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Notice to Holders of Freddie Mac REMIC Securities Utilizing the "LIBO Method" of LIBOR Determination

July 11, 2013

Certain Freddie Mac REMIC securities accrue monthly interest based on the London interbank offered rate ("LIBOR") where LIBOR is calculated using the "LIBO Method." The LIBO Method uses individual London banks' quotations for one-month U.S. dollar deposits that are submitted to the British Bankers' Association ("BBA") for the purpose of determining LIBOR. See *Appendix V—Interest Rate Indices* of our **Offering Circular for Multiclass Certificates (REMIC and MACR)** dated June 1, 2010 (the "REMIC Offering Circular") for a more complete description of the LIBO Method.

The BBA recently announced that individual banks' daily quotations of LIBOR will no longer be published on the same date that the quotations are issued. As of July 1, 2013, the publication of such individual banks' quotations will be embargoed for three months. However, the daily publication by the BBA of the final LIBOR rates (which are calculated from the individual banks' daily quotations) is not affected. Due to the changes announced by the BBA, Freddie Mac has determined that it is currently not feasible to use the LIBO Method for purposes of calculating LIBOR. A list of Freddie Mac REMIC securities affected by the BBA announcement is attached to this notice. As a result, for accrual periods beginning on or after July 11, 2013, Freddie Mac will calculate LIBOR for the affected securities using the "BBA Method" described in *Appendix V—Interest Rate Indices—LIBOR* of the REMIC Offering Circular.

Coupon information available in the "Data Files: Factor & Coupon" section of the Security Data page of our website (http://www.freddiemac.com/mbs/html/security_data.html) and in the "Historical Factors and Coupons" data available through our REMIC Security Lookup page (http://www.freddiemac.com/mbs/html/sd_remic_lookup.html) will reflect the use of the BBA Method for calculating LIBOR for the affected securities for accrual periods beginning on or after July 11, 2013.

If you have any questions, please send an email to Investor Inquiry at Investor_Inquiry@freddiemac.com.

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000004	A	31340YAT6
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000019	M	31340YFH7
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000202	F	312908J80
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000203	A	3129084M5
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