

Offering Circular Supplement  
(To Offering Circular  
Dated June 1, 2003)

**\$2,750,000,000**  
**Freddie Mac**  
Reference REMIC<sup>SM</sup>  
Series R005



**Offered Classes:** REMIC Classes shown below, Call Class shown on page S-3 and MACR Classes shown on *Appendix A*

**Offering Terms:** The underwriters named below are offering the Classes in negotiated transactions at varying prices; we have agreed to buy all of AB, VA, VB and ZA

**Closing Date:** February 14, 2006

REMIC Classes	Original Balance	Principal Type(1)	Class Coupon	Interest Type(1)	CUSIP Number	Final Payment Date
AB .....	\$2,062,500,000	GMC/SEQ	5.5%	FIX	31396HAN9	December 15, 2018
AX(2) .....	2,062,500,000	SEQ	5.5	FIX	31396HAC3	January 15, 2031
VA .....	192,500,000	AD/SEQ	5.5	FIX	31396HAH2	March 15, 2016
VB .....	233,750,000	SEQ	5.5	FIX	31396HAJ8	October 15, 2023
ZA .....	261,250,000	SEQ	5.5	FIX/Z	31396HAL3	February 15, 2036
R .....	0	NPR	0.0	NPR	31396HAF6	February 15, 2036
RA .....	0	NPR	0.0	NPR	31396HAG4	December 15, 2018

(1) See *Appendix II* to the Offering Circular.

(2) This Class backs the Guaranteed Maturity Class and will not be offered initially. See *Terms Sheet — Guaranteed Maturity Class*.

The Certificates may not be suitable investments for you. You should not purchase Certificates unless you have carefully considered and are able to bear the associated prepayment, interest rate, yield and market risks of investing in them. *Certain Risk Considerations* on page S-2 highlights some of these risks.

You should purchase Certificates only if you have read and understood this Supplement, the attached Offering Circular and the documents listed under *Available Information*.

We guarantee principal and interest payments on the Certificates and the proceeds due on the Call Class upon exercise of the Call Right. These payments and proceeds are not guaranteed by and are not debts or obligations of the United States or any federal agency or instrumentality other than Freddie Mac. The Certificates are not tax-exempt. Because of applicable securities law exemptions, we have not registered the Certificates with any federal or state securities commission. No securities commission has reviewed this Supplement.

**Lead Underwriters**

**Citigroup**

**Morgan Stanley**

**RBS Greenwich Capital**

**Co-Underwriters**

**Banc of America Securities LLC  
JPMorgan**

**Bear, Stearns & Co. Inc.**

**Deutsche Bank Securities  
Merrill Lynch & Co.**

February 7, 2006

## CERTAIN RISK CONSIDERATIONS

Although we guarantee the payments on the Certificates, and so bear the associated credit risk, as an investor you will bear the other risks of owning mortgage securities. This section highlights some of these risks. You should also read *Risk Factors* and *Prepayment, Yield and Suitability Considerations* in the Offering Circular for further discussions of these risks.

**The Certificates May Not be Suitable Investments for You.** The Certificates are complex securities. You should not purchase Certificates unless you are able to understand and bear the associated prepayment, interest rate, yield and market risks.

In particular, the Interest Only, Principal Only, Accrual, Partial Accrual, Call and Residual Classes have special risks and are not suitable for all investors.

**Prepayments Can Reduce Your Yield.** The yield on your Certificates could be lower than you expect if:

- You buy your Certificates at a premium over their principal amount and principal payments are faster than you expect.
- You buy your Certificates at a discount to their principal amount and principal payments are slower than you expect. This is especially true for the Principal Only Class.

If you buy the Interest Only Class and prepayments are fast, you may not even recover your investment.

**The Certificates are Subject to Market Risks.** You will bear all of the market risks of your investment. The market value of your Certificates will vary over time, primarily in response to changes in prevailing interest rates. If you sell your Certificates when their market value is low, you may experience significant losses.

- *Secondary Market.* The underwriters named on the front cover (the “**Underwriters**”) intend to make a market for the purchase and sale of the Classes after they are issued, but have no obligation to do so. A secondary market may not develop. Even if one does develop, it may not be liquid enough to allow you to sell your Certificates easily or at your desired price.
- *Market Value of Call Class.* The value of the Call Class will depend primarily on the market value of the Underlying REMIC Class (which will depend on prevailing interest rates and other market and economic conditions), market expectations about its future value, and the costs associated with any exercise of the Call Right. If you own the Call Class, you should consider the risk that you may lose all of your initial investment.

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Our Multiclass Certificates Offering Circular dated June 1, 2003 (the “**Offering Circular**”), attached to this Supplement, defines many of the terms we use in this Supplement.

## TERMS SHEET

**This Terms Sheet contains selected information about this Series. You should refer to the remainder of this Supplement for further information.**

*In this Supplement, we refer to Classes only by their letter designations. For example, “R” refers to the R Class of this Series.*

### **Payment Dates**

We make payments of principal and interest on the Certificates on each monthly Payment Date beginning in March 2006.

### **Form of Classes**

*Regular and MACR Classes:* Book-entry on Fed System

*Residual and Call Classes:* Certificated

### **Guaranteed Maturity Class**

The Call Class, Callable Class and Underlying REMIC Class related to the Guaranteed Maturity Class shown on the front cover are shown below.

<u>Call Class</u>	<u>CUSIP Number</u>	<u>Underlying REMIC Class</u>	<u>Callable Class</u>	<u>Guaranteed Maturity Class</u>	<u>Final Payment Date</u>
A1	31396H7C7	AX	AY	AB	December 15, 2018

The Holder of the Call Class may direct Freddie Mac to redeem the Guaranteed Maturity Class on its Final Payment Date and acquire the Underlying REMIC Class.

See *Appendix VI* to the Offering Circular and *General Information — Structure of Transaction*.

### **Interest**

The Fixed Rate Classes bear interest at the Class Coupons shown on the front cover and *Appendix A*.

AP is a Principal Only Class and does not bear interest.

See *Payments — Interest*.

## Notional Class

<u>Class</u>	<u>Original Notional Principal Amount</u>	<u>Reduces Proportionately With</u>
AI*	\$2,062,500,000	AB (GMC/SEQ)

\* MACR Class.

See *Payments — Interest — Notional Class*.

## MACR Classes

This Series includes MACR Classes. *Appendix A* shows the characteristics of the MACR Classes and the Combinations of REMIC and MACR Classes. See *Appendix III* to the Offering Circular.

We will permit MACR exchanges beginning on May 1, 2006. However, we may effect MACR exchanges prior to May 1, 2006 in connection with the offering of AB (or one or more related MACR Classes) through one or more underwriters as described under *Plan of Distribution*. In addition, we reserve the right to approve certain other MACR exchanges prior to May 1, 2006, in our discretion.

## Principal

### REMIC Classes

On each Payment Date, we pay:

- |                            |   |   |
|----------------------------|---|---|
| Sequential Pay and Accrual | { | • The Accrual Amount to VA, VB and AX, in that order, until retired, and then to ZA   |
| Sequential Pay             | { | • The Asset Principal Amount to AX, VA, VB and ZA, in that order, until retired   |
| GMC/ Sequential Pay        | { | •• On each Payment Date, principal payments allocated to AX, as described above, will be distributed to AB, while outstanding |

See *Payments — Principal and Prepayment and Yield Analysis*.

### MACR Classes

On each Payment Date when MACR Certificates are outstanding, we allocate principal payments from the applicable REMIC Certificates to the related MACR Certificates that are entitled to principal, as described under *MACR Certificates* in the Offering Circular.

## REMIC Status

We will form a Single-Tier REMIC Pool and a Guaranteed Maturity REMIC Pool for this Series. We will elect to treat each REMIC Pool as a REMIC under the Code. R and RA will be “**Residual Classes**” and the other Classes shown on the front cover will be “**Regular Classes**.” The Residual Classes will be subject to transfer restrictions. See *Certain Federal Income Tax Consequences* in this Supplement and the Offering Circular.

If you purchase the Call Class, you will be treated for federal income tax purposes as purchasing a call option on the Underlying REMIC Class. See *Certain Federal Income Tax Consequences — CPCs — Status of the CPC Classes — The Call Class* and — *Taxation of the CPC*

Classes — The Call Class in our Giant and Other Pass-Through Certificates Offering Circular dated September 1, 2005.

**Weighted Average Lives (in years)\***

	PSA Prepayment Assumption				
	0%	100%	184%	300%	400%
AB, AC, AD, AE, AF, AG, AH, AI, AJ, AK, AL, AM, AN, AO, AP, AQ, AR, AS and AT . . . . .	11.6	7.1	4.8	3.3	2.7
AX . . . . .	17.2	7.3	4.8	3.3	2.7
CA . . . . .	27.6	22.1	16.6	11.6	9.0
VA . . . . .	5.5	5.5	5.5	5.1	4.5
VB . . . . .	14.2	14.1	11.7	8.5	6.8
VC . . . . .	10.3	10.2	8.9	7.0	5.8
ZA . . . . .	27.6	22.4	18.1	13.5	10.9
The Assets . . . . .	20.5	11.0	7.8	5.4	4.3

\* We calculate weighted average lives based on the assumptions described in *Prepayment and Yield Analysis*. The actual weighted average lives are likely to differ from those shown, perhaps significantly.

**The Assets**

The “Assets” consist of Freddie Mac Gold PCs and Gold Giant PCs (the “PCs”) with the following characteristics:

<u>Principal Balance</u>	<u>Original Term (in years)</u>	<u>Interest Rate</u>
\$2,750,000,000	30	5.5%

See *General Information — Structure of Transaction*.

We have attached a schedule of the PCs that will constitute the Assets as *Schedule I* to this Supplement.

We have agreed to sell the Assets to the Underwriters for inclusion in this Series.

**Assumed Mortgage Characteristics (as of February 1, 2006)**

<u>Principal Balance</u>	<u>Remaining Term to Maturity (in months)</u>	<u>Loan Age (in months)</u>	<u>Per Annum Interest Rate</u>	<u>Per Annum Interest Rate of Related PCs</u>
\$1,934,000,000	356	3	5.965%	5.5%
661,000,000	351	7	5.947	5.5
19,000,000	345	12	5.923	5.5
111,000,000	338	17	5.938	5.5
25,000,000	329	25	5.940	5.5
<u>\$2,750,000,000</u>	354*	5*	5.959*	

\* Weighted average by principal balance.

The actual characteristics of the Mortgages differ from those shown, in some cases significantly.

See *General Information — The Mortgages and Schedule I*.

## AVAILABLE INFORMATION

You should purchase Certificates only if you have read and understood this Supplement, the Offering Circular and the following documents:

- Our Mortgage Participation Certificates Offering Circular dated October 14, 2005 and the related Offering Circular Supplement dated December 1, 2005, which together describe Gold PCs generally.
- Our Giant and Other Pass-Through Certificates Offering Circular dated September 1, 2005, which describes Gold Giant PCs generally.
- Our Information Statement dated June 14, 2005 and any subsequent Information Statement and Information Statement Supplements published through the time of purchase.

This Supplement incorporates by reference the documents listed above. You should rely only on the most current information provided or incorporated by reference in this Supplement.

You can obtain the documents listed above, the Agreement and current information concerning the Assets and the Certificates from our Investor Inquiry Department or our Internet Web-Site as described on page 3 of the Offering Circular. You can also obtain the documents listed above from the lead Underwriters at:

Citigroup Global Markets Inc.  
Prospectus Department  
Brooklyn Army Terminal  
140 58th Street, Suite 8G  
Brooklyn, New York 11220  
(718) 765-6732

Greenwich Capital Markets, Inc.  
Prospectus Department  
600 Steamboat Road  
Greenwich, Connecticut 06830  
(203) 618-2318

Morgan Stanley & Co. Incorporated  
c/o ADP Financial Services  
Prospectus Department  
1155 Long Island Avenue  
Edgewood, New York 11717  
(631) 254-7106

## GENERAL INFORMATION

### The Agreement

We will create the Certificates under the Multiclass Certificates Agreement dated June 1, 2003 and a Terms Supplement dated the Closing Date (together, the “**Agreement**”).

You should refer to the Agreement for a complete description of your rights and obligations and those of Freddie Mac. You will acquire your Certificates subject to the terms and conditions of the Agreement, including the Terms Supplement.

**Form of Certificates**

The Regular and MACR Classes are issued, held and transferable on the Fed System. The Residual Classes are issued and held in certificated form and are transferable at the office of the Registrar.

The Call Class is issued and held in certificated form as a single certificate and is transferable at the office of the Registrar.

Only a Fed Participant can be a Holder of a Regular or MACR Class. As an investor in Certificates, you are not necessarily the Holder.

See *Description of Certificates — Form, Holders and Payment Procedures* in the Offering Circular.

**Structure of Transaction**

*Callable Pool*

This Series has a Callable Pool, as follows:

<u>Callable Class Issued from Callable Pool</u>	<u>Call Class Issued from Callable Pool</u>	<u>Callable Pool Asset (Underlying REMIC Class)</u>
AY	A1	AX

*REMIC Pools*

This Series has two REMIC Pools, as follows:

<u>REMIC Pool</u>	<u>Classes Issued from REMIC Pool</u>	<u>REMIC Pool Assets</u>
Single-Tier Guaranteed Maturity	All Regular Classes (other than AB) and R AB and RA	The Assets AY (Callable Class)

See *Description of Certificates — REMIC Pool Structures* in the Offering Circular.

*The Assets*

The Assets are Gold PCs and Gold Giant PCs. The Assets are shown on *Schedule I*. We have attached a glossary of terms used on *Schedule I* as *Schedule II* to this Supplement.

**The Mortgages**

The Mortgages underlying the Assets (the “**Mortgages**”) are fixed-rate, first lien residential mortgages and mortgage participations.

For purposes of this Supplement, we have made certain assumptions regarding the Mortgages, as shown under *Terms Sheet — Assumed Mortgage Characteristics*. However, the actual characteristics of most of the Mortgages differ from those assumed, perhaps significantly. This is the case even if the *weighted average* characteristics of the Mortgages are the same as those of mortgages having the characteristics assumed.

