



# **Guide to PC, Giant & REMIC OID**

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## **DISCLOSURE INFORMATION**

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# INTRODUCTION

## INTRODUCTION

This guide has been designed to serve as a reference tool for investors in mortgage securities and vendors of mortgage-related securities information. It provides timing and frequency of disclosure data transmitted directly from Freddie Mac or through independent information vendors, a 2004 Freddie Mac holiday schedule, and file formats of the transmissions currently produced and distributed by Freddie Mac.

- Daily New Issue File
- Daily Breakout File
- Monthly Fixed-Rate Factor File
- Monthly ARM Factor File
- Monthly Breakout File
- Monthly Quartile File
- Quarterly Original Issue Discount (OID) Tax Information File

Freddie Mac Offering Circulars and their related supplements provide more detailed information on Freddie Mac mortgage securities. For a copy of an Offering Circular, including the Offering Circular Supplement (“OCS”), please visit our website at [www.freddiemac.com/mbs](http://www.freddiemac.com/mbs) or use the enclosed Publication Express form to fax us your request.

**Investor Inquiry** is available to answer any questions related to Freddie Mac’s mortgage securities. To contact Investor Inquiry call **(800) 336-3672** or send e-mail to **Investor\_Inquiry@freddiemac.com**. Freddie Mac’s Mortgage Securities website ([www.freddiemac.com/mbs](http://www.freddiemac.com/mbs)) contains current and historical disclosure data for PCs and REMICs.

Freddie Mac provides mortgage-backed securities disclosure information through several disclosure vendors. For a listing of Freddie Mac’s disclosure vendors, please contact Investor Inquiry.

Users will receive an updated guide when changes occur.

**This document is neither an offer to sell nor a solicitation of an offer to buy any of the securities described herein, which are offered only by the applicable offering circulars and related supplements, which incorporate Freddie Mac’s information statement and related supplements.**

# TIMING AND FREQUENCY OF DATA

## TIMING AND FREQUENCY OF DISCLOSURE

Day of the Month Publicly Available	Transmission Name	Description
Daily after 6:15 A.M.	Daily New Issue	Information on newly issued pools
Daily after 6:15 A.M.	Daily Breakout File	Information on newly issued pools
4 <sup>th</sup> Business Day after 6:00 P.M.	Fixed-Rate Factor	Factors for fixed-rate pools
4 <sup>th</sup> Business Day after 6:00 P.M.	ARM Factor	Factors for ARM pools
4 <sup>th</sup> Business Day after 6:00 P.M.	Quartile File	Quartiles for pools
4 <sup>th</sup> Business Day after 6:00 P.M.	Breakout	Assorted Data
Quarterly	Original Issue Discount (OID) Tax Information	OID tax information for investors in REMICs

# **YEAR 2004 HOLIDAY SCHEDULE**

## YEAR 2004 HOLIDAY SCHEDULE

The following dates are Freddie Mac's holidays and are not considered business days for purposes of disclosure schedules.

### Holidays

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New Year's Day	Thursday, January 1
Martin Luther King, Jr. Day	Monday, January 19
President's Day	Monday, February 16
Memorial Day	Monday, May 31
Independence Day	Monday, July 5
Labor Day	Monday, September 6
Columbus Day	Monday, October 11
Veteran's Day	Thursday, November 11 (observed)
Thanksgiving Day	Thursday, November 25
Christmas Day	Friday, December 24



# **DAILY NEW ISSUE FILE**

This file contains selected data about the composition of Freddie Mac's newly issued mortgage Participation Certificates (PCs) which represent interests in 1-4 family residential mortgages (single-family) or 5 or more family residential mortgages (multifamily). Information is provided as of the time of issuance of the PCs and is calculated based on information available at the time of formation. **This data is qualified in its entirety by information appearing in the applicable Freddie Mac Offering Circulars.**

This file provides new issue information as follows:

- For Freddie Mac's Gold PCs issued in the month of publication which are identified by the prefixes A0, A1, A2, B0, B1, B2, B3, B4, B5, B6, B7, B8, B9, C0, C1, C2, C3, C4, C5, C6, C7, C8, C9, D0, D1, D2, D3, D4, D5, D6, D7, D8, D9, E0, E1, E2, E3, E4, E5, E6, E7, E8, E9, F0, F1, F6, F7, F8, F9, G0, G1, G2, G3, G4, G5, G7, H0, H1, L1, L5, L6, L7, L8, L9, M0, M1, M2, M3, M4, M5, M6, M7, M8, M9, N0, N1, N2, N3, N4, N5, N6, N7, N8, N9, O2, O3, O5, O6, P0, P1, P2, P3, P5, P6, T1, T3, U1, U3.
- For Freddie Mac's Adjustable Rate Mortgage (ARM) PCs issued in the month of publication, which are identified by the prefixes 1A, 1B, 1C, 1D, 1E, 1F, 12, 13, 5A, 31, 34, 35, 37, 39, 40, 41, 42, 49, 60, 61, 62, 63, 64, 69, 70, 71, 72, 74, 75, 76, 77, 78, 79, 84, 86, 87, 94, 96 and 97.
- For Freddie Mac's Original Giant PCs issued in the month of publication, which are identified by the prefixes 2B, 3B, 4B, 5B, 6B, 8B, 1G, 1H, 2H, 3H, 4H, 5H, 6H, 7H, 8H, 1J, 2J, 3J, 7A, 7B, 14, 15, 16, 17, 18, 20, 21, 23, 25, 26, 27, 28, 28, 29, 30, 32, 33, 36, 38, 43, 44, 45, 46, 47, 48, 50, 53, 54, 55, 68, 85, 88, 89 and 95.
- For Freddie Mac's Original Tiered Payment Mortgage (TPM) PCs issued in the month of publication, which are identified by the prefix 73.
- For Freddie Mac's Original Multifamily PCs issued prior to the month of publication, which are identified by the prefixes 22, 23, 24, 62, 65, 69, 70.

Information is reported by pool number. Where there is insufficient data to support calculations for a particular PC, "0's" have been placed in the fields for the PC.

The Daily New Issue File combines several different types of records within a single file. The first character in each record indicates what type of record it is:

<b>Record Types</b>	<b>Possible Number of Occurrences per Pool</b>
P = General pool data	1 (All Pools)
A = ARM specific data	1 (ARM Pools Only)
C = ARM component data	1 or more (ARM Pools Only)
B = Legend data	1 (All Pools)
Q = Quartile data	1 (All Pools)

Record Length: 300

				General Pool Data
<u>POS</u>	<u>LEN</u>	<u>DEC</u>	<u>DATA TYPE</u>	<u>DESCRIPTION</u>
1	1		Alpha	<b>RECORD TYPE</b> - Indicates the type of data in this record: <b>P = general pool data</b> ; A = ARM specific data; C = ARM component data; B = legend data; Q = quartile data.
2	6		Alpha-num	<b>POOL NUMBER</b> - Unique six-digit numeric or alphanumeric designation used to identify each PC.
8	9		Alpha-num	<b>CUSIP NUMBER</b> - Unique nine-character alphanumeric designation assigned to each PC.
17	8		Numeric - CCYYMMDD	<b>AS OF DAY</b> - The first day of the month and year of issuance of the PC.
25	8		Numeric - CCYYMMDD	<b>FINAL PAYMENT DATE</b> - (Gold PC) The first day of the month in which the last monthly payment on the Gold PC is scheduled to be made. (ARM, TPM, & Original Multifamily PC) The first day of the month in which the last monthly payment in the latest maturing Mortgage in the related PC is scheduled to be made.
33	13	2	Numeric	<b>ORIGINAL UNPAID PRINCIPAL BALANCE (UPB)</b> - The Aggregate UPB of the related Mortgages in the PC as reported by the seller at delivery.
46	5	3	Numeric	<b>ORIGINAL COUPON RATE</b> - The annual rate at which interest is passed through monthly to a Holder of a PC, based on a 360-day year of twelve 30-day months as of the previous month.
51	5	3	Numeric	<b>WEIGHTED AVERAGE COUPON (WAC)</b> - The Weighted Average Coupon is the weighted average Note Rate of the Mortgages in a PC Pool.
56	3		Numeric	<b>WEIGHTED AVERAGE REMAINING MATURITY (WARM)</b> - The weighted average remaining term to maturity for the PC as of formation, or the weighted average term to balloon for the balloon PC, as of formation.
59	3		Numeric	<b>WEIGHTED AVERAGE LOAN AGE (WALA)</b> - The weighted average of the number of months since the date of note origination of the mortgages in the PC as of the previous month. For Seller-owned modified mortgages, Modifiable mortgages, Converted adjustable rate mortgages, and Construction-to-Permanent mortgages, the modification date is substituted for the Origination date. <b>Fixed-rate pools only.</b>
62	3		Numeric	<b>WEIGHTED AVERAGE ORIGINAL CREDIT SCORE (WAOCS)</b> - The weighted average of the mortgage Credit Score available as of the previous month.
65	3		Numeric	<b>WEIGHTED AVERAGE ORIGINAL LTV (WAOLTV)</b> - The weighted average of the mortgage original LTV as of the previous month.
68	9		Numeric	<b>AVERAGE ORIGINAL LOAN SIZE (AOLS)</b> - The simple average of the origination amounts for the mortgages in the PC as of the previous month.
77	3		Numeric	<b>WEIGHTED AVERAGE ORIGINAL LOAN TERM (WAOLT)</b> - The weighted average of the number of monthly principal and interest payments that the homeowner will make over the life of the mortgage for all the mortgages in the PC at the time of pool formation. <b>Fixed-rate pools only.</b>
80	60		Alpha-num	<b>SELLER NAME</b> - <b>Not available on all pools.</b> Identifies the entity that sold the mortgages in the PC to Freddie Mac. This may or may not be the servicer of the mortgages.
140	30		Alpha-num	<b>SELLER ADDRESS 1</b> - First line of the seller address.
170	30		Alpha-num	<b>SELLER ADDRESS 2</b> - Second line of the seller address.
200	20		Alpha	<b>SELLER CITY</b>
220	2		Alpha	<b>SELLER STATE</b> - Two-letter state abbreviation.
222	9		Numeric	<b>SELLER ZIP CODE</b>

231	1		Alpha	<b><u>INVESTOR TAX FLAG - 1984</u></b> - If "Y", pool contains loans originated prior to July 18, 1984.
232	1		Alpha	<b><u>INVESTOR TAX FLAG 1985</u></b> - If "Y", pool contains loans originated prior to September 27, 1985.
233	5	2	Numeric	<b><u>PERCENT UPB PRE 1984</u></b> - If pool contains loans originated prior to July 18, 1984, this field gives % of UPB.
238	5	2	Numeric	<b><u>PERCENT UPB PRE 1985</u></b> - If pool contains loans originated prior to September 27, 1985, this field gives % of UPB.
243	9		Numeric	<b><u>WEIGHTED AVERAGE ORIGINAL LOAN SIZE</u></b> - the weighted average of the origination amounts for the mortgages in the PC as of the previous month.
252	49			<b><u>FILLER</u></b>

				ARM Specific Data
POS	LEN	DEC	DATA TYPE	DESCRIPTION
1	1		Alpha	<b>RECORD TYPE</b> - Indicates the type of data in this record: P = general pool data; A = <b>ARM specific data</b> ; C = ARM component data; B = legend data; Q = quartile data.
2	6		Alpha-num	<b>POOL NUMBER</b> - Unique six-character numeric or alphanumeric designation used to identify each PC.
8	5	3	Numeric	<b>PC MARGIN</b> - The weighted average of the mortgage margins of the mortgages in each PC, net of gross fees.
13	5	3	Numeric	<b>ORIGINAL WEIGHTED AVERAGE MORTGAGE MARGIN</b> - The weighted average of the mortgage margins of the mortgages in each PC, as of the previous month.
18	5	3	Numeric	<b>ORIGINAL WEIGHTED AVERAGE MORTGAGE LIFETIME CEILING</b> - The weighted average of the mortgage coupon ceilings of the Mortgages in each PC, as of the previous month.
23	5	3	Numeric	<b>WEIGHTED AVERAGE MORTGAGE LIFETIME CEILING</b> - The weighted average of the mortgage coupon ceilings of the mortgages in each PC pool, net of gross fees.
28	60		Alpha-num	<b>INDEX DESCRIPTION</b> - The name of the index upon which an ARM PC adjusts.
88	8		Numeric - CCYYMMDD	<b>CONVERTIBILITY - DATE BEGIN</b> - If the pool is convertible, this is the earliest date on which a qualified borrower may convert the adjustable Mortgage Coupon into a fixed rate. This field is not always available on convertible pools.  00010101 = Null
96	8		Numeric - CCYYMMDD	<b>CONVERTIBILITY - DATE END</b> - If the pool is convertible, this is the latest date on which a qualified borrower may convert the adjustable Mortgage Coupon into a fixed rate. This field is not always available on convertible pools.  00010101 = Null
104	3		Numeric	<b>ORIGINAL REMAINING MORTGAGE MATURITY RANGE - HI</b> - The longest remaining term to maturity of any Mortgage in the PC, as of the previous month.
107	3		Numeric	<b>ORIGINAL REMAINING MORTGAGE MATURITY RANGE - LO</b> - The shortest remaining term to maturity of any Mortgage in the PC, as of the previous month.
110	5	3	Numeric	<b>ORIGINAL MORTGAGE COUPON RANGE - HI</b> - The highest Coupon on the Mortgages in the PC, as of the previous month.
115	5	3	Numeric	<b>ORIGINAL MORTGAGE COUPON RANGE - LO</b> - The lowest Coupon on the Mortgages in the PC, as of the previous month.
120	5	3	Numeric	<b>ORIGINAL MORTGAGE MARGIN RANGE - HI</b> - The highest Margin on the Mortgages in the PC, as of the previous month.
125	5	3	Numeric	<b>ORIGINAL MORTGAGE MARGIN RANGE - LO</b> - The lowest Margin on the Mortgages in the PC, as of the previous month.
130	5	3	Numeric	<b>ORIGINAL MORTGAGE LIFETIME CEILING RANGE - HI</b> - The highest mortgage lifetime ceiling on the Mortgages in the PC, as of the previous month.
135	5	3	Numeric	<b>ORIGINAL MORTGAGE LIFETIME CEILING RANGE - LO</b> - The lowest mortgage lifetime ceiling on the Mortgages in the PC, as of the previous month.
140	5	3	Numeric	<b>WEIGHTED AVERAGE MORTGAGE LIFETIME FLOOR</b> - The weighted average of the mortgage coupon lifetime floors of the mortgages in each PC pool, net of gross fees.

145	5	3	Numeric	<b><u>ORIGINAL MORTGAGE COUPON FLOOR RANGE - HI</u></b> - The highest mortgage coupon lifetime floor on the mortgages in each PC, as of the previous month.
150	5	3	Numeric	<b><u>ORIGINAL MORTGAGE COUPON FLOOR RANGE - LO</u></b> - The lowest mortgage coupon lifetime floor on the mortgages in each PC, as of the previous month.
155	5	3	Numeric	<b><u>ORIGINAL WEIGHTED AVERAGE MORTGAGE LIFETIME FLOOR</u></b> - The weighted average of the mortgage lifetime floors, as of the previous month.
160	1		Alpha	<b><u>CONVERTIBILITY</u></b> - An ARM that is subject to convert into a fixed Mortgage Coupon during a Conversion Period at the option of the borrower.  Y = convertible N = not convertible.
161	3		Numeric	<b><u>LOOKBACK</u></b> - The number of days from the mortgage coupon adjustment to the publication of the index used in the mortgage coupon adjustment.
164	3		Numeric	<b><u>MORTGAGE ADJUSTMENT PERIOD</u></b> - The frequency with which the mortgages adjust in each PC.
167	8		Numeric - CCYYMMDD	<b><u>NEXT ADJUSTMENT DATE</u></b> - The next scheduled adjustment date of the mortgages in the pool adjusted by adding one month to reflect the time of the corresponding PC Coupon or Pass-Through Coupon adjustment.  00010101 = Null
175	5	3	Numeric	<b><u>PERIODIC RATE CAP</u></b> - The maximum amount a coupon rate can adjust during an adjustment period. The initial and final adjustment may be different than the periodic rate cap.
180	4	1	Numeric	<b><u>AVERAGE MONTHS TO ADJUST (WAMTA)</u></b> - The weighted average number of months from the "As of Date" to the next scheduled adjustment dates of the Mortgages in the PC, plus one month to reflect the weighted average time to the related WAC PC coupon adjustment dates.
184	5	3	Numeric	<b><u>WEIGHTED AVERAGE MORTGAGE COUPON</u></b> - The weighted average of the Mortgage Coupons of the Mortgages in each PC calculated as of the date of pool formation.
189	3		Numeric	<b><u>INITIAL PERIOD</u></b> - Applicable for hybrid ARMs only. A code that defines the eligible months to first interest rate change date for the Mortgages in each PC pool. For example, an Initial Period equal to 3 and a Mortgage adjustment Period equal to 12 denotes a 3/1 hybrid ARM.  2 = Initial Period 18-30 months 3 = Initial Period 30-42 months 4 = Initial Period 42-54 months 5 = Initial Period 54-66 months 6 = Initial Period 66-78 months 7 = Initial Period 78-90 months 8 = Initial Period 90-102 months 9 = Initial Period 102-114 months 10 = Initial Period 114-126 months 15 = Initial Period 174-186 months  666 = Mixed Initial Period
192	5	3	Numeric	<b><u>INITIAL CAP UP PERCENT</u></b> - The maximum increase amount a note rate can adjust on the first adjustment date.  66.666 = Mixed Initial Cap 77.777 = Null

197	5	3	Numeric	<p><b><u>INITIAL CAP DOWN PERCENT</u></b> - The maximum decrease amount a note rate can adjust on the first adjustment date.</p> <p>66.666 = Mixed Initial Cap 77.777 = Null</p>
202	1		Alpha	<p><b><u>SERVICING 10.0/24.9 BASIS POINTS FLAG (Y/N)</u></b> -The minimum servicing spread is the least amount of interest income, as established by Freddie Mac that must be retained by the Servicer as compensation for servicing mortgages.</p> <p>Y = the minimum servicing spread is 10 basis points. N = the minimum servicing spread is 25 basis points.</p>
203	1		Numeric	<p><b><u>ASSUMABILITY</u></b> - ARMs are subject to due-on-sale provisions that govern whether or not the mortgage is assumable. The following identify the types of due-on-sale clauses:</p> <p>9 = Null 1 = Assumable for the life of the loan 2 = Assumable after the initial period 3 = Assumable for the life of the loan until conversion option is exercised 4 = Assumable after the initial period until conversion option is exercised 5 = Not assumable</p>
204	1		Alpha	<p><b><u>PREPAYMENT PROTECTION MORTGAGE FLAG (Y/N)</u></b> - A prepayment protection mortgage (PPM) is a mortgage with respect to which the borrower is, or at any time has been, obligated to pay a premium in the event of certain prepayments of principal.</p> <p>Y = the mortgages are PPMs. N = the mortgages are not subject to pay a premium in the event of certain prepayments of principal.</p>
205	96			<b><u>FILLER</u></b>

