



Annual Document Custodian Eligibility Certification Report

All Freddie Mac approved Document Custodians must submit this report annually.
It is due by March 31st of each calendar year.

Document Custodian Information

(The following information is directed to an existing Document Custodian only. This is not an application.)

Your Annual Document Custodian Eligibility Report (Report) has been pre-populated with the Document Custodian information from Freddie Mac's records.

Please make changes to the pre-populated data as necessary and check the box below if changes have been made.

I have made changes to the pre-populated Document Custodian information.

Document Custodian Number 	Telephone Number of Contact () ()	Fax Number () ()
Document Custodian Name		
Vault/Certification Address (Physical Address)		
Vault/Certification City, State, Zip		
Mailing Address (if different from Vault/Certification address)		
Mailing Address City, State, Zip	E-mail Address of Document Custodian Contact	
Document Custodian Contact Name	Title	

Relationship of Document Custodian institution to Seller/Service(s):

See page 6 for definitions and check each box below that applies.

- Self
- Unaffiliated third-party
- Affiliated third-party

Complete all of the following questions:

- Yes No
 Are you, the Document Custodian, also a Freddie Mac Seller/Service? If Yes, provide your primary Freddie Mac Seller/Service number: _____
- Yes No
 Are you a Document Custodian for more than one Freddie Mac Seller/Service number? Please provide the following information for each Seller/Service (S/S) number for which you hold Freddie Mac Notes:

Executed Custodial Agreement (Form 1035)	S/S Name	S/S number	Custodial. Agreement. Number	# Freddie Mac Notes Held
Yes No <input type="checkbox"/> <input type="checkbox"/>	_____	_____	_____	_____
<input type="checkbox"/> <input type="checkbox"/>	_____	_____	_____	_____
<input type="checkbox"/> <input type="checkbox"/>	_____	_____	_____	_____
<input type="checkbox"/> <input type="checkbox"/>	_____	_____	_____	_____
<input type="checkbox"/> <input type="checkbox"/>	_____	_____	_____	_____

(If more space is required, please provide attachment.)

Total number of Freddie Mac Notes held= _____
as of (date): ____/____/____

Total number of Notes and other files (i.e., securities) held= _____
(Freddie Mac plus all other investors/self production)

What is the document capacity of the vault?= _____
(the total number of files it can accommodate)

Document Custodian Eligibility Requirements

The following questions refer to Freddie Mac's Document Custodian eligibility requirements. Answer all questions based on your institution's current operations. Please check all appropriate boxes, whether or not you currently meet the requirement. Contact your Counterparty Credit Risk Management Representative at institutional_eligibility@freddiemac.com with any questions.

GENERAL REQUIREMENTS:

1. **Financial Institution that is Supervised and Regulated**

Yes No

A. Document Custodian is a financial institution that is directly supervised and regulated? If yes, check the appropriate box below:

- Federal Deposit Insurance Corporation (FDIC)
- Board of Governors of the Federal Reserve System
- Office of the Comptroller of the Currency (OCC)
- Office of Thrift Supervision (OTS)

OR

B. Document Custodian is a Federal Home Loan Bank

OR

C. Document Custodian is a third party Document Custodian that is a subsidiary of financial institution listed in A.

Specify the name of the parent: _____

Yes OR No

Document Custodian has all necessary authority to perform trust services. Please specify source of the

authorization (regulator, state statute, etc.): _____

2. **Receivership, Conservatorship, or Liquidation**

Yes No

Document Custodian and/or parent of the Document Custodian are in receivership, conservatorship, or liquidation.

3. **Freddie Mac Single-Family Seller/Servicer Guide**

Yes No

Document Custodian has access to the Freddie Mac *Single-Family Seller/Servicer Guide* (Guide).

4. **Document Custody Procedures Handbook**

Yes No

Document Custodian has access to, and complies with, Freddie Mac's Document Custody Procedure Handbook (<http://www.freddiemac.com/cim/handbook.html>).

5. **Acceptable Net Worth**

Yes No

Document Custodian has an Acceptable Net Worth (as defined in the Glossary of the Guide) at least equal to the minimum required for Document Custodians in Section 18.2 (b) 3 of the Guide

Document Custodian's current Acceptable Net Worth and/or ratings meets Acceptable Net Worth and/or ratings requirements that become effective June 30, 2011.

