



PC Prefix Guide

| Gold PC Prefixes | |
|-------------------------------------|--|
| Description | Prefix |
| 30-year | A0-A9, C0-C8, D0-D8, G0 ⁺ , G6 ⁺ , Q0-Q9 |
| 15-year | B0-B1, E0-E9, J0-J9, G1 ⁺ |
| 20-year | C9, D9, F8, G3 ⁺ , K9 |
| 40-year | K3 ^o |
| 5-year Balloon/Reset | L7, L9, M0, M1 ^o , M9 ^o , G5 ⁺ |
| 7-year Balloon/Reset | L8, M8 ^o , N8, N9 ^o , G4 ⁺ |
| Biweekly (convertible) | M5 ^o (15-year), N5 ^o (30-year) |
| Biweekly (non-convertible) | M4, O3 (15-year), N4, O2 (30-year) |
| Cooperative Share | N6-N7 ^o (30-year), M6-M7 ^o (15-year) |
| Extended Buydown | F0 (30-year), F1 (15-year) |
| FHA/VA | B6-B8, G2 ⁺ (30-year), B9 (other), F5 (20-year), F7 ^o (15-year), G7 ^o (15-year) |
| FM Cash Issuance | V6 ^o (15-year), V7 ^o (20-year), V8 ^o (30-year) |
| High LTV >105% and ≤125% | U4 ^o (15-year), U5 ^o (20-year), U2 ^o , U6 ^o (30-year) |
| High LTV >125% | U7 ^o (15-year), U8 ^o (20-year), U9 ^o (30-year) |
| Initial Interest SM | H0 ^o (10/20), H1 ^o (15/15), H2 ^o (10/10) |
| Initial Interest (various PPM) | H8 ^o (10/20) |
| Jumbo/Super Conforming ¹ | T4 ^o (15-year), T5 ^o (20-year), T6 ^o (30-year) |
| Jumbo Conforming | T9 ^o (40-year), H4 ^o (10/20 Initial Interest) |
| Mini-PCs (standard mortgage types) | B2-B3 (30-year), F9 (20-year), B4-B5 (15-year), K5 (40-year), L5, L6 (5-year/7-year Balloon) |
| Mini-PCs (various mortgage types) | O5 (30-year non-convertible biweekly), O6 (15-year non-convertible biweekly), U1 (15-year assumable), U3 (30-year assumable), F6 (15-year FHA/VA) |
| Modified Fixed-Rate | MA ^o (40-year), MB ^o (30-year), MC ^o (20-year), MD ^o (15-year) |
| Modified Step Rate | HA* (40-year), HB* (30-year), HC* (20-year) and HD* (15-year) |
| Newly Originated Assumable | T3 (30-year), T1 (15-year) |
| Prepayment Penalty Mortgages | P0 ^o , P1 ^o (30-year/15-year 3-year/2%), P2 ^o , P3 ^o (30-year/15-year 5-year/6 months) |
| Prepayment Penalties (various) | P4 ^o , P5 ^o , P6 ^o (40-year, 30-year, 15-year) |
| Pseudopools | X0 |
| Reduced Minimum Servicing | L0 ^o (30-year, fixed-rate, 12.5 bps), L2 ^o (20-year, fixed-rate, 12.5 bps), L4 ^o (15-year, fixed-rate, 12.5 bps) |
| Reduced Minimum Servicing | K0 ^o (30-year, fixed-rate, less than 12.5 bps), K1 ^o (15-year, fixed-rate, less than 12.5 bps), K2 ^o (20-year, fixed-rate, less than 12.5 bps), K8 ^o (40-year, fixed-rate, less than 25 bps) |
| Reinstated | R0 ^o , R1 ^o , R2 ^o |
| Relocation | N2-N3 ^o (30-year), M2-M3 ^o (15-year) |
| Reverse REMIC Giant | Z4 ⁺ (30-year), Z5 ⁺ (15-year), Z6 ⁺ (20-year) |
| Strip | S0, S1 (30-year), S2, S3 (15-year), S4, S5 (20-year) |
| Non-Standard | L1 |

| 75-day Delay PC Prefixes | |
|--|---|
| Description | Prefix |
| 30-year | 16, 17 ^o , 18, 25-29, 30 ^o , 36 ^o , 43, 46, 53 ^o -59 ^o |
| 15-year | 20 ^o , 21 ^o , 32, 38 ^o , 44, 50 ^o |
| 30-year Strip | 80, 90 |
| 15-year Strip | 82, 92 |
| Convertible, Fixed-rate | 68 |
| 15-, 20- or 30-year Tiered Payment; Growing Equity 15-year | 73 |
| 30-year FHA/VA | 14 ^o , 15, 33, 45, 48 |
| 30-year Second | 856000-857999 |
| 30-year Relocation | 880001-880999 |
| 30-year Non-convertible Biweekly | 882000-882999 |
| 30-year Cooperative Share | 884000-884999 |
| 30-year Assumable | 7A |
| 15-year Second | 850001-855999 |
| 15-year Relocation | 881001-881999 |
| 15-year Non-convertible Biweekly | 883000-883999 |
| 15-year Cooperative Share | 885000-885999 |
| 15-year Assumable | 7B |
| 15-, 20- or 30-year Graduated Payment | 7C |
| 40-year Variable Interest Rate | 34 |

Key:

