



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 [°]
Alignment Overflow	NA [°] (15-year), NB [°] (30-year)
Biweekly (convertible)	M5 [°] (15-year), N5 [°] (30-year)
Biweekly (non-convertible)	M4, O3 (15-year), N4, O2 (30-year)
Cooperative Share	N6-N7 [°] (30-year), M6-M7 [°] (15-year)
Extended Buydown	F0 (30-year), F1 (15-year)
FHA/VA	B6-B8, G2 ⁺ (30-year), B9 (other), F5 (20-year), F7 [°] (15-year), G7 [°] (15-year)
FM Cash Issuance	V6 [°] (15-year), V7 [°] (20-year), V8 [°] (30-year)
High LTV >105% and ≤125%	U4 [°] (15-year), U5 [°] (20-year), U2 [°] , U6 [°] (30-year)
High LTV >125%	U7 [°] (15-year), U8 [°] (20-year), U9 [°] (30-year)
Initial Interest SM	H0 [°] (10/20), H1 [°] (15/15), H2 [°] (10/10)
Initial Interest (various PPM)	H8 [°] (10/20)
Jumbo/Super Conforming ¹	T4 [°] (15-year), T5 [°] (20-year), T6 [°] (30-year)
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 [°] (40-year), MB [°] (30-year), MC [°] (20-year), MD [°] (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 [°] , P1 [°] (30-year/15-year 3-year/2%), P2 [°] , P3 [°] (30-year/15-year 5-year/6 months)
Prepayment Penalties (various)	P4 [°] , P5 [°] , P6 [°] (40-year, 30-year, 15-year)
Pseudopools	X0
Reduced Minimum Servicing	L0 [°] (30-year, fixed-rate, 12.5 bps), L2 [°] (20-year, fixed-rate, 12.5 bps), L4 [°] (15-year, fixed-rate, 12.5 bps)
Reduced Minimum Servicing	K0 [°] (30-year, fixed-rate, less than 12.5 bps), K1 [°] (15-year, fixed-rate, less than 12.5 bps), K2 [°] (20-year, fixed-rate, less than 12.5 bps)
Reinstated	R0 [°] , R1 [°] , R2 [°]
Relocation	N2-N3 [°] (30-year), M2-M3 [°] (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	17 [°] , 26, 29, 30 [°] , 36 [°] , 43, 46, 53 [°] -55 [°]
30-year Strip	80, 90
15-year Strip	82, 92
30-year FHA/VA	14 [°] , 45
30-year Cooperative Share	884000-884999

Key:

- # PC Pool may consist entirely of convertible ARMs if specified in related supplement
- + Identifies a fixed-rate Giant PC
- ° 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 Taxable Multi PC	WA
55-day Tax-Exempt Loan Multi PC	WE
55-day Interest Only Taxable Multi PC	WN
55-day Floating-rate (ARM) Taxable Multi PC	WV
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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