We will furnish the Assets from our own portfolio. Assets from our portfolio, or from other sources, may emphasize specific Mortgage characteristics, such as loan purpose, source of origination, geographic distribution or loan size, or specific borrower characteristics, such as credit rating or equity in the property. You can obtain information about the underlying Mortgage characteristics for the Assets from our Internet Web-Site.

## PAYMENTS

### Payment Dates; Record Dates

We make payments of principal and interest on the Certificates on each Payment Date, beginning in the month following the Closing Date. A “**Payment Date**” is the 15th of each month or, if the 15th is not a Business Day, the next Business Day.

On each Payment Date, any payment on a Certificate is made to the Holder of record as of the end of the preceding calendar month (a “**Record Date**”).

### Method of Payment

You will receive payments on your Certificates in the manner described under *Description of Certificates — Form, Holders and Payment Procedures* in the Offering Circular.

### Categories of Classes

For purposes of principal and interest payments, we have categorized the Classes as shown under “Principal Type” and “Interest Type” on the front cover and *Appendix A. Appendix II* to the Offering Circular explains the abbreviations used for categories of Classes.

### Interest

We pay 30 days’ interest on each Payment Date to the Holders of each Class on which interest has accrued, except that the Accrual Class and the Partial Accrual Class receive payments as described below. We calculate each interest payment on the outstanding balance of the Class as of the related Record Date and on the basis of a 360-day year of twelve 30-day months.

#### *Accrual Period*

The “**Accrual Period**” for each Payment Date is the preceding calendar month.

#### *Fixed Rate Classes*

The Fixed Rate Classes bear interest at the Class Coupons shown on the front cover and *Appendix A*.

#### *Call Class*

A1 is a Call Class and does not bear interest.

#### *Principal Only Class*

The Principal Only Class is shown under *Terms Sheet — Interest*. It does not bear interest.

### *Notional Class*

The Notional Class does not receive principal payments. For calculating interest payments, it has a notional principal amount that will reduce as shown under *Terms Sheet — Notional Class*.

### *Accrual Class*

ZA is an Accrual Class and CA is a Partial Accrual Class. The Accrual Class does not receive interest payments; rather, interest accrued on the Accrual Class during each Accrual Period is added to its principal amount on the related Payment Date. A portion of the interest accrued on the Partial Accrual Class is paid and a portion is added to its principal amount, reflecting the payment characteristics of its related REMIC Classes. We pay principal on each Accrual and Partial Accrual Class, including accrued interest that has been added to its principal amount, as described under *Terms Sheet — Principal*.

## **Principal**

We pay principal on each Payment Date to the Holders of the Classes on which principal is then due. Holders receive principal payments on a pro rata basis among the Certificates of their Class.

### *Amount of Payments*

The principal payments on the Certificates on each Payment Date equal:

- The amount of interest accrued on the Accrual Class during the related Accrual Period and not payable as interest on that Payment Date (the “**Accrual Amount**”).
- The amount of principal required to be paid in the same month on the Assets (the “**Asset Principal Amount**”).

### *Allocation of Payments*

On each Payment Date, we pay the Accrual Amount and the Asset Principal Amount for that Payment Date as described under *Terms Sheet — Principal*.

### *Call Class*

The Call Class does not receive payments of principal. The Call Class has a notional principal amount equal at all times to the principal amount of the Guaranteed Maturity Class.

## **Class Factors**

### *General*

We make Class Factors available on or about the fifth business day of each month after the Closing Date. See *Description of Certificates — Payments — Class Factors* in the Offering Circular.

### *Use of Factors*

You can calculate principal and interest payments by using the Class Factors.

For example, the reduction (or for the Accrual Class or Partial Accrual Class, the increase) in the balance of a Certificate in February will equal its original balance times the difference between its January and February Class Factors. The amount of interest to be paid on (or for the Accrual Class or Partial Accrual Class, added to the principal amount of) a Certificate in February will equal 30 days' interest at its Class Coupon, accrued during the related Accrual Period, on the balance of that Certificate determined by its January Class Factor.

### **Guarantees**

We guarantee to each Holder of a Certificate the timely payment of interest at its Class Coupon and the payment of its principal amount as described in this Supplement. We guarantee to the Holder of the Call Class all proceeds due upon exercise of the Call Right. See *Description of Certificates — Payments — Guarantees* in the Offering Circular.

### **1% Clean-up Call**

We have a 1% Clean-up Call Right as to the Single-Tier REMIC Pool. If we exercise this right, all of the Classes then outstanding will be paid in full and will retire. See *Description of Certificates — Payments — 1% Clean-up Call* in the Offering Circular.

### **Residual Proceeds**

Upon surrender of their Certificates to the Registrar, the Holders of each Residual Class will receive the proceeds of any remaining assets of the related REMIC Pool after all required principal and interest payments on the Classes have been made. Any remaining assets are likely to be insignificant. See *Description of Certificates — Payments — Residual Classes* in the Offering Circular.

## **PREPAYMENT AND YIELD ANALYSIS**

### **General**

#### *Mortgage Prepayments*

The rates of principal payments on the Assets and the Certificates will depend on the rates of principal payments, including prepayments, on the underlying Mortgages. The Mortgages are subject to prepayment at any time without penalty. Mortgage prepayment rates fluctuate continuously and, in some market conditions, substantially. See *Prepayment, Yield and Suitability Considerations — Prepayments* in the Offering Circular for a discussion of Mortgage prepayment considerations and risks.

#### *Yield*

As an investor in the Certificates, your yield will depend on:

- Your purchase price.
- The rate of principal payments on the underlying Mortgages.
- The actual characteristics of the underlying Mortgages.

- If you own an interest-bearing Class, the delay between its Accrual Period and the related Payment Date.

See *Prepayment, Yield and Suitability Considerations — Yields* in the Offering Circular for a discussion of yield considerations and risks.

#### *Suitability*

The Certificates may not be suitable investments for you. See *Prepayment, Yield and Suitability Considerations — Suitability* in the Offering Circular for a discussion of suitability considerations and risks.

#### *Modeling Assumptions*

To prepare the tables in this Supplement, we have made several assumptions. Unless otherwise noted, each table employs the following assumptions (the “**Modeling Assumptions**”), among others:

- The Mortgages have the characteristics shown under *Terms Sheet — Assumed Mortgage Characteristics*.
- The Classes and Assets always receive payments on the 15th of the month, whether or not a Business Day.
- We do not exercise our 1% Clean-up Call Right.
- Each Class is outstanding from the Closing Date to retirement and no exchanges occur.

The Modeling Assumptions, like any other stated assumptions, are likely to differ from actual experience in many cases. For example, the Mortgages have characteristics more diverse than those assumed, many Payment Dates will occur on a Business Day after the dates assumed and we may exercise our 1% Clean-up Call Right. Moreover, Mortgage prepayment rates will differ from the percentages of PSA shown in the tables. These differences will affect the actual payment behavior, weighted average lives and yields of the Classes, perhaps significantly.

See *Prepayment, Yield and Suitability Considerations — Tabular Information in Supplements* in the Offering Circular for descriptions of weighted average life and yield calculations and the PSA prepayment model.

### **Prepayment and Weighted Average Life Considerations**

#### *Accretion Directed Class*

Payments of principal on the Accretion Directed Class should be stable under relatively slow prepayment scenarios because the Accrual Amount will be dedicated to making principal payments on that Class until it retires. The weighted average life of the Accretion Directed Class cannot exceed its weighted average life as shown in the following table under any prepayment scenario, even a scenario where there are no prepayments. Based on the Modeling Assumptions, the Accretion Directed Class would retire on, but not before, its Final Payment Date if the underlying Mortgages prepay at any constant rate at or below the rate shown for that Class until it retires.

The principal payment stability of the Accretion Directed Class is supported primarily by its receipt of the Accrual Amount. It is protected against early retirement by the Classes shown in the

table. When those Classes retire, however, the Accretion Directed Class, if outstanding, will become sensitive to Mortgage prepayments and may retire before its Final Payment Date.

**Accretion Directed Class**

<u>Class</u>	<u>Maximum Weighted Average Life (in years)</u>	<u>Final Payment Date</u>	<u>Prepayment Rate at or below</u>	<u>Protected By</u>
VA .....	5.5	March 15, 2016	205% PSA	AX and the Guaranteed Maturity Classes

The underlying Mortgages have characteristics that differ from the Modeling Assumptions. As a result, even if the Mortgages prepay at a rate at or somewhat below the rate shown for the Accretion Directed Class, that Class could retire before its Final Payment Date and its weighted average life could shorten.

*Sequential Pay Classes*

The Sequential Pay Classes receive principal payments from the Asset Principal Amount in a prescribed sequence.

*MACR Classes*

The payment characteristics of the MACR Classes reflect the payment characteristics of their related REMIC Classes.

**Declining Balances Table**

The following table shows:

- Percentages of original balances (as of the Closing Date) that would be outstanding after each of the Payment Dates shown at various percentages of PSA.
- Corresponding weighted average lives.

We have prepared this table using the Modeling Assumptions. However, for 0% PSA we have assumed that each Mortgage (a) has an interest rate 2.5% higher than that of the PCs and (b) has a remaining term to maturity of 360 months and a loan age of 0 months. We have calculated weighted average lives for the Notional Class assuming that a reduction in its notional principal amount is a reduction in principal balance.

## Percentages of Original Balances Outstanding\* and Weighted Average Lives

AB, AC, AD, AE, AF, AG,  
AH, AI, AJ, AK, AL, AM,  
AN, AO, AP, AQ, AR,  
AS and AT

Date	PSA Prepayment Assumption					AX					CA					VA					
	0%	100%	184%	300%	400%	0%	100%	184%	300%	400%	0%	100%	184%	300%	400%	0%	100%	184%	300%	400%	
	Closing Date	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 15, 2007	99	95	93	89	86	99	95	93	89	86	100	100	100	100	100	100	100	100	100	100	100
February 15, 2008	98	88	81	71	63	98	88	81	71	63	100	100	100	100	100	100	100	100	100	100	100
February 15, 2009	96	79	67	51	39	96	79	67	51	39	100	100	100	100	100	100	100	100	100	100	100
February 15, 2010	95	70	54	35	21	95	70	54	35	21	100	100	100	100	100	100	100	100	100	100	100
February 15, 2011	93	62	43	22	7	93	62	43	22	7	100	100	100	100	100	100	100	100	100	100	100
February 15, 2012	92	55	33	11	0	92	55	33	11	0	100	100	100	100	90	47	47	47	47	13	13
February 15, 2013	90	48	25	2	0	90	48	25	2	0	100	100	100	100	67	36	36	36	36	0	0
February 15, 2014	88	42	17	0	0	88	42	17	0	0	100	100	100	85	50	25	25	25	0	0	0
February 15, 2015	86	35	11	0	0	86	35	11	0	0	100	100	100	68	37	13	13	13	0	0	0
February 15, 2016	84	30	5	0	0	84	30	5	0	0	100	100	100	55	27	1	1	1	0	0	0
February 15, 2017	81	24	0	0	0	81	24	0	0	0	100	100	99	44	20	0	0	0	0	0	0
February 15, 2018	78	19	0	0	0	78	19	0	0	0	100	100	85	35	15	0	0	0	0	0	0
February 15, 2019	0	0	0	0	0	76	14	0	0	0	100	100	73	27	11	0	0	0	0	0	0
February 15, 2020	0	0	0	0	0	72	10	0	0	0	100	100	63	22	8	0	0	0	0	0	0
February 15, 2021	0	0	0	0	0	69	6	0	0	0	100	100	54	17	6	0	0	0	0	0	0
February 15, 2022	0	0	0	0	0	65	2	0	0	0	100	100	46	13	4	0	0	0	0	0	0
February 15, 2023	0	0	0	0	0	61	0	0	0	0	100	93	39	10	3	0	0	0	0	0	0
February 15, 2024	0	0	0	0	0	56	0	0	0	0	102	83	32	8	2	0	0	0	0	0	0
February 15, 2025	0	0	0	0	0	50	0	0	0	0	108	73	27	6	2	0	0	0	0	0	0
February 15, 2026	0	0	0	0	0	43	0	0	0	0	114	64	22	5	1	0	0	0	0	0	0
February 15, 2027	0	0	0	0	0	35	0	0	0	0	120	55	18	4	1	0	0	0	0	0	0
February 15, 2028	0	0	0	0	0	27	0	0	0	0	127	47	15	3	1	0	0	0	0	0	0
February 15, 2029	0	0	0	0	0	18	0	0	0	0	134	39	12	2	0	0	0	0	0	0	0
February 15, 2030	0	0	0	0	0	9	0	0	0	0	142	32	9	1	0	0	0	0	0	0	0
February 15, 2031	0	0	0	0	0	0	0	0	0	0	145	25	7	1	0	0	0	0	0	0	0
February 15, 2032	0	0	0	0	0	0	0	0	0	0	120	19	5	1	0	0	0	0	0	0	0
February 15, 2033	0	0	0	0	0	0	0	0	0	0	94	13	3	0	0	0	0	0	0	0	0
February 15, 2034	0	0	0	0	0	0	0	0	0	0	65	8	2	0	0	0	0	0	0	0	0
February 15, 2035	0	0	0	0	0	0	0	0	0	0	34	3	1	0	0	0	0	0	0	0	0
February 15, 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (Years)	11.6	7.1	4.8	3.3	2.7	17.2	7.3	4.8	3.3	2.7	27.6	22.1	16.6	11.6	9.0	5.5	5.5	5.5	5.1	4.5	4.5

