,033.59	18.74%
A18988	232,971.78	0.00%
A19175	1,221,098.94	26.60%
A19968	1,119,543.86	17.18%
A20300	826,702.73	15.44%
A20518	969,970.47	46.99%
A20682	329,412.76	100.00%
A20755	375,545.99	52.56%
A23204	564,433.45	0.00%
A23597	954,747.32	0.00%
A23603	650,994.65	0.00%
A24045	1,182,914.81	9.19%
A24048	1,287,559.66	0.00%
A24267	3,316,296.03	0.00%
A24310	304,973.57	100.00%
A25035	911,900.84	57.87%
A25038	344,128.46	0.00%
A25257	384,397.64	60.82%
A25259	1,012,554.49	26.95%
A26065	1,406,745.64	47.05%
A26963	502,585.74	65.91%
A26964	438,197.67	75.61%
A26966	11,828,809.95	8.95%
A27390	2,628,321.60	20.93%
A27391	506,599.70	52.98%
A28051	67,427.68	0.00%
A28220	4,497,759.74	7.36%
A28229	1,977,698.38	15.19%
A28230	662,822.04	100.00%
A28877	2,546,985.20	7.11%
A28879	1,408,574.57	57.79%
A28880	316,844.81	100.00%

Pool Number	June Factor Date Unpaid Principal Balance	June Factor Date Proportion of Unacceptable Loans
A30033	2,287,563.81	7.24%
A30050	1,625,595.21	39.75%
A30051	303,218.99	100.00%
A30503	3,384,420.86	58.14%
A30504	431,415.40	100.00%
A30749	3,633,783.71	24.08%
A30751	670,739.72	49.50%
A31006	7,833,595.31	53.31%
B12007	1,497,778.77	9.91%
B12176	796,241.24	21.92%
B12714	1,860,718.51	13.14%
B13921	1,065,957.92	24.95%
C01986	35,527,600.71	57.96%
E01787	5,597,530.45	5.78%
M90939	5,318,522.97	5.97%