Freddie Mac Changes Name of Reference Pool to Index Amortization PoolSM
April 19, 2006

Effective April 19, 2006, Freddie Mac will disclose each Reference Pool under the new name of Index Amortization PoolSM. In an effort to avoid confusion between its Reference REMICSM securities and Reference Pools, Freddie Mac has determined that the name change is necessary. The process of forming and disclosing the pools will remain the same.