

Freddie Mac
FreddieNotes[®] Securities
 With Maturities of 12 Months or More from Date of Issue

Trade Date: January 10, 2011
Issue Date: January 13, 2011

CUSIP	Interest Rate ¹	Maturity Date	Price to Public ^{2, 3}	Original Principal Amount	Interest Payment		Survivor's Option	Yes/No	Subject to Redeemable
					Frequency	First Payment			Date and Terms
3133F4Q61	4.30%	January 15, 2026	100%	\$6,849,000	Semi	July 15, 2011	Yes	Yes	Callable quarterly of January, April, July and October commencing
3133F4Q79	4.00%	January 15, 2026	100%	\$7,894,000	Monthly	February 15, 2011	Yes	Yes	Callable quarterly of January, April, July and October commencing

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Any discussion of tax issues set forth in this Pricing Supplement and the related Offering Circular was written to support the promotion and marketing of the FreddieNotes. Such discussion was not intended or written to be used, and it cannot be used, by any person for the purpose of avoiding any tax consequences. Each investor should seek advice based on its particular circumstances from an independent tax advisor.

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Original Issue Discount Note: No Total Amount of OID: N/A

1. The interest rates on the FreddieNotes may be changed by Freddie Mac from time to time, but any such change will not affect the interest rate until the effective date of the change.
2. Expressed as a percentage of aggregate principal amount.
3. See "Supplemental Plan of Distribution" in the Offering Circular Supplement and "Distribution Arrangements" in the Offering Circular for more information regarding the offering to public and underwriting compensation.
4. Before deducting expenses payable by Freddie Mac estimated at \$1,000.

19323-19330FN

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					Frequency	First Payment			Date and Terms
3133F4P88	Step	January 15, 2016	100%	\$13,960,000	Semi	July 15, 2011	Yes	Yes	Callable quarterly of January, April, July and October commencing

***Step Coupon Schedule:**

January 13, 2011 to, but not including, January 15, 2013;	1.75%
January 15, 2013 to, but not including, January 15, 2014;	2.00%
January 15, 2014 to, but not including, January 15, 2015;	2.50%
January 15, 2015 to, but not including, January 15, 2016.	4.00%

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Pricing Supplement No. 521 (Page 3 of 7)
 (to Offering Circular dated February 24, 2010)

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Trade Date: January 10, 2011
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					Frequency	First Payment		Yes/No	Date and Terms
3133F4P96	*Step	January 15, 2017	100%	\$9,446,000	Semi	July 15, 2011	Yes	Yes	Callable quarterly of January, April, and August commencing

***Step Coupon Schedule:**

January 13, 2011 to, but not including, January 15, 2014;	2.00%
January 15, 2014 to, but not including, January 15, 2015;	2.50%
January 15, 2015 to, but not including, January 15, 2016;	3.50%
January 15, 2016 to, but not including, January 15, 2017.	5.00%

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Total Amount of OID: N/A

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					Frequency	First Payment		Yes/No	Date and Terms
3133F4Q20	*Step	January 15, 2018	100%	\$15,348,000	Semi	July 15, 2011	Yes	Yes	Callable quarterly of January, April commencing

***Step Coupon Schedule:**

January 13, 2011 to, but not including, January 15, 2014;	2.50%
January 15, 2014 to, but not including, January 15, 2015;	2.75%
January 15, 2015 to, but not including, January 15, 2016;	3.00%
January 15, 2016 to, but not including, January 15, 2017;	4.00%
January 15, 2017 to, but not including, January 15, 2018.	5.00%

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					Frequency	First Payment		Yes/No	Date and Terms
3133F4Q38	*Step	January 15, 2021	100%	\$25,624,000	Semi	July 15, 2011	Yes	Yes	Callable quarterly on January 15, April 15, and July 15, commencing

***Step Coupon Schedule:**

January 13, 2011 to, but not including, January 15, 2015;	3.25%
January 15, 2015 to, but not including, January 15, 2017;	3.50%
January 15, 2017 to, but not including, January 15, 2018;	4.00%
January 15, 2018 to, but not including, January 15, 2019;	4.50%
January 15, 2019 to, but not including, January 15, 2020;	5.00%
January 15, 2020 to, but not including, January 15, 2021.	7.00%

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3133F4Q53	*Step	January 15, 2026	100%	\$7,517,000	Semi	July 15, 2011	Yes	Yes	Callable quarterly of January, April, and August commencing

***Step Coupon Schedule:**

January 13, 2011 to, but not including, January 15, 2018;	4.00%
January 15, 2018 to, but not including, January 15, 2023;	4.50%
January 15, 2023 to, but not including, January 15, 2024;	5.00%
January 15, 2024 to, but not including, January 15, 2025;	6.00%
January 15, 2025 to, but not including, January 15, 2026.	7.00%

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