

December 10, 2003

2004 HOLIDAY SCHEDULE

The following dates are Freddie Mac's holidays and are not considered business days for purposes of disclosure schedules.

Holidays

Thursday, January 1
Monday, January 19
Monday, February 16
Monday, May 31
Monday, July 5
Monday, September 6
Monday, October 11
Thursday, November 11 (observed)
Thursday, November 25
Friday, December 24