GENERAL REQUIREMENTS (CONTINUED):

6. Fire-resistant Storage Facilities

Yes No

- Document Custodian's vault is a secure, fire-resistant storage facility with adequate access controls to ensure the safety and security of the Notes held in custody that (check the appropriate box below):
- Provide a minimum two-hour fire protection as required by Freddie Mac
 - Meet requirements set by the Document Custodian's regulator, but do not provide a minimum two-hour fire protection as required by Freddie Mac

7. Knowledgeable Employees

Yes No

- Document Custodian's employees are knowledgeable in the handling of Notes and the functions and duties of a Document Custodian as required by Freddie Mac.

8. Insurance Coverage

Yes No

- Document Custodian's insurance coverage defines Notes as "negotiable instruments" per Section 3-104 of the Uniform Commercial Code.
- Document Custodian's insurance coverage meets the minimum requirements of Section 18.2(b) of the Guide.

A. Financial Institution Bond

Yes No

- The insurance coverage maintained by the Document Custodian includes a financial institution bond or equivalent insurance covering loss resulting from (check all that currently are covered):
- Employee dishonesty
 - Physical damage or destruction to, or loss of, any Notes while documents are located on Document Custodian's premises

Yes No

- If Document Custodian is a Seller/Service, is Document Custodian's Note custody covered under Seller/Service's fidelity institution bond policy? If yes, Go to B. In-transit section.

If Document Custodian is not a Freddie Mac Seller/Service or covered under the Seller/Service's fidelity institution bond policy, complete the following information:

Insurance Carrier (not Broker): _____

Insurance Broker: _____

Document Custodian specifically named as covered in policy? Yes No

Agent Name: _____

Agent Street Address: _____

City, State, Zip: _____

Agent Phone Number: _____

Policy Number: _____

Coverage Amount: \$ _____

Deductible: \$ _____

Expiration date of policy: _____

B. In-transit

Yes No

- Document Custodian and/or your Seller/Service(s) have contractually agreed to assume liability for Notes while in-transit **and to maintain coverage for loss of, damage or destruction to notes while in-transit to or from between Document Custodian's premises.**

GENERAL REQUIREMENTS (CONTINUED):

C. Errors and Omissions

Yes No The insurance coverage maintained by the Document Custodian includes errors and omissions insurance covering claims resulting from the Document Custodian's breach of duty, neglect, errors or omissions, misstatement, misleading statement or other wrongful acts committed in the conduct of document custodial services.

Yes No If Document Custodian is also a Seller/Servicer, is its Note custody covered under Seller/Servicer's errors and omissions policy? If yes, Go to Question 9.

If Document Custodian is not a Freddie Mac Seller/Servicer and not covered under the Seller/Servicer's errors and omissions policy, complete the following information:

Insurance Carrier (not Broker): _____

Insurance Broker: _____

Document Custodian specifically named as covered in policy? Yes No

Agent Name: _____

Agent Street Address: _____

City, State, Zip: _____

Agent Phone Number: _____

Policy Number: _____

Coverage Amount: \$ _____

Deductible: \$ _____

Expiration date of policy: _____

9. Tracking and Reporting System

Yes No Document Custodian has and maintains an independent document tracking and reporting system. The system allows the Document Custodian, at a minimum to (check all that apply):

- Track the Freddie Mac loan number associated with each Note
- Track the Seller/Servicer number associated with each Note
- Monitor the receipt of Notes and related documentation (for example, modifying instruments)
- Track the physical location of all documents held
- Accurately account for documents transferred or released
- Provide, in an electronic format acceptable to Freddie Mac, an accounting of all Notes held for Freddie Mac identified by Freddie Mac loan number and Seller/Servicer loan number as required in Section 18.2 (b) 9 of the Guide
- Cross-reference the Freddie Mac loan number for each Note with the Seller/Servicer loan number.

GENERAL REQUIREMENTS (CONTINUED):

10. Disaster Recovery Plan

Yes No

- Document Custodian has and maintains a disaster recovery plan that documents (check all that apply):
 - The process by which the physical recovery/restoration of documents will occur
 - The process for recovery of tracking system data, including any electronically maintained information
 - The relocation/restoration of the facilities to ensure continuing ability to perform the required Document Custodian functions
 - Provisions for the testing and maintenance of the plan
 - A provision to notify Freddie Mac's Document Custodial Operations of a disaster according to Section 18.6(d) of the Guide

11. Written Procedures

Yes No

- Document Custodian has implemented written procedures that ensure compliance with Freddie Mac requirements and prudent practices in performing its duties. These written procedures include (check all that apply):
 - Review, validation and certification of documents and loan data
 - Filing, maintenance, and safeguarding of documents
 - Release and transfer of documents
 - Access to documents
 - Tracking and reporting of documents

12. Privacy

Yes No

- Document Custodian maintains a system of internal controls designed to ensure compliance with all applicable federal, state and local laws relating to data privacy and the safeguarding of Borrower personal information, including, without limitation, the Gramm-Leach-Bliley Act and all relevant implementing rules, regulations and guidance prescribed by the Document Custodian's regulator(s).