Date	VB					VC					ZA					The Assets					
	0%	100%	184%	300%	400%	0%	100%	184%	300%	400%	0%	100%	184%	300%	400%	0%	100%	184%	300%	400%	
	Closing Date	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
February 15, 2007	100	100	100	100	100	97	97	97	97	97	106	106	106	106	106	99	96	95	92	90	90
February 15, 2008	100	100	100	100	100	93	93	93	93	93	112	112	112	112	112	98	91	85	78	72	72
February 15, 2009	100	100	100	100	100	89	89	89	89	89	118	118	118	118	118	97	84	75	63	54	54
February 15, 2010	100	100	100	100	100	85	85	85	85	85	125	125	125	125	125	96	78	66	51	41	41
February 15, 2011	100	100	100	100	100	81	81	81	81	81	132	132	132	132	132	95	72	57	41	30	30
February 15, 2012	100	100	100	100	100	76	76	76	76	61	139	139	139	139	139	94	66	50	33	23	23
February 15, 2013	100	100	100	100	34	71	71	71	71	19	147	147	147	147	147	92	61	44	27	17	17
February 15, 2014	100	100	100	78	0	66	66	66	43	0	155	155	155	155	132	91	56	38	21	13	13
February 15, 2015	100	100	100	18	0	61	61	61	10	0	164	164	164	164	98	89	52	33	17	9	9
February 15, 2016	100	100	100	0	0	55	55	55	0	0	173	173	173	144	72	88	47	29	14	7	7
February 15, 2017	90	90	86	0	0	49	49	47	0	0	183	183	183	115	53	86	43	25	11	5	5
February 15, 2018	78	78	35	0	0	43	43	19	0	0	193	193	193	91	39	84	39	21	9	4	4
February 15, 2019	66	66	0	0	0	36	36	0	0	0	204	204	193	72	29	82	36	18	7	3	3
February 15, 2020	53	53	0	0	0	29	29	0	0	0	216	216	165	57	21	79	32	16	5	2	2
February 15, 2021	40	40	0	0	0	22	22	0	0	0	228	228	141	45	15	77	29	13	4	1	1
February 15, 2022	25	25	0	0	0	14	14	0	0	0	241	241	120	35	11	74	26	11	3	1	1
February 15, 2023	10	0	0	0	0	6	0	0	0	0	254	246	101	27	8	71	23	10	3	1	1
February 15, 2024	0	0	0	0	0	0	0	0	0	0	269	218	85	21	6	68	21	8	2	1	1
February 15, 2025	0	0	0	0	0	0	0	0	0	0	284	192	71	16	4	64	18	7	2	0	0
February 15, 2026	0	0	0	0	0	0	0	0	0	0	300	168	59	12	3	60	16	6	1	0	0
February 15, 2027	0	0	0	0	0	0	0	0	0	0	317	145	48	9	2	56	14	5	1	0	0
February 15, 2028	0	0	0	0	0	0	0	0	0	0	334	124	39	7	1	52	12	4	1	0	0
February 15, 2029	0	0	0	0	0	0	0	0	0	0	353	104	31	5	1	47	10	3	0	0	0
February 15, 2030	0	0	0	0	0	0	0	0	0	0	373	85	24	4	1	42	8	2	0	0	0
February 15, 2031	0	0	0	0	0	0	0	0	0	0	381	67	18	3	0	36	6	2	0	0	0
February 15, 2032	0	0	0	0	0	0	0	0	0	0	316	50	13	2	0	30	5	1	0	0	0
February 15, 2033	0	0	0	0	0	0	0	0	0	0	246	35	8	1	0	23	3	1	0	0	0
February 15, 2034	0	0	0	0	0	0	0	0	0	0	171	20	5	1	0	16	2	0	0	0	0
February 15, 2035	0	0	0	0	0	0	0	0	0	0	89	7	1	0	0	8	1	0	0	0	0
February 15, 2036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Weighted Average Life (Years)	14.2	14.1	11.7	8.5	6.8	10.3	10.2	8.9	7.0	5.8	27.6	22.4	18.1	13.5	10.9	20.5	11.0	7.8	5.4	4.3	4.3

\* Rounded to nearest whole percentage.

## Yield Tables

The following tables show pre-tax yields to maturity (corporate bond equivalent) of specified Classes at various percentages of PSA. We have prepared these tables using the Modeling Assumptions and the assumed prices in the table captions, plus accrued interest, if any. Actual sales will not necessarily occur at the assumed prices.

### Pre-Tax Yields

#### AI Class

(Assumed Price: 17.5%)

<u>100% PSA</u>	<u>184% PSA</u>	<u>300% PSA</u>	<u>316% PSA</u>	<u>400% PSA</u>
22.3%	14.3%	1.7%	0.0%	(9.4)%

#### AP Class

(Assumed Price: 82.1875%)

<u>100% PSA</u>	<u>184% PSA</u>	<u>300% PSA</u>	<u>400% PSA</u>
2.9%	4.3%	6.1%	7.6%

## FINAL PAYMENT DATES

The Final Payment Date for each Class is the latest date by which it will be paid in full and will retire. Except in the case of the Guaranteed Maturity Classes, we calculate Final Payment Dates using highly conservative assumptions. The actual retirement of each Class may occur earlier than its Final Payment Date.

## CERTAIN FEDERAL INCOME TAX CONSEQUENCES

### General

Any discussion of tax matters herein and in the Offering Circular was not intended or written to be used, and cannot be used, by any person for the purpose of avoiding tax penalties that may be imposed on such person. Such discussion was written to support the promotion and marketing of the Certificates. Investors should consult their own independent tax advisors regarding the Certificates and each investor's particular circumstances.

Subject to the assumptions described under *Certain Federal Income Tax Consequences — REMIC Election* in the Offering Circular, the Single-Tier REMIC Pool and the Guaranteed Maturity REMIC Pool will each qualify as a REMIC for federal income tax purposes.

### Regular Classes

The Regular Classes are “regular interests” in the Single-Tier REMIC Pool and the Guaranteed Maturity REMIC Pool, as applicable. See *General Information — Structure of Transaction*. They are treated as debt instruments for federal income tax purposes and may be issued with original issue discount (“OID”) or at a premium. Based in part on information provided by the Underwriters regarding the initial prices at which they would have expected to sell or will sell substantial portions of the Regular Classes, we expect to report income to the Internal Revenue Service and to Holders of the Regular Classes (other than the Underlying REMIC Class) assuming they are issued as follows:

- *OID:* ZA.
- *De Minimis OID:* AB and VB.
- *Premium:* VA.

OID generally results in recognition of taxable income in advance of the receipt of cash attributable to that income. The Pricing Speed used for OID and premium calculations is 184% PSA. For purposes of OID and premium calculations with respect to the Guaranteed Maturity Class, however, we will also take into account the mandatory retirement of that Class on its Final Payment Date. See *Certain Federal Income Tax Consequences — Taxation of Regular Classes — Original Issue Discount* and *— Premium* in the Offering Circular. Mortgage prepayment rates will differ, perhaps significantly, from the Pricing Speed.

### Residual Classes

Each Residual Class is the “residual interest” in its related REMIC Pool. See *General Information — Structure of Transaction*. Special tax considerations apply to the Residual Classes. The taxation of the Residual Classes can produce a significantly less favorable after-tax return than if (a) the Residual Classes were taxable as debt instruments or (b) no portion of the taxable income on the Residual Classes were treated as “excess inclusions.” In certain periods, taxable income and

the resulting tax liability on a Residual Class may exceed any payments on that Class. See *Certain Federal Income Tax Consequences — Taxation of Residual Classes* in the Offering Circular.

A substantial tax may be imposed on certain transferors of a Residual Class and certain beneficial owners of a Residual Class that are “pass-through entities.” See *Certain Federal Income Tax Consequences — Transfers of Interests in a Residual Class — Disqualified Organizations* in the Offering Circular. You should not purchase a Residual Class before consulting your tax advisor.

We will report with respect to the Guaranteed Maturity REMIC Pool assuming that such REMIC Pool (a) owns an undivided interest in the Underlying REMIC Class and (b) has written a call option to the Holder of the Call Class. We will report assuming that the basis of such REMIC Pool in the Underlying REMIC Class includes any value associated with Freddie Mac’s obligation to make a contribution to that REMIC Pool on the Final Payment Date for the Guaranteed Maturity Class pursuant to Freddie Mac’s guarantee. We do not expect the Holders of RA to have any material adverse tax consequences as a result of this treatment, but investors should consult their tax advisors regarding this matter.

#### *Certain Transfers of Residual Classes*

The REMIC Regulations disregard:

1. A transfer of a “noneconomic residual” unless no significant purpose of the transfer is to impede the assessment or collection of tax.
2. Except in certain cases, a transfer of a residual interest to a foreign investor or a transfer of a residual interest from a foreign investor to a U.S. investor. Accordingly, the Agreement prohibits the transfer of an interest in a Residual Class to or from a foreign investor without our written consent.

See *Certain Federal Income Tax Consequences — Transfers of Interests in a Residual Class — Additional Transfer Restrictions* in the Offering Circular. In the case of a transfer that is disregarded, the transferor would continue to be treated as the owner of the residual interest and thus would continue to be subject to tax on its allocable portion of the net income of the REMIC.

#### *Residual Classes with Negative Fair Market Values*

Recently, the Treasury issued final regulations addressing the treatment of a payment made to a transferee on the transfer of a “noneconomic residual” interest. Under these regulations, the transferee does not immediately recognize the payment as income. Rather, the payment is recognized as income over a period that is reasonably related to the period during which the REMIC is expected to generate taxable income or net loss allocable to the holder of the noneconomic Residual Class. The regulations also provide the following two safe harbor methods for tax accounting for the payment:

- A transferee may recognize the payment for federal income tax purposes in the same amounts and over the same period in which the payment is included in the transferee’s income for financial reporting purposes, provided that such period is not shorter than the period over which the REMIC is expected to generate taxable income.

- A transferee may recognize the payment for federal income tax purposes ratably over the “anticipated weighted average life of the REMIC,” as defined in the REMIC Regulations, as determined at the time the transferee acquires the residual interest.

The regulations state that the unamortized amount of the payment would be currently included by a transferee on disposition of the Residual Class. Additionally, the regulations provide that a transferee’s treatment of the payment is a method of accounting that must be consistently applied to all such payments received by the transferee in connection with noneconomic Residual Classes. Finally, the regulations state that such payment shall be treated as income from U.S. sources. The regulations are effective for taxable years ending on or after May 11, 2004.

Certain federal income tax consequences of a payment made to a transferee on the transfer of a Residual Class remain unclear. For example, the regulations do not address whether a residual interest could have a negative basis and a negative issue price.

If you receive a payment in connection with the acquisition of a Residual Class, you should consult your tax advisor as to the proper treatment of such payment.

#### *Reporting and Administrative Matters*

We will provide Holders of the Residual Classes information to enable them to prepare reports required under the Code or applicable Treasury regulations. Because we do not intend to hold the Residual Classes, applicable law may not allow us to perform tax administrative functions for the REMIC Pools. Therefore, if you own a Residual Class, you may have certain tax administrative obligations, for which we will act as your attorney-in-fact and agent. See *Certain Federal Income Tax Consequences — Reporting and Administrative Matters* in the Offering Circular.

#### **Taxation of the Call Class**

The purchase price that you pay for the Call Class will be treated as an option premium. The option premium will be treated as a loss if the option lapses, and that loss will be a capital loss. If you purchase the Underlying REMIC Class pursuant to the exercise of the Call Right, the option premium (in addition to any fee for the exchange) will be added to your basis in the Underlying REMIC Class.

The Call Class will not be a qualifying asset for a REMIC. Special considerations may also apply to thrifts, real estate investment trusts and regulated investment companies investing in the Call Class. These entities should consult their tax advisors before investing in the Call Class.

#### **MACR Classes**

The arrangement under which the MACR Classes are created (the “MACR Pool”) will be classified as a grantor trust under subpart E, part I of subchapter J of the Internal Revenue Code. The interests in the Regular Classes that have been exchanged for the MACR Classes will be the assets of the MACR Pool and the MACR Classes will represent beneficial ownership of these assets.

For a discussion of certain federal income tax consequences applicable to the MACR Classes, see *Certain Federal Income Tax Consequences — Taxation of MACR Classes, — Exchanges of MACR Classes and Regular Classes* and *— Taxation of Certain Foreign Investors* in the Offering Circular.

## LEGAL INVESTMENT CONSIDERATIONS

You should consult your legal advisor to determine whether the Certificates are a legal investment for you and whether you can use the Certificates as collateral for borrowings. See *Legal Investment Considerations* in the Offering Circular.

## ERISA CONSIDERATIONS

Fiduciaries of ERISA plans should review *ERISA Considerations* in the Offering Circular.

## PLAN OF DISTRIBUTION

Under an agreement with the Underwriters, we have agreed to sell all of the REMIC Certificates to the Underwriters in exchange for the Assets.

We have agreed to buy all of AB, VA, VB and ZA from the Underwriters. We expect that we will offer AB (or one or more related MACR Classes) to the public through one or more underwriters in the future. We will describe any such offering in a Supplement to this Offering Circular Supplement.

The Underwriters intend to:

- Redeliver the Underlying REMIC Class to us for inclusion in the Callable Pool.
- Offer the Residual Classes in negotiated transactions at varying prices to be determined at the time of sale.
- Offer the Call Class in a negotiated transaction with a single purchaser at a price to be determined at the time of sale.

The Underwriters are offering the Residual and Call Classes subject to their issuance by us and subject to the Underwriters' right to reject any order. The Underwriters may make sales to or through securities dealers. These dealers may receive compensation in the form of discounts, concessions or commissions from the Underwriters and commissions from any purchasers for which they act as agents.

Our agreement with the Underwriters provides that we will indemnify them against certain liabilities.

## LEGAL MATTERS

Our General Counsel (or one of our Deputy General Counsels) will render an opinion on the legality of the Certificates. Cleary Gottlieb Steen & Hamilton LLP is representing the Underwriters on legal matters concerning the Certificates.

