

## Preface

This Handbook is intended to supplement the requirements and information in Freddie Mac's Single-Family Seller/Servicer Guide (the "Guide," which is one of the Purchase Documents). The Guide has priority over this Handbook, so that any conflict between them, such as may occur when the Guide is updated or amended, should be resolved to favor the Guide. Similarly, conflicts between the Guide and [Form 1035](#), the Document Custodial Agreement, are resolved to favor the Guide; thus, Form 1035 need not be re-executed or amended to reflect changes in the Guide. We intend to update the Handbook periodically.

Capitalized terms used in the Handbook are defined in the Guide; however, please note that certain terms and phrases, including the following, may be used differently in the Handbook:

- **"Assignment"** refers to the Intervening Assignments and includes any instrument used to assign the security instrument to Freddie Mac. See [Guide Sections 2202.1](#) and [6304.1](#).
- **"Form 1034"** may refer collectively to all versions or to a specific version, as the context requires. Because the Handbook assumes that Mortgages are delivered to Freddie Mac through the selling system, most references will be to Form 1034E, the version of Custodial Certification Schedule used for selling system deliveries. [Form 1034T](#), Subsequent Transfer Custodial Certification Schedule, summarizes information for Mortgages transferred in a Transfer of Servicing or transfer of custody.
- **"Mortgage file"** refers to the Servicer's file.
- **"Note"** refers to the instrument evidencing a Borrower's indebtedness, and includes any Power of Attorney or modifying instrument, such as a modification agreement, conversion agreement, and assumption of liability or release of liability agreement. "Notes" may also refer to all documents held for Freddie Mac, as the context requires.
- **"Note file"** refers to the Document Custodian's file and the documents retained in that file pursuant to the Form 1035, Document Custodial Agreement.
- **"Seller/Servicer"** refers to the entity primarily or exclusively selling Mortgages to, or servicing Mortgages for, Freddie Mac. We have tried to use either the term "Seller" or "Servicer" where that is more accurate. However, absent a Transfer of Servicing, the same entity may be both Seller and Servicer, although you may be interacting with different personnel. Using this convention should help clarify the different roles.

- Throughout the Handbook, **'you'** and **'your'** refer to the Document Custodian.

Freddie Mac does not provide direct document custodial services to Seller/Servicers. However, Freddie Mac does perform oversight of document custody program requirements and overall management of the certification processes and requirements. As such, all Document Custodians will continue to submit to Freddie Mac the following completed and executed forms, as applicable:

- In connection with the sale of Mortgages to Freddie Mac through selling system, Form 1034E, Custodial Certification Schedule, upon verifying the documents and performing the certifications required in accordance with [Guide Sections 2202.4, 6304.3](#) and [8107.2](#)
- [Form 1034T](#), Subsequent Transfer Custodial Certification Schedule, upon performing the verifications and certifications in connection with a Transfer of Servicing or transfer of custody

Freddie Mac ([Guide Directory 9](#)) will:

- Process requests for assistance with Mortgage discharges, satisfactions, and releases of lien or similar and other matters related to the chain of title for Mortgages owned by Freddie Mac when we are identified as the lien holder in the land records. Please use the Request for Assistance form found on our web page at <http://www.freddiemac.com/cim/docex.html>.
- Process MERS Transfer of Beneficial Rights and resolve issues concerning transactions affecting Freddie Mac on the MERS registration system.

Servicers may contract with Freddie Mac's Designated Custodian instead of contracting with another Freddie Mac-approved Document Custodian. Except as otherwise required by the context, references in this Handbook to "Document Custodian" include the Designated Custodian.

For information on certification and custody of mortgages originated in whole or in part electronically, please refer to Freddie Mac's eMortgage Guide, found on Freddie Mac's website at [http://www.freddiemac.com/singlefamily/elm/pdf/eMortgage\\_Guide.pdf](http://www.freddiemac.com/singlefamily/elm/pdf/eMortgage_Guide.pdf). Selling, Servicing, and acting as Document Custodian for eMortgages for Freddie Mac requires special contract provisions.

We hope that you find this Handbook helpful, and we would like to hear from you regarding any comments and questions that you have about your status as a Freddie Mac Document Custodian and the custodial duties and functions.