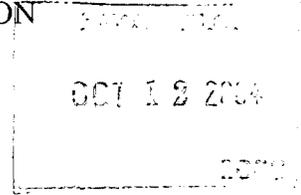




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SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 20549



FORM SE

**FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS
BY ELECTRONIC FILERS**

GS Mortgage Securities Corp.
(Exact Name of Registrant as Specified in Charter)

0000807641
(Registrant CIK Number)

Form 8-K for October 12, 2004
(Electronic Report, Schedule or Registration Statement
of Which the Documents Are a Part
(Give Period of Report))

333-117485
(SEC File Number, if Available)

N/A
(Name of Person Filing the Document (if Other Than the Registrant))

PROCESSED

OCT 18 2004

THOMSON
FINANCIAL

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SIGNATURES

Filings Made by the Registrant. The registrant has duly caused this form to be signed on its behalf by the undersigned, thereunto duly authorized, in the City of New York, State of New York, on October 12, 2004.

GS MORTGAGE SECURITIES CORP.

By: Howard Attarescu
Name: Howard Attarescu
Title: Treasurer

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Preliminary Structural and Collateral Term Sheet

\$364,863,000 (Approximate) of Senior Certificates GSR Mortgage Loan Trust 2004-13F GS Mortgage Securities Corp., Depositor Mortgage Pass-Through Certificates, Series 2004-13F

Features of the Transaction

- The offering consists of senior certificates, totaling approximately \$364,863,000, expected to be rated AAA by 2 of the 3 of: S&P, Moody's, or Fitch. The three tracks of 30 year residential mortgage-backed certificates are expected to be approximately:
\$16,341,000 of 5.50% coupons (Track 1)
\$195,881,000 of 6.00% coupons (Track 2)
\$152,420,000 of 7.50% coupons (Track 3)
- The overall expected amount of credit support for the senior certificates is 3.00% +/- 0.50% for the Mortgage Loans in the form of subordination with a shifting interest structure and a five-year prepayment lockout.
- Collateral consists primarily of conventional fixed rate 30 year mortgage loans secured by first liens on one-to-four family residential properties, serviced by ABN AMRO Mortgage Group, Inc., CitiMortgage, Inc., GreenPoint Mortgage Funding, Inc., National City Mortgage Co., and Wells Fargo Home Mortgage, Inc. with Chase Manhattan Mortgage Corporation as the Master Servicer.
- The amount of senior certificates is approximate and may vary by up to 5%.

Key Terms

Issuer: GSR Mortgage Loan Trust 2004-13F
Underwriter: Goldman, Sachs & Co.
Originators: ABN AMRO Mortgage Group, Inc., CitiMortgage, Inc., GreenPoint Mortgage Funding, Inc., National City Mortgage Co., and Wells Fargo Home Mortgage, Inc.
Servicers: ABN AMRO Mortgage Group, Inc. (AB), CitiMortgage, Inc. (CM), GreenPoint Mortgage Funding, Inc. (GP), National City Mortgage Co. (NC), Wells Fargo Home Mortgage, Inc. (WF)
Master Servicer: Chase Manhattan Mortgage Corporation
Trustee: Wachovia Bank, National Association
Securities Administrator: JPMorgan Chase Bank
Type of Issuance: Public
Servicer Advancing: Yes, subject to recoverability
Compensating Interest: Yes, to the extent of the servicing fee for such Distribution Date
Legal Investment: The senior certificates are SMMEA eligible at settlement
Interest Accrual: Prior calendar month for fixed rate bonds and 25th to 24th for floating rate bonds
Clean Up Call: 10% of the Cut-off Date principal balance of the Loans
ERISA Eligible: Underwriter's exemption may apply to senior certificates, however prospective purchasers should consult their own counsel
Tax Treatment: REMIC; senior certificates are regular interests
Structure: Senior/Subordinate; shifting interest structure with a five-year prepayment lockout to junior certificates
Expected Subordination: 3.00% +/- 0.50%
Expected Rating Agencies: 2 of the 3 of: S&P, Moody's, or Fitch
Minimum Denomination: Senior certificates - \$25,000

Time Table

Expected Settlement:	October 29, 2004
Cut-off Date:	October 1, 2004
First Distribution Date:	November 26, 2004
Distribution Date:	25 th or NBD of each month

Preliminary Collateral Information ¹	Track 1	Track 2	Track 3	Total
Total Outstanding Principal Balance:	\$16,889,000	\$201,940,000	\$157,135,000	\$375,923,000
Number of Mortgage Loans²:	72	862	814	887
Average Current Principal Balance of the Mortgage Loans (000's)³:	\$482	\$428	\$415	\$425
Weighted Average Annual Mortgage Interest Rate:	5.932%	6.691%	7.217%	6.879%
Expected Administrative Fees (Including Servicing and Trustee Fees):	0.25%	0.25%	0.25%	0.25%
Weighted Average Amortized Term To Maturity (Months):	354	323	301	315
Weighted Average Seasoning (Months):	4	30	49	37
Weighted Average Current Loan-To-Value Ratio:	66%	68%	68%	68%
Owner Occupied:	96%	96%	97%	96%
Cash-out Refi / Refi Total:	23% / 55%	23% / 60%	20% / 57%	22% / 58%
Single Family and PUD:	98%	92%	89%	91%
Current FICO:	743	732	722	729
California Concentration:	42%	28%	22%	26%
IO loan percentage:	4%	4%	1%	3%
Servicers⁴				
ABN AMRO:	1%	15%	11%	13%
CitiMortgage:	1%	40%	67%	50%
GreenPoint:	47%	13%	2%	10%
National City:	45%	13%	2%	10%
Wells Fargo:	5%	18%	18%	17%

¹ The final collateral will be a subset of the mortgage loans used to determine the information under the Collateral Description.

² This represents the number of mortgage loans contributing all or part of their cash flow to the respective track. The total number of mortgage loans is 887 and the total principal balance is approximately \$375,923,000.

³ This represents the average original principal balance of mortgage loans contributing all or part of their cash flow to the respective track.

⁴ Totals may not sum to 100% due to rounding.

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This material is furnished to you solely by Goldman, Sachs & Co. acting as underwriter and not as agent of the issuer.

IN ACCORDANCE WITH RULE 311 (h) OF REGULATION S-T, THIS PRELIMINARY
STRUCTURAL AND COLLATERAL TERM SHEET IS BEING FILED IN PAPER.

PRELIMINARY STRUCTURAL AND COLLATERAL TERM SHEET

for

GS MORTGAGE SECURITIES CORP.

GSR Mortgage-Backed Certificates 2004-13F, Series 2004-13F