Available Combinations

REMIC Certificates			MACR Certificates							
REMIC Class	Original Balance	Exchange Proportions(1)	MACR Class	Maximum Original Balance	Exchange Proportions(1)	Principal Type(2)	Class Coupon	Interest Type(2)	CUSIP Number	Final Payment Date
<b>Combination 1</b>										
AB	\$2,062,500,000	100%	AC	\$2,062,500,000	N/A	GMC/SEQ	4.5%	FIX	31396H7E3	December 15, 2018
			AD	2,062,500,000	N/A	GMC/SEQ	4.625	FIX	31396H7F0	December 15, 2018
			AE	2,062,500,000	N/A	GMC/SEQ	4.75	FIX	31396H7G8	December 15, 2018
			AF	2,062,500,000	N/A	GMC/SEQ	4.875	FIX	31396H7H6	December 15, 2018
			AG	2,062,500,000	N/A	GMC/SEQ	5.0	FIX	31396H7J2	December 15, 2018
			AH	2,062,500,000	N/A	GMC/SEQ	5.125	FIX	31396H7K9	December 15, 2018
			AI	2,062,500,000	N/A	NTL(GMC/SEQ)	5.5	FIX/IO	31396H7L7	December 15, 2018
			AJ	2,062,500,000	N/A	GMC/SEQ	5.25	FIX	31396H7M5	December 15, 2018
			AK	2,062,500,000	N/A	GMC/SEQ	5.375	FIX	31396HA25	December 15, 2018
			AL	2,016,666,666	N/A	GMC/SEQ	5.625	FIX	31396HA33	December 15, 2018
			AM	1,972,826,086	N/A	GMC/SEQ	5.75	FIX	31396HA41	December 15, 2018
			AN	1,930,851,063	N/A	GMC/SEQ	5.875	FIX	31396HA58	December 15, 2018
			AO	1,890,625,000	N/A	GMC/SEQ	6.0	FIX	31396HA66	December 15, 2018
			AP	2,062,500,000	N/A	GMC/SEQ	0.0	PO	31396HA74	December 15, 2018
			AQ	1,852,040,816	N/A	GMC/SEQ	6.125	FIX	31396HA82	December 15, 2018
			AR	1,815,000,000	N/A	GMC/SEQ	6.25	FIX	31396HA90	December 15, 2018
			AS	1,779,411,764	N/A	GMC/SEQ	6.375	FIX	31396HAA7	December 15, 2018
			AT	1,745,192,307	N/A	GMC/SEQ	6.5	FIX	31396HAB5	December 15, 2018
<b>Combination 2</b>			VC	\$ 426,250,000	100%	SEQ	5.5%	FIX	31396HAK5	October 15, 2023
VA	\$ 192,500,000	45.1612903226%								
VB	233,750,000	54.8387096774								
<b>Combination 3</b>			CA	\$ 687,500,000	100%	SEQ	5.5%	FIX/PZ	31396HAE9	February 15, 2036
VA	\$ 192,500,000	28%								
VB	233,750,000	34								
ZA	261,250,000	38								

(1) Exchange proportions are constant proportions of the original balances of the REMIC Classes or MACR Classes, as applicable. In accordance with the exchange proportions, you may exchange REMIC Certificates for MACR Certificates, and vice versa. The exchange proportions are not applicable to the MACR Classes designated by "N/A." See *Appendix III* to the Offering Circular for a description of "ratio-stripping" MACR Classes of this type.

(2) See *Appendix II* to the Offering Circular.

Schedule I

PC Schedule(1)

PC Pool Number	PC CUSIP	Original PC UPB (Whole Pool)	Original PC UPB	Current PC UPB	WAC	PC Coupon	Issue Date	Final Payment Date	WARM	WALA
A10649	312961WJ1	\$ 47,084,053	\$ 160,512	\$ 118,250	5.750%	5.5%	June 1, 2003	June 1, 2033	320	34
A10798	3129613F1	29,661,575	2,296,196	907,833	6.199	5.5	June 1, 2003	May 1, 2033	318	37
A12137	312961LS8	20,678,148	32,265	11,348	6.244	5.5	August 1, 2003	August 1, 2033	327	31
A12452	312961WM9	65,329,467	3,229,738	1,673,532	6.000	5.5	August 1, 2003	August 1, 2033	321	31
A13625	312961A23	30,207,130	85,000	62,026	5.933	5.5	September 1, 2003	October 1, 2033	324	29
A14018	312961PB7	21,088,190	46,000	23,540	6.116	5.5	October 1, 2003	October 1, 2033	323	29
A14212	312961VD6	38,549,867	150,000	69,984	6.196	5.5	October 1, 2003	October 1, 2033	327	28
A14642	312961PE3	22,557,258	25,000	18,889	6.000	5.5	October 1, 2003	October 1, 2033	322	29
A15479	312961QC1	145,181,535	208,147	130,772	5.875	5.5	November 1, 2003	November 1, 2033	327	28
A16533	312961RH0	69,670,164	658,349	425,381	5.829	5.5	December 1, 2003	December 1, 2033	329	26
A16962	312961RWX2	9,663,199	300,000	167,451	5.913	5.5	December 1, 2003	January 1, 2034	330	27
A17441	312961HS8	3,962,002	50,000	21,840	5.919	5.5	January 1, 2004	January 1, 2034	333	25
A18166	312961TCB8	13,739,889	308,608	244,520	5.750	5.5	January 1, 2004	January 1, 2034	329	25
A19113	312961UDS7	19,444,809	893,000	686,741	6.091	5.5	March 1, 2004	March 1, 2034	331	26
A19399	312961UNQ0	40,850,778	210,406	146,556	5.750	5.5	March 1, 2004	March 1, 2034	332	24
A20913	312961XAN5	35,284,995	250,000	181,694	5.851	5.5	April 1, 2004	April 1, 2034	332	23
A21538	312961V77	53,292,387	250,000	151,468	5.803	5.5	May 1, 2004	May 1, 2034	333	22
A23919	31297BK84	11,743,583	1,250,000	1,123,311	5.833	5.5	June 1, 2004	June 1, 2034	334	20
A26834	31297ESX5	6,594,861	562,989	439,455	5.830	5.5	September 1, 2004	April 1, 2034	289	31
A27022	31297EY17	5,263,313	116,963	61,149	6.316	5.5	September 1, 2004	December 1, 2031	248	94
A27553	31297FMA8	29,085,020	25,465	20,261	5.934	5.5	October 1, 2004	October 1, 2034	340	16
A27690	31297FRK1	9,079,042	30,000	25,153	5.875	5.5	October 1, 2004	October 1, 2034	340	17
A29551	31297HTG4	49,652,879	497,308	449,748	5.875	5.5	January 1, 2005	January 1, 2035	343	13
A30758	31297KZK3	5,742,863	573,663	504,616	6.129	5.5	January 1, 2005	January 1, 2035	343	14
A30998	31297LDB3	46,731,589	250,000	204,723	5.807	5.5	January 1, 2005	January 1, 2035	344	13
A31070	31297LFFK1	1,891,500	210,068	148,504	5.875	5.5	February 1, 2005	February 1, 2035	343	12
A31082	31297LFX3	9,217,860	1,209,012	1,017,435	6.083	5.5	February 1, 2005	February 1, 2035	345	12
A31085	31297LFF21	2,815,011	421,364	299,921	6.059	5.5	February 1, 2005	February 1, 2035	344	12
A31234	31297LLP3	20,630,350	38,000	33,005	5.988	5.5	January 1, 2005	January 1, 2035	345	13
A31274	31297LMMX5	4,010,686	35,776	34,254	5.750	5.5	February 1, 2005	February 1, 2035	340	12
A31276	31297LMZ0	3,596,136	439,005	400,985	5.875	5.5	February 1, 2005	February 1, 2035	346	12
A31344	31297LP53	3,452,086	280,765	223,586	6.075	5.5	February 1, 2005	February 1, 2035	343	12
A31367	31297LQJ7	1,022,911	431,234	310,803	6.000	5.5	February 1, 2005	February 1, 2035	345	12
A31387	31297LRG7	15,343,494	329,289	299,695	5.820	5.5	February 1, 2005	February 1, 2035	345	12
A31403	31297LRY8	13,077,160	1,444,246	1,198,932	6.060	5.5	February 1, 2005	February 1, 2035	342	12
A31485	31297LUJ7	6,422,555	512,234	421,527	6.142	5.5	February 1, 2005	March 1, 2035	341	12
A31518	31297LVK3	4,424,274	1,375,600	1,292,659	5.877	5.5	March 1, 2005	March 1, 2035	346	11
A31575	31297LXC9	90,899,501	53,000	47,795	5.813	5.5	March 1, 2005	March 1, 2035	345	12
A31699	31297L3G3	2,807,100	1,122,865	1,045,179	5.813	5.5	March 1, 2005	March 1, 2035	348	11
A31769	31297L6E5	2,939,590	711,874	618,533	6.250	5.5	March 1, 2005	March 1, 2035	346	12
A31822	31297MAX6	1,429,406	429,406	422,783	5.799	5.5	March 1, 2005	March 1, 2035	346	11
A31834	31297MBB3	4,737,070	283,276	341,775	5.750	5.5	March 1, 2005	March 1, 2035	346	11
A31855	31297MBY3	31,400,489	285,572	274,885	5.807	5.5	March 1, 2005	March 1, 2035	342	11
A31858	31297MB31	1,218,207	131,504	129,904	6.250	5.5	March 1, 2005	March 1, 2035	339	11
A32401	31297MU22	20,401,551	469,862	428,889	5.863	5.5	April 1, 2005	April 1, 2035	344	10
A32600	31297M3H9	2,517,615	100,000	93,313	5.863	5.5	April 1, 2005	May 1, 2035	349	10
A32618	31297M4B1	22,211,828	102,313	86,436	6.079	5.5	April 1, 2005	April 1, 2035	338	10
A32950	31297NH33	32,590,329	200,000	182,598	6.023	5.5	May 1, 2005	May 1, 2035	349	10

PC Pool Number	PC CUSIP	Original PC UPB (Whole Pool)	Original PC UPB	Current PC UPB	WAC	PC Coupon	Issue Date	Final Payment Date	WARM	WALA
A33001	31297NKN5	\$ 39,297,865	\$ 1,651,014	\$ 1,599,662	5.846%	5.5%	August 1, 2005	August 1, 2035	353	7
A33023	31297NLC8	49,316,487	5,670,743	5,513,054	5.750	5.5	August 1, 2005	August 1, 2035	351	7
A33028	31297NLH7	49,489,305	5,102,516	4,837,268	5.875	5.5	August 1, 2005	August 1, 2035	352	7
A33274	31297NT1	8,934,658	26,752	21,332	5.920	5.5	February 1, 2005	February 1, 2035	347	12
A33359	31297NWU6	90,533,026	447,617	411,060	5.875	5.5	February 1, 2005	February 1, 2035	346	12
A33525	31297N4J2	2,000,875	500,100	436,235	5.781	5.5	March 1, 2005	March 1, 2035	348	12
A33526	31297N4K9	1,999,761	1,376,874	1,355,961	5.881	5.5	March 1, 2005	February 1, 2035	345	12
A33527	31297N4L7	8,265,605	266,405	190,428	6.463	5.5	February 1, 2005	March 1, 2035	348	11
A33584	31297N6V3	5,458,112	168,868	156,588	5.750	5.5	March 1, 2005	March 1, 2035	340	12
A33703	31297PDG3	18,695,888	214,451	211,582	5.750	5.5	March 1, 2005	March 1, 2035	346	12
A33805	31297PGNS	5,010,623	1,489,140	1,387,978	5.796	5.5	March 1, 2005	March 1, 2035	344	12
A33840	31297PHR5	2,210,749	180,797	177,506	5.750	5.5	March 1, 2005	March 1, 2030	287	11
A33901	31297PKN0	22,388,117	5,000,000	4,676,787	5.904	5.5	March 1, 2005	March 1, 2035	346	12
A34607	31297QDL0	2,006,286	179,434	160,420	6.125	5.5	April 1, 2005	April 1, 2035	349	12
A34694	31297QGB9	21,077,013	229,754	201,224	6.138	5.5	May 1, 2005	May 1, 2035	350	9
A34902	31297QNT2	49,529,802	300,000	282,330	5.875	5.5	May 1, 2005	May 1, 2035	349	9
A34978	31297QQ77	11,759,260	4,758,260	4,376,795	5.956	5.5	May 1, 2005	May 1, 2035	347	9
A35091	31297QUQ0	46,815,784	8,944,853	7,895,214	6.131	5.5	May 1, 2005	May 1, 2035	349	9
A35139	31297QV89	9,121,918	571,252	558,631	6.125	5.5	May 1, 2005	June 1, 2035	343	9
A35231	31297QY45	10,348,591	971,747	858,912	6.216	5.5	June 1, 2005	June 1, 2035	350	9
A35259	31297QZV8	7,997,344	7,262,934	5,985,440	6.375	5.5	June 1, 2005	June 1, 2035	346	9
A35283	31297Q2Q1	40,077,321	189,175	178,725	5.932	5.5	June 1, 2005	June 1, 2035	349	8
A35286	31297Q2T5	32,273,272	17,393,346	15,159,969	6.125	5.5	June 1, 2005	June 1, 2035	350	9
A35288	31297Q2V0	11,865,669	5,300,508	3,960,879	6.375	5.5	June 1, 2005	June 1, 2035	351	9
A35289	31297Q2W8	5,859,524	456,930	256,277	6.514	5.5	June 1, 2005	June 1, 2035	350	9
A35294	31297Q3B3	9,753,142	9,282,616	8,703,379	5.985	5.5	June 1, 2005	June 1, 2035	348	8
A35410	31297RAK3	59,437,920	1,005,184	828,703	6.375	5.5	June 1, 2005	June 1, 2035	350	9
A35488	31297RCZ8	33,820,179	299,900	264,231	6.414	5.5	June 1, 2005	June 1, 2035	350	9
A35500	31297RDD6	24,070,143	911,537	780,942	6.044	5.5	June 1, 2005	June 1, 2035	349	8
A35609	31297RG50	9,724,746	172,994	162,115	6.907	5.5	June 1, 2005	July 1, 2035	351	8
A35712	31297RKZ9	6,600,871	1,000,000	952,437	5.831	5.5	July 1, 2005	July 1, 2035	344	8
A35755	31297RMC8	9,012,206	446,920	376,645	6.291	5.5	June 1, 2005	July 1, 2035	344	7
A35783	31297RM87	6,481,456	54,367	52,885	5.963	5.5	July 1, 2005	July 1, 2035	348	8
A35851	31297RQC4	5,891,058	167,899	164,577	5.830	5.5	July 1, 2005	July 1, 2035	345	7
A35904	31297RRZ2	5,687,283	687,283	549,538	5.855	5.5	July 1, 2005	July 1, 2035	353	7
A35905	31297RR25	1,046,931	879,963	873,510	5.810	5.5	July 1, 2005	July 1, 2035	353	7
A35926	31297RSP3	3,168,534	1,016,534	808,792	5.863	5.5	July 1, 2005	July 1, 2035	352	8
A36041	31297RWA1	6,016,954	1,000,000	939,360	5.843	5.5	July 1, 2005	July 1, 2035	347	8
A36083	31297RXL6	3,576,635	500,000	480,515	5.828	5.5	July 1, 2005	August 1, 2035	353	7
A36115	31297RYL5	3,126,624	1,000,000	991,948	5.750	5.5	July 1, 2005	July 1, 2035	352	7
A36117	31297RYN1	4,519,841	244,950	225,628	6.457	5.5	July 1, 2005	July 1, 2035	352	7
A36122	31297RYT8	4,941,095	1,941,095	1,637,175	5.937	5.5	July 1, 2005	July 1, 2035	349	7
A36123	31297RYU5	6,649,666	1,649,666	1,541,375	5.913	5.5	July 1, 2005	July 1, 2035	353	7
A36172	31297RYD8	4,360,228	4,024,780	3,995,997	6.291	5.5	July 1, 2005	July 1, 2035	352	7
A36197	31297RE5	15,073,095	787,035	764,389	5.875	5.5	July 1, 2005	July 1, 2035	351	7
A36332	31297SA96	11,778,810	9,134,228	8,542,362	6.034	5.5	July 1, 2005	August 1, 2035	352	7
A36338	31297SBF1	11,646,167	1,702,000	1,498,284	5.835	5.5	August 1, 2005	August 1, 2035	353	7
A36401	31297SDE2	5,991,407	826,276	820,359	5.825	5.5	August 1, 2005	August 1, 2035	351	6
A36419	31297SDY8	28,477,169	2,217,877	2,043,974	5.831	5.5	August 1, 2005	August 1, 2035	353	6
A36491	31297SFB3	11,327,137	2,815,609	2,658,995	6.125	5.5	August 1, 2005	July 1, 2035	348	8
A36508	31297SGR0	1,575,835	1,575,835	1,565,392	5.801	5.5	July 1, 2005	August 1, 2035	354	6
A36586	31297SJT1	49,381,646	2,000,200	1,931,342	5.875	5.5	August 1, 2005	August 1, 2035	352	7
A36588	31297SJT7	48,732,718	1,634,903	1,586,309	5.875	5.5	August 1, 2005	August 1, 2035	351	7

