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Let \mathfrak{X}_r be the moduli of $SL(n, \mathbb{C})$, $SU(n)$, $GL(n, \mathbb{C})$, or $U(n)$ valued representations of a rank r free group. We classify the singular stratification of \mathfrak{X}_r . This comes down to showing that the singular locus corresponds exactly to reducible representations if there exist singularities at all. Additionally, we show that the moduli \mathfrak{X}_r are generally not topological manifolds, except for a few examples we explicitly describe. (Received August 26, 2009)