<b>ARM Component Adjustment Date</b>				
<b>POS</b>	<b>LEN</b>	<b>DEC</b>	<b>DATA TYPE</b>	<b>DESCRIPTION</b>
1	1		Alpha	<b>RECORD TYPE</b> - Indicates the type of data in this record: P = general pool data; A = ARM specific data; C = <b>ARM component adjustment date</b> ; B = legend data; Q = quartile data.
2	6		Alpha-num	<b>POOL NUMBER</b> - Unique six-digit numeric or alphanumeric designation used to identify each PC.
8	230			<b>Entries for 3 components. Entry 1 is listed below; remaining entries follow the same pattern.</b>
8	8		Numeric - CCYYMMDD	<b>COMPONENT ADJUSTMENT DATE</b> - The next scheduled adjustment date of a group of mortgages in the pool having the same adjustment date, adjusted by adding one month to reflect the time of the corresponding PC Coupon or Pass-Through Coupon adjustment.
16	3		Numeric	<b>SEQUENCE NUMBER</b> - Unique Line Identifier for component adjustment date.
19	13	2	Numeric	<b>COMPONENT UPB</b> - The unpaid principal balance of a group of mortgages in the pool having the same adjustment date.
32	5	3	Numeric	<b>COMPONENT COUPON</b> - The weighted average of the mortgage note rates of a group of mortgages in the pool having the same adjustment date, net of gross fees.
37	5	3	Numeric	<b>COMPONENT MARGIN</b> - The weighted average of the mortgage margins of a group of mortgages in the pool having the same adjustment date, net of gross fees.
42	5	3	Numeric	<b>COMPONENT LIFETIME CEILING</b> - The weighted average of the mortgage lifetime ceilings of a group of mortgages in the pool having the same adjustment date, net of gross fees.
47	5	3	Numeric	<b>COMPONENT LIFETIME FLOOR</b> - The weighted average of the mortgage lifetime floors of a group of mortgages in the pool having the same adjustment date, net of gross fees.
52	5	3	Numeric	<b>COMPONENT COUPON HIGH</b> - The highest mortgage note rate of a group of mortgages in the pool having the same adjustment date, net of gross fees.
57	5	3	Numeric	<b>COMPONENT COUPON LOW</b> - The lowest mortgage note rate of a group of mortgages in the pool having the same adjustment date, net of gross fees.
62	5	3	Numeric	<b>COMPONENT MARGIN HIGH</b> - The highest mortgage margin of a group of mortgages in the pool having the same adjustment date, net of gross fees.
67	5	3	Numeric	<b>COMPONENT MARGIN LOW</b> - The lowest mortgage margin of a group of mortgages in the pool having the same adjustment date, net of gross fees.
72	5	3	Numeric	<b>COMPONENT LIFETIME CEILING HIGH</b> - The highest mortgage lifetime ceiling of a group of mortgages in the pool having the same adjustment date, net of gross fees.
77	5	3	Numeric	<b>COMPONENT LIFETIME CEILING LOW</b> - The lowest mortgage lifetime ceiling of a group of mortgages in the pool having the same adjustment date, net of gross fees.
82	74		Group	<b>2<sup>ND</sup> Component, Refer to pos 8-77</b>
156	74		Group	<b>3<sup>RD</sup> Component, Refer to pos 8-77</b>
230	71			<b>FILLER</b>



<b>Legend Information</b>				
<b>POS</b>	<b>LEN</b>	<b>DEC</b>	<b>DATA TYPE</b>	<b>DESCRIPTION</b>
1	1		Alpha	<b>RECORD TYPE</b> - Indicates the type of data in this record: P = general pool data; A = ARM specific data; C = ARM component data; <b>B = legend data</b> ; Q = quartile data.
2	6		Alpha-num	<b>POOL NUMBER</b> - Unique six-digit numeric or alphanumeric designation used to identify each PC.
8	60		Alpha-num	<b>LEGEND</b> - <b>Not available on all pools.</b> A text field used as a means of disclosing additional information on the PC.
68	60		Alpha-num	<b>LEGEND 2</b> - <b>Not available on all pools.</b> A text field used as a means of disclosing additional information on the PC.
128	173			<b>FILLER</b>

				<b>Quartile Data</b>
<b>POS</b>	<b>LEN</b>	<b>DEC</b>	<b>DATA TYPE</b>	<b>DESCRIPTION</b>
1	1		Alpha	<b>RECORD TYPE</b> - Indicates the type of data in this record: P = general pool data; A = ARM specific data; C = ARM component; B = legend data; <b>Q = quartile data.</b>
2	6		Alpha-num	<b>POOL NUMBER</b> - Unique six-digit numeric or alphanumeric designation used to identify each pool.
8	5	3	Numeric	<b>MIN NOTE RATE QUARTILE 1</b> - The lowest mortgage coupons, available at the time of pool formation.
13	5	3	Numeric	<b>MAX NOTE RATE QUARTILE 1</b> - The 25th percentile mortgage coupons available at the time of pool formation.
18	5	3	Numeric	<b>MIN NOTE RATE QUARTILE 2</b> - The 25th percentile mortgage coupons, available at the time of pool formation.
23	5	3	Numeric	<b>MAX NOTE RATE QUARTILE 2</b> - The median mortgage coupons, available at the time of pool formation.
28	5	3	Numeric	<b>MIN NOTE RATE QUARTILE 3</b> - The median mortgage coupons available at the time of pool formation.
33	5	3	Numeric	<b>MAX NOTE RATE QUARTILE 3</b> - The 75 <sup>th</sup> percentile mortgage coupons, available at the time of pool formation.
38	5	3	Numeric	<b>MIN NOTE RATE QUARTILE 4</b> - The 75 <sup>th</sup> percentile mortgage coupons, available at the time of pool formation.
43	5	3	Numeric	<b>MAX NOTE RATE QUARTILE 4</b> - The highest mortgage coupons available, at the time of pool formation.
48	3		Numeric	<b>MIN REMAINING MATURITY QUARTILE 1</b> - The lowest remaining mortgage maturity, or the term to balloon for the balloon PC, available at the time of pool formation.
51	3		Numeric	<b>MAX REMAINING MATURITY QUARTILE 1</b> - The 25 <sup>th</sup> percentile remaining mortgage maturity, or the term to balloon for the balloon PC, available at the time of pool formation.
54	3		Numeric	<b>MIN REMAINING MATURITY QUARTILE 2</b> - The 25 <sup>th</sup> percentile remaining mortgage maturity, or the term to balloon for the balloon PC, available at the time of pool formation.
57	3		Numeric	<b>MAX REMAINING MATURITY QUARTILE 2</b> - The median remaining mortgage maturity, or the term to balloon for the balloon PC, available at the time of pool formation.
60	3		Numeric	<b>MIN REMAINING MATURITY QUARTILE 3</b> - The median remaining mortgage maturity, or the term to balloon for the balloon PC, available at the time of pool formation.
63	3		Numeric	<b>MAX REMAINING MATURITY QUARTILE 3</b> - The 75 <sup>th</sup> percentile weighted average of the remaining mortgage maturity, or the term to balloon for the balloon PC, available at the time of pool formation.
66	3		Numeric	<b>MIN REMAINING MATURITY QUARTILE 4</b> - The 75 <sup>th</sup> percentile remaining mortgage maturity, or the term to balloon for the balloon PC, available at the time of pool formation.
69	3		Numeric	<b>MAX REMAINING MATURITY QUARTILE 4</b> - The highest remaining mortgage maturity, or the term to balloon for the balloon PC, available at the time of pool formation.
72	3		Numeric	<b>MIN LOAN AGE QUARTILE 1</b> - The lowest loan age available at the time of pool formation.
75	3		Numeric	<b>MAX LOAN AGE QUARTILE 1</b> - The 25 <sup>th</sup> percentile loan age available at the time of pool formation.

78	3		Numeric	<b><u>MIN LOAN AGE QUARTILE 2</u></b> - The 25 <sup>th</sup> percentile loan age, available at the time of pool formation.
81	3		Numeric	<b><u>MAX LOAN AGE QUARTILE 2</u></b> - The median loan age, available at the time of pool formation.
84	3		Numeric	<b><u>MIN LOAN AGE QUARTILE 3</u></b> - The median loan age, available at the time of pool formation.
87	3		Numeric	<b><u>MAX LOAN AGE QUARTILE 3</u></b> - The 75 <sup>th</sup> percentile loan age, available at the time of pool formation.
90	3		Numeric	<b><u>MIN LOAN AGE QUARTILE 4</u></b> - The 75 <sup>th</sup> percentile loan age, available at the time of pool formation.
93	3		Numeric	<b><u>MAX LOAN AGE QUARTILE 4</u></b> - The highest loan age, available at the time of pool formation.
96	9		Numeric	<b><u>MIN ORIGINAL LOAN SIZE QUARTILE 1</u></b> - The lowest original loan size, available at the time of PC formation.
105	9		Numeric	<b><u>MAX ORIGINAL LOAN SIZE QUARTILE 1</u></b> - The 25 <sup>th</sup> percentile original loan size, available at the time of PC formation.
114	9		Numeric	<b><u>MIN ORIGINAL LOAN SIZE QUARTILE 2</u></b> - The 25 <sup>th</sup> percentile original loan size, available at the time of PC formation.
123	9		Numeric	<b><u>MAX ORIGINAL LOAN SIZE QUARTILE 2</u></b> - The median original loan size, available at the time of PC formation.
132	9		Numeric	<b><u>MIN ORIGINAL LOAN SIZE QUARTILE 3</u></b> - The median original loan size, available at the time of PC formation.
141	9		Numeric	<b><u>MAX ORIGINAL LOAN SIZE QUARTILE 3</u></b> - The 75 <sup>th</sup> percentile original loan size, available at the time of PC formation.
150	9		Numeric	<b><u>MIN ORIGINAL LOAN SIZE QUARTILE 4</u></b> - The 75 <sup>th</sup> percentile original loan size, available at the time of PC formation.
159	9		Numeric	<b><u>MAX ORIGINAL LOAN SIZE QUARTILE 4</u></b> - The highest original loan size, available at the time of PC formation.
168	3		Numeric	<b><u>MIN ORIGINAL LOAN TERM QUARTILE 1</u></b> - The lowest original loan term, available at the time of PC formation.
171	3		Numeric	<b><u>MAX ORIGINAL LOAN TERM QUARTILE 1</u></b> - The 25 <sup>th</sup> percentile original loan term, available at the time of PC formation.
174	3		Numeric	<b><u>MIN ORIGINAL LOAN TERM QUARTILE 2</u></b> - The 25 <sup>th</sup> percentile original loan term, available at the time of PC formation.
177	3		Numeric	<b><u>MAX ORIGINAL LOAN TERM QUARTILE 2</u></b> - The median original loan term, available at the time of PC formation.
180	3		Numeric	<b><u>MIN ORIGINAL LOAN TERM QUARTILE 3</u></b> - The median original loan term, available at the time of PC formation.
183	3		Numeric	<b><u>MAX ORIGINAL LOAN TERM QUARTILE 3</u></b> - The 75 <sup>th</sup> percentile original loan term, available at the time of PC formation.
186	3		Numeric	<b><u>MIN ORIGINAL LOAN TERM QUARTILE 4</u></b> - The 75 <sup>th</sup> percentile original loan term, available at the time of PC formation.
189	3		Numeric	<b><u>MAX ORIGINAL LOAN TERM QUARTILE 4</u></b> - The highest original loan term, available at the time of PC formation.
192	3		Numeric	<b><u>MIN ORIGINAL LTV QUARTILE 1</u></b> - The lowest original LTV, available at the time of PC formation.
195	3		Numeric	<b><u>MAX ORIGINAL LTV QUARTILE 1</u></b> - The 25 <sup>th</sup> percentile original LTV, available at the time of PC formation.

198	3		Numeric	<b><u>MIN ORIGINAL LTV QUARTILE 2</u></b> - The 25th percentile original LTV available at the time of PC formation.
201	3		Numeric	<b><u>MAX ORIGINAL LTV QUARTILE 2</u></b> - The median original LTV available at the time of PC formation.
204	3		Numeric	<b><u>MIN ORIGINAL LTV QUARTILE 3</u></b> - The median original LTV available at the time of PC formation.
207	3		Numeric	<b><u>MAX ORIGINAL LTV QUARTILE 3</u></b> - The 75th percentile original LTV available at the time of PC formation.
210	3		Numeric	<b><u>MIN ORIGINAL LTV QUARTILE 4</u></b> - The 75th percentile original LTV available at the time of PC formation.
213	3		Numeric	<b><u>MAX ORIGINAL LTV QUARTILE 4</u></b> - The highest percentile original LTV available at the time of PC formation.
216	3		Numeric	<b><u>MIN CREDIT SCORE QUARTILE 1</u></b> - The lowest original credit score available at the time of PC formation.
219	3		Numeric	<b><u>MAX CREDIT SCORE QUARTILE 1</u></b> - The 25th percentile original credit score available at the time of PC formation.
222	3		Numeric	<b><u>MIN CREDIT SCORE QUARTILE 2</u></b> - The 25th percentile original credit score available at the time of PC formation.
225	3		Numeric	<b><u>MAX CREDIT SCORE QUARTILE 2</u></b> - The median original credit score available at the time of PC formation.
228	3		Numeric	<b><u>MIN CREDIT SCORE QUARTILE 3</u></b> - The median original credit score available at the time of PC formation.
231	3		Numeric	<b><u>MAX CREDIT SCORE QUARTILE 3</u></b> - The 75th percentile original credit score available at the time of PC formation.
234	3		Numeric	<b><u>MIN CREDIT SCORE QUARTILE 4</u></b> - The 75th percentile credit score available at the time of PC formation.
237	3		Numeric	<b><u>MAX CREDIT SCORE QUARTILE 4</u></b> - The highest percentile original credit score available at the time of PC formation.
240	61			<b><u>FILLER</u></b>

# Daily Breakout File

This file contains selected data about the composition of Freddie Mac’s newly issued mortgage Participation Certificates (PCs) which represent interests in 1-4 family residential mortgages (single-family) or 5 or more family residential mortgages (multifamily). Information is provided as of the time of issuance of the PCs and is calculated based on information available at the time of formation. **This data is qualified in its entirety by information appearing in the applicable Freddie Mac Offering Circulars.**

This file provides new issue information as follows:

- For Freddie Mac’s Gold PCs issued in the month of publication which are identified by the prefixes A0, A1, A2, B0, B1, B2, B3, B4, B5, B6, B7, B8, B9, C0, C1, C2, C3, C4, C5, C6, C7, C8, C9, D0, D1, D2, D3, D4, D5, D6, D7, D8, D9, E0, E1, E2, E3, E4, E5, E6, E7, E8, E9, F0, F1, F6, F7, F8, F9, G0, G1, G2, G3, G4, G5, G7, H0, H1, L1, L5, L6, L7, L8, L9, M0, M1, M2, M3, M4, M5, M6, M7, M8, M9, N0, N1, N2, N3, N4, N5, N6, N7, N8, N9, O2, O3, O5, O6, P0, P1, P2, P3, P5, P6, T1, T3, U1, U3.
- For Freddie Mac’s Adjustable Rate Mortgage (ARM) PCs issued in the month of publication, which are identified by the prefixes 1A, 1B, 1C, 1D, 1E, 1F, 12, 13, 5A, 31, 34, 35, 37, 39, 40, 41, 42, 49, 60, 61, 62, 63, 64, 69, 70, 71, 72, 74, 75, 76, 77, 78, 79, 84, 86, 87, 94, 96 and 97.
- For Freddie Mac’s Original Giant PCs issued in the month of publication, which are identified by the prefixes 2B, 3B, 4B, 5B, 6B, 8B, 1G, 1H, 2H, 3H, 4H, 5H, 6H, 7H, 8H, 1J, 2J, 3J, 7A, 7B, 14, 15, 16, 17, 18, 20, 21, 23, 25, 26, 27, 28, 28, 29, 30, 32, 33, 36, 38, 43, 44, 45, 46, 47, 48, 50, 53, 54, 55, 68, 85, 88, 89 and 95.
- For Freddie Mac’s Original Tiered Payment Mortgage (TPM) PCs issued in the month of publication, which are identified by the prefix 73.
- For Freddie Mac’s Original Multifamily PCs issued prior to the month of publication, which are identified by the prefixes 22, 23, 24, 62, 65, 69, 70.

Information is reported by pool number. Where there is insufficient data to support calculations for a particular PC, “0’s” have been placed in the fields for the PC.

