Fixed-Rate Giant Gold Pool Disclosure

The calculations below are intended to answer frequently asked questions about fixed-rate Giant pool calculations. Freddie Mac may change the calculation methods and the type of information provided. It is important for investors to understand these and other disclosed attributes before investing in Freddie Mac securities. Please direct all inquiries or questions relating to Freddie Mac mortgage-backed securities to an Investor Inquiry Representative at (800) 336-3672.

The following information is updated from loan-level data for all active loans in the corresponding Giant pool on a monthly basis:

1. **WAC (Weighted-Average Coupon)**

   
   \[
   \text{Giant WAC} = \frac{\text{Sum of (Loan Participation Percent} \times \text{Loan UPB} \times \text{Loan Note Rate)}}{\text{Sum of (Loan Participation Percent} \times \text{Loan UPB)}}
   \]

2. **WAM (Weighted-Average Maturity)**

   \[
   \text{Giant WAM} = \frac{\text{Sum of (Loan Participation Percent} \times \text{Loan UPB} \times \text{Loan Remaining Month to Maturity)}}{\text{Sum of (Loan Participation Percent} \times \text{Loan UPB)}}
   \]

3. **WALA (Weighted-Average Loan Age)**

   \[
   \text{Giant WALA} = \frac{\text{Sum of (Loan Participation Percent} \times \text{Loan UPB} \times \text{Loan Age)}}{\text{Sum of (Loan Participation Percent} \times \text{Loan UPB)}}
   \]

4. **AOLS (Average Original Loan Size)**

   \[
   \text{Giant AOLS} = \frac{\text{Sum of (Loan Original Loan Size Rounded to 1000)}}{\text{Number of Loans}}
   \]

   AOLS is not weighted average, but simple average. It does not include the impact of contribution percentage of pools within a Giant.