PC Pool Number	PC CUSIP	Original PC UPB (Whole Pool)	Original PC UPB	Current PC UPB	WAC	PC Coupon	Issue Date	Final Payment Date	WARM	WALA
A36589	31297SKA2	\$ 48,818,476	\$ 9,101,650	\$ 8,826,730	6.000%	5.5%	August 1, 2005	August 1, 2035	353	7
A36684	31297SM93	3,495,651	1,483,783	1,483,783	6.250	5.5	August 1, 2005	August 1, 2035	347	7
A36716	31297SN92	12,693,201	1,000,100	975,635	5.875	5.5	August 1, 2005	August 1, 2035	352	6
A36721	31297SPE9	1,987,881	97,175	96,543	6.125	5.5	August 1, 2005	August 1, 2035	342	7
A36759	31297SQL2	9,112,551	1,000,100	964,009	6.051	5.5	August 1, 2005	August 1, 2035	349	6
A36788	31297SRH0	3,489,250	1,000,100	992,549	5.750	5.5	August 1, 2005	August 1, 2035	352	7
A36789	31297SRJ6	8,406,104	173,824	172,656	5.992	5.5	August 1, 2005	August 1, 2035	353	7
A36805	31297SRK3	3,076,746	438,935	435,976	5.840	5.5	August 1, 2005	August 1, 2035	353	6
A36806	31297SR23	3,358,625	1,142,440	1,142,440	5.860	5.5	August 1, 2005	August 1, 2035	350	6
A36853	31297STJ4	70,249,548	56,652,120	55,197,582	5.812	5.5	August 1, 2005	August 1, 2035	350	6
A36882	31297SUF0	48,956,407	7,161,756	6,974,633	5.750	5.5	August 1, 2005	August 1, 2035	352	6
A37125	31297S4J1	8,657,610	8,657,610	8,606,787	5.954	5.5	August 1, 2005	September 1, 2035	353	6
A37171	31297S6G5	38,280,895	206,556	203,150	5.875	5.5	August 1, 2005	August 1, 2035	351	6
A37211	31297TAL7	42,698,320	2,047,413	2,011,121	5.875	5.5	August 1, 2005	September 1, 2035	351	6
A37249	31297TBS1	15,428,323	15,428,323	15,034,258	5.905	5.5	September 1, 2005	September 1, 2035	353	6
A37368	31297TFH1	11,058,004	11,058,004	10,872,724	6.125	5.5	September 1, 2005	September 1, 2035	353	6
A37369	31297TFJ7	12,014,682	12,014,682	11,681,202	6.250	5.5	September 1, 2005	September 1, 2035	354	6
A37423	31297TFG8	1,949,556	41,187	40,957	6.500	5.5	September 1, 2005	September 1, 2035	352	6
A37635	31297TPI1	49,672,347	49,672,347	48,914,143	5.875	5.5	September 1, 2005	September 1, 2035	353	6
A37674	31297TQ30	4,099,013	1,421,599	1,369,503	6.000	5.5	September 1, 2005	September 1, 2035	351	5
A37682	31297TRB1	6,344,387	646,675	638,104	5.831	5.5	September 1, 2005	September 1, 2035	353	5
A37750	31297TTF0	12,452,676	105,675	105,097	6.009	5.5	September 1, 2005	September 1, 2035	354	5
A37888	31297TXR9	5,605,306	5,605,306	5,571,969	5.913	5.5	September 1, 2005	September 1, 2035	353	5
A37911	31297TYG2	2,832,491	176,724	175,868	6.423	5.5	September 1, 2005	September 1, 2035	354	5
A37967	31297TZ89	41,835,962	452,431	444,252	5.750	5.5	September 1, 2005	September 1, 2035	354	5
A37974	31297T2F9	20,020,845	19,000,000	17,545,944	6.250	5.5	September 1, 2005	September 1, 2035	354	5
A38019	31297T4C4	14,045,875	14,045,875	13,974,414	5.983	5.5	September 1, 2005	September 1, 2035	354	5
A38053	31297T5N9	4,934,830	901,899	897,308	6.007	5.5	September 1, 2005	September 1, 2035	354	5
A38192	31297TUC57	4,622,827	2,014,035	2,005,627	6.181	5.5	October 1, 2005	October 1, 2035	355	4
A38325	31297UHA1	3,004,680	81,803	72,701	6.048	5.5	October 1, 2005	October 1, 2035	341	4
A38383	31297UJ43	2,668,263	2,668,263	2,563,404	5.877	5.5	October 1, 2005	August 1, 2035	346	8
A38433	31297ULN8	2,316,530	621,202	570,357	5.922	5.5	October 1, 2005	October 1, 2035	356	4
A38441	31297ULW8	3,054,185	287,050	285,850	5.897	5.5	October 1, 2005	October 1, 2035	355	4
A38527	31297UPL8	3,176,133	238,167	219,999	5.878	5.5	October 1, 2005	October 1, 2035	352	4
A38614	31297USB7	96,839,083	786,395	776,526	5.832	5.5	October 1, 2005	October 1, 2035	355	4
A38628	31297USR2	16,106,769	1,001,029	986,369	5.827	5.5	October 1, 2005	October 1, 2035	355	4
A38667	31297UTY6	32,554,386	70,679	69,016	5.886	5.5	October 1, 2005	October 1, 2035	351	4
A38819	31297UYQ7	7,976,162	2,000,200	1,825,808	6.470	5.5	May 1, 2005	May 1, 2035	350	9
A38820	31297UYR5	32,719,746	665,805	598,582	5.923	5.5	May 1, 2005	May 1, 2035	347	9
A38883	31297U2Q2	24,843,662	500,100	415,534	6.250	5.5	May 1, 2005	May 1, 2035	348	9
A39011	31297VAL2	53,274,070	8,227,271	7,781,023	5.943	5.5	May 1, 2005	June 1, 2035	349	9
A39267	31297VJL3	2,338,857	299,940	299,011	5.908	5.5	November 1, 2005	October 1, 2035	355	5
A39268	31297VJM1	5,043,973	5,043,973	5,027,561	5.918	5.5	November 1, 2005	October 1, 2035	352	5
A39321	31297VLA4	17,334,344	4,358,182	4,340,601	5.875	5.5	October 1, 2005	November 1, 2035	356	4
A39371	31297VLU9	44,272,186	1,269,835	1,269,835	5.884	5.5	October 1, 2005	October 1, 2035	354	4
A39392	31297VNH7	20,200,065	1,019,051	1,015,122	5.875	5.5	October 1, 2005	November 1, 2035	356	4
A39469	31297VQW1	4,000,315	500,000	498,392	5.750	5.5	November 1, 2005	November 1, 2035	357	3
A39473	31297VQ27	2,896,886	2,896,886	2,732,781	5.998	5.5	November 1, 2005	September 1, 2035	353	5
A39542	31297VS74	58,014,043	1,340,005	1,318,008	6.040	5.5	November 1, 2005	October 1, 2035	354	4
A39558	31297VTP3	68,562,374	286,006	284,152	5.874	5.5	November 1, 2005	November 1, 2035	355	4
A39587	31297VUL0	45,544,958	278,244	275,718	5.875	5.5	November 1, 2005	November 1, 2035	355	4
A39598	31297VUX4	114,851,833	2,363,198	2,344,173	5.851	5.5	November 1, 2005	November 1, 2035	355	4
A39604	31297VU55	7,960,902	313,493	307,195	6.288	5.5	November 1, 2005	November 1, 2035	355	4
A39612	31297VVD7	76,048,030	1,778,053	1,749,341	5.843	5.5	November 1, 2005	November 1, 2035	354	4

