

April 22, 2004

Updated PC Disclosure Guide

Today, Freddie Mac is releasing a new “Guide to PC, Giant and REMIC OID Disclosure Information.” The Guide will become effective July 1, 2004. The Guide details the addition of a new Daily Breakout File and 51 new data fields. As a result, the record length of the Monthly Breakout File will expand from 75 to 300 characters and the Monthly Quartile file will increase from 300 to 310 characters. AOLS will now be transmitted on a monthly basis for ARMs using an existing data field (see Monthly Quartile File).

[View the Guide](#) (Changes and additions are highlighted in yellow)

Test files for these changes will be made available the week of April 26, 2004 on Freddiemac.com/mbs in the New and Notable section.

The new Disclosure Elements include:

	Field Name	File the Field Appears On
1	Weighted Average Original Loan Size	Daily New Issue File Monthly Quartile File
2	Initial Period	Daily New Issue File Monthly ARM Factor File
3	Initial Cap Up Percent	Daily New Issue File Monthly ARM Factor File
4	Initial Cap Down Percent	Daily New Issue File Monthly ARM Factor File
5	Servicing 10.0/24.9 Basis Points Flag	Daily New Issue File Monthly ARM Factor File
6	Assumability <i>(All pools populated with 9 until further notice)</i>	Daily New Issue File Monthly ARM Factor File
7	Prepayment Protection Mortgage Flag	Daily New Issue File Monthly ARM Factor File
8	Component Coupon High	Daily New Issue File Monthly ARM Factor File
9	Component Coupon Low	Daily New Issue File Monthly ARM Factor File
10	Component Margin High	Daily New Issue File Monthly ARM Factor File
11	Component Margin Low	Daily New Issue File Monthly ARM Factor File
12	Component Lifetime Ceiling High	Daily New Issue File Monthly ARM Factor File
13	Component Lifetime Ceiling Low	Daily New Issue File Monthly ARM Factor File

14	WAC by Servicer	Daily Breakout File Monthly Breakout File
15	Note Rate High by Servicer	Daily Breakout File Monthly Breakout File
16	Note Rate Low by Servicer	Daily Breakout File Monthly Breakout File
17	WALA by Servicer	Daily Breakout File Monthly Breakout File
18	Loan Age High by Servicer	Daily Breakout File Monthly Breakout File
19	Loan Age Low by Servicer	Daily Breakout File Monthly Breakout File
20	WARM by Servicer	Daily Breakout File Monthly Breakout File
21	Remaining Maturity High by Servicer	Daily Breakout File Monthly Breakout File
22	Remaining Maturity Low by Servicer	Daily Breakout File Monthly Breakout File
23	Seller Percent of UPB	Daily Breakout File Monthly Breakout File
24	Seller Number of Loans	Daily Breakout File Monthly Breakout File
25	Seller Percent of Loan	Daily Breakout File Monthly Breakout File
26	WAC by Seller	Daily Breakout File Monthly Breakout File
27	Note Rate High by Seller	Daily Breakout File Monthly Breakout File
28	Note Rate Low by Seller	Daily Breakout File Monthly Breakout File
29	WALA by Seller	Daily Breakout File Monthly Breakout File
30	Loan Age High by Seller	Daily Breakout File Monthly Breakout File
31	Loan Age Low by Seller	Daily Breakout File Monthly Breakout File
32	WARM by Seller	Daily Breakout File Monthly Breakout File
33	Remaining Maturity High by Seller	Daily Breakout File Monthly Breakout File
34	Remaining Maturity Low by Seller	Daily Breakout File Monthly Breakout File

35	First Principal and Interest Date	Daily Breakout File Monthly Breakout File
36	First P&I Date Percent of UPB	Daily Breakout File Monthly Breakout File
37	First P&I Date Percent of Loans	Daily Breakout File Monthly Breakout File
38	First P&I Date Number of Loans	Daily Breakout File Monthly Breakout File
39	First P&I Date Amount UPB	Daily Breakout File Monthly Breakout File
40	WAC by First P&I Date	Daily Breakout File Monthly Breakout File
41	Note Rate High by First P&I Date	Daily Breakout File Monthly Breakout File
42	Note Rate Low by First P&I Date	Daily Breakout File Monthly Breakout File
43	WALA by First P&I Date	Daily Breakout File Monthly Breakout File
44	Loan Age High by First P&I Date	Daily Breakout File Monthly Breakout File
45	Loan Age Low by First P&I Date	Daily Breakout File Monthly Breakout File
46	WARM by First P&I Date	Daily Breakout File Monthly Breakout File
47	Remaining Maturity High by First P&I Date	Daily Breakout File Monthly Breakout File
48	Remaining Maturity Low by First P&I Date	Daily Breakout File Monthly Breakout File
49	Percent of UPB Not Paying in the First Distribution	Daily Breakout File
50	Percent of Loans Not Paying in the First Distribution	Daily Breakout File
51	Number of Loans Not Paying in the First Distribution	Daily Breakout File

If you have questions, please contact Investor Inquiry at 800-336-3672.