

FREDDIE MAC SETTLEMENT DATE SCHEDULE - MIDANET ONLY

October 2009

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
Settlement Dates/Definitions: 10/14/09 Class A (Gold Securities – 30/20yr) 10/19/09 Class B (Gold Securities – 15yr) 10/22/09 Class D (All Balloons/ARMs Securities) Note: Freddie Mac will be open on Columbus Day, October 12. However, the Federal Reserve is closed and Mortgage Purchase will not be able to view or set deliveries received via MIDANET. Therefore, we removed October 12 from the settlement cycle. *MultiLender only		Note: All Settlement Date information appearing on the calendar is based on information released by The Securities Industry and Financial Markets Association and may be subject to change. For more information, please visit www.sifma.org . All deliveries must meet “Good Delivery” standards.	1	2
5	6 Last Day to Transmit Deliveries to FM (14 th)	7	8	9 Last Day to Transmit Deliveries to FM (19 th)
12 Columbus Day <i>See Note Above</i>	13 Last Day to Transmit Deliveries to FM – Gold Rush (14 th)*	14 <div style="border: 1px solid black; background-color: #ADD8E6; padding: 2px; text-align: center;">SIFMA Trade all 30/20 yr</div>	15 Last Day to Transmit Deliveries to FM & MLS Month End (22 nd)	16 Last Day to Transmit Deliveries to FM – Gold Rush (19 th)*
19 <div style="border: 1px solid black; background-color: #ADD8E6; padding: 2px; text-align: center;">SIFMA Trade all 15 yr</div>	20	21 Last Day to Transmit Deliveries to FM & MLS Month End – Gold Rush (22 nd)*	22 <div style="border: 1px solid black; background-color: #ADD8E6; padding: 2px; text-align: center;">SIFMA Trade all Balloons and ARMs</div> MLS Month End	23 Last Day to Transmit Deliveries for Guarantor Month End (30 th)
26	27	28	29	30 Guarantor Month End

FREDDIE MAC SETTLEMENT DATE SCHEDULE - MIDANET ONLY

November 2009

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
2	3	4 Last Day to Transmit Deliveries to FM (12 th)	5	6
9 Last Day to Transmit Deliveries to FM (17 th)	10 Last Day to Transmit Deliveries to FM – Gold Rush (12 th)*	11 Veterans Day <i>See Note Below</i>	12 <div style="border: 1px solid black; padding: 2px; width: fit-content; margin: 5px auto;">SIFMA Trade all 30/20</div>	13
16 Last Day to Transmit Deliveries to FM – Gold Rush (17 th)* Last Day to Transmit Deliveries to FM & MLS Month End (23 rd)	17 <div style="border: 1px solid black; padding: 2px; width: fit-content; margin: 5px auto;">SIFMA Trade all 15 yr</div>	18	19	20 Last Day to Transmit Deliveries for Guarantor Month End (30 th) Last Day to Transmit Deliveries to FM & MLS Month End – Gold Rush (23 rd)*
23 <div style="border: 1px solid black; padding: 2px; width: fit-content; margin: 5px auto;">SIFMA Trade all Balloons and ARMs</div> MLS Month End	24	25	26 Thanksgiving Day <i>Freddie Mac Holiday</i>	27
30 Guarantor Month End	Settlement Dates/Definitions: 11/12/09 Class A (Gold Securities – 30/20yr) 11/17/09 Class B (Gold Securities – 15yr) 11/23/09 Class D (All Balloons/ARMs Securities) Note: Freddie Mac will be open on Veterans Day, November 11. However, the Federal Reserve is closed and Mortgage Purchase will not be able to view or set deliveries received via MIDANET. Therefore, we removed November 11 from the settlement cycle. *MultiLender Only		Note: All Settlement Date information appearing on the calendar is based on information released by The Securities Industry and Financial Markets Association and may be subject to change. For more information, please visit www.sifma.org . All deliveries must meet “Good Delivery” standards.	