The Daily New Issue File combines several different types of records within a single file. The first character in each record indicates what type of record it is:

<b>Record Types</b>	<b>Possible Number of Occurrences per Pool</b>
G = Geographic data	1 or more (All Pools)
L = Loan origination year data	1 or more (All Pools)
S = Servicer data*	1 or more (All Pools)
O = Occupancy data	1 (All Pools)
T = Property data	1 (All Pools)
R = Loan Purpose data	1 (All Pools)
U = Availability of LTV / Credit Score	1 (All Pools)
M = Seller data*	1 or more (All Pools)
I = Initial Interest data *	1 or more (All Pools)
F = First Payment Distribution data*	1 (All Pools)

\*DESIGNATES RECORD CHANGES

Record Length: 300

				<b>Geographic Distribution Data</b>
<b>POS</b>	<b>LEN</b>	<b>DEC</b>	<b>DATA TYPE</b>	<b>DESCRIPTION</b>
1	1		Alpha	<b>RECORD TYPE</b> - Indicates the type of data in this record: P = general pool data; A = ARM specific data; C = ARM component data; <b>G = geographic distribution data</b> ; L = loan origination year data; S = servicer data; O = occupancy status data; T = property status data; R = loan purpose data; U = original unknown LTV/credit score; M = seller data; I = initial interest; F = first payment distribution.
2	6		Alpha-num	<b>POOL NUMBER</b> - Unique six-digit numeric or alphanumeric designation used to identify each PC.
8	296			<b>Entries for 9 state codes. Entry 1 is listed below; remaining entries follow the same pattern.</b>
8	2		Alpha	<b>STATE CODE</b> - A two-letter state abbreviation (United States plus Puerto Rico and territories) used to indicate the distribution of the mortgages in the pool.
10	5	2	Numeric	<b>ORIGINAL STATE PERCENT OF UPB</b> - The percent of the original unpaid principal balance of the related mortgages secured by real property located in a state calculated as of the previous month.
15	5	2	Numeric	<b>ORIGINAL STATE PERCENT OF LOANS</b> - The percent of mortgages secured by real property located in a state calculated as of the previous month.
20	7		Numeric	<b>ORIGINAL STATE NUMBER OF LOANS</b> - The number of mortgages secured by real property located in a state calculated as of the previous month.
27	13	2	Numeric	<b>ORIGINAL STATE AMOUNT OF UPB</b> - The unpaid principal balance of the related mortgages secured by real property located in a state calculated as of the previous month.
40	32		Group	<b>2<sup>ND</sup> STATE. REFER TO POS 8-27</b>
72	32		Group	<b>3<sup>RD</sup> STATE. REFER TO POS 8-27</b>
104	32		Group	<b>4<sup>TH</sup> STATE. REFER TO POS 8-27</b>
136	32		Group	<b>5<sup>TH</sup> STATE. REFER TO POS 8-27</b>
168	32		Group	<b>6<sup>TH</sup> STATE. REFER TO POS 8-27</b>
200	32		Group	<b>7<sup>TH</sup> STATE. REFER TO POS 8-27</b>
232	32		Group	<b>8<sup>TH</sup> STATE. REFER TO POS 8-27</b>
264	32		Group	<b>9<sup>TH</sup> STATE. REFER TO POS 8-27</b>
296	5			<b>FILLER</b>

<b>Loan Origination Year Data</b>				
<b>POS</b>	<b>LEN</b>	<b>DEC</b>	<b>DATA TYPE</b>	<b>DESCRIPTION</b>
1	1		Alpha	<b>RECORD TYPE</b> - Indicates the type of data in this record: P = general pool data; A = ARM specific data; C = ARM component data; G = geographic distribution data; L = <b>loan origination year data</b> ; S = servicer data; O = occupancy status data; T = property status data; R = loan purpose data; U = original unknown LTV/credit score; M = seller data; I = initial interest; F = first payment distribution.
2	6		Alpha-num	<b>POOL NUMBER</b> - Unique six-digit numeric or alphanumeric designation used to identify each PC.
8	3		Alpha	<b>PRE-1985 CODE</b> - "PRE" if origination year is 1984 or earlier; blank otherwise.
11	283			<b>Entries for 8 LOY entries. Entry 1 is listed below; remaining entries follow the same pattern.</b>
11	4		Numeric - CCYY	<b>ORIGINATION YEAR</b> - The calendar year in which the loan was originated. For Seller-owned modified mortgages, Modifiable mortgages, Converted adjustable rate mortgages, and Construction-to-Permanent mortgages, the modification date is substituted for the Origination date.
15	5	2	Numeric	<b>ORIGINAL LOY PERCENT OF UPB</b> - The percent of the original unpaid principal balance of the related mortgages originated in the calendar year as of the previous month.
20	5	2	Numeric	<b>ORIGINAL LOY PERCENT OF LOANS</b> - The percent of mortgages originated in the calendar year as of the previous month.
25	7		Numeric	<b>ORIGINAL LOY NUMBER OF LOANS</b> - The number of mortgages originated in the calendar year as of the previous month.
32	13	2	Numeric	<b>ORIGINAL LOY AMOUNT OF UPB</b> - The unpaid principal balance of the related mortgages originated in the calendar year calculated as of the previous month.
45	34		Group	<b>2<sup>ND</sup> LOAN ORIGINATION YEAR. REFER TO POS 11-32</b>
79	34		Group	<b>3<sup>RD</sup> LOAN ORIGINATION YEAR. REFER TO POS 11-32</b>
113	34		Group	<b>4<sup>TH</sup> LOAN ORIGINATION YEAR. REFER TO POS 11-32</b>
147	34		Group	<b>5<sup>TH</sup> LOAN ORIGINATION YEAR. REFER TO POS 11-32</b>
181	34		Group	<b>6<sup>TH</sup> LOAN ORIGINATION YEAR. REFER TO POS 11-32</b>
215	34		Group	<b>7<sup>TH</sup> LOAN ORIGINATION YEAR. REFER TO POS 11-32</b>
249	34		Group	<b>8<sup>TH</sup> LOAN ORIGINATION YEAR. REFER TO POS 11-32</b>
283	18			<b>FILLER</b>



				<b>Servicer Data</b>
	<b>LEN</b>	<b>DEC</b>	<b>DATA TYPE</b>	<b>DESCRIPTION</b>
1	1		Alpha	<b>RECORD TYPE</b> - Indicates the type of data in this record: P = general pool data; A = ARM specific data; C = ARM component data; G = geographic distribution data; L = loan origination year data; <b>S = servicer data</b> ; O = occupancy status data; T = property status data; R = loan purpose data; U = original unknown LTV/credit score; M = seller data; I = initial interest; F = first payment distribution.
2	6		Alpha-num	<b>POOL NUMBER</b> - Unique six-digit numeric or alphanumeric designation used to identify each pool.
8	248			<b>Entries for 3 servicers. Entry 1 is listed below; remaining entries follow the same pattern.</b>
8	30		Alpha	<b>ORIGINAL SERVICER NAME</b> - Identifies the entity that services the mortgages in the PC. A servicer must service at least 1% of the mortgages.
38	5	2	Numeric	<b>ORIGINAL SERVICER PERCENT UPB</b> - The percent of the current unpaid principal balance of the related mortgages serviced as of origination.
43	7		Numeric	<b>ORIGINAL SERVICER NUMBER OF LOANS</b> - The number of mortgages serviced as of origination.
50	5	2	Numeric	<b>ORIGINAL SERVICER PERCENT OF LOANS</b> - The percentage of loans serviced by a particular servicer.
55	5	3	Numeric	<b>WAC BY SERVICER</b> - The weighted average mortgage note rate of the related mortgages serviced as of origination.
60	5	3	Numeric	<b>NOTE RATE HIGH BY SERVICER</b> - The highest mortgage note rate of the related mortgages serviced as of origination
65	5	3	Numeric	<b>NOTE RATE LOW BY SERVICER</b> - The lowest mortgage note rate of the related mortgages serviced as of origination
70	3		Numeric	<b>WALA BY SERVICER</b> - The weighted average loan age of the related mortgages serviced as of origination. <b>Fixed-rate pools only.</b>
73	3		Numeric	<b>LOAN AGE HIGH BY SERVICER</b> - The highest loan age of the related mortgages serviced as of origination. <b>Fixed-rate pools only.</b>
76	3		Numeric	<b>LOAN AGE LOW BY SERVICER</b> - The lowest loan age of the related mortgages serviced as of origination. <b>Fixed-rate pools only.</b>
79	3		Numeric	<b>WARM BY SERVICER</b> - The weighted average remaining maturity, or the term to balloon for balloon PC, of the related mortgages serviced as of origination
82	3		Numeric	<b>REMAINING MATURITY HIGH BY SERVICER</b> - The longest remaining maturity, or the term to balloon for balloon PC, of the related mortgages serviced as of origination
85	3		Numeric	<b>REMAINING MATURITY LOW BY SERVICER</b> - The shortest remaining maturity, or the term to balloon for balloon PC, of the related mortgages serviced as of origination
88	80		Group	<b>2<sup>ND</sup> SERVICER ENTRY. REFER TO POS 8-85</b>
168	80		Group	<b>3<sup>RD</sup> SERVICER ENTRY. REFER TO POS 8-85</b>
248	53			<b>FILLER</b>

<b>Occupancy Status Data</b>				
<b>POS</b>	<b>LEN</b>	<b>DEC</b>	<b>DATA TYPE</b>	<b>DESCRIPTION</b>
1	1		Alpha	<b>RECORD TYPE</b> - Indicates the type of data in this record: P = general pool data; A = ARM specific data; C = ARM component data; G = geographic distribution data; L = loan origination year data; S = servicer data; <b>O = occupancy status data</b> ; T = property status data; R = loan purpose data; U = original unknown LTV/credit score; M = seller data; I = initial interest; F = first payment distribution.
2	6		Alpha-num	<b>POOL NUMBER</b> - Unique six-digit numeric or alphanumeric designation used to identify each pool.
8	5	2	Numeric	<b>OWNER OCCUPIED PERCENT UPB</b> - The percent of the current unpaid principal balance of the related mortgages that are Owner Occupied, calculated as of origination.
13	7		Numeric	<b>OWNER OCCUPIED NUMBER OF LOANS</b> - The number of mortgages, that are Owner Occupied, calculated as of origination.
20	5	2	Numeric	<b>OWNER OCCUPIED PERCENT OF LOANS</b> - The percent of loans that are owner occupied.
25	5	2	Numeric	<b>SECOND HOME PERCENT UPB</b> - The percent of the current unpaid principal balance of the related mortgages that are Second Homes, calculated as origination.
30	7		Numeric	<b>SECOND HOME NUMBER OF LOANS</b> - The number of mortgages, that are Second Homes, calculated as of origination.
37	5	2	Numeric	<b>SECOND HOME PERCENT OF LOANS</b> - The number of loans that are second homes.
42	5	2	Numeric	<b>INVESTMENT PROPERTY PERCENT UPB</b> - The percent of the current unpaid principal balance of the related mortgages, that are Investment Properties, calculated as of origination.
47	7		Numeric	<b>INVESTMENT PROPERTY NUMBER OF LOANS</b> - The number of mortgages, that are Investment Properties, calculated as of origination.
54	5	2	Numeric	<b>INVESTMENT PROPERTY PERCENT OF LOANS</b> - The percent of loans that are investment properties.
59	5	2	Numeric	<b>UNKNOWN/NOT AVAILABLE PERCENT UPB</b> - The percent of the original unpaid principal balance of the related mortgages that are Unknown/Not Available, calculated as of origination.
64	7		Numeric	<b>UNKNOWN/NOT AVAILABLE NUMBER OF LOANS</b> - The number of mortgages, that are Unknown/Not Available, calculated as of origination.
71	5	2	Numeric	<b>UNKNOWN/NOT AVAILABLE PERCENT OF LOANS</b> - The percent of loans that is unknown.
76	225			<b>FILLER</b>

<b>Property Status Data</b>				
<b>POS</b>	<b>LEN</b>	<b>DEC</b>	<b>DATA TYPE</b>	<b>DESCRIPTION</b>
1	1		Alpha	<b>RECORD TYPE</b> - Indicates the type of data in this record: P = general pool data; A = ARM specific data; C = ARM component data; G = geographic distribution data; L = loan origination year data; S = servicer data; O = occupancy status data; <b>T = property status data</b> ; R = loan purpose data; U = original unknown LTV/credit score; M = seller data; I = initial interest; F = first payment distribution.
2	6		Alpha-num	<b>POOL NUMBER</b> - Unique six-digit numeric or alphanumeric designation used to identify each pool.
8	5	2	Numeric	<b>1UNIT PERCENT UPB</b> - The percent of the current unpaid principal balance of the related mortgages that are 1 Unit, calculated as of origination.
13	7		Numeric	<b>1UNIT NUMBER OF LOANS</b> - The number of mortgages, that are 1 Unit, calculated as of origination.
20	5	2	Numeric	<b>1 UNIT PERCENT OF LOANS</b> - The percent of loans that are 1 units.
25	5	2	Numeric	<b>2-4 UNIT PERCENT UPB</b> - The percent of the current unpaid principal balance of the related mortgages that are 2-4 Unit, calculated as of origination.
30	7		Numeric	<b>2-4 UNIT NUMBER OF LOANS</b> - The number of mortgages, that are 2-4 Unit, calculated as of origination.
37	5	2	Numeric	<b>2-4 UNIT PERCENT OF LOANS</b> - The percent of loans that are 2-4 units.
42	5	2	Numeric	<b>UNKNOWN/NOT AVAILABLE PERCENT UPB</b> - The percent of the original unpaid principal balance of the related mortgages that are Unknown/Not Available, calculated as of origination.
47	7		Numeric	<b>UNKNOWN/NOT AVAILABLE NUMBER OF LOANS</b> - The number of mortgages, that are Unknown/Not Available, calculated as of origination.
54	5	2	Numeric	<b>UNKNOWN/NOT AVAILABLE PERCENT OF LOANS</b> - The percent of loans that is unknown.
59	242			<b>FILLER</b>

<b>Loan Purpose Data</b>				
<b>POS</b>	<b>LEN</b>	<b>DEC</b>	<b>DATA TYPE</b>	<b>DESCRIPTION</b>
1	1			<b>RECORD TYPE</b> - Indicates the type of data in this record: P = general pool data; A = ARM specific data; C = ARM component data; G = geographic distribution data; L = loan origination year data; S = servicer data; O = occupancy status data; T = property status data; <b>R = loan purpose data</b> ; U = original unknown LTV/credit score; M = seller data; I = initial interest; F = first payment distribution.
2	6		Alpha-num	<b>POOL NUMBER</b> - Unique six-digit numeric or alphanumeric designation used to identify each pool.
8	5	2	Numeric	<b>PURCHASE PERCENT UPB</b> - The percent of the current unpaid principal balance of the related mortgages that are Purchases, calculated as of origination.
13	7		Numeric	<b>PURCHASE NUMBER OF LOANS</b> - The number of mortgages, that are Purchases, calculated as of origination.
20	5	2	Numeric	<b>PURCHASE PERCENT OF LOANS</b> - The percent of loans that are a purchase.
25	5	2	Numeric	<b>REFINANCE PERCENT UPB</b> - The percent of the current unpaid principal balance of the related mortgages that are Refinances, calculated as of origination.
30	7		Numeric	<b>REFINANCE NUMBER OF LOANS</b> - The number of mortgages, that are Refinance, calculated as of origination
37	5	2	Numeric	<b>REFINANCE PERCENT OF LOANS</b> - The percent of loans that are a refinance.
42	5	2	Numeric	<b>UNKNOWN/NOT AVAILABLE PERCENT UPB</b> - The percent of the original unpaid principal balance of the related mortgages that are Unknown/Not Available, calculated as of origination.
47	7		Numeric	<b>UNKNOWN/NOT AVAILABLE NUMBER OF LOANS</b> - The number of mortgages, that are Unknown/Not Available, calculated as of origination.
54	5	2	Numeric	<b>UNKNOWN/NOT AVAILABLE PERCENT OF LOANS</b> - The percent of loans that is unknown.
59	242			<b>FILLER</b>

<b>Availability of Original LTV / Credit Score</b>				
<b>POS</b>	<b>LEN</b>	<b>DEC</b>	<b>DATA TYPE</b>	<b>DESCRIPTION</b>
1	1			<b>RECORD TYPE</b> - Indicates the type of data in this record: P = general pool data; A = ARM specific data; C = ARM component; G = geographic distribution data; L = loan origination year data; S = servicer data; O = occupancy status data; T = property status data; R = loan purpose data; <b>U = original unknown LTV/credit score</b> ; M = seller data; I = initial interest; F = first payment distribution.
2	6		Alpha-num	<b>POOL NUMBER</b> - Unique six-digit numeric or alphanumeric designation used to identify each pool.
8	5	2	Numeric	<b>ORIGINAL LTV UNKNOWN/NOT AVAILABLE LTV PERCENT UPB</b> - The percent of the original unpaid principal balance of the related mortgages, that are Unknown/Not Available, calculated as of origination.
13	7		Numeric	<b>ORIGINAL LTV UNKNOWN/NOT AVAILABLE NUMBER OF LOANS</b> - The number of mortgages, that are Unknown/Not Available, calculated as of origination.
20	5	2	Numeric	<b>ORIGINAL LTV UNKNOWN/NOT AVAILABLE LTV PERCENT OF LOANS</b> - The percent of loans with LTV unknown.
25	5	2	Numeric	<b>CREDIT SCORE UNKNOWN/NOT AVAILABLE PERCENT UPB</b> - The percent of the original unpaid principal balance of the related mortgages, that are Unknown/Not Available, calculated as of origination.
30	7		Numeric	<b>CREDIT SCORE UNKNOWN/NOT AVAILABLE NUMBER OF LOANS</b> - The number of mortgages, that are Unknown/Not Available, calculated as of origination.
37	5	2	Numeric	<b>CREDIT SCORE UNKNOWN/NOT AVAILABLE PERCENT OF LOANS</b> - The percent of loans with credit score unknown.
42	259			<b>FILLER</b>

<u>POS</u>	<u>LEN</u>	<u>DEC</u>	<u>DATA TYPE</u>	<b>Seller Data</b> <u>DESCRIPTION</u>
1	1			<b>RECORD TYPE</b> – Indicates the type of data in this record: P = general pool data; A = ARM specific data; C = ARM component; G = geographic distribution data; L = loan origination year data; S = servicer data; O = occupancy status data; T = property status data; R = loan purpose data; U = original unknown LTV/credit score; <b>M = seller data</b> ; I = initial interest; F = first payment distribution.
2	6		Alpha-num	<b>POOL NUMBER</b> - Unique six-digit numeric or alphanumeric designation used to identify each pool.
8	248			<b>Entries for 3 sellers. Entry 1 is listed below; remaining entries follow the same pattern.</b>
8	30		Alpha	<b>SELLER NAME</b> - Identifies the Lender(s) that originated the mortgages in a PC pool. This may not be the servicer of the mortgages.
38	5	2	Numeric	<b>SELLER PERCENT UPB</b> - The percent of the unpaid principal balance of the related mortgages in a PC pool originated by a particular Seller, as of origination.
43	7		Numeric	<b>SELLER NUMBER OF LOANS</b> - The number of mortgages in a PC pool originated by a particular Seller, as of origination.
50	5	2	Numeric	<b>SELLER PERCENT OF LOANS</b> - The percentage of loans in a PC pool originated by a particular Seller, as of origination.
55	5	3	Numeric	<b>WAC BY SELLER</b> - The weighted average mortgage note rate of the related mortgages originated by the Seller, as of origination.
60	5	3	Numeric	<b>NOTE RATE HIGH BY SELLER</b> - The highest mortgage note rate of the related mortgages originated by the Seller, as of origination.
65	5	3	Numeric	<b>NOTE RATE LOW BY SELLER</b> - The lowest mortgage note rate of the related mortgages originated by the Seller, as of origination.
70	3		Numeric	<b>WALA BY SELLER</b> - The weighted average loan age of the related mortgages originated by the Seller, as of origination. <b>Fixed-rate pools only.</b>
73	3		Numeric	<b>LOAN AGE HIGH BY SELLER</b> - The highest loan age of the related mortgages originated by the Seller, as of origination. <b>Fixed-rate pools only.</b>
76	3		Numeric	<b>LOAN AGE LOW BY SELLER</b> - The lowest loan age of the related mortgages originated by the Seller, as of origination. <b>Fixed-rate pools only.</b>
79	3		Numeric	<b>WARM BY SELLER</b> - The weighted average remaining maturity, or the term to balloon for balloon PC, of the related mortgages originated by the Seller, as of origination.
82	3		Numeric	<b>REMAINING MATURITY HIGH BY SELLER</b> - The longest remaining maturity, or the term to balloon for balloon PC, of the related mortgages originated by the Seller, as of origination.
85	3		Numeric	<b>REMAINING MATURITY LOW BY SELLER</b> - The shortest remaining maturity, or the term to balloon for balloon PC, of the related mortgages originated by the Seller, as of origination.
88	80		Group	<b>2<sup>ND</sup> SELLER ENTRY. REFER TO POS 8-85</b>
168	80		Group	<b>3<sup>RD</sup> SELLER ENTRY. REFER TO POS 8-85</b>
248	53			<b>FILLER</b>

