

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

Trade Date: February 28, 2011
Issue Date: March 3, 2011

| CUSIP | Interest Rate ¹ | Maturity Date | Price to Public ^{2 3} | Original Principal Amount | Interest Payment | | Survivor's Option | Yes/No | Subject to Redeem |
|-----------|----------------------------|--------------------|--------------------------------|---------------------------|------------------|--------------------|-------------------|--------|---|
| | | | | | Frequency | First Payment | | | Date and Terms |
| 3133F4T35 | 4.00% | September 15, 2022 | 100% | \$4,739,000 | Semi | September 15, 2011 | Yes | Yes | Callable quarterly on March, June, September and December of each year, beginning March 15, 2012. |
| 3133F4T68 | 4.45% | March 15, 2026 | 100% | \$3,763,000 | Semi | September 15, 2011 | Yes | Yes | Callable quarterly on March, June, September and December of each year, beginning March 15, 2012. |
| 3133F4T76 | 4.20% | March 15, 2026 | 100% | \$2,617,000 | Monthly | April 15, 2011 | Yes | Yes | Callable quarterly on March, June, September and December of each year, beginning March 15, 2012. |

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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.

You should read this Pricing Supplement together with Freddie Mac's Global Debt Facility Offering Circular, dated February 25, 2011 (the "Offering Circular"), which contain important detailed information about the Medium-Term Notes and Freddie Mac. Capitalized terms used in this Pricing Supplement have the meanings we gave them in the Offering Circular, unless we specify otherwise.

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 a description of the distribution of FreddieNotes to public and underwriting compensation.
4. Before deducting expenses payable by Freddie Mac estimated at \$1,000.

19492-19499FN

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|-----------|----------------------------|----------------|--------------------------------|---------------------------|------------------|--------------------|-------------------|--------|--|
| | | | | | Frequency | First Payment | | | Date and Terms |
| 3133F4S85 | *Step | March 15, 2016 | 100% | \$13,156,000 | Semi | September 15, 2011 | Yes | Yes | Callable quarterly of March, June, September and December of each year beginning March 15, 2012. |

***Step Coupon Schedule:**

| | |
|---|-------|
| March 3, 2011 to, but not including, March 15, 2012; | 1.50% |
| March 15, 2012 to, but not including, March 15, 2013; | 1.75% |
| March 15, 2013 to, but not including, March 15, 2014; | 2.00% |
| March 15, 2014 to, but not including, March 15, 2015; | 3.50% |
| March 15, 2015 to, but not including, March 15, 2016. | 5.00% |

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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 a description of the distribution of the FreddieNotes to public and underwriting compensation.
4. Before deducting expenses payable by Freddie Mac estimated at \$1,000.

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Pricing Supplement No. 524 (Page 3 of 6)
(to Offering Circular dated February 25, 2011)

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Trade Date: February 28, 2011
Issue Date: March 3, 2011

| CUSIP | Interest Rate ¹ | Maturity Date | Price to Public ^{2 3} | Original Principal Amount | Interest Payment | | Survivor's Option | Subject to Redemption | |
|-----------|----------------------------|----------------|--------------------------------|---------------------------|------------------|--------------------|-------------------|-----------------------|--|
| | | | | | Frequency | First Payment | | Yes/No | Date and Terms |
| 3133F4S93 | *Step | March 15, 2018 | 100% | \$12,149,000 | Semi | September 15, 2011 | Yes | Yes | Callable quarterly on the 15th of March, June, September and December of each year beginning March 15, 2012. |

***Step Coupon Schedule:**

| | |
|---|-------|
| March 3, 2011 to, but not including, March 15, 2013; | 2.25% |
| March 15, 2013 to, but not including, March 15, 2014; | 2.50% |
| March 15, 2014 to, but not including, March 15, 2015; | 3.00% |
| March 15, 2015 to, but not including, March 15, 2016; | 4.00% |
| March 15, 2016 to, but not including, March 15, 2017; | 5.00% |
| March 15, 2017 to, but not including, March 15, 2018. | 6.00% |

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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 on the effective date of the change.
2. Expressed as a percentage of aggregate principal amount.
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|-----------|----------------------------|----------------|--------------------------------|---------------------------|------------------|--------------------|-------------------|-----------------------|--|
| | | | | | Frequency | First Payment | | Yes/No | Date and Terms |
| 3133F4T27 | *Step | March 15, 2021 | 100% | \$8,187,000 | Semi | September 15, 2011 | Yes | Yes | Callable quarterly on the 15th of March, June, September and December of each year beginning March 15, 2012. |

***Step Coupon Schedule:**

| | |
|---|-------|
| March 3, 2011 to, but not including, March 15, 2015; | 3.00% |
| March 15, 2015 to, but not including, March 15, 2017; | 4.00% |
| March 15, 2017 to, but not including, March 15, 2019; | 5.00% |
| March 15, 2019 to, but not including, March 15, 2020; | 6.00% |
| March 15, 2020 to, but not including, March 15, 2021. | 7.00% |

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Original Issue Discount Note: No

Total Amount of OID: N/A

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2. Expressed as a percentage of aggregate principal amount.
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|-----------|----------------------------|----------------|--------------------------------|---------------------------|------------------|--------------------|-------------------|-----------------------|---|
| | | | | | Frequency | First Payment | | Yes/No | Date and Terms |
| 3133F4T43 | *Step | March 15, 2023 | 100% | \$8,355,000 | Semi | September 15, 2011 | Yes | Yes | Callable quarterly on the 15th of March, June, September and December of each year, beginning March 15, 2012. |

***Step Coupon Schedule:**

| | |
|---|-------|
| March 3, 2011 to, but not including, March 15, 2015; | 3.50% |
| March 15, 2015 to, but not including, March 15, 2018; | 4.00% |
| March 15, 2018 to, but not including, March 15, 2019; | 4.50% |
| March 15, 2019 to, but not including, March 15, 2020; | 5.00% |
| March 15, 2020 to, but not including, March 15, 2021; | 5.50% |
| March 15, 2021 to, but not including, March 15, 2022; | 6.00% |
| March 15, 2022 to, but not including, March 15, 2023. | 7.00% |

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Original Issue Discount Note: No

Total Amount of OID: N/A

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|-----------|----------------------------|----------------|--------------------------------|---------------------------|------------------|--------------------|-------------------|-----------------------|--|
| | | | | | Frequency | First Payment | | Yes/No | Date and Terms |
| 3133F4T50 | *Step | March 15, 2026 | 100% | \$7,927,000 | Semi | September 15, 2011 | Yes | Yes | Callable quarterly on the 15th of March, June, September and December of each year beginning March 15, 2012. |

***Step Coupon Schedule:**

| | |
|---|-------|
| March 3, 2011 to, but not including, March 15, 2015; | 4.00% |
| March 15, 2015 to, but not including, March 15, 2019; | 4.50% |
| March 15, 2019 to, but not including, March 15, 2022; | 5.00% |
| March 15, 2022 to, but not including, March 15, 2024; | 5.50% |
| March 15, 2024 to, but not including, March 15, 2025; | 6.00% |
| March 15, 2025 to, but not including, March 15, 2026. | 7.00% |

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