PC Pool Number	PC CUSIP	Original PC UPB (Whole Pool)	Original PC UPB	Current PC UPB	WAC	PC Coupon	Issue Date	Final Payment Date	WARM	WALA
A39622	31297VVP0	\$ 15,310,925	\$ 1,309,725	\$ 1,304,880	5.875%	5.5%	November 1, 2005	November 1, 2035	355	3
A39626	31297VVT2	16,112,427	999,900	992,370	5.900	5.5	November 1, 2005	November 1, 2035	356	3
A39633	31297VVT1	16,507,079	675,680	655,578	6.048	5.5	November 1, 2005	November 1, 2035	356	4
A39643	31297VWC8	8,000,184	229,009	228,237	5.805	5.5	November 1, 2005	November 1, 2035	357	3
A39644	31297VWD6	50,406,799	4,015,105	3,978,903	5.750	5.5	November 1, 2005	November 1, 2035	354	4
A39651	31297VWL8	6,667,822	5,475,980	5,459,042	6.000	5.5	November 1, 2005	November 1, 2035	356	3
A39659	31297VWU8	39,813,725	4,498,989	4,420,844	6.043	5.5	November 1, 2005	November 1, 2035	355	3
A39667	31297VW46	43,703,708	2,999,700	2,987,743	5.907	5.5	November 1, 2005	November 1, 2035	355	3
A39694	31297VXX1	54,595,248	327,708	323,966	6.014	5.5	November 1, 2005	November 1, 2035	347	4
A39702	31297VX78	31,165,110	30,157,911	29,913,022	6.021	5.5	November 1, 2005	November 1, 2035	345	4
A39713	31297VYJ1	5,762,402	5,741,745	5,741,745	5.956	5.5	November 1, 2005	November 1, 2035	355	3
A39730	31297VY36	44,535,786	1,443,073	1,443,438	5.880	5.5	November 1, 2005	November 1, 2035	354	3
A39759	31297VZ7	42,178,090	1,700,015	1,691,046	5.887	5.5	November 1, 2005	November 1, 2035	356	3
A39763	31297VZ43	7,143,263	214,831	204,513	6.049	5.5	November 1, 2005	October 1, 2035	356	4
A39813	31297V3W6	2,170,443	2,170,443	2,162,250	5.923	5.5	November 1, 2005	November 1, 2035	355	4
A39819	31297V4C9	2,891,132	2,891,132	2,882,276	5.994	5.5	November 1, 2005	November 1, 2035	356	3
A39874	31297V6K9	3,754,000	855,606	775,101	6.125	5.5	November 1, 2005	November 1, 2035	356	3
A39894	31297V7F9	59,539,921	1,000,000	990,059	5.875	5.5	November 1, 2005	November 1, 2035	355	3
A39896	31297V7H5	49,073,414	956,322	953,315	6.000	5.5	November 1, 2005	November 1, 2035	356	3
A39932	31297WA97	4,308,098	4,188,434	4,171,183	6.044	5.5	November 1, 2005	November 1, 2035	356	3
A39944	31297WBM7	4,602,183	1,444,837	1,440,030	5.750	5.5	November 1, 2005	November 1, 2035	352	3
A39953	31297WBW5	1,323,599	500,050	497,270	5.946	5.5	November 1, 2005	November 1, 2035	346	4
A39987	31297WCY0	17,915,675	46,083	45,923	5.875	5.5	November 1, 2005	November 1, 2035	356	3
A40003	3128K0AC7	23,071,121	573,043	565,737	5.885	5.5	November 1, 2005	November 1, 2035	357	3
A40029	3128K0A60	6,778,920	427,057	425,712	6.034	5.5	November 1, 2005	November 1, 2035	354	3
A40038	3128K0BF9	3,050,400	3,038,198	3,038,198	6.026	5.5	November 1, 2005	December 1, 2035	356	3
A40072	3128K0CH4	51,913,499	45,165,201	45,016,193	5.908	5.5	November 1, 2005	December 1, 2035	357	3
A40073	3128K0CJ0	4,288,239	4,288,239	4,274,296	5.750	5.5	November 1, 2005	November 1, 2035	357	3
A40089	3128K0C27	1,592,710	1,587,724	1,587,724	5.875	5.5	November 1, 2005	November 1, 2035	357	3
A40114	3128K0DT7	2,361,560	2,002,046	1,995,787	5.863	5.5	November 1, 2005	November 1, 2035	357	3
A40124	3128K0D59	11,568,794	2,365,530	2,356,854	5.854	5.5	November 1, 2005	December 1, 2035	356	3
A40149	3128K0E25	7,347,653	3,962,648	3,954,143	5.897	5.5	December 1, 2005	November 1, 2035	355	4
A40153	3128K0E25	6,786,128	6,786,128	6,570,881	5.929	5.5	November 1, 2005	November 1, 2035	355	4
A40155	3128K0E41	2,211,011	2,211,011	2,203,729	5.915	5.5	November 1, 2005	November 1, 2035	356	4
A40159	3128K0E82	116,283,497	2,788,048	2,778,788	5.849	5.5	November 1, 2005	November 1, 2035	356	4
A40162	3128K0FB4	15,219,202	15,219,202	15,166,824	5.848	5.5	November 1, 2005	December 1, 2035	356	3
A40190	3128K0F73	1,848,832	1,848,832	1,843,244	5.964	5.5	November 1, 2005	November 1, 2035	357	3
A40192	3128K0F99	7,389,862	7,389,862	7,365,457	5.862	5.5	November 1, 2005	December 1, 2035	356	3
A40201	3128K0G16	31,691,764	31,373,427	31,373,427	6.058	5.5	November 1, 2005	December 1, 2035	355	3
A40203	3128K0GL1	1,000,000	255,715	254,912	5.932	5.5	November 1, 2005	November 1, 2035	357	3
A40207	3128K0GQ0	1,002,688	793,865	791,547	6.096	5.5	November 1, 2005	December 1, 2035	351	3
A40211	3128K0GU1	3,091,493	3,091,493	3,082,066	5.838	5.5	November 1, 2005	December 1, 2035	357	3
A40219	3128K0G49	44,543,090	44,543,090	44,081,127	5.926	5.5	December 1, 2005	December 1, 2035	355	3
A40220	3128K0G56	43,558,490	43,558,490	43,464,787	5.910	5.5	December 1, 2005	December 1, 2035	357	3
A40221	3128K0G64	21,698,368	20,311,528	20,265,295	5.923	5.5	December 1, 2005	December 1, 2035	357	3
A40222	3128K0G72	34,808,845	34,808,845	34,405,533	5.929	5.5	December 1, 2005	December 1, 2035	357	3
A40237	3128K0HN6	7,679,350	7,679,350	7,659,729	6.042	5.5	November 1, 2005	December 1, 2035	353	2
A40257	3128K0JA2	15,118,586	15,118,586	14,997,327	5.875	5.5	November 1, 2005	December 1, 2035	356	3
A40258	3128K0JB0	31,867,702	31,002,070	30,908,207	5.843	5.5	November 1, 2005	December 1, 2035	356	3
A40263	3128K0JG9	2,367,000	2,367,000	2,360,165	5.750	5.5	November 1, 2005	December 1, 2035	357	3
A40265	3128K0JJ3	3,211,250	3,211,250	3,202,867	6.014	5.5	November 1, 2005	December 1, 2035	354	2
A40269	3128K0JN4	104,684,232	9,339,772	9,289,435	5.853	5.5	December 1, 2005	December 1, 2035	355	3
A40272	3128K0JRS	1,765,797	946,406	914,423	6.811	5.5	November 1, 2005	November 1, 2035	357	3
A40275	3128K0JUS	98,680,811	35,000,000	34,916,473	5.859	5.5	December 1, 2005	December 1, 2035	356	3

PC Pool Number	PC CUSIP	Original PC UPB (Whole Pool)	Original PC UPB	Current PC UPB	WAC	PC Coupon	Issue Date	Final Payment Date	WARM	WALA
A40277	3128K01W4	\$ 2,274,250	\$ 2,274,250	\$ 2,267,971	5.875%	5.5%	November 1, 2005	December 1, 2035	357	2
A40280	3128K01Z7	30,104,911	30,104,911	29,929,061	5.861	5.5	December 1, 2005	December 1, 2035	355	3
A40298	3128K0KK8	17,986,761	8,303,266	8,167,996	5.877	5.5	November 1, 2005	December 1, 2035	356	3
A40299	3128K0KL6	22,771,875	17,495,974	17,448,006	6.042	5.5	November 1, 2005	December 1, 2035	357	2
A40324	3128K0LD3	24,270,304	23,920,304	23,856,003	6.062	5.5	November 1, 2005	December 1, 2035	356	3
A40325	3128K0LE1	2,335,350	2,335,350	2,330,566	5.882	5.5	November 1, 2005	December 1, 2035	358	2
A40342	3128K0LX9	1,021,756	1,021,756	795,380	6.044	5.5	December 1, 2005	December 1, 2035	356	3
A40354	3128K0MB6	3,503,765	1,677,385	1,661,412	5.897	5.5	December 1, 2005	December 1, 2035	353	3
A40360	3128K0MH3	8,098,624	8,098,624	7,882,125	5.958	5.5	November 1, 2005	November 1, 2035	356	3
A40377	3128K0M26	8,014,618	8,014,618	7,996,136	5.972	5.5	December 1, 2005	December 1, 2035	357	3
A40402	3128K0N16	2,006,270	2,006,270	2,001,566	5.922	5.5	December 1, 2005	December 1, 2035	341	3
A40403	3128K0NU3	2,005,940	2,005,940	2,001,572	5.944	5.5	December 1, 2005	November 1, 2035	345	3
A40405	3128K0NW9	6,561,421	5,157,251	5,130,382	5.906	5.5	December 1, 2005	December 1, 2035	355	3
A40409	3128K0N25	35,710,271	30,666,001	30,429,068	5.849	5.5	December 1, 2005	December 1, 2035	357	3
A40422	3128K0PF4	11,612,696	11,612,696	11,577,444	5.875	5.5	November 1, 2005	December 1, 2035	356	3
A40437	3128K0PW7	46,681,797	46,681,797	46,455,359	5.892	5.5	December 1, 2005	December 1, 2035	357	3
A40440	3128K0P23	24,284,025	24,284,025	23,635,151	5.875	5.5	December 1, 2005	December 1, 2035	357	3
A40441	3128K0P23	12,241,325	12,241,325	12,215,156	6.000	5.5	December 1, 2005	October 1, 2035	355	4
A40443	3128K0P49	1,201,631	1,201,631	1,199,066	5.933	5.5	December 1, 2005	December 1, 2035	358	2
A40447	3128K0P80	72,758,602	34,519,700	34,396,450	5.885	5.5	December 1, 2005	December 1, 2035	356	3
A40450	3128K0QB2	2,540,053	2,540,053	2,534,502	5.868	5.5	December 1, 2005	November 1, 2035	357	3
A40460	3128K0QM8	7,001,589	7,001,589	6,985,875	5.916	5.5	December 1, 2005	December 1, 2035	357	3
A40469	3128K0QW6	2,999,997	1,256,147	1,203,117	5.883	5.5	December 1, 2005	December 1, 2035	357	2
A40473	3128K0Q22	3,640,264	425,762	424,951	6.250	5.5	December 1, 2005	December 1, 2035	358	2
A40474	3128K0Q30	3,454,113	1,574,238	1,570,887	5.875	5.5	December 1, 2005	December 1, 2035	354	2
A40487	3128K0R30	1,285,955	1,285,955	1,283,209	5.875	5.5	December 1, 2005	December 1, 2035	357	3
A40488	3128K0RH8	2,479,948	2,479,948	2,474,436	6.043	5.5	December 1, 2005	December 1, 2035	357	3
A40490	3128K0RK1	1,612,887	1,612,887	1,609,799	6.250	5.5	December 1, 2005	December 1, 2035	357	3
A40493	3128K0RN5	3,299,573	2,299,573	2,294,455	6.125	5.5	December 1, 2005	October 1, 2035	355	4
A40495	3128K0R08	12,295,388	12,295,388	12,268,646	5.875	5.5	December 1, 2005	December 1, 2035	356	3
A40496	3128K0RR6	1,152,823	172,794	172,435	6.250	5.5	December 1, 2005	October 1, 2035	346	4
A40507	3128K0R47	45,482,798	45,482,798	45,345,430	5.750	5.5	December 1, 2005	December 1, 2035	356	3
A40508	3128K0R54	48,881,766	48,881,766	48,774,899	5.875	5.5	December 1, 2005	December 1, 2035	357	3
A40509	3128K0R62	46,887,843	46,887,843	46,780,722	5.875	5.5	December 1, 2005	December 1, 2035	357	3
A40510	3128K0R70	18,845,485	18,845,485	18,795,732	5.875	5.5	December 1, 2005	December 1, 2035	341	3
A40511	3128K0R88	42,968,273	31,004,106	30,928,720	5.875	5.5	December 1, 2005	December 1, 2035	355	3
A40512	3128K0R96	36,930,918	29,544,735	29,479,371	6.000	5.5	December 1, 2005	December 1, 2035	356	3
A40513	3128K0SA2	42,502,308	22,920,847	22,711,741	6.000	5.5	December 1, 2005	December 1, 2035	357	3
A40515	3128K0SC8	44,807,306	14,807,306	14,674,998	6.125	5.5	December 1, 2005	December 1, 2035	357	3
A40516	3128K0SD6	45,770,146	16,000,000	15,896,666	6.250	5.5	December 1, 2005	December 1, 2035	357	3
A40534	3128K0SX2	44,688,039	11,912,935	11,885,780	6.125	5.5	December 1, 2005	December 1, 2035	357	3
A40543	3128K0S87	1,999,839	1,500,009	1,496,552	5.884	5.5	December 1, 2005	December 1, 2035	356	2
A40548	3128K0TD5	3,161,038	3,161,038	3,154,986	6.283	5.5	December 1, 2005	December 1, 2035	357	3
A40567	3128K0TY9	6,775,284	6,775,284	6,379,641	6.124	5.5	December 1, 2005	December 1, 2035	355	3
A40578	3128K0UB7	6,001,698	4,001,698	3,991,110	5.997	5.5	December 1, 2005	December 1, 2035	357	3
A40585	3128K0UJ0	18,417,816	18,417,816	18,378,604	5.875	5.5	December 1, 2005	December 1, 2035	357	3
A40587	3128K0UL5	20,679,314	20,679,314	20,637,203	6.116	5.5	December 1, 2005	December 1, 2035	356	3
A40588	3128K0UM3	198,482,608	23,312,076	23,187,546	5.988	5.5	December 1, 2005	December 1, 2035	357	3
A40603	3128K0U43	7,609,466	5,609,266	5,446,980	6.195	5.5	December 1, 2005	December 1, 2035	356	3
A40604	3128K0U50	3,306,373	1,311,273	1,308,562	6.375	5.5	December 1, 2005	December 1, 2035	357	3
A40609	3128K0VA8	5,882,145	5,000,000	4,862,329	5.875	5.5	December 1, 2005	December 1, 2035	357	3
A40613	3128K0VE0	7,020,597	7,020,597	7,004,211	5.875	5.5	December 1, 2005	December 1, 2035	357	3
A40621	3128K0VN0	2,011,750	362,883	362,124	5.833	5.5	December 1, 2005	December 1, 2035	358	2
A40635	3128K0V42	23,412,487	7,482,993	7,467,427	5.862	5.5	December 1, 2005	December 1, 2035	357	3