<u>POS</u>	<u>LEN</u>	<u>DEC</u>	<u>DATA TYPE</u>	<u>DESCRIPTION</u>
				<b>Initial Interest Data</b>
1	1			<b>RECORD TYPE</b> - Indicates the type of data in this record: P = general pool data; A = ARM specific data; C = ARM component; G = geographic distribution data; L = loan origination year data; B = legend data; S = servicer data; O = occupancy status data; T = property status data; R = loan purpose data; U = original unknown LTV/credit score; Q = quartile data; <b>I = initial interest</b> ; F = first payment distribution.
2	6		Alpha-num	<b>POOL NUMBER</b> - Unique six-digit numeric or alphanumeric designation used to identify each pool.
8	292			<b>Entries for 4 P&amp;I Dates. Entry 1 is listed below; remaining entries follow the same pattern.</b>
8	8		Numeric (CCYYMMDD)	<b>FIRST PRINCIPAL AND INTEREST DATE</b> - The first fully amortizing principal and interest payment date of a group of mortgages in a PC pool.
16	5	2	Numeric	<b>FIRST P&amp;I DATE PERCENT OF UPB</b> - The percent of the unpaid principal balance of the related mortgages in a PC pool.
21	5	2	Numeric	<b>FIRST P&amp;I DATE PERCENT OF LOANS</b> - The percent of mortgages in a PC pool having the same first fully amortizing principal and interest payment date.
26	7		Numeric	<b>FIRST P&amp;I DATE NUMBER OF LOANS</b> - The number of mortgages in a PC pool having the same first fully amortizing principal and interest payment date.
33	13	2	Numeric	<b>FIRST P&amp;I DATE AMOUNT UPB</b> - The unpaid principal balance of a group of mortgages in a pool having the same first fully amortizing principal and interest payment date.
46	5	3	Numeric	<b>WAC BY FIRST P&amp;I DATE</b> - The weighted average of the mortgage note rates of a group of mortgages in the pool having the same first fully amortizing principal and interest payment date.
51	5	3	Numeric	<b>NOTE RATE HIGH BY FIRST P&amp;I DATE</b> - The highest mortgage note rate of a group of mortgages in the pool having the same first fully amortizing principal and interest payment date.
56	5	3	Numeric	<b>NOTE RATE LOW BY FIRST P&amp;I DATE</b> - The lowest mortgage note rate of a group of mortgages in the pool having the same first fully amortizing principal and interest payment date.
61	3		Numeric	<b>WALA BY FIRST P&amp;I DATE</b> - The weighted average loan age of a group of mortgages in the pool having the same first fully amortizing principal and interest payment date. <b>Fixed-rate pools only.</b>
64	3		Numeric	<b>LOAN AGE HIGH BY FIRST P&amp;I DATE</b> - The highest loan age of a group of mortgages in the pool having the same first fully amortizing principal and interest payment date. <b>Fixed-rate pools only.</b>
67	3		Numeric	<b>LOAN AGE LOW BY FIRST P&amp;I DATE</b> - The lowest loan age of a group of mortgages in the pool having the same first fully amortizing principal and interest payment date. <b>Fixed-rate pools only.</b>
70	3		Numeric	<b>WARM BY FIRST P&amp;I DATE</b> - The weighted average remaining maturity of a group of mortgages in the pool having the same first fully amortizing principal and interest payment date.
73	3		Numeric	<b>REMAINING MATURITY HIGH BY FIRST P&amp;I DATE</b> - The longest remaining mortgage maturity of any mortgage in the group of mortgages in the pool having the same first fully amortizing principal and interest payment date.
76	3		Numeric	<b>REMAINING MATURITY LOW BY FIRST P&amp;I DATE</b> - The shortest remaining mortgage maturity of any mortgage in the group of mortgages in the pool having the same first fully amortizing principal and interest payment date.
79	71		Group	<b>2<sup>ND</sup> P&amp;I DATE ENTRY. REFER TO POS 8-76</b>
150	71		Group	<b>3<sup>RD</sup> P&amp;I DATE ENTRY. REFER TO POS 8-76</b>
221	71		Group	<b>4<sup>TH</sup> P&amp;I DATE ENTRY. REFER TO POS 8-76</b>

292	9		<u>FILLER</u>
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<b>First Payment Distribution Data</b>				
<b>POS</b>	<b>LEN</b>	<b>DEC</b>	<b>DATA TYPE</b>	<b>DESCRIPTION</b>
1	1			<b>RECORD TYPE</b> - Indicates the type of data in this record: P = general pool data; A = ARM specific data; C = ARM component; G = geographic distribution data; L = loan origination year data; B = legend data; S = servicer data; O = occupancy status data; T = property status data; R = loan purpose data; U = original unknown LTV/credit score; Q = quartile data; I = initial interest; <b>F = first payment distribution.</b>
2	6		Alpha-num	<b>POOL NUMBER</b> - Unique six-digit numeric or alphanumeric designation used to identify each pool.
8	5	2	Numeric	<b>PERCENT OF UPB NOT PAYING IN THE FIRST DISTRIBUTION</b> - the percent of the unpaid principal balance of the related mortgages not making a payment in the first month following the inception month of the PC pool.
13	5	2	Numeric	<b>PERCENT OF LOANS THAT ARE NOT PAYING IN THE FIRST DISTRIBUTION</b> - the percent of the mortgages in a PC pool not making a payment in the first month following the inception month of the PC pool.
18	7		Numeric	<b>NUMBER OF LOANS NOT PAYING IN THE FIRST DISTRIBUTION</b> - the number of mortgages in a PC pool not making a payment in the first month following the inception month of the PC pool.
25	276			<b>FILLER</b>

# **FIXED-RATE FACTOR FILE**

This file contains selected data about Freddie Mac's fixed-rate securities programs, which represent interests in fixed-rate 1-4 family residential mortgages (single-family) or fixed-rate 5 or more family residential mortgages (multifamily). **This data is qualified in its entirety by information appearing in the applicable Freddie Mac Offering Circulars.**

This file provides factor information as follows:

- For Freddie Mac's Gold PCs issued prior to the month of publication, which are identified by the prefixes A0, A1, A2, B0, B1, B2, B3, B4, B5, B6, B7, B8, B9, C0, C1, C2, C3, C4, C5, C6, C7, C8, C9, D0, D1, D2, D3, D4, D5, D6, D7, D8, D9, E0, E1, E2, E3, E4, E5, E6, E7, E8, E9, F0, F1, F2, F3, F4, F5, F6, F7, F8, F9, G0, G1, G2, G3, G4, G5, H0, H1, L0, L1, L5, L6, L7, L8, L9, MM, MN, M0, M1, M2, M3, M4, M5, M6, M7, M8, M9, N0, N1, N2, N3, N4, N5, N6, N7, N8, N9, O2, O3, O5, O6, P0, P1, P2, P3, P5, P6, T1, T3, T7, T8, U1, U3, and V1.
- For Freddie Mac's Original PCs issued prior to the month of publication, which are identified by the prefixes 7A, 7B, 14, 15, 16, 17, 18, 20, 21, 25, 26, 27, 28, 29, 30, 32, 33, 36, 38, 43, 44, 45, 46, 47, 48, 50, 53, 54, 55, 56, 57, 58, 59, 68, 85, 88, 89, and 95.
- For Freddie Mac's Original Tiered Payment Mortgage (TPM) PCs issued prior to the month of publication, which are identified by the prefix 73 (Range of 730002 to 734033).
- For Freddie Mac's Original Multifamily PCs issued prior to the month of publication, which are identified by the prefixes 23.

Information is reported by pool number. Where there is insufficient data to support calculations for a particular PC, "0's" have been placed in the fields for the PC.

Provided below is a brief description of the Freddie Mac PC program types referenced in this publication.

**FIXED-RATE PCs:** Under this PC program, Freddie Mac forms pools, which consist of either Conventional, FHA or VA mortgages. Fixed-rate PCs may be Original PCs, Gold PCs or Converted Gold PCs. The initial Payment Date for Original PCs is approximately 75 days after the first day of the month in which the PC is issued. The initial Payment Date for Gold PCs is approximately 45 days after the first day of the month in which the PC is issued. Converted Gold PCs are Original PCs, which have been exchanged for Gold PCs.

MULTIFAMILY PCs: Under the Multifamily PC program, Freddie Mac forms pools consisting of mortgages secured by residential properties containing five or more dwelling units. The mortgages may consist of fully amortizing mortgages, amortizing balloon mortgages, or interest only balloon mortgages. The First Day Factor File will contain information about pools formed under the Multifamily Original PC program only. Monthly factor information for pools formed under the Multifamily Gold PC program can be obtained from Freddie Mac's Mortgage Securities website ([www.freddiemac.com/mbs](http://www.freddiemac.com/mbs)).

GIANT PCs: A Freddie Mac Giant is a Giant PC backed directly or indirectly by PCs. Giants represent beneficial ownership interests in Giant PCs formed under the Freddie Mac Giant Program. In reference to each Giant PC, Freddie Mac will create either (i) a single class of Giant PCs or (ii) two or more classes of Giant PCs. Payments are made to Holders of Giants on the same date they are made on the underlying PCs. Data elements for Giants generally represent weighted averages of the same data elements of their Contributing Assets.

TPM PCs: Under this PC program, Freddie Mac forms pools that consist of Conventional mortgages, unless otherwise stated in the applicable supplement. Each TPM provides for (i) interest at the applicable Mortgage Coupon during its term to maturity, (ii) Scheduled Monthly Payments that initially include interest only, or interest and principal at less than the Fully Amortizing Level and that are fixed for an Initial Period and (iii) following the Initial Period, annual increases of up to 7.5% in the Scheduled Monthly Payments during the Tiered Payment Period until the Scheduled Monthly Payments on the Mortgage reach their Fully Amortizing Level. The initial Payment Date for TPM PCs is approximately 75 days after the first day of the month in which the PC is issued.

Record Length: 590

<u>POS</u>	<u>LEN</u>	<u>DEC</u>	<u>DATA TYPE</u>	<u>DESCRIPTION</u>
				<b>Fixed Rate Factor</b>
1	6		Alpha-num	<b>POOL NUMBER</b> - A unique six-digit numeric or alphanumeric designation used to identify each PC.
7	9	8	Numeric	<b>POOL FACTOR</b> - A truncated eight-digit decimal calculated by Freddie Mac. The pool Factor represents the aggregate unpaid principal balance of the mortgages in the related PC on the books and records of Freddie Mac for a particular month stated as a fraction of the original unpaid principal balance of the PC.
16	2		Numeric	<b>FILLER</b>
18	9	8	Numeric	<b>PREPAYMENT PENALTY FACTOR</b> - A truncated eight-digit decimal calculated by Freddie Mac which represents the prepayment penalty collected by Freddie Mac. A Prepayment Penalty Factor published in a particular month indicates that a PC has received and passed through prepayment penalty fees during the previous month. Please see the applicable Offering Circular Supplement (OCS), if any, of a PC to determine if it is subject to prepayment penalty fees. Freddie Mac collects prepayment penalty fees on Mortgages, which it purchased on or before December 31, 1979.
27	2		Numeric	<b>FILLER</b>
29	8		Numeric - CCYYMMDD	<b>AS OF DAY</b> - The first day of the month of issuance of the PC.
37	8		Numeric - CCYYMMDD	<b>FINAL PAYMENT DATE</b> - (Gold PC) The first day of the month in which the last monthly payment on the Gold PC is scheduled to be made. (Original & TPM PC) The first day of the month in which the last monthly payment in the latest maturing Mortgage in the related PC is scheduled to be made.
45	255			<b>Entries for 15 CUSIPs. Entry 1 is listed below; remaining entries follow the same pattern.</b>
45	9		Alpha-num	<b>CUSIP NUMBER</b> - Unique nine-character alphanumeric designation assigned to each PC.
54	5	3	Numeric	<b>PC COUPON</b> - The annual rate at which interest is passed through monthly to a Holder of a PC based on a 360-day year of twelve 30-day months.
59	14		Group	<b>2<sup>ND</sup> CUSIP ENTRY. REFER TO POS 45-54</b>
73	14		Group	<b>3<sup>RD</sup> CUSIP ENTRY. REFER TO POS 45-54</b>
87	14		Group	<b>4<sup>TH</sup> CUSIP ENTRY. REFER TO POS 45-54</b>
101	14		Group	<b>5<sup>TH</sup> CUSIP ENTRY. REFER TO POS 45-54</b>
115	14		Group	<b>6<sup>TH</sup> CUSIP ENTRY. REFER TO POS 45-54</b>
129	14		Group	<b>7<sup>TH</sup> CUSIP ENTRY. REFER TO POS 45-54</b>
143	14		Group	<b>8<sup>TH</sup> CUSIP ENTRY. REFER TO POS 45-54</b>
157	14		Group	<b>9<sup>TH</sup> CUSIP ENTRY. REFER TO POS 45-54</b>
171	14		Group	<b>10<sup>TH</sup> CUSIP ENTRY. REFER TO POS 45-54</b>
185	14		Group	<b>11<sup>TH</sup> CUSIP ENTRY. REFER TO POS 45-54</b>
199	14		Group	<b>12<sup>TH</sup> CUSIP ENTRY. REFER TO POS 45-54</b>
213	14		Group	<b>13<sup>TH</sup> CUSIP ENTRY. REFER TO POS 45-54</b>
227	14		Group	<b>14<sup>TH</sup> CUSIP ENTRY. REFER TO POS 45-54</b>
241	14		Group	<b>15<sup>TH</sup> CUSIP ENTRY. REFER TO POS 45-54</b>
255	13	2	Numeric	<b>ORIGINAL UNPAID PRINCIPAL BALANCE (UPB)</b> - The aggregate UPB of the related Mortgages in the PC as reported by the seller at delivery.

268	13	2	Numeric	<b><u>CURRENT UNPAID PRINCIPAL BALANCE UPB</u></b> - The aggregate UPB of principal not yet paid to Holders of PCs with respect to the Mortgages constituting the related PC.
281	60		Alpha-num	<b><u>SELLER NAME</u></b> - <b>Not available on all pools.</b> Identifies the entity that sold the mortgages in the PC to Freddie Mac.
341	30		Alpha-num	<b><u>SELLER ADDRESS 1</u></b> - First line of the seller address.
371	30		Alpha-num	<b><u>SELLER ADDRESS 2</u></b> - Second line of the seller address.
401	16		Alpha	<b><u>SELLER CITY</u></b>
417	2		Alpha	<b><u>SELLER STATE</u></b> - Two-letter state abbreviation.
419	9		Numeric	<b><u>SELLER ZIP CODE</u></b>
428	5	3	Numeric	<b><u>ORIGINAL WEIGHTED AVERAGE COUPON (WAC)</u></b> - The Weighted Average Coupon is the weighted average Note Rate of the Mortgages in a PC Pool.
433	3		Numeric	<b><u>ORIGINAL WEIGHTED AVERAGE REMAINING MATURITY (WARM)</u></b> - The weighted average remaining term to maturity for the PC as of the previous month.
436	60		Alpha-num	<b><u>LEGEND</u></b> - <b>Not available on all pools.</b> A text field used as a means of disclosing additional information on the PC.
496	60		Alpha-num	<b><u>LEGEND 2</u></b> - <b>Not available on all pools.</b> A second text field used as a means of disclosing additional information on the PC.
556	35			<b><u>FILLER</u></b>

# ARM FACTOR FILE

This file contains selected data about Freddie Mac's Adjustable Rate Mortgage (ARM) Participation Certificates (PC) programs. **This data is qualified in its entirety by information appearing in the applicable Freddie Mac Offering Circular.**

This file provides factor information as follows:

- For Freddie Mac's ARM PCs issued prior to the month of publication, which are identified by the prefixes, 1A, 7A 1B, 2B, 3B, 4B, 5B, 6B, 8B, 1C, 1D, 1E, 1F, 1G, 1H, 2H, 3H, 4H, 5H, 6H, 7H, 8H, 1J, 2J, 3J 12, 13, 5A, 31, 34, 35, 37, 39, 40, 41, 42, 49, 60, 61, 62, 63, 64, 69, 70, 71, 72, 74, 75, 76, 77, 78, 79, 84, 86, 87, 94, 96, and 97. (Note: There is one pool listed in the file as 0E003A. 0E is not an actual Freddie Mac prefix. This was a special circumstance for an ARM security that was originally treated as a structured deal.)
- For Freddie Mac's Original Tiered Payment Mortgage (TPM) PCs issued prior to the month of publication, which are identified by the prefix 73 (Range of 735001 to 736002).
- For Freddie Mac's Original Multifamily PCs issued prior to the month of publication, which are identified by the prefixes 22, 23, 24, 62, 65, 69, 70.

Information is reported by pool number. Where there is insufficient data to support calculations for a particular PC, "0's" have been placed in the fields for the PC.

RATE CAPPED ARM PCs: Under this PC program, Freddie Mac forms pools that consist of adjustable rate, first-lien, fully amortizing, conventional, 1-4 family residential mortgages. The interest rate on mortgages contained in these PCs adjusts periodically in response to changes in the Index values, which vary according to the type of Rate Capped ARM, subject to an Adjustment Cap. The scheduled monthly payments adjust to a fully amortizing payment at the time of each Mortgage Coupon Adjustment.

The PC Coupon on certain Rate Capped ARM PCs (Margin ARM PCs) is set initially with respect to the Mortgage Coupons of the related Mortgages as of PC formation and adjusts periodically to reflect the adjustment of the Mortgage Coupons to a PC Coupon equal to the applicable Index value plus a specified number of basis points. The PC Coupon on a Margin ARM PC is always rounded to the nearest 0.125%.

The PC Coupon on other Rate Capped ARM PCs (WAC ARM PCs) is calculated based on a weighted average of the Mortgage Coupons of the related Mortgages, using the unpaid principal balance of each Mortgage as a weight, and is recalculated monthly to reflect principal payments applied to the related Mortgages and any adjustments to the Mortgage Coupons occurring the previous month. The PC Coupon on a WAC ARM PC is expressed as an exact decimal, truncated to three decimal places and not rounded.



PAYMENT CAPPED ARM PCs: Under these programs, Freddie Mac forms pools consisting of mortgages that are susceptible to negative amortization. Adjustments to the Mortgage Coupons are subject to a Mortgage Lifetime Ceiling and may be subject to a Mortgage Lifetime Floor. Subject to an initial fixed-rate period and/or a Periodic Adjustment Cap, the PC Coupon adjusts periodically without limit on the amount of the monthly adjustment. Scheduled monthly payments are adjusted subject to a limit. However, on each Scheduled Fully Amortizing Payment Adjustment Date, if there is a limit on the amount of Deferred Interest that may be added to the principal balance, the scheduled monthly payment will be adjusted without regard to the limit so as to amortize fully the remaining unpaid principal balance of the Mortgage over the remaining term at the then applicable Mortgage Coupon.

CONVERTIBLE ARM PCs: Freddie Mac Convertible ARM PCs consist of Mortgages with provisions, which allow qualified borrowers to convert the adjustable Mortgage Coupon into a fixed-rate during a specified conversion period. These Mortgages are pooled separately from Mortgages that are not convertible to a fixed-rate and are removed from the related PC upon conversion.

ARM GIANT PCs: A Freddie Mac ARM Giant is a Giant PC backed directly or indirectly by ARM PCs. In reference to each ARM PC, Freddie Mac creates a single class of ARM Giants (Standard ARM Giant PCs). Payments are made to Holders of ARM Giants on the same date they are made on the underlying ARM PCs. Data elements for ARM Giants generally represent weighted averages of the same data elements of their Contributing Assets.