13. Organizational Changes

Yes No

- Document Custodian is considering a major organizational change to its (check all that apply):
 - Physical facilities
 - Management
 - Corporate structure
 - Other
- Describe change including timing:
-
-
-
-

ADDITIONAL ELIGIBILITY REQUIREMENTS

In addition to the requirements listed above, certain Document Custodians must meet additional requirements based on their relationship with the Seller/Servicer(s) and whether they are also a warehouse lender. Relationship types consist of: a Seller/Servicer that also performs as a Document Custodian, a third-party Document Custodian that is affiliated with a Seller/Servicer, or a third-party Document Custodian that is unaffiliated with any Seller/Servicer.

Complete the following as it applies to you and the Seller/Servicer(s) for which you are an approved Document Custodian.

If both Document Custody and warehouse lending functions (see page 7 for a definition of warehouse lending) are performed by the Document Custodian, you must complete the warehouse lending section.

SELF-CUSTODIANS:

14. Document Custodian is the same institution as the Seller/Servicer. **If no**, go to question 21.
15. Document Custodian function is performed in a trust department that is established and operated under trust powers granted by the Seller/Servicer's primary regulator.
- If yes, the trust powers were granted by _____(name of regulator)
 on _____date). If no, where is the Document Custodian function performed?

16. The Document Custodian function is independently and separately managed from functional areas that perform mortgage origination, selling or servicing.
17. The Document Custodian function maintains separate records, files and operations, and access is limited to authorized personnel.
18. The Document Custodian function is performed by personnel not engaged in mortgage origination, selling or servicing.
19. The Document Custodian function has custodial officers who are duly authorized to act on behalf of the Custodian in its trust capacity and empowered to enter into custodial agreements with Freddie Mac and Seller/Servicers.
20. Document Custodian is subject to periodic review, examination and inspection by the regulator granting the trust powers.

THIRD-PARTY CUSTODIANS

21. Document Custodian is affiliated with the Seller/Servicer(s). If yes, complete the second part of the question below. If no, proceed to question 22.
- Document Custodian function is performed in a trust department that is established and operated under trust powers granted by the Seller/Servicer's primary regulator.
- If yes, the trust powers were granted by _____(name of regulator)
 on _____date). If no, where is the Document Custodian function performed?

22. The Document Custodian is independently and separately managed from the Seller/Servicer(s).
23. The Document Custodian function is independently and separately managed from functional areas that perform mortgage origination, selling and servicing.
24. The Document Custodian function maintains separate records, files and operations from functional areas that perform mortgage origination, selling and servicing.
25. The Document Custodian function is performed, by personnel not engaged in the functions of mortgage origination, selling and servicing.

DOCUMENT CUSTODIANS THAT ARE ALSO WAREHOUSE LENDERS

A warehouse lender is the bank or other financial institution that has entered into an agreement with the Seller such that the bank or other financial institution receives a security interest in Mortgages that are thereafter offered for sale to Freddie Mac.

- | | | | |
|-----|--------------------------|--------------------------|--|
| | Yes | No | |
| 26. | <input type="checkbox"/> | <input type="checkbox"/> | The institution that is the Document Custodian also acts as a warehouse lender. If no, do not answer question 27. |
| 27. | <input type="checkbox"/> | <input type="checkbox"/> | The Document Custodian function shares some personnel with the warehouse lending function. If yes, the Document Custodian function has (check all that apply): <ul style="list-style-type: none"> <input type="checkbox"/> A separate tracking and reporting system that provides a clear distinction between Freddie Mac's assets and the collateral held for the warehouse lender <input type="checkbox"/> Separate record keeping from other functional areas including warehouse lending <input type="checkbox"/> Operating controls that provide a clear distinction between activities that an employee performs for the benefit of the warehouse lender and activities performed for Freddie Mac <input type="checkbox"/> Operating controls that provide a clear distinction between management decisions that apply to collateral held as security for a warehouse line and those that apply to notes that are held for the sole benefit of Freddie Mac |