- # PC Pool may consist entirely of convertible ARMs if specified in related supplement
- + Identifies a fixed-rate Giant PC
- ^o May indicate a fixed-rate Giant PC
- * May indicate a Modified Step Rate Giant PC

| ARM PC Prefixes | |
|---|-----------------|
| Description <i>(Mortgage Coupon Adjustment Frequency/Index/Periodic Adjustment Cap/Convertibility)</i> | Prefix |
| Treasury Indices | |
| Annual/1-year Treasury/1% Cap/Convertible | 63, 72 |
| Annual/1-year Treasury/1% Cap/Non-convertible | 37, 64 |
| Annual/1-year Treasury/2% Cap/Convertible | 40, 41, 71 |
| Annual/1-year Treasury/2% Cap/Non-convertible | 35, 60, 61 |
| Annual or Semiannual/Various Indices/Various Caps | 75# |
| 5-year/5-year Treasury/Various Caps | 76# |
| Annual/1-year Treasury/Hybrid ARMs/Various Caps | 78#, 1L |
| 3-year/3-year Treasury/Various Caps | 86# |
| Annual/1-year Treasury/Initial Interest Hybrid ARMs/Various Caps | 1H |
| Annual/1-year Treasury/10-year Initial Interest Hybrid ARMs/Various Caps | 1K |
| COF Indices | |
| Monthly/11th District COF/Payment-capped | 39#, 42# |
| Annual or Semiannual/National COF/Various Caps | 74# |
| Annual or Semiannual/11th District COF/Various Caps | 77# |
| Federal Cost of Funds/Payment-capped | 5A# |
| LIBOR Indices | |
| Various/LIBOR/Various Caps | 87# |
| Various/LIBOR/Payment-capped | 96# |
| Semiannual/6-month LIBOR/Hybrid ARMs/Various Caps | 1A |
| Annual/1-year LIBOR/Hybrid ARMs/Various Caps | 1B#, 2B# |
| Annual/1-year LIBOR/2% Cap/Non-convertible | 1C |
| Annual/1-year LIBOR/3% Cap/Non-convertible | 1D |
| Annual/1-year LIBOR/2% Cap/Convertible | 1E |
| Annual/1-year LIBOR/3% Cap/Convertible | 1F |
| Annual/1-year LIBOR/Initial Interest Hybrid ARMs/Various Caps | 1G |
| Annual/1-year LIBOR/10-year Initial Interest Hybrid ARMs/Various Caps | 1J |
| Semiannual/6-month LIBOR/Initial Interest Hybrid ARMs/Various Caps | 1M |
| Semiannual/6-month LIBOR/10-year Initial Interest Hybrid ARMs/Various Caps | 1N |
| Semiannual/6-month LIBOR/10-year Initial Interest ARMs/Various Caps | 1P |
| Annual/1-year LIBOR/1-year Initial Interest Hybrid ARMs/Various Caps | 1U |
| Annual/1-year LIBOR/Non-standard Initial Interest Hybrid ARMs/Various Caps | 1V |
| Other | |
| Various Indices/WAC ARM Giant | 84# |
| Various Treasury/Payment-capped | 94# |
| Semiannual/CD/Various Caps | 970000#–971999# |
| Various Indices/Various Caps | 972000#–973999# |
| Various Indices/Initial Interest ARM Giant | 1Q# |
| Various Indices/Payment-capped ARM Giant | 1R# |

| Multifamily PC Prefixes | |
|--|------------|
| Description | Prefix |
| Various Loan Types, Gold PC | W0 |
| Interest-only Balloon, Gold PC | W1 |
| Amortizing Balloon, Gold PC | W2 |
| Fully-amortizing, Gold PC | W3 |
| 55-day Interest Only Multifamily | WN |
| 55-day Multifamily | WA |
| Non-standard, ARM PC | 12 |
| Non-standard, 75-Day PC | 13 |
| 15-year Balloon | 22 |
| Fully-amortizing | 23, 62, 65 |
| Amortizing Balloon and Interest-only Balloon | 24, 69–70 |
| 10-year Balloon | 49 |
| 30-year Variable Interest Rate (ARM) | 31 |
| ARM, 11th District COF Index, Payment-capped | 79 |

| GNMA-backed PC Prefixes | |
|--|--------|
| Description | Prefix |
| 30-year, Standard Giants | G8 |
| 15-year, Standard Giants | G9 |
| Strips (30-year Interest-only) | S6 |
| Strips (30-year Principal-only and Interest-principal ²) | S7 |
| Strips (15-year Interest-only) | S8 |
| Strips (15-year Principal-only and Interest-principal ²) | S9 |

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Footnotes:

¹ Before December 1, 2010 these PC Pools were comprised of Jumbo Conforming Mortgages (up to \$729,750 for one-family residence) under the Economic Stimulus Act of 2008. On or after December 1, 2010 these PC Pools are comprised of Jumbo Mortgages; Super Conforming Mortgages (up to \$729,750 for one-family residence) under the Housing and Economic Relief Act of 2008, American Recovery and Reinvestment Act of 2009 and additional legislative acts; and base Conforming Mortgages (up to \$417,000 for one-family residence).

² Interest-principal (IP), also known as a synthetic strip, is composed of both interest and principal and is created when both the IO and PO portions are combined.

Detailed information about Freddie Mac PCs and ARM PCs may be found in the appropriate PC Offering Circulars. For additional information, contact Freddie Mac's Investor Inquiry at (800) 336-3672 or Investor_Inquiry@FreddieMac.com.

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