MULTIFAMILY PCs: Under the Multifamily PC program, Freddie Mac forms pools consisting of mortgages secured by residential properties containing five or more dwelling units. The mortgages may consist of fully amortizing mortgages, amortizing balloon mortgages, or interest only balloon mortgages. The Seventh Day Factor File will contain information about pools formed under the Multifamily Original PC program only. Monthly factor information for pools formed under the Multifamily Gold PC program can be obtained from Freddie Mac's Mortgage-Backed Securities website ([ww1.freddie.com/asdb/html/mbs.htm](http://ww1.freddie.com/asdb/html/mbs.htm)).

TPM PCs: Under this PC program, Freddie Mac forms pools that consist of Conventional mortgages, unless otherwise stated in the applicable supplement. Each TPM provides for (i) interest at the applicable Mortgage Coupon during its term to maturity, (ii) Scheduled Monthly Payments that initially include interest only, or interest and principal at less than the Fully Amortizing Level and that are fixed for an Initial Period and (iii) following the Initial Period, annual increases of up to 7.5% in the Scheduled Monthly Payments during the Tiered Payment Period until the Scheduled Monthly Payments on the Mortgage reach their Fully Amortizing Level. The initial Payment Date for TPM PCs is approximately 75 days after the first day of the month in which the PC is issued.

<b>Record Types</b>	<b>Possible Number of Occurrences per Pool</b>
P = General ARM Pool data	1 (All Pools)
G = ARM Component data	1 or more (All Pools)

<u>POS</u>	<u>LEN</u>	<u>DEC</u>	<u>DATA TYPE</u>	<u>DESCRIPTION</u>
				<b>General ARM Pool Data</b>
1	1		Alpha	<b>RECORD TYPE</b> - Indicates the type of data in this record: <b>P = general ARM pool data</b> ; G = ARM component data.
2	2		Alpha-num	<b>POOL NUMBER FIRST 2</b> - The numeric or alphanumeric prefix used to identify each PC.
4	4		Alpha-num	<b>POOL NUMBER LAST 4</b> - The last 4 numeric or alphanumeric digits of the PC.
8	9	8	Numeric	<b>POOL FACTOR</b> - A truncated eight-digit decimal calculated by Freddie Mac. The pool factor represents the aggregate unpaid principal balance of the mortgages in the related PC on the books and records of Freddie Mac for a particular month stated as a fraction of the original unpaid principal balance of the PC.
17	2		Numeric	<b>FILLER</b>
19	8		Numeric - CCYYMMDD	<b>AS OF DAY</b> - The first day of the month and year of issuance of the PC.
27	8		Numeric - CCYYMMDD	<b>FINAL PAYMENT DATE</b> - For ARM PCs, the first day of the month of the last scheduled payment on the latest maturing Mortgage in the PC. For ARM Giants, the first day of the month of the latest Final Payment Date of the Contributing Assets.
35	9		Alpha-num	<b>CUSIP NUMBER</b> - Unique nine-character alphanumeric designation assigned to each PC.
44	5	3	Numeric	<b>PC COUPON</b> - The annual rate at which interest is passed through to a Holder of a PC based on a 360-day year of twelve 30-day months.
49	13	2	Numeric	<b>ORIGINAL UNPAID PRINCIPAL BALANCE (UPB)</b> - The Aggregate UPB of the related Mortgages in the PC as reported by the seller at delivery.
62	13	2	Numeric	<b>CURRENT UNPAID PRINCIPAL BALANCE</b> - The aggregate amount of principal not yet paid to Holders of PCs (or Giant PCs) with respect to the Mortgages (or PCs) constituting the related PC, rounded down to the nearest dollar.
75	60		Alpha-num	<b>SELLER NAME</b> - <b>Not available on all pools.</b> Identifies the entity that sold the mortgages in the PC to Freddie Mac.
135	30		Alpha-num	<b>SELLER ADDRESS 1</b> - First line of the seller address.
165	30		Alpha-num	<b>SELLER ADDRESS 2</b> - Second line of the seller address.
195	16		Alpha	<b>SELLER CITY</b>
211	2		Alpha	<b>SELLER STATE</b> - Two-letter state abbreviation.
213	9		Numeric	<b>SELLER ZIP CODE</b>
222	5	3	Numeric	<b>ORIGINAL WEIGHTED AVERAGE COUPON (WAC)</b> - The Weighted Average Coupon is the weighted average Note Rate of the Mortgages in a PC Pool.
227	3		Numeric	<b>ORIGINAL WEIGHTED AVERAGE REMAINING MATURITY (WARM)</b> - The weighted average remaining term to maturity for the PC as of the previous month, as calculated by Freddie Mac.
230	60		Alpha-num	<b>INDEX DESCRIPTION</b> - The name of the index upon which an ARM PC adjusts.
290	3		Numeric	<b>LOOKBACK</b> - The number of days from the mortgage coupon adjustment to the publication of the index used in the mortgage coupon adjustment.
293	3		Numeric	<b>MORTGAGE ADJUSTMENT PERIOD</b> - The frequency with which the mortgages adjust in each PC.
296	5	3	Numeric	<b>PERIODIC RATE CAP</b> - The maximum amount a coupon rate can adjust during an adjustment period. The initial and final adjustment may be different than the periodic rate cap.

301	1		Alpha	<b><u>CONVERTIBILITY</u></b> - An ARM that is subject to convert into a fixed Mortgage Coupon during a Conversion Period at the option of the borrower.  Y = convertible N = not convertible.
302	9	8	Numeric	<b><u>NEGATIVE AMORTIZATION FACTOR</u></b> - A truncated eight-digit decimal, which represents Freddie Mac's determination of the amount of deferred interest on the mortgages in the pool for a particular month. This applies only to Payment Capped ARM PCs.
311	2		Numeric	<b><u>FILLER</u></b>
313	5	3	Numeric	<b><u>PC MARGIN</u></b> - The most recent weighted average of the mortgage margins of the mortgages remaining in the PC, net of gross fees.
318	5	3	Numeric	<b><u>WEIGHTED AVERAGE MORTGAGE LIFETIME CEILING</u></b> - The weighted average of the mortgage coupon ceilings of the mortgages in each PC pool, net of gross fees (updated monthly).
323	8		Numeric - CCYYMMDD	<b><u>NEXT ADJUSTMENT DATE</u></b> - The next month, day and year that the next component (group of mortgages in the pool having the same adjustment period) will adjust.
331	5	3	Numeric	<b><u>ORIGINAL WEIGHTED AVERAGE MORTGAGE MARGIN</u></b> - The weighted average of the mortgage margins of the Mortgages in each PC as of the previous month.
336	5	3	Numeric	<b><u>ORIGINAL MORTGAGE MARGIN RANGE - HI</u></b> - The highest margin on the Mortgages in the PC as of the previous month.
341	5	3	Numeric	<b><u>ORIGINAL MORTGAGE MARGIN RANGE - LO</u></b> - The lowest margin on the Mortgages in the PC as of the previous month.
346	5	3	Numeric	<b><u>ORIGINAL WEIGHTED AVERAGE MORTGAGE LIFETIME CEILING</u></b> - The weighted average of the mortgage coupon ceilings of the Mortgages in each PC as of the previous month.
351	5	3	Numeric	<b><u>ORIGINAL MORTGAGE LIFETIME CEILING RANGE - HI</u></b> - The highest mortgage lifetime ceiling on the Mortgages in the PC as of the previous month.
356	5	3	Numeric	<b><u>ORIGINAL MORTGAGE LIFETIME CEILING RANGE - LO</u></b> - The lowest mortgage lifetime ceiling on the Mortgages in the PC as of the previous month.
361	3		Numeric	<b><u>ORIGINAL REMAINING MORTGAGE MATURITY RANGE - HI</u></b> - The longest remaining term to maturity of any Mortgage in the PC as of the previous month.
364	3		Numeric	<b><u>ORIGINAL REMAINING MORTGAGE MATURITY RANGE - LO</u></b> - The shortest remaining term to maturity of any Mortgage in the PC as of the previous month.
367	5	3	Numeric	<b><u>ORIGINAL MORTGAGE COUPON RANGE - HI</u></b> - The highest coupon on the Mortgages in the PC as of the previous month.
372	5	3	Numeric	<b><u>ORIGINAL MORTGAGE COUPON RANGE - LO</u></b> - The lowest coupon on the Mortgages in the PC as of the previous month.
377	8		Numeric - CCYYMMDD	<b><u>CONVERTIBILITY - DATE BEGIN</u></b> - If the pool is convertible, this is the earliest date on which a mortgagor of a mortgage in the pool may convert the adjustable Mortgage Coupon into a fixed rate. This field is not always available on convertible pools.
385	8		Numeric - CCYYMMDD	<b><u>CONVERTIBILITY - DATE END</u></b> - If the pool is convertible, this is the latest date on which a mortgagor of a mortgage in the pool may convert the adjustable Mortgage Coupon into a fixed rate. This field is not always available on convertible pools.

393	5	2	Numeric	<b><u>AVERAGE MONTHS TO ADJUST (WAMTA)</u></b> - The weighted average number of months from the first of the current month to the next scheduled adjustment dates of the Mortgages in the PC, plus one month to reflect the weighted average time to the related PC coupon adjustment dates.
398	4	3	Numeric	<b><u>ORIGINAL COMPONENT MARGIN DIFFERENCE</u></b> - The difference between the highest and lowest component margin of the mortgages (Mortgage Margin net of gross fees) in each PC as of the previous month.
402	3		Numeric	<b><u>ORIGINAL UNPAID PRINCIPAL BALANCE PERCENT</u></b> - The percent of the original UPB that is associated with each Conversion Period.
405	5	3	Numeric	<b><u>WEIGHTED AVERAGE MORTGAGE LIFETIME FLOOR</u></b> - The most recent weighted average of the mortgage coupon lifetime floors of the mortgages remaining in the PC, net of gross fees.
410	5	3	Numeric	<b><u>ORIGINAL MORTGAGE COUPON FLOOR RANGE - HI</u></b> - The highest mortgage coupon lifetime floor on the mortgages in each PC as of the previous month.
415	5	3	Numeric	<b><u>ORIGINAL MORTGAGE COUPON FLOOR RANGE - LO</u></b> - The lowest mortgage coupon lifetime floor on the mortgages in each PC as of the previous month.
420	5	3	Numeric	<b><u>ORIGINAL WEIGHTED AVERAGE MORTGAGE LIFETIME FLOOR</u></b> - The weighted average of the mortgage coupon lifetime floors of the mortgages in each PC as of the previous month.
425	60		Alpha-num	<b><u>LEGEND</u></b> - (not available on all pools) A text field used as a means of disclosing additional information on the PC.
485	60		Alpha-num	<b><u>LEGEND2</u></b> - (not available on all pools) A text field used as a means of disclosing additional information on the PC.
545	3		Numeric	<b><u>INITIAL PERIOD</u></b> - Applicable for hybrid ARMs only. A code that defines the eligible months to first interest rate change date for the Mortgages in each PC pool. For example, an Initial Period equal to 3 and a Mortgage adjustment Period equal to 12 denotes a 3/1 hybrid ARM.  2 = Initial Period 18-30 months 3 = Initial Period 30-42 months 4 = Initial Period 42-54 months 5 = Initial Period 54-66 months 6 = Initial Period 66-78 months 7 = Initial Period 78-90 months 8 = Initial Period 90-102 months 9 = Initial Period 102-114 months 10 = Initial Period 114-126 months 15 = Initial Period 174-186 months  666 = Mixed Initial Period
548	5	3	Numeric	<b><u>INITIAL CAP UP %</u></b> - The maximum increase amount a note rate can adjust on the first adjustment date.  66.666 = Mixed Initial Cap 77.777 = Null
553	5	3	Numeric	<b><u>INITIAL CAP DOWN %</u></b> - The maximum decrease amount a note rate can adjust on the first adjustment date.  66.666 = Mixed Initial Cap 77.777 = Null

558	1	Alpha	<p><b><u>SERVICING 10.0/24.9 BASIS POINTS FLAG (Y/N)</u></b> -The minimum servicing spread is the least amount of interest income, as established by Freddie Mac that must be retained by the Servicer as compensation for servicing mortgages.</p> <p>Y = the minimum servicing spread is 10 basis points. N = the minimum servicing spread is 25 basis points.</p>
559	1	Numeric	<p><b><u>ASSUMABILITY</u></b> - ARMs are subject to due-on-sale provisions that govern whether or not the mortgage is assumable. The following identify the types of due-on-sale clauses:</p> <p>9 = Null 1 = Assumable for the life of the loan 2 = Assumable after the initial period 3 = Assumable for the life of the loan until conversion option is exercised 4 = Assumable after the initial period until conversion option is exercised 5 = Not assumable</p>
560	1	Alpha	<p><b><u>PREPAYMENT PROTECTION MORTGAGE FLAG (Y/N)</u></b> - A prepayment protection mortgage (PPM) is a mortgage with respect to which the borrower is, or at any time has been, obligated to pay a premium in the event of certain prepayments of principal.</p> <p>Y = the mortgages are PPMs. N = the mortgages are not subject to pay a premium in the event of certain prepayments of principal.</p>
561	200		<b><u>FILLER</u></b>

<u>POS</u>	<u>LEN</u>	<u>DEC</u>	<u>DATA TYPE</u>	<u>DESCRIPTION</u>
				<b>ARM Component Adjustment Date</b>
1	1		Alpha	<b>RECORD TYPE</b> - Indicates the type of data in this record: P = general ARM pool data; G = <b>ARM component data</b> .
2	6		Alpha-num	<b>POOL NUMBER</b> - Unique six-digit numeric or alphanumeric designation used to identify each PC.
8	230			<b>Entries for 3 components. Entry 1 is listed below; remaining entries follow the same pattern.</b>
8	8		Numeric - CCYYMMDD	<b>COMPONENT ADJUSTMENT DATE</b> - The next scheduled adjustment date of a group of mortgages in the pool having the same adjustment date, adjusted by adding one month to reflect the time of the corresponding PC Coupon or Pass-Through Coupon adjustment.
16	3		Numeric	<b>SEQUENCE NUMBER</b> - Unique Line Identifier for component adjustment date.
19	13	2	Numeric	<b>COMPONENT UPB</b> - The unpaid principal balance of a group of mortgages in the pool having the same adjustment date.
32	5	3	Numeric	<b>COMPONENT COUPON</b> - The weighted average of the mortgage note rates of a group of mortgages in the pool having the same adjustment date, net of gross fees.
37	5	3	Numeric	<b>COMPONENT MARGIN</b> - The weighted average of the mortgage margins of a group of mortgages in the pool having the same adjustment date, net of gross fees.
42	5	3	Numeric	<b>COMPONENT LIFETIME CEILING</b> - The weighted average of the mortgage lifetime ceilings of a group of mortgages in the pool having the same adjustment date, net of gross fees.
47	5	3	Numeric	<b>COMPONENT LIFETIME FLOOR</b> - The weighted average of the mortgage lifetime floors of a group of mortgages in the pool having the same adjustment date, net of gross fees.
52	5	3	Numeric	<b>COMPONENT COUPON HIGH</b> - The highest mortgage note rate of a group of mortgages in the pool having the same adjustment date, net of gross fees.
57	5	3	Numeric	<b>COMPONENT COUPON LOW</b> - The lowest mortgage note rate of a group of mortgages in the pool having the same adjustment date, net of gross fees.
62	5	3	Numeric	<b>COMPONENT MARGIN HIGH</b> - The highest mortgage margin of a group of mortgages in the pool having the same adjustment date, net of gross fees.
67	5	3	Numeric	<b>COMPONENT MARGIN LOW</b> - The lowest mortgage margin of a group of mortgages in the pool having the same adjustment date, net of gross fees.
72	5	3	Numeric	<b>COMPONENT LIFETIME CEILING HIGH</b> - The highest mortgage lifetime ceiling of a group of mortgages in the pool having the same adjustment date, net of gross fees.
77	5	3	Numeric	<b>COMPONENT LIFETIME CEILING LOW</b> - The lowest mortgage lifetime ceiling of a group of mortgages in the pool having the same adjustment date, net of gross fees.
82	74		Group	<b>2<sup>ND</sup> COMPONENT. REFER TO POS 8-77</b>
156	74		Group	<b>3<sup>RD</sup> COMPONENT. REFER TO POS 8-77</b>
230	531			<b>FILLER</b>

# QUARTILE FILE

This file contains selected additional data about the composition of Freddie Mac PCs. Information is provided as of the time of issuance of the PC (via the Daily New Issue Transmission), and updated on a monthly basis as of the monthly factor publication date (via the Quartile Transmission). **This data is qualified in its entirety by information appearing in the applicable Freddie Mac Offering Circulars.**

These files provide original and updated information as follows:

- For Freddie Mac's Gold PCs issued prior to the month of publication, which are identified by the prefixes A0, A1, A2, B0, B1, B2, B3, B4, B5, B6, B7, B8, B9, C0, C1, C2, C3, C4, C5, C6, C7, C8, C9, D0, D1, D2, D3, D4, D5, D6, D7, D8, D9, E0, E1, E2, E3, E4, E5, E6, E7, E8, E9, F0, F1, F2, F3, F4, F5, F6, F7, F8, F9, G0, G1, G2, G3, G4, G5, H0, H1, L0, L1, L5, L6, L7, L8, L9, MM, MN, M0, M1, M2, M3, M4, M5, M6, M7, M8, M9, N0, N1, N2, N3, N4, N5, N6, N7, N8, N9, O2, O3, O5, O6, P0, P1, P2, P3, P5, P6, T1, T3, T7, T8, U1, U3, and V1.
- For Freddie Mac's Adjustable Rate Mortgage (ARM) PCs issued in the month of publication, which are identified by the prefixes 1A, 1B, 1C, 1D, 1E, 1F, 1G, 1H, 12, 13, 5A, 31, 34, 35, 37, 39, 40, 41, 42, 49, 60, 61, 62, 63, 64, 69, 70, 71, 72, 74, 75, 76, 77, 78, 79, 84, 86, 87, 94, 96 and 97.
- For Freddie Mac's Original PCs issued prior to the month of publication, which are identified by the prefixes 7A, 7B, 14, 15, 16, 17, 18, 20, 21, 25, 26, 27, 28, 29, 30, 32, 33, 36, 38, 43, 44, 45, 46, 47, 48, 50, 53, 54, 55, 56, 57, 58, 59, 68, 85, 88, 89, and 95.
- For Freddie Mac's Original Tiered Payment Mortgage (TPM) PCs issued prior to the month of publication, which are identified by the prefix 73 (Range of 730002 to 734033).
- For Freddie Mac's Original Multifamily PCs issued prior to the month of publication, which are identified by the prefixes 23.

Information is reported by pool number. Where there is insufficient data to support calculations for a particular PC, "0's" have been placed in the fields for the PC.

Original information contained in this file is calculated based on information available when the pool is originally formed. The information provided in this file is available the month after the PC is formed.

Updated information contained in this file is calculated based on the mortgage information reported to Freddie Mac by servicers and is the same mortgage information used by Freddie Mac to calculate the monthly pool factor for a PC for the month in which the disclosure is provided. Quartiles are based on each 25th percentile of the PC's most recent unpaid principal balance.

