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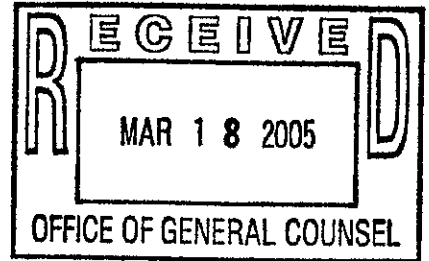
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Mortg. Fraud - #4

VIA COURIER & FAX

March 18, 2005

Alfred M. Pollard
General Counsel
Office of Federal Housing Enterprise Oversight
1700 G Street, NW
Washington, DC 20552



Re: Request for Extension to Comment Period/RIN 2550-AA31

Dear Mr. Pollard:

Freddie Mac hereby requests a 15-day extension of the comment period on the Notice of Proposed Rulemaking issued by the Office of Federal Housing Enterprise Oversight ("OFHEO"), and published in the *Federal Register* on February 25, 2005,¹ regarding the reporting of mortgage fraud.

Freddie Mac supports OFHEO's formalization of its role with respect to mortgage fraud, and we appreciate OFHEO's interest in getting these reporting requirements into place at the earliest possible opportunity. However, we also believe that it is critical that OFHEO receive the full benefit of the comment period.

The already brief, 30-day comment period makes the challenge of commenting on an important proposal even more challenging in that this specific comment period includes a period of school holidays when many Freddie Mac personnel take that opportunity to vacation with their families. As a result, without a brief extension, it would be more difficult to ensure that our comments on OFHEO's proposal benefit from the fullest possible consideration and input by the broadest range of relevant Freddie Mac personnel.

In the mean time, to ensure that the requested brief delay would not impair the information flow to OFHEO, Freddie Mac will continue our practice of providing OFHEO with immediate notice of any significant matters, including matters related to mortgage fraud.

Thank you for your consideration of this request.

Sincerely,

Allan Ratner
Vice President and Deputy General Counsel

¹ 70 Fed. Reg. 9255.