FREDDIE MAC SETTLEMENT DATE SCHEDULE - MIDANET ONLY

December 2009

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
Settlement Dates/Definitions: 12/14/09 Class A (Gold Securities – 30/20yr) 12/17/09 Class B (Gold Securities – 15yr) 12/22/09 Class D (All Balloons/ARMs Securities)	1	2	3	4
7 Last Day to Transmit Deliveries to FM (14 th)	8	9	10 Last Day to Transmit Deliveries to FM (17 th)	11 Last Day to Transmit Deliveries to FM – Gold Rush (14 th)*
14 SIFMA Trade all 30/20 yr	15 Last Day to Transmit Deliveries to FM & MLS Month End (22 nd)	16 Last Day to Transmit Deliveries to FM – Gold Rush (17 th)*	17 SIFMA Trade all 15 yr	18
21 Last Day to Transmit Deliveries to FM & MLS Month End – Gold Rush (22 nd)*	22 SIFMA Trade all Balloons and ARMs MLS Month End	23 Last Day to Transmit Deliveries for Guarantor Month End (31 st)	24	25 Christmas Day <i>Freddie Mac Holiday</i>
28	29	30	31 Guarantor Month End	Note: All Settlement Date information appearing on the calendar is based on information released by The Securities Industry and Financial Markets Association and may be subject to change. For more information, please visit www.sifma.org . All deliveries must meet “Good Delivery” standards. *MultiLender only

“Good Delivery” Standards

Seller shall deliver the following data in the manner described:

MIDANET – The transmission must be received by Freddie Mac no later than noon Eastern Time the Business Day before the proposed Settlement Date.

Transmission must include the following mortgage data:

- 1) Form 381 (Contract Delivery Summary)
- 2) Form 11 (Mortgage Submission Schedule) or Form 13SF (Mortgage Submission Voucher), as applicable
- 3) Form 939 (Security Settlement Information and Delivery Authorization)

Form 996 – Freddie Mac must receive Form 996 no later than noon Eastern Time the Business Day before the proposed Settlement Date. Fax the form to (571) 382-4866 or deliver it via mail or overnight delivery to the address on the form.

Notes/Collateral/1034s – The applicable documentation must be received by Freddie Mac no later than noon Eastern Time the Business Day before the proposed Settlement Date. (As stated in Guide Section 18.1, “Note” refers to the Note evidencing the indebtedness together with any power of attorney or applicable modifying instrument such as a modification, conversion agreement, or assumption of indebtedness and release of liability.)

- a) If you use a *Third Party or Self Custodian* to certify the Notes – the Form 1034S Custodian Certification Schedule Summary (complete, accurate and executed) must be emailed or faxed to Freddie Mac Document Custodial Operations (DCO), as follows:

Your Location	Then use: Fax Number	or Email
Eastern	(703) 738-2140 or (571) 382-5450	FMEastern@freddiemac.com
Central	(703) 738-2144 or (571) 382-5451	FMCentral@freddiemac.com
Mountain	(703) 738-2150 or (571) 382-5452	FMMountain@freddiemac.com
Pacific	(703) 738-2160 or (571) 382-5453	FMPacific@freddiemac.com

- b) If you use Freddie Mac’s DCO to certify the Notes, DCO must receive the Notes in Freddie Mac loan number order with a Form 1034 (complete, accurate and executed).

Miscellaneous Information

- 1) Seller may be asked to provide any other data or information that Freddie Mac, at our discretion, may require for the particular Mortgages being sold to Freddie Mac in the manner and within the time frame established by Freddie Mac. Please check with your Account Manager for additional information
- 2) Freddie Mac assesses a Gold Rush fee for the use of the 1-day settlement cycles for MultiLender Swap, to be paid in accordance with Section 17.2 of the Freddie Mac *Seller/Service Guide*
- 3) **The delivery documentation** must be complete and the delivery data must be true, complete and accurate. Freddie Mac will determine the completeness or accuracy of the delivery documentation at our sole discretion