If there have been ANY CHANGES to the Document Custodian institution's tracking system, trust powers (for self and affiliated third party Document Custodians) or organizational chart, you must submit updated documents with the 2011 Annual Document Custodian Eligibility Certification Report

If there have been NO CHANGES to the Document Custodian tracking system, trust powers or organizational chart since your last Report, you are not required to submit screen prints from your tracking system, proof of trust powers or a current organizational chart

You MUST submit the 2011 Annual Document Custodian Eligibility Report, most recent year audited financials and/or list of nationally recognized statistical rating organizations that rate the Document Custodian as having an investment grade rating

Please check boxes for all documentation that Document Custodian is submitting:

- | | | |
|--------------------------|--------------------------|--|
| Yes | No | |
| <input type="checkbox"/> | | 2011 Annual Document Custodian Eligibility Certification Report |
| <input type="checkbox"/> | <input type="checkbox"/> | Most recent year audited financial statement (Required) |
| <input type="checkbox"/> | <input type="checkbox"/> | Screen print from Document Custodian Tracking System illustrating compliance with all Guide requirements t |
| <input type="checkbox"/> | <input type="checkbox"/> | Proof of Trust Powers for Self and Affiliated third-party Document Custodians |
| <input type="checkbox"/> | <input type="checkbox"/> | Current Organizational Chart showing your Document Custodian function in relation to originations, sales, servicing and other mortgage functions |
| <input type="checkbox"/> | <input type="checkbox"/> | Proof of Trust Powers for Self and Affiliated third-party Document Custodians |
| <input type="checkbox"/> | <input type="checkbox"/> | Name(s) of nationally recognized statistical ratings organization(s) (NRSRO) that rate Document Custodian, and the most recent rating and date of the rating |

CERTIFICATION

If this Report has been downloaded and/or printed from Freddie Mac's web-site, Document Custodian represents and warrants it has not altered, modified, deleted, or added any additional terms to this Report, and that the terms of this Report are identical to the terms of the Report as currently available on Freddie Mac's website.

The undersigned authorized representative of the Document Custodian hereby certifies that the:

- (i) Representations and information set forth in this Annual Document Custodian Eligibility Certification Report (including any required attachments thereto) are complete and correct and acknowledges that Freddie Mac relies on such representation and information.
- (ii) Document Custodian has access to the Guide. Document Custodian agrees to comply with Guide provisions and requirements as they may be amended from time to time as a condition of continuing eligibility.
- (iii) Exceptions to compliance with Freddie Mac's Document Custodian requirements are noted below:

(continue on additional sheets as necessary)

In addition, the undersigned authorized representative of the Document Custodian:

- Acknowledges its obligation to correct any noncompliance issues identified above and intends to be in compliance with the requirements cited above by _____(date).
- Understands that Freddie Mac reserves the right to require additional relevant information, regardless of the Document Custodian's periodic reporting requirements.
- Acknowledges that any misrepresentation constitutes cause for suspension or disqualification to act as a Document Custodian for Freddie Mac assets and may be cause for Freddie Mac to exercise any other remedies available.
- Agrees that the Document Custodian shall submit this Annual Document Custodian Eligibility Certification Report by facsimile transmission to Freddie Mac and maintain legible original Annual Document Custodian Eligibility Certification Report in its files.

As the authorized representative of the Document Custodian, I agree that by signing my name in the "signature" box below and submitting a facsimile copy of this Annual Document Custodian Eligibility Certification Report containing a facsimile copy of my signature to Freddie Mac by facsimile transmission, I have fully bound the Document Custodian to the terms and conditions of this Report in the same manner that the Document Custodian would be bound if I had delivered the original paper Annual Document Custodian Eligibility Certification Report to Freddie Mac completed and signed by me in writing.

Signature of Authorized Officer of the Document Custodian

Date

Officer's Name and Title (typed or printed)

Officer's Telephone Number

Document Custodian Number (typed or printed)

Officer's Office E-mail Address

Document Custodian Name (typed or printed)

**COMPLETED REPORT AND OTHER DOCUMENTATION AS REQUIRED
MAY BE SUBMITTED ELECTRONICALLY VIA E-MAIL ATTACHMENT or VIA FACSIMILE TO:**

Document Custodian Eligibility
Freddie Mac
institutional_eligibility@freddiemac.com
Fax # (866) 743-0087

