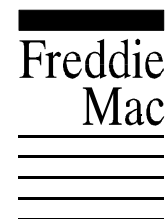


## Supplemental Statement



## Freddie Mac

### Multiclass Certificates, Series 2676

Capitalized terms used and not otherwise defined in the Glossary of Terms below have the respective meanings assigned to them in Freddie Mac's Multiclass Certificates Offering Circular dated June 1, 2003 and its Multiclass Certificates Offering Circular Supplement relating to the Series 2676 REMIC Certificates, dated August 19, 2003 (the "Supplement").

The PC Schedule is attached hereto as Schedule 1. The CUSIP numbers and other information regarding such Series can be found on the cover page to the Supplement, which is attached hereto as Schedule 2. You can obtain this information and any additional information regarding the Assets on the Freddie Mac Internet Web-site (<http://www.freddiemac.com>).

### Special Disclosure

#### **"Terms Sheet — Weighted Average Lives (in years)" and "Prepayment and Yield Analysis — Declining Balances Table — Percentages of Original Balances Outstanding and Weighted Average Lives":**

The weighted average lives of the JK, JP, JX, JZ and ZY Classes based upon the actual Group 4 Assets as set forth on Schedule 1, vary significantly from the weighted average lives shown for such class on pages S-13 and S-34 of the Supplement (which are based on the Modeling Assumptions). The weighted average lives for the JK, JP, JX, JZ and ZY Classes based on the actual Group 4 Assets are as follows (however, for 0% PSA, the assumptions stated on page S-28 are used and therefore the weighted average lives shown in the Supplement do not vary):

Class	100% PSA	200% PSA	250%PSA	299%PSA	300% PSA	400% PSA
JK	6.7	3.2	2.7	2.1	2.1	1.6
JP	6.8	3.3	2.7	2.1	2.1	1.6
JX	15.0	6.7	0.6	0.5	0.5	0.4
JZ	15.0	6.6	0.5	0.5	0.5	0.4
ZY	15.0	6.6	0.5	0.5	0.5	0.4

The weighted average lives of the KZ Class based upon the actual Group 7 Assets as set forth on Schedule 1, vary significantly from the weighted average lives shown for such class on pages S-14 and S-38 of the Supplement (which are based on the Modeling Assumptions). The weighted average lives for the KZ Class based on the actual Group 7 Assets are as follows (however, for 0% PSA, the assumptions stated on page S-28 are used and therefore the weighted average lives shown in the Supplement do not vary):

<b>Class</b>	<b>100% PSA</b>	<b>130% PSA</b>	<b>214% PSA</b>	<b>215% PSA</b>	<b>250% PSA</b>	<b>400% PSA</b>
<b>KZ</b>	<b>12.2</b>	<b>9.2</b>	<b>0.3</b>	<b>0.3</b>	<b>0.3</b>	<b>0.2</b>

#### **GLOSSARY OF TERMS**

**PC Schedule** - Schedule of PC Pool numbers and unpaid principal balances of, and other information about, PCs contained in REMIC Pool.

**PC Pool Number** - Unique designation assigned to identify each Freddie Mac PC Pool. Stripped Giant PCs include pool number for both Interest Only (IO) and Principal Only (PO) portion of Stripped Giant PC.

**PC CUSIP** - Unique nine-character designation assigned to each PC Pool and used to identify PC pool on book-entry records of Federal Reserve Bank.

**Original PC UPB (Whole Pool)** - Original Unpaid Principal Balance (OUPB) of entire PC Pool of which the PCs included in REMIC Pool are a part.

OUPB of a PC Pool consists of the aggregate unpaid principal balance of mortgages included in PC Pool as of a certain date. For a complete description of the determination of the OUPB of a PC Pool, see Offering Circular or Offering Circular Supplement for specific PC Pool type.

**Original PC UPB** - OUPB of each of the PCs included in REMIC Pool.

**Current PC UPB** - Unpaid Principal Balance (UPB) of each of the PCs included in REMIC Pool, as of the UPB beginning of the month of formation of REMIC Pool.

**WAC** - Most recently disclosed weighted average of mortgage coupons of mortgages contained in each PC Pool included in REMIC Pool as of settlement date of REMIC Pool. See Mortgage PC Offering Circular for description of assumptions used to calculate WACs.

**PC Coupon** - Annual rate of interest, which may be zero for a PO PC, at which interest is passed through to holder of a PC. For Stripped Giant PCs, this is the rate at which interest is passed through.

**Issue Date** - Corresponds to first day of the month of formation of the PC Pool.

**Final Payment Date** - Corresponds to first day of the month in which the Final Payment Date for PC Pool occurs, as further identified in applicable Offering Circular or Offering Circular Supplement.

**WARM** - Most recently disclosed, calendar-adjusted weighted average remaining term to maturity (in months) of mortgages contained in each PC Pool, as of settlement date of REMIC Pool. See Mortgage PC Offering Circular for description of assumptions used to calculate WARMS.

**WALA** - Most recently disclosed, calendar-adjusted, weighted average number of months since note origination of the mortgages contained in each PC Pool as of the settlement date of the PC Pool.