

Pooling Requirements for Fixed-rate Gold Giant PCs

Certain PC prefixes may be commingled to form a Giant PC if the following pooling rules are met. Please refer to the *Giant Prefix Eligibility Chart* (http://www.freddiemac.com/mbs/html/sd_giant_prefix.html) for prefix compatibility.

	Pooling Requirement
Giant Pool Size	The minimum pool size for a Gold Giant PC is \$1MM UPB.
Coupon	All Gold PCs or Gold Giant PCs must have the same PC coupon.
40-year Giant PC	A 40-year Gold Giant PC must be backed by 40-year Gold PCs (including Mini PCs) or 40-year Gold Giant PCs.
30-year Giant PC	A 30-year Gold Giant PC must be backed by 30-year or 20-year Gold PCs (including Mini PCs) or 30-year or 20-year Gold Giant PCs, including Reverse REMIC Giant PCs.
20-year Giant PC	A 20-year Gold Giant PC must be backed by 20-year Gold PCs (including Mini PCs) or 20-year Gold Giant PCs, including Reverse REMIC Giant PCs.
15-year Giant PC	A 15-year Gold Giant PC must be backed by 15-year Gold PCs (including Mini PCs) or 15-year Gold Giant PCs, including Reverse REMIC Giant PCs.
7-year Balloon Reset Giant PC	A 7-year Balloon Reset Gold Giant PC must be backed by 7-year Balloon Reset Gold PCs (including Mini PCs) or 7-year Balloon Reset Gold Giant PCs.
5-year Balloon Reset Giant PC	A 5-year Balloon Reset Gold Giant PC must be backed by 5-year Balloon Reset Gold PCs (including Mini PCs) or 5-year Gold Giant PCs.
PCs with Special Mortgage Characteristics	
5-year Prepayment Penalty PCs (PPMs)	Gold PCs or Gold Giant PCs with 5-year/6-month prepayment penalty mortgages may only be pooled with other Gold PCs or Gold Giant PCs with 5-year/6-month prepayment penalty mortgages that have the same term.
3-year Prepayment Penalty PCs (PPMs)	Gold PCs or Gold Giant PCs with 3-year/2% prepayment penalty mortgages may only be pooled with other Gold PCs or Gold Giant PCs with 3-year/2% prepayment penalty mortgages that have the same term.
Biweekly PCs	Biweekly Gold PCs or Biweekly Gold Giant PCs may only be pooled with other Biweekly Gold PCs or Biweekly Gold Giant PCs.
Cooperative Share PCs	Cooperative Share Gold PCs or Cooperative Share Gold Giant PCs may only be pooled with other Cooperative Share Gold PCs or Cooperative Share Gold Giant PCs.
FHA/VA PCs	FHA/VA Gold PCs or FHA/VA Gold Giant PCs may only be pooled with other FHA/VA Gold PCs (including Mini PCs) or FHA/VA Gold Giant PCs.

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High LTV Giant PCs, >105%	High LTV Gold PCs, >105% or High LTV Gold Giant PCs, >105% may only be pooled with other High LTV Gold PCs, >105% or High LTV Gold Giant PCs, >105%.
Initial Interest PCs	Initial Interest PCs or Initial Interest Giant PCs may only be pooled with other Initial Interest PCs or Initial Interest Giant PCs that have the same interest only and fully amortizing terms.
Jumbo Conforming PCs	Jumbo Conforming Gold PCs or Jumbo Conforming Giant PCs may only be pooled with other Jumbo Conforming PCs or Jumbo Conforming Giant PCs that have the same term. 20-Year Jumbo Conforming PCs or 20-Year Jumbo Conforming Giant PCs may be pooled as 30-Year Jumbo Conforming PCs or 30-Year Jumbo Conforming Giant PCs.
Reduced Minimum Servicing PCs	Reduced Minimum Servicing PCs and Reduced Minimum Servicing Giant PCs may only be pooled with other Reduced Minimum Servicing PCs and Reduced Minimum Servicing Giant PCs that have the same term.
Relocation Mortgage PCs	Relocation Gold PCs or Relocation Gold Giant PCs may only be pooled with other Relocation Gold PCs or Relocation Gold Giant PCs.
Reverse REMIC	Reverse REMIC Gold Giant PCs may be pooled with any other Gold PC or Giant of the same term and coupon. Note: 30-year Reverse REMIC Giant PCs may include both 30-year and 20-year Reverse REMIC Giant PCs.
Various Prepayment Penalty PCs (PPMs)	Gold PCs or Gold Giant PCs with various prepayment penalty mortgages may only be pooled with other Gold PCs or Gold Giant PCs with various prepayment penalty mortgages that have the same mortgage term, but may have different prepayment provisions. A various prepayment penalty mortgage PC is a PC containing various prepayment penalty mortgages other than a 3-year/2% or a 5-year/6-month various prepayment penalty mortgage.