Calculations are weighted based on the unpaid principal balance of the mortgages in the PC. Freddie Mac accounts for mortgages in groups of more than one mortgage rather than on an individual loan basis. Updated Disclosure assumes that payments of principal (whether scheduled payments or unscheduled partial prepayments) are applied proportionately to all of the mortgages in the accounting group. As a result, the updated weighted average information calculated by Freddie Mac may differ from the actual weighted averages of the Mortgages in each PC.



<u>POS</u>	<u>LEN</u>	<u>DEC</u>	<u>DATA TYPE</u>	<u>DESCRIPTION</u>
				<b>Quartile File</b>
1	6		Alpha-num	<b>POOL NUMBER</b> - A unique six-digit numeric or alphanumeric designation used to identify each PC.
7	9		Alpha-num	<b>CUSIP NUMBER</b> - Unique nine-character alphanumeric designation assigned to each PC.
16	1		Alpha	<b>ORIGINAL/UPDATED INDICATOR</b> - This flag indicates if the record contains original information ("O") or updated information ("U").
17	2		Numeric	<b>DELAY DAYS</b> - This field indicates "75" for a 75 Day PC or a "45" for a Gold PC.
19	5	3	Numeric	<b>WEIGHTED AVERAGE MORTGAGE COUPON (WAC) - The Updated WAC</b> reflects the most recent weighted average mortgage coupon for all mortgages remaining in the PC. <b>Fixed-rate pools only.</b>
24	5	3	Numeric	<b>MIN NOTE RATE QUARTILE 1 - The Updated Min Note Rate Quartile 1</b> reflects the lowest mortgage coupons for all mortgages remaining in the PC. <b>Fixed-rate pools only.</b>
29	5	3	Numeric	<b>MAX NOTE RATE QUARTILE 1 -The Updated Max Note Rate Quartile 1</b> reflects the 25th percentile mortgage coupons for all mortgages remaining in the PC. <b>Fixed-rate pools only.</b>
34	5	3	Numeric	<b>MIN NOTE RATE QUARTILE 2 - The Updated Min Note Rate Quartile 2</b> reflects the 25th percentile mortgage coupons for all mortgages remaining in the PC. <b>Fixed-rate pools only.</b>
39	5	3	Numeric	<b>MAX NOTE RATE QUARTILE 2 -The Updated Max Note Rate Quartile 2</b> reflects the median mortgage coupons for all mortgages remaining in the PC. <b>Fixed-rate pools only.</b>
44	5	3	Numeric	<b>MIN NOTE RATE QUARTILE 3 - The Updated Min Note Rate Quartile 3</b> reflects the median mortgage coupons for all mortgages remaining in the PC. <b>Fixed-rate pools only.</b>
49	5	3	Numeric	<b>MAX NOTE RATE QUARTILE 3 -The Updated Max Note Rate Quartile 3</b> reflects the 75th percentile mortgage coupons for all mortgages remaining in the PC. <b>Fixed-rate pools only.</b>
54	5	3	Numeric	<b>MIN NOTE RATE QUARTILE 4 - The Updated Min Note Rate Quartile 4</b> reflects the 75th percentile mortgage coupons for all mortgages remaining in the PC. <b>Fixed-rate pools only.</b>
59	5	3	Numeric	<b>MAX NOTE RATE QUARTILE 4 - The Updated Max Note Rate Quartile 4</b> reflects the highest mortgage coupons for all mortgages remaining in the PC. <b>Fixed-rate pools only.</b>
64	3		Numeric	<b>WEIGHTED AVERAGE REMAINING MATURITY (WARM) - The Updated WARM</b> reflects the weighted average remaining term to maturity for all mortgages remaining in the PC, or the term to balloon for the mortgages remaining in the PC. <b>Fixed-rate pools only.</b>
67	3		Numeric	<b>MIN REMAINING MATURITY QUARTILE 1 - The Updated Min Remaining Maturity Quartile 1</b> reflects the lowest remaining mortgage maturity, or the term to balloon for the balloon PC for all mortgages remaining in the PC. <b>Fixed-rate pools only.</b>
70	3		Numeric	<b>MAX REMAINING MATURITY QUARTILE 1 - The Updated Max Remaining Maturity Quartile 1</b> reflects the 25th percentile remaining mortgage maturity, or the term to balloon for the balloon PC for all mortgages remaining in the PC. <b>Fixed-rate pools only.</b>
73	3		Numeric	<b>MIN REMAINING MATURITY QUARTILE 2 - The Updated Min Remaining Maturity Quartile 2</b> reflects the 25th percentile remaining mortgage maturity, or the term to balloon for the balloon PC for all mortgages remaining in the PC. <b>Fixed-rate pools only.</b>

76	3		Numeric	<b><u>MAX REMAINING MATURITY QUARTILE 2</u> - The Updated Max Remaining Maturity Quartile 2</b> reflects the remaining mortgage maturity, or the term to balloon for the balloon PC for all mortgages remaining in the PC. <b>Fixed-rate pools only.</b>
79	3		Numeric	<b><u>MIN REMAINING MATURITY QUARTILE 3</u> - The Updated Min Remaining Maturity Quartile 3</b> reflects the median remaining mortgage maturity, or the term to balloon for the balloon PC for all mortgages remaining in the PC. <b>Fixed-rate pools only.</b>
82	3		Numeric	<b><u>MAX REMAINING MATURITY QUARTILE 3</u> - The Updated Max Remaining Maturity Quartile 3</b> reflects the 75th percentile remaining mortgage maturity, or the term to balloon for the balloon PC for all mortgages remaining in the PC. <b>Fixed-rate pools only.</b>
85	3		Numeric	<b><u>MIN REMAINING MATURITY QUARTILE 4</u> - The Updated Min Remaining Maturity Quartile 4</b> reflects the 75th percentile remaining mortgage maturity, or the term to balloon for the balloon PC for all mortgages remaining in the PC. <b>Fixed-rate pools only.</b>
88	3		Numeric	<b><u>MAX REMAINING MATURITY QUARTILE 4</u> - The Updated Max Remaining Maturity Quartile 4</b> reflects the highest remaining mortgage maturity, or the term to balloon for the balloon PC for all mortgages remaining in the PC. <b>Fixed-rate pools only.</b>
91	3		Numeric	<b><u>WEIGHTED AVERAGE LOAN AGE (WALA)</u> - The Updated Loan Age</b> reflects the most recent weighted average number of months since the date of note origination for all mortgages remaining in the PC. <b>Fixed-rate pools only.</b>
94	3		Numeric	<b><u>MIN LOAN AGE QUARTILE 1</u> - The Updated Min Loan Age Quartile 1</b> reflects the lowest loan age for all mortgages remaining in the PC. <b>Fixed-rate pools only.</b>
97	3		Numeric	<b><u>MAX LOAN AGE QUARTILE 1</u> - The Updated Max Loan Age Quartile 1</b> reflects the 25th percentile loan age for all mortgages remaining in the PC. <b>Fixed-rate pools only.</b>
100	3		Numeric	<b><u>MIN LOAN AGE QUARTILE 2</u> - The Updated Max Loan Age Quartile 1</b> reflects the 25th percentile loan age for all mortgages remaining in the PC. <b>Fixed-rate pools only.</b>
103	3		Numeric	<b><u>MAX LOAN AGE QUARTILE 2</u> - The Updated Max Loan Age Quartile 2</b> reflects the median loan age for all mortgages remaining in the PC. <b>Fixed-rate pools only.</b>
106	3		Numeric	<b><u>MIN LOAN AGE QUARTILE 3</u> - The Updated Min Loan Age Quartile 3</b> reflects the loan age for all mortgages remaining in the PC. <b>Fixed-rate pools only.</b>
109	3		Numeric	<b><u>MAX LOAN AGE QUARTILE 3</u> - The Updated Max Loan Age Quartile 3</b> reflects the 75th percentile loan age for all mortgages remaining in the PC. <b>Fixed-rate pools only.</b>
112	3		Numeric	<b><u>MIN LOAN AGE QUARTILE 4</u> - The Updated Min Loan Age Quartile 4</b> reflects the 75th percentile loan age for all mortgages remaining in the PC. <b>Fixed-rate pools only.</b>
115	3		Numeric	<b><u>MAX LOAN AGE QUARTILE 4</u> - The Updated Max Loan Age Quartile 4</b> reflects the highest loan age for all mortgages remaining in the PC. <b>Fixed-rate pools only.</b>
118	9		Numeric	<b><u>AVERAGE ORIGINAL LOAN SIZE (AOLS)</u> - The Updated AOLS</b> reflects the most recent simple average of the origination amounts for all mortgages remaining in the PC.
127	9		Numeric	<b><u>MIN ORIGINAL LOAN SIZE QUARTILE 1</u> - The Updated Min Loan Size Quartile 1</b> reflects the lowest loan size for all mortgages remaining in the PC.
136	9		Numeric	<b><u>MAX ORIGINAL LOAN SIZE QUARTILE 1</u> - The Updated Max Loan Size Quartile 1</b> reflects the 25th percentile loan size for all mortgages remaining in the PC.

145	9		Numeric	<b><u>MIN ORIGINAL LOAN SIZE QUARTILE 2</u></b> - The Updated Min Loan Size Quartile 2 reflects the 25th percentile loan size for all mortgages remaining in the PC.
154	9		Numeric	<b><u>MAX ORIGINAL LOAN SIZE QUARTILE 2</u></b> - The Updated Max Loan Size Quartile 2 reflects the median loan size for all mortgages remaining in the PC.
163	9		Numeric	<b><u>MIN ORIGINAL LOAN SIZE QUARTILE 3</u></b> - The Updated Min Loan Size Quartile 3 reflects the median loan size for all mortgages remaining in the PC.
172	9		Numeric	<b><u>MAX ORIGINAL LOAN SIZE QUARTILE 3</u></b> - The Updated Max Loan Size Quartile 3 reflects the 75th percentile loan size for all mortgages remaining in the PC.
181	9		Numeric	<b><u>MIN ORIGINAL LOAN SIZE QUARTILE 4</u></b> - The Updated Min Loan Size Quartile 4 reflects the 75th percentile loan size for all mortgages remaining in the PC.
190	9		Numeric	<b><u>MAX ORIGINAL LOAN SIZE QUARTILE 4</u></b> - The Updated Max Loan Size Quartile 4 reflects the highest loan size for all mortgages remaining in the PC.
199	3		Numeric	<b><u>WEIGHTED AVERAGE ORIGINAL LOAN TERM (WAOLT)</u></b> - The Updated WAOLT reflects the most recent weighted average number of monthly principal and interest payments that the homeowner will make over the life of the mortgage for all mortgages remaining in the PC. <b>Fixed-rate pools only.</b>
202	3		Numeric	<b><u>MIN ORIGINAL LOAN TERM QUARTILE 1</u></b> - The Updated Min Original Loan Term Quartile 1 reflects the lowest original loan term for all mortgages remaining in the PC. <b>Fixed-rate pools only.</b>
205	3		Numeric	<b><u>MAX ORIGINAL LOAN TERM QUARTILE 1</u></b> - The Updated Max Original Loan Term Quartile 1 reflects the 25th percentile original loan term for all mortgages remaining in the PC. <b>Fixed-rate pools only.</b>
208	3		Numeric	<b><u>MIN ORIGINAL LOAN TERM QUARTILE 2</u></b> - The Updated Min Original Loan Term Quartile 2 reflects the 25th percentile original loan term for all mortgages remaining in the PC. <b>Fixed-rate pools only.</b>
211	3		Numeric	<b><u>MAX ORIGINAL LOAN TERM QUARTILE 2</u></b> - The Updated Max Original Loan Term Quartile 2 reflects the median original loan term for all mortgages remaining in the PC. <b>Fixed-rate pools only.</b>
214	3		Numeric	<b><u>MIN ORIGINAL LOAN TERM QUARTILE 3</u></b> - The Updated Min Original Loan Term Quartile 3 reflects the median original loan term for all mortgages remaining in the PC. <b>Fixed-rate pools only.</b>
217	3		Numeric	<b><u>MAX ORIGINAL LOAN TERM QUARTILE 3</u></b> - The Updated Max Original Loan Term Quartile 3 reflects the 75th percentile original loan term for all the mortgages remaining in the PC. <b>Fixed-rate pools only.</b>
220	3		Numeric	<b><u>MIN ORIGINAL LOAN TERM QUARTILE 4</u></b> - The Updated Min Original Loan Term Quartile 4 reflects the 75th percentile original loan term for all the mortgages remaining in the PC. <b>Fixed-rate pools only.</b>
223	3		Numeric	<b><u>MAX ORIGINAL LOAN TERM QUARTILE 4</u></b> - The Updated Max WAOLT Quartile 4 reflects the highest original loan term for all the mortgages remaining in the PC. <b>Fixed-rate pools only.</b>
226	3		Numeric	<b><u>WEIGHTED AVERAGE ORIGINAL LTV</u></b> - The Updated Weighted Average Original LTV reflects the weighted average of the mortgage LTV remaining in the PC.
229	3		Numeric	<b><u>MIN ORIGINAL LTV QUARTILE 1</u></b> - The Updated Min Original LTV Quartile 1 reflects the lowest original LTV remaining in the PC.
232	3		Numeric	<b><u>MAX ORIGINAL LTV QUARTILE 1</u></b> - The Updated Max Original LTV Quartile 1 reflects the 25th percentile original LTV remaining in the PC.
235	3		Numeric	<b><u>MIN ORIGINAL LTV QUARTILE 2</u></b> - The Updated Min Original LTV Quartile 2 reflects the 25th percentile original LTV remaining in the PC.

238	3		Numeric	<b><u>MAX ORIGINAL LTV QUARTILE 2</u></b> - The Updated Max Original LTV Quartile 2 reflects the median original LTV remaining in the PC.
241	3		Numeric	<b><u>MIN ORIGINAL LTV QUARTILE 3</u></b> - The Updated Min Original LTV Quartile 3 reflects the median original LTV remaining in the PC.
244	3		Numeric	<b><u>MAX ORIGINAL LTV QUARTILE 3</u></b> - The Updated Max Original LTV Quartile 3 reflects the 75th percentile weighted average of the original LTV remaining in the PC.
247	3		Numeric	<b><u>MIN ORIGINAL LTV QUARTILE 4</u></b> - The Updated Min Original LTV Quartile 4 reflects the 75th percentile original LTV remaining in the PC.
250	3		Numeric	<b><u>MAX ORIGINAL LTV QUARTILE 4</u></b> - The Updated Max Original LTV Quartile 4 reflects the highest percentile original LTV remaining in the PC.
253	3		Numeric	<b><u>WEIGHTED AVERAGE ORIGINAL CREDIT SCORE (WAOCS)</u></b> - The Updated Weighted Average Original Credit Score reflects the weighted average of the mortgage Credit Score remaining in the PC.
256	3		Numeric	<b><u>MIN ORIGINAL CREDIT SCORE QUARTILE 1</u></b> - The Updated Min Credit Score Quartile 1 reflects the lowest original credit score remaining in the PC.
259	3		Numeric	<b><u>MAX ORIGINAL CREDIT SCORE QUARTILE 1</u></b> - The Updated Max Credit Score Quartile 1 reflects the 25th percentile original credit score remaining in the PC.
262	3		Numeric	<b><u>MIN ORIGINAL CREDIT SCORE QUARTILE 2</u></b> - The Updated Min Credit Score Quartile 2 reflects the 25th percentile original credit score remaining in the PC.
265	3		Numeric	<b><u>MAX ORIGINAL CREDIT SCORE QUARTILE 2</u></b> - The Updated Max Credit Score Quartile 2 reflects the median original credit score remaining in the PC.
268	3		Numeric	<b><u>MIN ORIGINAL CREDIT SCORE QUARTILE 3</u></b> - The Updated Min Credit Score Quartile 3 reflects the median original credit score remaining in the PC.
271	3		Numeric	<b><u>MAX ORIGINAL CREDIT SCORE QUARTILE 3</u></b> - The Updated Max Credit Score Quartile 3 reflects the 75th percentile original credit score remaining in the PC.
274	3		Numeric	<b><u>MIN ORIGINAL CREDIT SCORE QUARTILE 4</u></b> - The Updated Min Credit Score Quartile 4 reflects the 75th percentile original credit score remaining in the PC.
277	3		Numeric	<b><u>MAX ORIGINAL CREDIT SCORE QUARTILE 4</u></b> - The Updated Max Credit Score Quartile 4 reflects the highest percentile original credit score remaining in the PC.
280	8		Numeric - CCYYMMDD	<b><u>UPDATED LONGEST MATURITY DATE</u></b> - The Updated ULMD reflects the latest final payment date for all mortgages remaining in the PC. This information does not change the Final Payment Date of the PC. A date of 07/24/70 (Freddie Mac Charter Date) in the ULMD field indicates that Freddie Mac could not calculate the ULMD for the PC due to insufficient data. <b>Fixed-rate pools only.</b>
288	1		Alpha	<b><u>INVESTOR TAX FLAG - 1984</u></b> - If "Y", pool contains loans originated prior to July 18, 1984 - non-US resident implications. <b>Fixed-rate pools only.</b>
289	1		Alpha	<b><u>INVESTOR TAX FLAG 1985</u></b> - If "Y", pool contains loans originated prior to September 27, 1985 - premium tax implications. <b>Fixed-rate pools only.</b>
290	5	2	Numeric	<b><u>PERCENT UPB PRE 1984</u></b> - If pool contains loans originated prior to July 18, 1984, this field gives % of UPB. <b>Fixed-rate pools only.</b>
295	5	2	Numeric	<b><u>PERCENT UPB PRE 1985</u></b> - If pool contains loans originated prior to September 27, 1985, this field gives % of UPB. <b>Fixed-rate pools only.</b>
300	1			<b><u>FILLER</u></b>
301	9		Numeric	<b><u>WEIGHTED AVERAGE ORIGINAL LOAN SIZE (WAOLS)</u></b> - The weighted average of the origination amounts for the mortgages in the PC as of the previous month.

# **BREAKOUT FILE**

This file contains selected additional data about the composition of Freddie Mac's Mortgage Participation Certificates (PCs). Information is updated on a monthly basis as of the monthly factor publication date. **This data is qualified in its entirety by information appearing in the applicable Freddie Mac Offering Circulars.**

This file provides updated information as follows:

- For Freddie Mac's Gold PCs issued in the month of publication which are identified by the prefixes A0, A1, B0, B1, B2, B3, B4, B5, B6, B7, B8, B9, C0, C1, C2, C3, C4, C5, C6, C7, C8, C9, D0, D1, D2, D3, D4, D5, D6, D7, D8, D9, E0, E1, E2, E3, E4, E5, E6, E7, E8, E9, F0, F1, F6, F7, F8, F9, G0, G1, G2, G3, G4, G5, H0, H1, L1, L5, L6, L7, L8, L9, M0, M1, M2, M3, M4, M5, M6, M7, M8, M9, N0, N1, N2, N3, N4, N5, N6, N7, N8, N9, O2, O3, O5, O6, P0, P1, P2, P3, P5, P6, T1, T3, U1, U3.
- For Freddie Mac's Adjustable Rate Mortgage (ARM) PCs issued in the month of publication, which are identified by the prefixes 1A, 1B, 1C, 1D, 1E, 1F, 1G, 1H, 12, 13, 5A, 31, 34, 35, 37, 39, 40, 41, 42, 49, 60, 61, 62, 63, 64, 69, 70, 71, 72, 74, 75, 76, 77, 78, 79, 84, 86, 87, 94, 96 and 97.
- For Freddie Mac's Original Giant PCs issued in the month of publication, which are identified by the prefixes 7A, 7B, 14, 15, 16, 17, 18, 20, 21, 23, 25, 26, 27, 28, 28, 29, 30, 32, 33, 36, 38, 43, 44, 45, 46, 47, 48, 50, 53, 54, 55, 68, 85, 88, 89 and 95.
- For Freddie Mac's Original Tiered Payment Mortgage (TPM) PCs issued in the month of publication, which are identified by the prefix 73.
- For Freddie Mac's Original Multifamily PCs issued prior to the month of publication, which are identified by the prefixes 22, 23, 24, 62, 65, 69, 70.

