Freddie Mac Announces Additional Initial Interest\textsuperscript{SM} and Minimum Servicing PC Prefixes
November 20, 2006

Beginning November 20, 2006, Freddie Mac will issue Initial Interest\textsuperscript{SM} mortgages with various prepayment penalties under the following prefixes:

- H7: 10/10 Initial Interest, various prepayment penalties
- H8: 10/20 Initial Interest, various prepayment penalties

Additionally, beginning November 20, 2006, Freddie Mac will issue 40-year fixed-rate minimum servicing for less than 25 basis points (bps) Gold PCs under the following prefix:

- K8: 40-year, fixed-rate, less than 25 bps Gold PCs

Initial Interest mortgages with various prepayment penalties and 40-year minimum servicing Gold PCs will be eligible to back Freddie Mac Giant PCs issued under the following prefixes:

- H79000 – H79999: 10/10 Initial Interest, various prepayment penalties
- H89000 – H89999: 10/20 Initial Interest, various prepayment penalties
- K89000 – K89999: 40-year, fixed-rate, less than 25 bps Gold PCs

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