



1551 Park Run Drive
McLean, VA 22102-3110

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Giant PC Pooling Requirements Update

Effective immediately, ARM PCs and ARM Giant PCs with different stated weighted average mortgage floors may be resecuritized with ARM PCs and ARM Giant PCs without stated weighted average mortgage floors to form an ARM Giant PC with a stated weighted average mortgage floor. For example, a 5/1 hybrid ARM PC with a 4.5% weighted average mortgage floor, a 5/1 hybrid ARM PC with a 3.5% weighted average mortgage floor, and a 5/1 hybrid ARM PC with no stated weighted average mortgage floor may be resecuritized together given all other pooling requirements are met.

Pooling requirements are available on Freddie Mac's website at http://www.freddiemac.com/mbs/html/aop_giant.html or by calling a Freddie Mac's Transaction Manager at (866) 903-2767.