Information is reported by pool number. Where there is insufficient data to support calculations for a particular PC, "0's" have been placed in the fields for the PC.

This file combines several different types of records within a single file. The first character in each record indicates what type of record it is:

<b>Record Type</b>	<b>Possible Number of Occurrences per Pool</b>
G = Geographic Data	1 or More (All Pools)
L = Loan Origination Year Data	1 or More (All Pools)
S = Servicer Data*	1 or More (All Pools)
O = Occupancy Data	1 (All Pools)
T = Property Status Data	1 (All Pools)
R = Loan Purpose Data	1 (All Pools)
U = Availability of Original LTV / Credit Score	1 (All Pools)
M = Seller data*	1 or More (All Pools)
I = Initial Interest data*	1 or More (All Pools)

Record Length: 300

<b>Geographic Distribution Data</b>				
<b>POS</b>	<b>LEN</b>	<b>DEC</b>	<b>DATA TYPE</b>	<b>DESCRIPTION</b>
1	1		Alpha	<b>RECORD TYPE</b> - Indicates the type of data in this record: P = general pool data; A = ARM specific data; C = ARM component data; <b>G = geographic distribution data</b> ; L = loan origination year data; S = servicer data; O = occupancy status data; T = property status data; R = loan purpose data; U = original unknown LTV/credit score; M = seller data; I = initial interest.
2	6		Alpha-num	<b>POOL NUMBER</b> - Unique six-digit numeric or alphanumeric designation used to identify each PC.
8	296			<b>Entries for 9 state codes. Entry 1 is listed below; remaining entries follow the same pattern.</b>
8	2		Alpha	<b>STATE CODE</b> - A two-letter state abbreviation (United States plus Puerto Rico and territories) used to indicate the distribution of the mortgages in the pool.
10	5	2	Numeric	<b>CURRENT STATE PERCENT OF UPB</b> - The percent of the original unpaid principal balance of the related mortgages secured by real property located in a state calculated as of the previous month.
15	5	2	Numeric	<b>CURRENT STATE PERCENT OF LOANS</b> - The percent of mortgages secured by real property located in a state calculated as of the previous month.
20	7		Numeric	<b>CURRENT STATE NUMBER OF LOANS</b> - The number of mortgages secured by real property located in a state calculated as of the previous month.
27	13	2	Numeric	<b>CURRENT STATE AMOUNT OF UPB</b> - The unpaid principal balance of the related mortgages secured by real property located in a state calculated as of the previous month.
40	32		Group	<b>2<sup>ND</sup> STATE. REFER TO POS 8-27</b>
72	32		Group	<b>3<sup>RD</sup> STATE. REFER TO POS 8-27</b>
104	32		Group	<b>4<sup>TH</sup> STATE. REFER TO POS 8-27</b>
136	32		Group	<b>5<sup>TH</sup> STATE. REFER TO POS 8-27</b>
168	32		Group	<b>6<sup>TH</sup> STATE. REFER TO POS 8-27</b>
200	32		Group	<b>7<sup>TH</sup> STATE. REFER TO POS 8-27</b>
232	32		Group	<b>8<sup>TH</sup> STATE. REFER TO POS 8-27</b>
264	32		Group	<b>9<sup>TH</sup> STATE. REFER TO POS 8-27</b>
296	5			<b>FILLER</b>

<b>Loan Origination Year Data</b>				
<b>POS</b>	<b>LEN</b>	<b>DEC</b>	<b>DATA TYPE</b>	<b>DESCRIPTION</b>
1	1		Alpha	<b>RECORD TYPE</b> - Indicates the type of data in this record: P = general pool data; A = ARM specific data; C = ARM component data; G = geographic distribution data; L = <b>loan origination year data</b> ; S = servicer data; O = occupancy status data; T = property status data; R = loan purpose data; U = original unknown LTV/credit score; M = seller data; I = initial interest.
2	6		Alpha-num	<b>POOL NUMBER</b> - Unique six-digit numeric or alphanumeric designation used to identify each PC.
8	3		Alpha	<b>PRE-1985 CODE</b> - "PRE" if origination year is 1984 or earlier; blank otherwise.
11	283			<b>Entries for 8 LOY entries. Entry 1 is listed below; remaining entries follow the same pattern.</b>
11	4		Numeric - CCYY	<b>ORIGINATION YEAR</b> - The calendar year in which the loan was originated. For Seller-owned modified mortgages, Modifiable mortgages, Converted adjustable rate mortgages, and Construction-to-Permanent mortgages, the modification date is substituted for the Origination date.
15	5	2	Numeric	<b>CURRENT LOY PERCENT OF UPB</b> - The percent of the original unpaid principal balance of the related mortgages originated in the calendar year as of the previous month.
20	5	2	Numeric	<b>CURRENT LOY PERCENT OF LOANS</b> - The percent of mortgages originated in the calendar year as of the previous month.
25	7		Numeric	<b>CURRENT LOY NUMBER OF LOANS</b> - The number of mortgages originated in the calendar year as of the previous month.
32	13	2	Numeric	<b>CURRENT LOY AMOUNT OF UPB</b> - The unpaid principal balance of the related mortgages originated in the calendar year calculated as of the previous month.
45	34		Group	<b>2<sup>ND</sup> LOAN ORIGINATION YEAR. REFER TO POS 11-32</b>
79	34		Group	<b>3<sup>RD</sup> LOAN ORIGINATION YEAR. REFER TO POS 11-32</b>
113	34		Group	<b>4<sup>TH</sup> LOAN ORIGINATION YEAR. REFER TO POS 11-32</b>
147	34		Group	<b>5<sup>TH</sup> LOAN ORIGINATION YEAR. REFER TO POS 11-32</b>
181	34		Group	<b>6<sup>TH</sup> LOAN ORIGINATION YEAR. REFER TO POS 11-32</b>
215	34		Group	<b>7<sup>TH</sup> LOAN ORIGINATION YEAR. REFER TO POS 11-32</b>
249	34		Group	<b>8<sup>TH</sup> LOAN ORIGINATION YEAR. REFER TO POS 11-32</b>
283	18			<b>FILLER</b>



				<b>Servicer Data</b>
	<b>LEN</b>	<b>DEC</b>	<b>DATA TYPE</b>	<b>DESCRIPTION</b>
1	1		Alpha	<b>RECORD TYPE</b> - Indicates the type of data in this record: P = general pool data; A = ARM specific data; C = ARM component data; G = geographic distribution data; L = loan origination year data; <b>S = servicer data</b> ; O = occupancy status data; T = property status data; R = loan purpose data; U = original unknown LTV/credit score; M = seller data; I = initial interest.
2	6		Alpha-num	<b>POOL NUMBER</b> - Unique six-digit numeric or alphanumeric designation used to identify each pool.
8	248			<b>Entries for 3 servicers. Entry 1 is listed below; remaining entries follow the same pattern.</b>
8	30		Alpha	<b>SERVICER NAME</b> - Identifies the entity that services the mortgages in the PC. A servicer must service at least 1% of the mortgages.
38	5	2	Numeric	<b>SERVICER PERCENT UPB</b> - The percent of the current unpaid principal balance of the related mortgages serviced as of the previous month.
43	7		Numeric	<b>SERVICER NUMBER OF LOANS</b> - The number of mortgages serviced as of the previous month.
50	5	2	Numeric	<b>SERVICER PERCENT OF LOANS</b> - The percentage of loans serviced by a particular servicer.
55	5	3	Numeric	<b>WAC BY SERVICER</b> - The weighted average mortgage note rate of the related mortgages serviced as of the previous month. <b>Fixed-rate pools only.</b>
60	5	3	Numeric	<b>NOTE RATE HIGH BY SERVICER</b> - The highest mortgage note rate of the related mortgages serviced as of the previous month. <b>Fixed-rate pools only.</b>
65	5	3	Numeric	<b>NOTE RATE LOW BY SERVICER</b> - The lowest mortgage note rate of the related mortgages serviced as of the previous month. <b>Fixed-rate pools only.</b>
70	3		Numeric	<b>WALA BY SERVICER</b> - The weighted average loan age of the related mortgages serviced as of the previous month. <b>Fixed-rate pools only.</b>
73	3		Numeric	<b>LOAN AGE HIGH BY SERVICER</b> - The highest loan age of the related mortgages serviced as of the previous month. <b>Fixed-rate pools only.</b>
76	3		Numeric	<b>LOAN AGE LOW BY SERVICER</b> - The lowest loan age of the related mortgages serviced as of the previous month. <b>Fixed-rate pools only.</b>
79	3		Numeric	<b>WARM BY SERVICER</b> - The weighted average remaining maturity, or the term to balloon for balloon PC, of the related mortgages serviced as of the previous month. <b>Fixed-rate pools only.</b>
82	3		Numeric	<b>REMAINING MATURITY HIGH BY SERVICER</b> - The longest remaining maturity, or the term to balloon for balloon PC, of the related mortgages serviced as of the previous month. <b>Fixed-rate pools only.</b>
85	3		Numeric	<b>REMAINING MATURITY LOW BY SERVICER</b> - The shortest remaining maturity, or the term to balloon for balloon PC, of the related mortgages serviced as of the previous month. <b>Fixed-rate pools only.</b>
88	80		Group	<b>2<sup>ND</sup> SERVICER ENTRY. REFER TO POS 8-85</b>
168	80		Group	<b>3<sup>RD</sup> SERVICER ENTRY. REFER TO POS 8-85</b>
248	53			<b>FILLER</b>

				<b>Occupancy Status Data</b>
<b>POS</b>	<b>LEN</b>	<b>DEC</b>	<b>DATA TYPE</b>	<b>DESCRIPTION</b>
1	1		Alpha	<b>RECORD TYPE</b> - Indicates the type of data in this record: P = general pool data; A = ARM specific data; C = ARM component data; G = geographic distribution data; L = loan origination year data; S = servicer data; <b>O = occupancy status data</b> ; T = property status data; R = loan purpose data; U = original unknown LTV/credit score; M = seller data; I = initial interest.
2	6		Alpha-num	<b>POOL NUMBER</b> - Unique six-digit numeric or alphanumeric designation used to identify each pool.
8	5	2	Numeric	<b>OWNER OCCUPIED PERCENT UPB</b> - The percent of the current unpaid principal balance of the related mortgages that are Owner Occupied, calculated as of the previous month.
13	7		Numeric	<b>OWNER OCCUPIED NUMBER OF LOANS</b> - The number of mortgages that are Owner Occupied, calculated as of the previous month.
20	5	2	Numeric	<b>OWNER OCCUPIED PERCENT OF LOANS</b> - The percent of loans that are owner occupied.
25	5	2	Numeric	<b>SECOND HOME PERCENT UPB</b> - The percent of the current unpaid principal balance of the related mortgages that are Second Homes, calculated as origination.
30	7		Numeric	<b>SECOND HOME NUMBER OF LOANS</b> - The number of mortgages, that are Second Homes, calculated as of the previous month.
37	5	2	Numeric	<b>SECOND HOME PERCENT OF LOANS</b> - The number of loans that are second homes.
42	5	2	Numeric	<b>INVESTMENT PROPERTY PERCENT UPB</b> - The percent of the current unpaid principal balance of the related mortgages, that are Investment Properties, calculated as of the previous month.
47	7		Numeric	<b>INVESTMENT PROPERTY NUMBER OF LOANS</b> - The number of mortgages, that are Investment Properties, calculated as of the previous month.
54	5	2	Numeric	<b>INVESTMENT PROPERTY PERCENT OF LOANS</b> - The percent of loans that are investment properties.
59	5	2	Numeric	<b>UNKNOWN/NOT AVAILABLE PERCENT UPB</b> - The percent of the original unpaid principal balance of the related mortgages that are Unknown/Not Available, calculated as of the previous month.
64	7		Numeric	<b>UNKNOWN/NOT AVAILABLE NUMBER OF LOANS</b> - The number of mortgages, that are Unknown/Not Available, calculated as of the previous month.
71	5	2	Numeric	<b>UNKNOWN/NOT AVAILABLE PERCENT OF LOANS</b> - The percent of loans that is unknown.
76	225			<b>FILLER</b>

<b>Property Status Data</b>				
<b>POS</b>	<b>LEN</b>	<b>DEC</b>	<b>DATA TYPE</b>	<b>DESCRIPTION</b>
1	1		Alpha	<b>RECORD TYPE</b> - Indicates the type of data in this record: P = general pool data; A = ARM specific data; C = ARM component data; G = geographic distribution data; L = loan origination year data; S = servicer data; O = occupancy status data; <b>T = property status data</b> ; R = loan purpose data; U = original unknown LTV/credit score; M = seller data; I = initial interest.
2	6		Alpha-num	<b>POOL NUMBER</b> - Unique six-digit numeric or alphanumeric designation used to identify each pool.
8	5	2	Numeric	<b>1UNIT PERCENT UPB</b> - The percent of the current unpaid principal balance of the related mortgages that are 1 Unit, calculated as of the previous month.
13	7		Numeric	<b>1UNIT NUMBER OF LOANS</b> - The number of mortgages, that are 1 Unit, calculated as of the previous month.
20	5	2	Numeric	<b>1 UNIT PERCENT OF LOANS</b> - The percent of loans that are 1 units.
25	5	2	Numeric	<b>2-4 UNIT PERCENT UPB</b> - The percent of the current unpaid principal balance of the related mortgages that are 2-4 Unit, calculated as of the previous month.
30	7		Numeric	<b>2-4 UNIT NUMBER OF LOANS</b> - The number of mortgages, that are 2-4 Unit, calculated as of the previous month.
37	5	2	Numeric	<b>2-4 UNIT PERCENT OF LOANS</b> - The percent of loans that are 2-4 units.
42	5	2	Numeric	<b>UNKNOWN/NOT AVAILABLE PERCENT UPB</b> - The percent of the original unpaid principal balance of the related mortgages that are Unknown/Not Available, calculated as of the previous month.
47	7		Numeric	<b>UNKNOWN/NOT AVAILABLE NUMBER OF LOANS</b> - The number of mortgages, that are Unknown/Not Available, calculated as of the previous month.
54	5	2	Numeric	<b>UNKNOWN/NOT AVAILABLE PERCENT OF LOANS</b> - The percent of loans that is unknown.
59	242			<b>FILLER</b>

<b>POS</b>	<b>LEN</b>	<b>DEC</b>	<b>DATA TYPE</b>	<b>DESCRIPTION</b>
				<b>Loan Purpose Data</b>
1	1			<b>RECORD TYPE</b> - Indicates the type of data in this record: P = general pool data; A = ARM specific data; C = ARM component data; G = geographic distribution data; L = loan origination year data; S = servicer data; O = occupancy status data; T = property status data; <b>R = loan purpose data</b> ; U = original unknown LTV/credit score; M = seller data; I = initial interest.
2	6		Alpha-num	<b>POOL NUMBER</b> - Unique six-digit numeric or alphanumeric designation used to identify each pool.
8	5	2	Numeric	<b>PURCHASE PERCENT UPB</b> - The percent of the current unpaid principal balance of the related mortgages that are Purchases, calculated as of the previous month.
13	7		Numeric	<b>PURCHASE NUMBER OF LOANS</b> - The number of mortgages, that are Purchases, calculated as of the previous month.
20	5	2	Numeric	<b>PURCHASE PERCENT OF LOANS</b> - The percent of loans that are a purchase.
25	5	2	Numeric	<b>REFINANCE PERCENT UPB</b> - The percent of the current unpaid principal balance of the related mortgages that are Refinances, calculated as of the previous month.
30	7		Numeric	<b>REFINANCE NUMBER OF LOANS</b> - The number of mortgages, that are Refinance, calculated as of the previous month.
37	5	2	Numeric	<b>REFINANCE PERCENT OF LOANS</b> - The percent of loans that are a refinance.
42	5	2	Numeric	<b>UNKNOWN/NOT AVAILABLE PERCENT UPB</b> - The percent of the original unpaid principal balance of the related mortgages that are Unknown/Not Available, calculated as of the previous month.
47	7		Numeric	<b>UNKNOWN/NOT AVAILABLE NUMBER OF LOANS</b> - The number of mortgages, that are Unknown/Not Available, calculated as of the previous month.
54	5	2	Numeric	<b>UNKNOWN/NOT AVAILABLE PERCENT OF LOANS</b> - The percent of loans that is unknown.
59	242			<b>FILLER</b>

				<b>Availability of Original LTV / Credit Score</b>
<b>POS</b>	<b>LEN</b>	<b>DEC</b>	<b>DATA TYPE</b>	<b>DESCRIPTION</b>
1	1			<b>RECORD TYPE</b> - Indicates the type of data in this record: P = general pool data; A = ARM specific data; C = ARM component; G = geographic distribution data; L = loan origination year data; S = servicer data; O = occupancy status data; T = property status data; R = loan purpose data; <b>U = original unknown LTV/credit score</b> ; M = seller data; I = initial interest.
2	6		Alpha-num	<b>POOL NUMBER</b> - Unique six-digit numeric or alphanumeric designation used to identify each pool.
8	5	2	Numeric	<b>CURRENT LTV UNKNOWN/NOT AVAILABLE LTV PERCENT UPB</b> - The percent of the original unpaid principal balance of the related mortgages, that are Unknown/Not Available, calculated as of the previous month.
13	7		Numeric	<b>CURRENT LTV UNKNOWN/NOT AVAILABLE NUMBER OF LOANS</b> - The number of mortgages, that are Unknown/Not Available, calculated as of the previous month.
20	5	2	Numeric	<b>CURRENT LTV UNKNOWN/NOT AVAILABLE LTV PERCENT OF LOANS</b> - The percent of loans with LTV unknown.
25	5	2	Numeric	<b>CREDIT SCORE UNKNOWN/NOT AVAILABLE PERCENT UPB</b> - The percent of the original unpaid principal balance of the related mortgages, that are Unknown/Not Available, calculated as of the previous month.
30	7		Numeric	<b>CREDIT SCORE UNKNOWN/NOT AVAILABLE NUMBER OF LOANS</b> - The number of mortgages, that are Unknown/Not Available, calculated as of the previous month.
37	5	2	Numeric	<b>CREDIT SCORE UNKNOWN/NOT AVAILABLE PERCENT OF LOANS</b> - The percent of loans with credit score unknown.
42	259			<b>FILLER</b>

