Freddie Mac Announces H2 and 1P PC Prefixes
November 7, 2005

Beginning November 21, 2005, lenders can deliver 10-year interest only/10-year fully amortizing period Initial InterestSM fixed-rate mortgages to Freddie Mac. The following PC pool prefix will be used for delivery:

* 10/10 Initial Interest fixed-rate mortgages - H2 (H2 is a 20-year product)

Beginning November 21, 2005, lenders can deliver six-month resetting, 10-year Initial Interest ARM mortgages that use the 6-month LIBOR index to Freddie Mac. The following PC pool prefix will be used for delivery:

* Semiannual/6-month LIBOR/10-Year IO Initial Interest ARMs/Various Caps - 1P

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