

Pooling Requirements for GNMA-Backed Giant Securities

Effective March 1, 2005

Giant Pool Size	The minimum pool size for a Giant Security is \$1MM UPB.
GNMA I Certificates	The GNMA I Certificates assets for each Pass-Through Pool represented by Giant Securities shall be exclusively GNMA I Certificates (including GNMA Platinum Certificates backed solely by GNMA I Certificates)
GNMA II Certificates	The GNMA II Certificate assets for each Pass-Through Pool represented by Giant Securities shall be exclusively GNMA II Certificates (including GNMA Platinum Certificates backed solely by GNMA II Certificates) that meet such other criteria as are specified by Freddie Mac.
Coupon	All Giant Securities must have the same security coupon.