

EXHIBIT 31

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From: Debbie Carpenter [debbie.carpenter@oracle.com]
Sent: Thursday, November 30, 2006 3:35 PM
To: WEBB JOHN K.
Cc: STEVENSON GREGORY J
Subject: FW: Fw: Daylight Saving Time Changes in 2007 for US and Canada
Attachments: STEVENSON GREGORY J.vcf

John - have you heard anything about the daylight savings time changes for 2007? Will this have any impact on PSFT applications? We have a customer who is inquiring.

Deb

Daylight Saving Time Changes in 2007 for US and Canada
November 13, 2006

Beginning in 2007, the United States and Canada are extending Daylight Saving Time (DST) by three weeks in the spring and one week in the fall. DST will begin the second Sunday in March and end the first Sunday in November. Previously, DST began the first Sunday in April and ended the last Sunday in October.

This change to DST may affect some Oracle Applications. Oracle Applications experts are reviewing the new DST requirements and assessing their impact on Oracle Applications. If configuration or code changes are required to meet the new DST requirements, updates will be announced by product line and release on corresponding support web sites and/or publications. These updates will address Oracle Application issues only and will not address third-party systems, such as operating systems, or third-party party interfaces. Please be sure that you verify individual DST requirements for all outside vendors associated with your solution.

-----Original Message-----

From: Greg Stevenson [mailto:gregory.stevenson@oracle.com]
Sent: Tuesday, November 21, 2006 6:04 PM
To: CARPENTER DEBRA A
Subject: FW: Fw: Daylight Saving Time Changes in 2007 for US and Canada

Deb

Can you help with the below question -

Thanks

Greg Stevenson
Applications Sales Manager

1.443.309.7832 - Cell
E-mail: gregory.stevenson@oracle.com
Website: <http://www.oracle.com>

Customer Care: 800-477-5738 or 800-223-1711

Training: <http://education.oracle.com>

-----Original Message-----

From: Stephanie Kirby [mailto:stephanie.kirby@oracle.com]
Sent: Tuesday, November 21, 2006 2:23 PM
To: Christopher Dominic; gordon >> "gordon.crump@oracle.com"; Greg Stevenson
Subject: Re: Fw: Daylight Saving Time Changes in 2007 for US and Canada

Greg,

I think this may be you, not the tech. Does this apply to PS apps?

Gordon, can you comment.

Thanks,

Stephanie

Christopher Dominic wrote:

Stephanie: How can I get more details on the below message? We are also requesting a document from Oracle on the impacts to the database or not as a result of the change to Daylight Savings by Dec 15th.

Chris

Chris Dominic
DMSS Director, Freddie Mac
(703) 762-4361 (Office)
(571) 212-0246 (BlackBerry)



----- Forwarded by Christopher Dominic/HQ/FHLMC on 11/21/2006 02:09 PM -----

Steve Thompson/HQ/FHLMC

To Christopher Dominic/HQ/FHLMC@FHLMC

cc

11/21/2006 10:59 AM

Subject Daylight Saving Time Changes in 2007 for US and Canada

Something else to plan for, Nobody told Congress that the sun will revolve without them.

News & Notes

Daylight Saving Time Changes in 2007 for US and Canada November 13, 2006

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for all outside vendors associated with your solution.

Continue to check for more official updates to Oracle Applications to support the 2007 Daylight Saving Time requirements in weeks to come.

Steve Thompson
Lead Database Administrator
(703) 762-4362