<u>POS</u>	<u>LEN</u>	<u>DEC</u>	<u>DATA TYPE</u>	<b>Seller Data</b> <u>DESCRIPTION</u>
1	1			<b>RECORD TYPE</b> – Indicates the type of data in this record: P = general pool data; A = ARM specific data; C = ARM component; G = geographic distribution data; L = loan origination year data; S = servicer data; O = occupancy status data; T = property status data; R = loan purpose data; U = original unknown LTV/credit score; <b>M = seller data</b> ; I = initial interest.
2	6		Alpha-num	<b>POOL NUMBER</b> - Unique six-digit numeric or alphanumeric designation used to identify each pool.
8	248			<b>Entries for 3 sellers. Entry 1 is listed below; remaining entries follow the same pattern.</b>
8	30		Alpha	<b>SELLER NAME</b> - Identifies the Lender(s) that originated the mortgages in a PC pool. This may not be the servicer of the mortgages.
38	5	2	Numeric	<b>SELLER PERCENT UPB</b> - The percent of the unpaid principal balance of the related mortgages in a PC pool originated by a particular Seller, as of the previous month.
43	7		Numeric	<b>SELLER NUMBER OF LOANS</b> - The number of mortgages in a PC pool originated by a particular Seller, as of the previous month.
50	5	2	Numeric	<b>SELLER PERCENT OF LOANS</b> - The percentage of loans in a PC pool originated by a particular Seller, as of the previous month.
55	5	3	Numeric	<b>WAC BY SELLER</b> - The weighted average mortgage note rate of the related mortgages originated by the Seller, as of the previous month. <b>Fixed-rate pools only.</b>
60	5	3	Numeric	<b>NOTE RATE HIGH BY SELLER</b> - The highest mortgage note rate of the related mortgages originated by the Seller, as of the previous month. <b>Fixed-rate pools only.</b>
65	5	3	Numeric	<b>NOTE RATE LOW BY SELLER</b> - The lowest mortgage note rate of the related mortgages originated by the Seller, as of the previous month. <b>Fixed-rate pools only.</b>
70	3		Numeric	<b>WALA BY SELLER</b> - The weighted average loan age of the related mortgages originated by the Seller, as of the previous month. <b>Fixed-rate pools only.</b>
73	3		Numeric	<b>LOAN AGE HIGH BY SELLER</b> - The highest loan age of the related mortgages originated by the Seller, as of the previous month. <b>Fixed-rate pools only.</b>
76	3		Numeric	<b>LOAN AGE LOW BY SELLER</b> - The lowest loan age of the related mortgages originated by the Seller, as of the previous month. <b>Fixed-rate pools only.</b>
79	3		Numeric	<b>WARM BY SELLER</b> - The weighted average remaining maturity, or the term to balloon for balloon PC, of the related mortgages originated by the Seller, as of the previous month. <b>Fixed-rate pools only.</b>
82	3		Numeric	<b>REMAINING MATURITY HIGH BY SELLER</b> - The longest remaining maturity, or the term to balloon for balloon PC, of the related mortgages originated by the Seller, as of the previous month. <b>Fixed-rate pools only.</b>
85	3		Numeric	<b>REMAINING MATURITY LOW BY SELLER</b> - The shortest remaining maturity, or the term to balloon for balloon PC, of the related mortgages originated by the Seller, as of the previous month. <b>Fixed-rate pools only.</b>
88	80		Group	<b>2<sup>ND</sup> SELLER ENTRY. REFER TO POS 8-85</b>
168	80		Group	<b>3<sup>RD</sup> SELLER ENTRY. REFER TO POS 8-85</b>
248	53			<b>FILLER</b>

<u>POS</u>	<u>LEN</u>	<u>DEC</u>	<u>DATA TYPE</u>	<u>DESCRIPTION</u>
				<b>Initial Interest Data</b>
1	1			<b>RECORD TYPE</b> - Indicates the type of data in this record: P = general pool data; A = ARM specific data; C = ARM component; G = geographic distribution data; L = loan origination year data; B = legend data; S = servicer data; O = occupancy status data; T = property status data; R = loan purpose data; U = original unknown LTV/credit score; Q = quartile data; <b>I = initial interest.</b>
2	6		Alpha-num	<b>POOL NUMBER</b> - Unique six-digit numeric or alphanumeric designation used to identify each pool.
8	292			<b>Entries for 4 P&amp;I Dates. Entry 1 is listed below; remaining entries follow the same pattern.</b>
8	8		Numeric (CCYYMMDD)	<b>FIRST PRINCIPAL AND INTEREST DATE</b> - The first fully amortizing principal and interest payment date of a group of mortgages in a PC pool.
16	5	2	Numeric	<b>FIRST P&amp;I DATE PERCENT OF UPB</b> - The percent of the unpaid principal balance of the related mortgages in a PC pool having the same first fully amortizing principal and interest payment date.
21	5	2	Numeric	<b>FIRST P&amp;I DATE PERCENT OF LOANS</b> - The percent of mortgages of a group of mortgages in the pool having the same first fully amortizing principal and interest payment date.
26	7		Numeric	<b>FIRST P&amp;I DATE NUMBER OF LOANS</b> - The number of mortgages in a PC pool having the same first fully amortizing principal and interest payment date.
33	13	2	Numeric	<b>FIRST P&amp;I DATE UPB</b> - The unpaid principal balance of a group of mortgages in a pool having the same first fully amortizing principal and interest payment date.
46	5	3	Numeric	<b>WAC BY FIRST P&amp;I DATE</b> - The weighted average of the mortgage note rates of a group of mortgages in the pool having the same first fully amortizing principal and interest payment date. <b>Fixed-rate pools only.</b>
51	5	3	Numeric	<b>NOTE RATE HIGH BY FIRST P&amp;I DATE</b> - The highest mortgage note rate of a group of mortgages in the pool having the same first fully amortizing principal and interest payment date. <b>Fixed-rate pools only.</b>
56	5	3	Numeric	<b>NOTE RATE LOW BY FIRST P&amp;I DATE</b> - The lowest mortgage note rate of a group of mortgages in the pool having the same first fully amortizing principal and interest payment date. <b>Fixed-rate pools only.</b>
61	3		Numeric	<b>WALA BY FIRST P&amp;I DATE</b> - The weighted average loan age of a group of mortgages in the pool having the same first fully amortizing principal and interest payment date. <b>Fixed-rate pools only.</b>
64	3		Numeric	<b>LOAN AGE HIGH BY FIRST P&amp;I DATE</b> - The highest loan age of a group of mortgages in the pool having the same first fully amortizing principal and interest payment date. <b>Fixed-rate pools only.</b>
67	3		Numeric	<b>LOAN AGE LOW BY FIRST P&amp;I DATE</b> - The lowest loan age of a group of mortgages in the pool having the same first fully amortizing principal and interest payment date. <b>Fixed-rate pools only.</b>
70	3		Numeric	<b>WARM BY FIRST P&amp;I DATE</b> - The weighted average remaining maturity of a group of mortgages in the pool having the same first fully amortizing principal and interest payment date. <b>Fixed-rate pools only.</b>
73	3		Numeric	<b>REMAINING MATURITY HIGH BY FIRST P&amp;I DATE</b> - The longest remaining mortgage maturity of any mortgage in the group of mortgages in the pool having the same first fully amortizing principal and interest payment date. <b>Fixed-rate pools only.</b>
76	3		Numeric	<b>REMAINING MATURITY LOW BY FIRST P&amp;I DATE</b> - The shortest remaining mortgage maturity of any mortgage in the group of mortgages in the pool having the same first fully amortizing principal and interest payment date. <b>Fixed-rate pools only.</b>
79	71		Group	<b>2<sup>ND</sup> P&amp;I DATE ENTRY. REFER TO POS 8-76</b>

150	71		Group	<b><u>3<sup>RD</sup> P&amp;I DATE ENTRY. REFER TO POS 8-76</u></b>
221	71		Group	<b><u>4<sup>TH</sup> P&amp;I DATE ENTRY. REFER TO POS 8-76</u></b>
292	9			<b><u>FILLER</u></b>



# **ORIGINAL ISSUE DISCOUNT (OID) TAX INFORMATION FILE**

This file contains selected data about Freddie Mac's REMIC program. **This data is qualified in its entirety by information appearing in the applicable Freddie Mac Offering Circular.**

The file provides Original Issue Discount (OID) information, which may be used by investors to complete the necessary tax filings for their Freddie Mac REMIC investments.

The OID files will be available on a quarterly basis, on the first business day of the second month following the end of the quarter (e.g. Q1 data is transmitted on the first business day in May). Files are cumulative on a year-to-date basis.

Record Length: 196

<b>POS</b>	<b>LEN</b>	<b>DEC</b>	<b>DATA TYPE</b>	<b>DESCRIPTION</b>
1	4		Alpha-num	<b>REMIC SERIES NUMBER</b> – A four digit alphanumeric designation used to identify a Freddie Mac REMIC.
5	1			<b>FILLER</b>
6	4		Alpha-num	<b>CLASS CODE</b> – A four digit alphanumeric designation used to identify the collateral that backs a REMIC.
10	1			<b>FILLER</b>
11	10		Alpha-num	<b>TAX IDENTIFICATION NUMBER</b> - Unique identifier used to identify each REMIC series for tax purposes.
21	1			<b>FILLER</b>
22	9		Alpha-num	<b>CUSIP NUMBER</b> - Unique nine-character alphanumeric designation assigned to each REMIC.
31	1			<b>FILLER</b>
32	13	2	Numeric	<b>CLASS ORIGINAL UPB</b> -Original Principal amount of the class.
45	1			<b>FILLER</b>
46	1		Numeric	<b>OID TYPE INDICATOR</b> - (0=All OID, 1=Part OID, 2=Premium, 3=Part Premium, 4=No OID)
47	1			<b>FILLER</b>
48	1		Numeric	<b>DEMINIMUS INDICATOR</b> - (0=No, 1=Yes)
49	1			<b>FILLER</b>
50	8		Numeric - MM/DD/YY	<b>ACCRUAL PERIOD START DATE</b> - Date on which the accrual period begins.
58	1			<b>FILLER</b>
59	2		Numeric	<b>NUMBER OF DAYS IN ACCRUAL PERIOD</b> - Number of days from the beginning of the accrual period to the end of the accrual period, this is generally 30 days except in the case of new issues.
61	1			<b>FILLER</b>
62	13	2	Numeric	<b>QUALIFIED PERIODIC INTEREST ACCRUAL</b> - The amount of Qualified Periodic Interest earned for the above accrual period.
75	1			<b>FILLER</b>
76	17	8	Numeric	<b>DAILY-QUALIFIED PERIODIC INTEREST ACCRUED PER \$1,000 OF FACE</b> - The Qualified Periodic Interest earned in the accrual period in a daily factor form.
93	1			<b>FILLER</b>
94	17	8	Numeric	<b>ORIGINAL ISSUE DISCOUNT ACCRUED</b> - Represents the change in value at the beginning of the month taking into account the projected future cash flows and the current prepayments.
111	1			<b>FILLER</b>
112	17	8	Numeric	<b>ORIGINAL ISSUE DISCOUNT ACCRUED ALLOCATED DAILY PER \$1,000 OF FACE</b> - The Original Issue Discount Accrued in the accrual period in a daily factor form.
129	1			<b>FILLER</b>
130	15	8	Numeric	<b>ADJUSTED ISSUE PRICE AT BEGINNING OF PERIOD PER \$1,000 OF FACE</b> - The value of the security for tax purposes as of the beginning of the period.
145	1			<b>FILLER</b>
146	15	8	Numeric	<b>MARKET DISCOUNT ACCRUAL RATIO</b> - The rate used for amortizing the investor's market discount or premiums.

161	2			<b>FILLER</b>
163	1		Numeric	<b><u>RANDOM LOT INDICATOR</u></b> - Indicates whether or not the REMIC bond is subject to Random Lot Procedures. (0=No, 1=Yes)
164	2			<b>FILLER</b>
166	15	8	Numeric	<b><u>REDEEMED BONDS OID DAILY AMOUNT</u></b> - Provides the Original Issue Discount Accrued in the period for Retail Random Lot bonds that have been terminated during the accrual period.
181	1			<b>FILLER</b>
182	15	8	Numeric	<b><u>DAILY 212 EXPENSE</u></b> - The allocated 212 Expenses to the regular REMIC interest applicable when a REMIC issues only one class of debt.

# **PUBLICATION EXPRESS SERVICE**

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_____	Multifamily PC	<b>5</b>
_____	Multiclass Certificates	<b>5</b>

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<i>Qty.</i>	<i>Type*</i>	<i>Description**</i>	<i>Qty.</i>	<i>Type</i>	<i>Description</i>
<u>1</u>	<u>R</u>	<u>Series 1234 (EXAMPLE)</u>	_____	_____	_____
<u>1</u>	<u>D</u>	<u>CUSIP 313400AA0 (EXAMPLE)</u>	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

\* Type: REMIC (R), Strip (S), GMC (G), MCF (M), Giant (T), Pool (P), Structured Products ©  
 \*\*Description: For REMIC, Callable Passthroughs, Strip, GMC or MCF (specify series)  
 for Giants (specify pool)

**General Information/ Financial Information**

<i>Qty.</i>	<i>Pub#</i>	<i>Description</i>	<i>Qty.</i>	<i>Yr./Qtr.</i>	<i>Description</i>
_____	_____	BMA: Investor's Guide to MBS	_____	_____	Annual Report (Specify Yr.)
_____	_____	BMA: Investor's Guide to CMOs	_____	_____	Quarterly Report (Specify Qtr.) Information Statement & Supplement Investor/Analyst Report (Specify Qtr.)

**Fact Sheets**

<i>Qty.</i>	<i>Pub#</i>	<i>Description</i>	<i>Qty.</i>	<i>Pub.#</i>	<i>Description</i>
_____	<u>FS001</u>	ARM PCs	_____	<u>FS155</u>	PC Prefix Card
_____	<u>FS029</u>	Callable REMIC	_____	<u>FS034</u>	Multifamily Gold PCs
_____	<u>FS009</u>	Disclosure Data Vendors	_____	<u>FS004</u>	Payment Calculations
_____	<u>FS020</u>	Giant PCs	_____	<u>FS003</u>	REMICs Backed by Gold PCs
_____	<u>FS005</u>	Gold PCs	_____	<u>FS293</u>	Strips
_____	<u>FS443</u>	Guaranteed Maturity Securities	_____	<u>FS031</u>	Swap Reference Pools
_____	<u>FS035</u>	MACRs			

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# PC PREFIX CARD



## PC Prefix Guide

### Gold PC Prefixes

Description	Prefix
30-Year	A0-A9, C0-C8, D0-D8, G0+
15-Year	B0-B1, E0-E9, G1+
20-Year	C9, D9, F8, G3+
5-Year Balloon/ Reset	L7, L9, M0, M1°, M9°, G5+
7-Year Balloon/ Reset	L8, M8°, N8, N9°, G4+
Extended Buydown	F0 (30-year), F1 (15-year)
Relocation	N2°-N3° (30-year), M2°-M3° (15-year)
Biweekly (various)	N4-N5°, O2 (30-year) M4-M5°, O3 (15-year)
Cooperative Share	N6-N7° (30-year), M6-M7° (15-year)
Newly Originated Assumable	T3 (30-year), T1 (15-year)
Mini-PCs (Standard Mortgage Types)	B2-B3 (30-year), F9 (20-year) B4-B5 (15-year)
Mini-PCs (Various Mortgage Types)	O5, U3 (30-year), O6, U1 (15-year) L5, L6 (5-year/ 7-year Balloon)
Strip	S0, S1 (30-year), S2, S3 (15-year)
FHA/ VA	B6-B8, G2° (30-year), B9 (other) F6-F7° (15-year) F5 (20-year)
Second Mortgages	N0-N1 (30- or 15-year)
Various	L1
Prepayment Protection Mortgages	P0, P1 (30-year/ 15-year 3-year/ 2%) P2, P3 (30-year/ 15-year 5-year/ 6 mo.)
Various Prepayment Penalties	P5, P6 (30-year/ 15-year)
Modifiable	MM (30-year), MN (15-year)

### 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 <sup>1</sup> )	S7
Strips (15-year interest only)	S8
Strips (15-year principal only and interest-principal <sup>1</sup> )	S9

<sup>1</sup> Interest-Principal (IP), also known as a synthetic strip, is composed of both principal and interest and is created when both the IO and PO portions are combined.

#### Key:

- # PC Pool may consist entirely of convertible ARMs if specified in related supplement
- + Identifies a fixed-rate Giant
- ° May indicate a fixed-rate Giant

### ARM PC Prefixes

Description <i>(Mortgage Coupon Adjustment Frequency/Index/Adjustment Cap/Convertibility)</i>	Prefix
<b>Treasury Indices</b>	
Annual/ 1-Year Treasury/ 2% Cap/ Non-Convertible	35, 600000-604999
Annual/ 1-Year Treasury/ 1% Cap/ Non-Convertible	37, 64
Annual/ 1-Year Treasury/ 2% Cap/ Convertible	400000-404999, 71
Annual/ 1-Year Treasury/ 2% Cap/ Convertible	405000-419999
Annual/ 1-Year Treasury/ 2% Cap/ Non-Convertible	605000-619999
Annual/ 1-Year Treasury/ 1% Cap/ Convertible	63, 72
Annual or Semiannual/ Various Indices/ Various Caps	75#
5-Year/ 5-Year Treasury/ Various Caps	76#
Annual/ 1-Year Treasury (3/1, 5/1, 7/1, 10/1, 15/1)/ Various Caps	78#
3-Year/ 3-Year Treasury/ Various Caps	86#

*(ARM PC Prefixes continued on side 2)*

## ARM PC Prefixes (continued)

### Description

(Mortgage Coupon Adjustment Frequency/Index/Adjustment Cap/Convertibility)

### Prefix

#### 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

WAC ARM/ Various/ LIBOR/ Various Caps	870001#-874999#
WAC ARM/ Semiannual/ LIBOR/ Various Caps	875000#-879999#
Various LIBOR/ Payment-capped	96#
Annual/ 1-Year LIBOR (3/1, 5/1, 7/1, 10/1)/ Various Caps	1B#
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

#### Other Indices

Various Indices, WAC ARM Giant	84
Various Treasury/ Payment-capped	94#
Semiannual/ CD/ Various Caps	970000#-971999#
Various Indices/ Various Caps	972000#-973999#

## 75-Day Delay PC Prefixes

Description	Prefix
30-year	16, 17°, 18, 25-29, 30°, 36°, 43, 46, 53°-59°
15-year	20°, 21°, 32, 38°, 44, 50°
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°, 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

## 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
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
FHA, Fully Amortizing	23
10-year Balloon	49
30-year Variable Interest Rate (ARM)	31
ARM, 11th District COF Index, Payment Capped	79

#### Key:

- # PC Pool may consist entirely of convertible ARMs if specified in related supplement
- + Identifies a fixed-rate Giant
- ° May indicate a fixed-rate Giant

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](mailto:Investor_Inquiry@FreddieMac.com).

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