PC Pool Number	PC CUSIP	Original PC UPB (Whole Pool)	Original PC UPB	Current PC UPB	WAC	PC Coupon	Issue Date	Final Payment Date	WARM	WALA
A40646	3128K0WF6	\$ 47,878,656	\$ 1,380,859	\$ 1,377,775	5.875%	5.5%	December 1, 2005	December 1, 2035	357	3
A40674	3128K0XB4	2,917,519	1,917,485	1,913,485	7.151	5.5	December 1, 2005	December 1, 2035	352	2
A40677	3128K0XE8	27,954,931	27,954,931	27,868,665	5.955	5.5	December 1, 2005	December 1, 2035	356	3
A40685	3128K0XN8	11,109,826	6,795,804	6,777,087	5.875	5.5	December 1, 2005	December 1, 2035	356	3
A40716	3128K0YM9	17,862,040	14,441,787	14,412,854	6.250	5.5	December 1, 2005	December 1, 2035	357	3
A40719	3128K0YQ0	4,801,622	4,801,622	4,790,325	6.125	5.5	December 1, 2005	December 1, 2035	353	3
A40720	3128K0YR8	2,826,062	2,826,062	2,820,656	6.250	5.5	December 1, 2005	December 1, 2035	357	3
A40762	3128K0Z30	1,898,451	1,894,838	1,894,838	6.375	5.5	December 1, 2005	December 1, 2035	357	3
A40795	3128K03C5	5,383,460	5,383,460	5,371,963	6.067	5.5	December 1, 2005	December 1, 2035	352	8
A40798	3128K03F8	20,074,678	20,074,678	20,033,241	6.094	5.5	December 1, 2005	December 1, 2035	357	3
A40806	3128K03P6	15,449,351	15,056,056	15,021,280	5.963	5.5	December 1, 2005	December 1, 2035	357	3
A40860	3128K05V1	53,481,445	6,571,861	6,571,861	5.902	5.5	December 1, 2005	December 1, 2035	356	3
A40910	3128K1AK7	13,828,660	13,828,660	13,799,252	5.875	5.5	December 1, 2005	December 1, 2035	357	3
A40925	3128K1A27	2,975,010	2,975,010	2,969,072	6.096	5.5	December 1, 2005	December 1, 2035	357	3
A40930	3128K1A76	13,196,596	6,073,002	6,059,995	5.883	5.5	December 1, 2005	November 1, 2035	356	4
A40958	3128K1B34	1,449,600	1,449,600	1,446,464	5.806	5.5	December 1, 2005	December 1, 2035	357	2
A40959	3128K1B42	1,449,673	204,380	203,965	6.092	5.5	December 1, 2005	December 1, 2035	358	2
A40965	3128K1CA7	2,000,092	999,900	997,380	5.929	5.5	December 1, 2005	December 1, 2035	348	2
A40972	3128K1CH2	1,219,199	1,219,199	1,216,659	6.004	5.5	December 1, 2005	December 1, 2035	357	3
A40990	3128K1C33	4,358,497	4,358,497	4,348,784	5.750	5.5	December 1, 2005	December 1, 2035	357	3
A40995	3128K1C82	2,570,111	2,520,116	2,514,712	5.875	5.5	December 1, 2005	December 1, 2035	355	3
A41007	3128K1DL2	22,190,134	22,190,134	21,924,741	5.875	5.5	December 1, 2005	December 1, 2035	357	3
A41019	3128K1DY4	2,397,065	2,271,192	2,266,086	5.994	5.5	December 1, 2005	November 1, 2035	356	3
A41030	3128K1EB3	1,388,029	1,388,029	1,385,139	6.237	5.5	December 1, 2005	December 1, 2035	357	3
A41035	3128K1EG2	12,002,734	11,456,272	11,431,760	5.875	5.5	December 1, 2005	December 1, 2035	357	3
A41042	3128K1EP2	1,197,803	1,194,897	1,194,897	6.125	5.5	December 1, 2005	December 1, 2035	357	2
A41045	3128K1ES6	15,313,114	12,250,492	12,222,084	5.750	5.5	December 1, 2005	December 1, 2035	357	3
A41046	3128K1ET4	49,434,481	20,419,481	20,115,454	5.875	5.5	December 1, 2005	December 1, 2035	357	3
A41047	3128K1EU1	6,111,584	4,889,268	4,878,137	5.874	5.5	December 1, 2005	December 1, 2035	357	3
A41048	3128K1EV9	22,397,483	17,917,987	17,878,862	6.000	5.5	December 1, 2005	December 1, 2035	357	3
A41061	3128K1FA4	1,347,323	1,347,323	1,343,827	6.250	5.5	December 1, 2005	December 1, 2035	357	2
A41065	3128K1FE6	1,983,440	1,181,243	1,178,705	6.000	5.5	December 1, 2005	January 1, 2036	358	2
A41098	3128K1GF2	1,000,000	1,000,000	998,250	5.964	5.5	December 1, 2005	January 1, 2036	358	2
A41101	3128K1G14	19,915,542	19,915,542	19,574,676	6.111	5.5	December 1, 2005	January 1, 2036	355	3
A41129	3128K1HE4	19,202,306	19,202,306	19,161,648	6.015	5.5	December 1, 2005	January 1, 2036	357	3
A41139	3128K1HQ7	32,000,194	32,000,194	31,735,495	5.875	5.5	December 1, 2005	December 1, 2035	357	3
A41163	3128K1JG7	7,196,183	4,196,183	4,184,675	5.875	5.5	December 1, 2005	December 1, 2035	353	4
A41193	3128K1KE0	19,685,701	73,132	72,955	6.075	5.5	December 1, 2005	January 1, 2036	357	2
A41225	3128K1LE9	31,935,424	31,935,424	31,424,777	5.958	5.5	December 1, 2005	December 1, 2035	355	3
A41227	3128K1LG4	30,841,181	17,964,044	17,705,101	6.068	5.5	December 1, 2005	December 1, 2035	354	3
A41230	3128K1LK5	2,035,956	2,035,956	1,736,541	6.250	5.5	December 1, 2005	December 1, 2035	357	3
A41232	3128K1LM1	2,004,451	1,715,598	1,715,689	6.161	5.5	December 1, 2005	January 1, 2036	356	2
A41236	3128K1LR0	14,091,280	773,811	772,257	5.947	5.5	December 1, 2005	January 1, 2036	358	2
A41248	3128K1L58	1,921,550	1,013,565	1,011,492	5.998	5.5	December 1, 2005	January 1, 2036	358	3
A41255	3128K1MC2	4,025,411	74,100	73,963	6.250	5.5	December 1, 2005	January 1, 2036	358	2
A41260	3128K1MH1	61,938,962	47,000,000	46,759,356	5.954	5.5	December 1, 2005	November 1, 2035	353	4
A41390	3128K1RK9	8,146,463	146,463	146,325	6.255	5.5	January 1, 2006	January 1, 2036	356	1
A41479	3128K1UC3	4,763,970	2,910,039	2,904,214	6.048	5.5	December 1, 2005	December 1, 2035	357	3
A41522	3128K1VP3	21,609,725	186,448	186,067	6.002	5.5	December 1, 2005	December 1, 2035	358	2
A41529	3128K1VW8	1,900,079	1,273,282	1,270,956	6.641	5.5	December 1, 2005	December 1, 2035	357	3
A41637	3128K1ZA2	9,368,855	83,328	83,244	5.875	5.5	January 1, 2006	January 1, 2036	358	2
A41661	3128K1Z20	1,105,168	1,105,168	1,104,079	6.063	5.5	January 1, 2006	January 1, 2036	359	2
A41666	3128K1Z79	7,336,900	500,000	499,532	6.375	5.5	January 1, 2006	January 1, 2036	358	2
A41702	3128K13K5	21,646,429	646,429	625,948	6.053	5.5	January 1, 2006	January 1, 2036	358	2

PC Pool Number	PC CUSIP	Original PC UPB (Whole Pool)	Original PC UPB	Current PC UPB	WAC	PC Coupon	Issue Date	Final Payment Date	WARM	WALA
A41704	3128K13M1	\$ 18,865,744	\$ 865,744	\$ 864,482	6.067%	5.5%	January 1, 2006	January 1, 2036	358	2
A41754	3128K15P2	29,462,168	314,434	314,434	6.309	5.5	January 1, 2006	January 1, 2036	358	2
A41829	3128K2A66	22,984,459	983,525	983,525	6.375	5.5	January 1, 2006	January 1, 2036	358	2
A41865	3128K2CA5	2,147,805	1,000,000	999,202	7.137	5.5	January 1, 2006	January 1, 2036	359	1
A41961	3128K2FA2	16,638,480	638,480	631,722	6.375	5.5	January 1, 2006	January 1, 2036	358	2
A42075	3128K2JU4	9,763,293	1,026,957	1,026,957	6.125	5.5	January 1, 2006	January 1, 2036	358	2
A42135	3128K2LQ0	5,443,581	1,000,000	998,978	5.875	5.5	January 1, 2006	January 1, 2036	359	1
A42176	3128K2MZ9	6,677,963	502,218	501,740	6.250	5.5	January 1, 2006	January 1, 2036	358	1
A42197	3128K2NN5	19,824,611	391,744	391,358	6.162	5.5	January 1, 2006	January 1, 2036	358	2
A42213	3128K2N62	34,712,053	498,633	498,129	6.067	5.5	January 1, 2006	January 1, 2036	359	1
A42214	3128K2N70	51,115,853	746,948	739,571	6.316	5.5	January 1, 2006	January 1, 2036	358	1
A42226	3128K2PK9	5,546,411	150,366	150,366	6.125	5.5	January 1, 2006	January 1, 2036	359	1
A42255	3128K2QG7	1,327,369	516,367	488,671	6.250	5.5	January 1, 2006	January 1, 2036	359	1
A42273	3128K2Q28	1,604,359	1,604,359	1,602,995	6.911	5.5	January 1, 2006	December 1, 2035	356	4
A42274	3128K2Q36	2,142,092	1,189,147	1,188,045	6.375	5.5	January 1, 2006	January 1, 2036	359	1
A42365	3128K2TW9	14,828,359	502,252	501,746	5.958	5.5	January 1, 2006	January 1, 2036	358	1
A45090	3128K5UP5	8,611,149	1,232,653	1,117,303	6.180	5.5	May 1, 2005	June 1, 2035	349	9
A45106	3128K5U75	15,992,328	655,153	637,599	6.320	5.5	May 1, 2005	May 1, 2035	349	10
A45149	3128K5WJ7	4,023,177	477,341	410,886	6.460	5.5	May 1, 2005	June 1, 2035	351	9
A45367	3128K56C1	14,323,969	359,148	314,848	6.125	5.5	June 1, 2005	June 1, 2035	349	9
A45376	3128K56M9	6,031,640	145,585	124,364	6.125	5.5	June 1, 2005	June 1, 2035	350	9
A45500	3128K6DD9	90,932,805	1,265,192	1,208,333	5.958	5.5	June 1, 2005	June 1, 2035	349	9
A45505	3128K6DH6	16,679,423	79,423	76,518	5.750	5.5	June 1, 2005	June 1, 2035	351	8
A45536	3128K6EH9	97,924,168	1,712,124	1,597,703	6.088	5.5	June 1, 2005	June 1, 2035	348	8
A45567	3128K6FG0	10,988,867	1,441,763	1,254,951	6.125	5.5	June 1, 2005	June 1, 2035	350	9
A45623	3128K6G87	10,372,707	561,410	545,349	5.918	5.5	June 1, 2005	June 1, 2035	351	8
A45625	3128K6HA1	49,713,447	495,000	447,439	5.978	5.5	June 1, 2005	June 1, 2035	350	8
A45650	3128K6H37	1,894,488	924,771	915,213	5.928	5.5	June 1, 2005	June 1, 2035	350	8
A45979	3128K6UC2	2,470,643	1,094,742	913,289	6.214	5.5	July 1, 2005	June 1, 2035	348	8
A46030	3128K6VX5	17,118,676	708,743	693,199	5.949	5.5	July 1, 2005	July 1, 2035	351	8
A46028	3128K6VY9	92,414,104	644,221	613,581	5.935	5.5	July 1, 2005	July 1, 2035	352	8
A46093	3128K6XW5	14,138,210	3,692,234	3,447,817	6.250	5.5	July 1, 2005	July 1, 2035	350	8
A46094	3128K6XX3	5,153,653	4,525,537	4,490,089	6.375	5.5	July 1, 2005	July 1, 2035	350	8
A46119	3128K6YQ7	7,523,209	1,000,000	949,748	5.898	5.5	July 1, 2005	August 1, 2035	351	7
A46210	3128K63T5	23,066,982	23,066,982	22,554,064	5.956	5.5	July 1, 2005	July 1, 2035	350	7
A46248	3128K65H9	24,873,170	304,979	282,410	5.922	5.5	July 1, 2005	April 1, 2035	319	34
A46304	3128K7AD0	7,243,852	1,943,400	1,326,571	5.939	5.5	July 1, 2005	April 1, 2035	338	18
A46307	3128K7AG3	5,429,820	1,000,000	992,525	5.934	5.5	July 1, 2005	July 1, 2035	353	7
A46312	3128K7AM0	23,007,971	963,061	830,317	6.382	5.5	July 1, 2005	August 1, 2035	352	7
A46332	3128K7A99	8,211,803	173,753	170,448	5.963	5.5	July 1, 2005	June 1, 2035	321	20
A46338	3128K7BF4	7,499,991	4,057,624	3,995,209	5.862	5.5	July 1, 2005	August 1, 2035	349	7
A46496	3128K7GD4	19,737,720	13,974,705	13,627,874	5.750	5.5	August 1, 2005	August 1, 2035	351	6
A46504	3128K7GM4	9,237,603	1,000,100	975,839	5.942	5.5	August 1, 2005	August 1, 2035	352	6
A46543	3128K7HU5	2,994,199	2,250,318	2,250,318	5.929	5.5	August 1, 2005	August 1, 2035	352	6
A46544	3128K7HV3	17,169,937	17,169,937	17,042,598	5.911	5.5	August 1, 2005	August 1, 2035	353	7
A46550	3128K7H35	2,737,296	2,083,887	1,557,570	6.171	5.5	August 1, 2005	August 1, 2035	353	7
A46587	3128K7J82	20,430,585	1,223,372	1,223,372	5.960	5.5	August 1, 2005	August 1, 2034	331	19
A46704	3128K7NV6	3,704,892	1,699,800	1,689,799	6.149	5.5	August 1, 2005	August 1, 2035	354	6
A46855	3128K7TL2	30,815,853	30,815,853	30,322,131	5.918	5.5	September 1, 2005	August 1, 2035	354	6
A46868	3128K7TZ1	17,319,185	575,243	564,488	5.945	5.5	September 1, 2005	September 1, 2035	353	6
A46913	3128K7VE5	1,512,054	1,512,054	1,369,096	6.063	5.5	September 1, 2005	August 1, 2035	353	6
A46928	3128K7VV7	2,458,738	2,123,166	1,719,961	6.125	5.5	September 1, 2005	September 1, 2035	354	6
A46929	3128K7VW5	3,563,976	3,563,976	3,115,126	6.311	5.5	September 1, 2005	August 1, 2035	353	7

