

FREDDIE MAC SETTLEMENT DATE SCHEDULE – MIDANET ONLY

October 2010

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
<p>Settlement Dates/Definitions: 10/13/10 Class A (Gold Securities – 30/20 yr) 10/18/10 Class B (Gold Securities – 15 yr) 10/21/10 Class D (All Balloons/ARMs Securities)</p> <p>* MultiLender only: Sellers can deliver 1-day Gold Rush any day of the month, subject to the MLS Month End limitations shown on the calendar.</p>				<p>1</p>
<p>4</p>	<p>5</p> <p>Last Day to Transmit Deliveries to FM (13th)</p>	<p>6</p>	<p>7</p>	<p>8</p> <p>Last Day to Transmit Deliveries to FM (18th)</p>
<p>11 Columbus Day Note: Freddie Mac will be open. 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 11 from the settlement cycle.</p>	<p>12</p> <p>Last Day to Transmit Deliveries to FM – Gold Rush (13th)*</p>	<p>13</p> <div style="border: 1px solid black; background-color: #ADD8E6; padding: 2px; text-align: center; margin: 5px auto; width: 80%;">SIFMA Trade all 30/20 yr</div>	<p>14</p> <p>Last Day to Transmit Deliveries to FM & MLS Month End (21st)</p>	<p>15</p> <p>Last Day to Transmit Deliveries to FM – Gold Rush (18th)*</p>
<p>18</p> <div style="border: 1px solid black; background-color: #ADD8E6; padding: 2px; text-align: center; margin: 5px auto; width: 80%;">SIFMA Trade all 15 yr</div>	<p>19</p>	<p>20</p> <p>Last Day to Transmit Deliveries to FM & MLS Month End – Gold Rush (21st)*</p>	<p>21</p> <div style="border: 1px solid black; background-color: #ADD8E6; padding: 2px; text-align: center; margin: 5px auto; width: 80%;">SIFMA Trade all Balloons and ARMs</div> <p style="text-align: center;">MLS Month End</p>	<p>22</p> <p>Last Day to Transmit Deliveries for Guarantor Month End (29th)</p>
<p>25</p>	<p>26</p>	<p>27</p>	<p>28</p>	<p>29</p> <p style="text-align: right;">Guarantor Month End</p>

FREDDIE MAC SETTLEMENT DATE SCHEDULE – MIDANET ONLY

November 2010

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
1	2	3 Last Day to Transmit Deliveries to FM (10 th)	4	5
8 Last Day to Transmit Deliveries to FM (16 th)	9 Last Day to Transmit Deliveries to FM – Gold Rush (10 th)*	10 <div style="border: 1px solid black; background-color: #ADD8E6; padding: 2px; text-align: center;">SIFMA Trade all 30/20 yr</div>	11 Veterans Day <i>Note: Freddie Mac will be open. 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</i>	12
15 Last Day to Transmit Deliveries to FM – Gold Rush (16 th)* Last Day to Transmit Deliveries to FM & MLS Month End (22 nd)	16 <div style="border: 1px solid black; background-color: #ADD8E6; padding: 2px; text-align: center;">SIFMA Trade all 15 yr</div>	17	18	19 Last Day to Transmit Deliveries to FM & MLS Month End – Gold Rush (22 nd)*
22 Last Day to Transmit Deliveries for Guarantor Month End (30 th) <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	24	25 Thanksgiving Day <i>Freddie Mac Holiday</i>	26
29	30 Guarantor Month End	<p>Settlement Dates/Definitions: 11/10/10 Class A (Gold Securities – 30/20 yr) 11/16/10 Class B (Gold Securities – 15 yr) 11/22/10 Class D (All Balloons/ARMs Securities)</p> <p><i>* MultiLender only: Sellers can deliver 1-day Gold Rush any day of the month, subject to the MLS Month End limitations shown on the calendar.</i></p> <p style="text-align: right;">Note: These calendars are based on Settlement Date information released by the Securities Industry and Financial Markets Association (www.sifma.org) and may be subject to change. All deliveries must meet “Good Delivery” standards.</p>		

FREDDIE MAC SETTLEMENT DATE SCHEDULE – MIDANET ONLY

December 2010

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
Settlement Dates/Definitions: 12/13/10 Class A (Gold Securities – 30/20 yr) 12/16/10 Class B (Gold Securities – 15 yr) 12/21/10 Class D (All Balloons/ARMs Securities)	Note: These calendars are based on Settlement Date information released by the Securities Industry and Financial Markets Association (www.sifma.org) and may be subject to change. All deliveries must meet “Good Delivery” standards.	1	2	3
6 Last Day to Transmit Deliveries to FM (13 th)	7	8	9 Last Day to Transmit Deliveries to FM (16 th)	10 Last Day to Transmit Deliveries to FM – Gold Rush (13 th)*
13 <div style="border: 1px solid black; background-color: #e6f2ff; padding: 2px; width: fit-content; margin: 5px auto;">SIFMA Trade all 30/20 yr</div>	14 Last Day to Transmit Deliveries to FM & MLS Month End (21 st)	15 Last Day to Transmit Deliveries to FM – Gold Rush (16 th)*	16 <div style="border: 1px solid black; background-color: #e6f2ff; padding: 2px; width: fit-content; margin: 5px auto;">SIFMA Trade all 15 yr</div>	17
20 Last Day to Transmit Deliveries to FM & MLS Month End – Gold Rush (21 st)*	21 <div style="border: 1px solid black; background-color: #e6f2ff; padding: 2px; width: fit-content; margin: 5px auto;">SIFMA Trade all Balloons and ARMs</div> MLS Month End	22 Last Day to Transmit Deliveries for Guarantor Month End (30 th)	23	24 Christmas (Observed) <i>Freddie Mac Holiday</i>
27	28	29	30 Guarantor Month End	31 New Years (Observed) <i>Freddie Mac Holiday</i>

* MultiLender only: Sellers can deliver 1-day Gold Rush any day of the month, subject to the MLS Month End limitations shown on the calendar.

“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 (ET) 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 by 5:30 p.m. ET the day before the Settlement Date, but no later than 12:30 p.m. ET the day before the Purchase Contract Expiration Date. Fax the form to (571) 382-4866 or deliver it via mail or overnight delivery to the address on the form.

Notes/Collateral/Form 1034S

- 1) The Document Custodian must receive the applicable documentation no later than noon ET the Business Day before the proposed Settlement Date, allowing sufficient time to certify the Mortgages. **(As stated in Guide Section 18.1, the term “Note” includes the Note, along with any power of attorney or any applicable modifying instrument, such as a modification, a conversion agreement or an assumption of indebtedness and release of liability agreement.)**
- 2) **Third Party** or **Self Custodians** certifying the Notes must email or fax the Form 1034S, Custodian Certification Schedule Summary, (complete, accurate and executed) to Freddie Mac Document Custodial Operations (DCO), as follows:
 - a. E-mail – FMMDM@Freddiemac.com
 - b. Fax – (703) 738-2141

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/Servicer 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