PC Pool Number	PC CUSIP	Original PC UPB (Whole Pool)	Original PC UPB	Current PC UPB	WAC	PC Coupon	Issue Date	Final Payment Date	WARM	WALA
A46930	3128K7VX3	\$ 2,525,211	\$ 1,522,221	\$ 1,513,691	6.064%	5.5%	September 1, 2005	September 1, 2035	354	6
A46956	3128K7WR5	2,703,581	2,703,581	2,236,324	6.153	5.5	September 1, 2005	September 1, 2035	340	6
A47022	3128K7Y19	2,559,884	2,559,884	2,546,651	6.125	5.5	September 1, 2005	September 1, 2035	354	5
A47023	3128K7YU6	5,008,929	2,148,478	2,138,008	6.307	5.5	September 1, 2005	September 1, 2035	355	5
A47052	3128K7ZR2	2,600,201	1,397,826	1,390,998	6.222	5.5	September 1, 2005	September 1, 2035	354	6
A47082	3128K7ZP2	5,363,800	206,043	189,013	6.331	5.5	September 1, 2005	September 1, 2035	355	5
A47205	3128K8AE6	26,455,787	26,455,787	26,184,349	5.931	5.5	October 1, 2005	October 1, 2035	355	5
A47289	3128K8C20	57,724,997	4,043,024	3,973,042	5.963	5.5	October 1, 2005	October 1, 2035	348	5
A47483	3128K8L49	38,714,099	573,121	565,399	6.125	5.5	October 1, 2005	October 1, 2035	355	4
A47490	3128K8KB1	53,981,076	214,408	213,387	6.000	5.5	October 1, 2005	October 1, 2035	355	4
A47541	3128K8LW4	22,117,053	300,000	293,442	6.361	5.5	November 1, 2005	November 1, 2035	355	4
A47582	3128K8M78	8,232,413	571,175	569,249	6.053	5.5	November 1, 2005	November 1, 2035	356	3
A47794	3128K8UT1	2,000,650	1,100,000	1,097,742	5.861	5.5	December 1, 2005	November 1, 2035	356	4
A47795	3128K8UU8	2,000,262	1,099,497	999,779	5.898	5.5	December 1, 2005	November 1, 2035	355	4
A47796	3128K8UV6	2,001,219	1,901,884	1,895,876	5.886	5.5	December 1, 2005	November 1, 2035	355	3
A47797	3128K8UW4	2,002,458	1,902,458	1,898,576	5.918	5.5	December 1, 2005	November 1, 2035	357	3
A47799	3128K8UX2	2,001,070	1,500,060	1,446,895	5.948	5.5	December 1, 2005	November 1, 2035	357	3
A47803	3128K8UY0	2,001,783	1,399,416	1,396,480	6.015	5.5	December 1, 2005	December 1, 2035	357	2
A47804	3128K8U46	2,000,182	2,000,182	1,995,891	5.844	5.5	December 1, 2005	November 1, 2035	357	3
A47804	3128K8U53	2,001,856	95,188	94,973	5.901	5.5	December 1, 2005	November 1, 2035	356	4
A47805	3128K8U61	2,001,396	2,001,396	1,997,122	5.952	5.5	December 1, 2005	November 1, 2035	357	3
A47806	3128K8U79	2,000,895	2,000,895	1,996,681	5.940	5.5	December 1, 2005	December 1, 2035	357	3
A47807	3128K8U87	1,500,936	1,500,936	1,496,649	5.939	5.5	December 1, 2005	November 1, 2035	356	3
A47808	3128K8U95	1,999,787	1,999,787	1,995,568	5.949	5.5	December 1, 2005	November 1, 2035	357	3
A47809	3128K8VA1	2,001,499	2,001,499	1,997,209	5.962	5.5	December 1, 2005	December 1, 2035	357	3
A47810	3128K8VB9	2,001,843	2,001,843	1,997,659	5.915	5.5	December 1, 2005	December 1, 2035	357	3
A47811	3128K8VC7	10,500,250	6,473,653	6,452,292	5.952	5.5	November 1, 2005	December 1, 2035	356	3
A47813	3128K8VE3	1,499,391	1,499,391	1,496,363	5.954	5.5	December 1, 2005	December 1, 2035	358	2
A47816	3128K8VH6	25,514,855	25,514,855	25,154,937	6.261	5.5	November 1, 2005	November 1, 2035	356	4
A47819	3128K8VL7	19,002,787	223,681	222,975	5.991	5.5	November 1, 2005	November 1, 2035	356	4
A47835	3128K8V45	8,499,002	8,499,002	8,481,047	5.917	5.5	December 1, 2005	December 1, 2035	357	3
A47838	3128K8V78	6,335,347	6,335,347	6,320,317	5.944	5.5	December 1, 2005	December 1, 2035	355	3
A47840	3128K8V94	2,491,676	2,491,676	2,486,412	6.031	5.5	December 1, 2005	December 1, 2035	357	3
A47842	3128K8WB8	2,019,721	2,019,721	1,751,085	5.981	5.5	December 1, 2005	December 1, 2035	355	3
A47844	3128K8WD4	1,809,801	859,896	858,192	6.214	5.5	December 1, 2005	December 1, 2035	356	3
A47850	3128K8WK8	1,673,784	1,500,967	1,497,958	6.017	5.5	December 1, 2005	December 1, 2035	357	2
A47852	3128K8WM4	2,378,966	2,378,966	2,374,137	5.966	5.5	December 1, 2005	December 1, 2035	345	3
A47898	3128K8X35	17,677,716	17,677,716	17,639,376	6.340	5.5	December 1, 2005	November 1, 2035	356	3
A47903	3128K8X84	3,745,705	3,745,705	3,738,119	6.250	5.5	December 1, 2005	December 1, 2035	357	3
A47918	3128K8YP5	1,746,323	1,746,323	1,742,772	6.138	5.5	December 1, 2005	December 1, 2035	352	3
A47919	3128K8YQ3	3,368,595	3,368,595	3,362,166	6.268	5.5	December 1, 2005	December 1, 2035	357	3
A48092	3128K87D2	3,261,863	35,111	35,111	6.362	5.5	January 1, 2006	January 1, 2036	359	1
A48126	3128K9A38	80,302,371	55,937,026	55,780,369	6.266	5.5	January 1, 2006	January 1, 2036	355	4
C01348	31292HP99	180,157,618	25,040	8,287	6.036	5.5	March 1, 2002	March 1, 2032	300	49
C01443	31292HS88	4,322,591,193	700,000	332,494	5.973	5.5	January 1, 2003	January 1, 2033	314	38
C01501	31292HU28	4,443,414,436	33,905	17,558	5.940	5.5	March 1, 2003	March 1, 2033	317	36
C01573	31292HX47	2,159,427,657	69,993	43,103	5.896	5.5	June 1, 2003	June 1, 2033	320	33
C01599	31292HX41	773,666,002	400,000	233,754	5.876	5.5	August 1, 2003	August 1, 2033	323	31
C01840	31292JBH2	1,518,155,851	76,290	59,985	5.845	5.5	May 1, 2004	May 1, 2034	333	21
C18024	31293D4H2	6,051,466	33,000	9,423	6.099	5.5	November 1, 1998	November 1, 2028	255	87
C73453	31288BZ55	3,215,550	600,541	198,964	6.478	5.5	November 1, 2002	November 1, 2032	317	39
C74671	31288DFL8	121,573,976	90,000	38,879	5.946	5.5	December 1, 2002	January 1, 2033	312	38
C77100	31288F3H5	205,196,073	100,000	44,436	5.875	5.5	February 1, 2003	March 1, 2033	316	36
C78238	31288HEK2	581,347,064	549,598	342,890	5.750	5.5	April 1, 2003	April 1, 2033	317	35

PC Pool Number	PC CUSIP	Original PC UPB (Whole Pool)	Original PC UPB	Current PC UPB	WAC	PC Coupon	Issue Date	Final Payment Date	WARM	WALA
C78240	31288HEM8	\$ 150,785,880	\$ 45,291	\$ 18,971	6.000%	5.5%	April 1, 2003	March 1, 2033	317	36
C78357	31288HJA9	14,994,016	50,000	19,192	6.088	5.5	April 1, 2003	April 1, 2033	318	34
C79751	31288JZO2	230,183,150	26,000	17,095	5.867	5.5	May 1, 2003	May 1, 2033	320	34
G01563	31283HWY7	7,000,000,000	2,173,459	1,157,236	5.895	5.5	May 1, 2003	June 1, 2033	319	34
G01740	31283H4Z5	9,000,000,000	19,844,829	15,425,315	5.924	5.5	November 1, 2004	December 1, 2034	334	21
G01749	31283H5J0	5,000,000,000	36,574,355	29,365,011	5.947	5.5	December 1, 2004	January 1, 2035	339	17
G01769	31283H6E0	2,000,000,000	894,992	753,760	5.871	5.5	January 1, 2005	January 1, 2035	341	16
G01770	31283H6F7	4,000,000,000	53,151,887	42,110,498	5.940	5.5	January 1, 2005	January 1, 2035	338	18
G01771	31283H6G5	4,000,000,000	1,188,958	988,908	5.903	5.5	January 1, 2005	February 1, 2035	340	16
G01797	31283H7J8	566,746,789	1,058,127	870,390	5.916	5.5	March 1, 2005	December 1, 2033	317	35
G01841	3128LXBJ8	7,000,000,000	38,057,598	32,860,150	5.932	5.5	June 1, 2005	June 1, 2035	339	17
G01846	3128LXBP4	1,023,661,957	706,866	620,510	5.968	5.5	June 1, 2005	June 1, 2035	338	18
G01847	3128LXBQ2	167,389,348	7,470,123	6,736,053	5.954	5.5	June 1, 2005	July 1, 2035	349	9
G01918	3128LXD55	595,742,332	50,648,655	49,494,614	5.900	5.5	September 1, 2005	October 1, 2035	353	5
G01938	3128LXEK2	500,000,000	131,551,276	128,368,515	5.915	5.5	October 1, 2005	September 1, 2035	351	7
G01966	3128LXFF2	14,537,888	14,537,888	14,499,269	5.934	5.5	November 1, 2005	December 1, 2035	356	3
G08005	3128MJAF7	1,549,841,858	466,664	356,608	6.009	5.5	August 1, 2004	August 1, 2034	336	18
G08010	3128MJAL4	2,202,286,837	34,390	26,695	5.948	5.5	September 1, 2004	September 1, 2034	338	18
G08036	3128MJBEB	1,435,194,197	75,733	66,633	5.858	5.5	January 1, 2005	January 1, 2035	343	13
G08046	3128MJBQ2	1,642,808,469	300,000	263,487	5.836	5.5	March 1, 2005	March 1, 2035	345	12
G08052	3128MJBW9	1,547,860,167	2,387,932	2,187,990	5.857	5.5	April 1, 2005	April 1, 2035	347	10
G08061	3128MJB74	1,428,876,709	1,195,391	1,124,979	5.942	5.5	June 1, 2005	June 1, 2035	349	8
G08068	3128MJC8	1,450,562,266	54,343,750	52,134,441	5.900	5.5	July 1, 2005	July 1, 2035	349	8
G08073	3128MJC4	1,353,809,871	46,219,789	44,695,721	5.879	5.5	August 1, 2005	August 1, 2035	351	6
G08080	3128MJC57	1,719,294,211	17,321,584	16,894,166	5.910	5.5	September 1, 2005	September 1, 2035	352	5
G08086	3128MJCY4	1,940,221,442	11,299,332	11,299,551	5.923	5.5	October 1, 2005	October 1, 2035	354	4
				\$2,750,000,000(2)	5.959(3)				353(3)	5(3)

(1) Information is as of February 1, 2006.

(2) Total may not equal sum of column due to rounding.

(3) Weighted average by current principal balance.

## GLOSSARY OF TERMS USED IN THE PC SCHEDULE

Capitalized terms used but not defined in this Glossary are defined in our Mortgage Participation Certificates Offering Circular, dated October 14, 2005, or in any related pool supplements (together, the “**PC Offering Circular**”).

**PC Pool Number** — Unique six-character designation assigned to identify each Freddie Mac PC Pool. The first two or three characters are known as the “Prefix.” Freddie Mac’s Internet Web-Site ([www.freddiemac.com](http://www.freddiemac.com)) provides a current list of Prefixes and their description.

**PC CUSIP** — Unique nine-character designation assigned to each PC Pool and used to identify PC pool on book-entry records of Federal Reserve Bank.

**Original PC UPB (Whole Pool)** — Original Unpaid Principal Balance (OUPB) of entire PC Pool of which the PCs included in REMIC Pool are a part. The OUPB of a PC Pool is determined as of a certain date.

**Original PC UPB** — OUPB of the PCs included in REMIC Pool.

**Current PC UPB** — Unpaid Principal Balance (UPB) of the PCs included in REMIC Pool, as of the beginning of the month of formation of the REMIC Pool.

**WAC** — Most recently disclosed weighted average of the coupons of mortgages contained in each PC Pool included in REMIC Pool, as of the settlement date of REMIC Pool.

**PC Coupon** — Annual rate of interest at which interest is passed through to holder of a PC.

**Issue Date** — Corresponds to first day of the month of formation of the PC Pool.

**Final Payment Date** — Corresponds to first day of the month in which the Final Payment Date for PC Pool occurs.

**WARM** — Most recently disclosed, calendar-adjusted weighted average of the remaining terms to maturity (in months) of mortgages contained in each PC Pool included in the REMIC Pool, as of settlement date of REMIC Pool.

**WALA** — Most recently disclosed, calendar-adjusted, weighted average of the number of months since note origination of the mortgages contained in each PC Pool included in the REMIC Pool, as of the settlement date of the REMIC Pool.

If you intend to purchase the Offered Certificates, you should rely only on the information in this Supplement, the Offering Circular Supplement and the Offering Circular, including the information in the disclosure documents that we have incorporated by reference. We have not authorized anyone to provide you with different information.

This Supplement, the Offering Circular Supplement, the Offering Circular and the incorporated documents may not be correct after their dates.

We are not offering the Offered Certificates in any jurisdiction that prohibits their offer.

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**\$2,750,000,000**

# Freddie Mac

Reference REMIC<sup>SM</sup>  
Series R005



*Lead Underwriters*

Citigroup  
Morgan Stanley  
RBS Greenwich Capital

*Co-Underwriters*

Banc of America Securities LLC  
Bear, Stearns & Co. Inc.  
Deutsche Bank Securities  
JPMorgan  
Merrill Lynch & Co.

February 7, 2006