

# Documents Freddie Mac Requires for Certification of NY CEMA Deliveries



Required Documentation	Delivery/Certification Requirements	Additional Information
<b>New York Consolidation, Extension and Modification Form (NY CEMA)</b>	<p>Property <b>MUST</b> be in the State of New York</p> <p>Can be a certified copy of the Original (the original is submitted for recording)</p> <p>Must be signed by Borrowers</p> <p>Must be delivered to your Document Custodian</p>	Form 3172, dated 1/01 (rev. 5/01) or most current version
<b>Exhibit "A"</b>	<p>Must list all Notes &amp; Mortgages being consolidated, modified and extended</p> <p>Must be delivered to your Document Custodian</p>	Can be a copy
<b>Exhibit "B"</b>	<p>The Property Description</p> <p>Must be delivered to your Document Custodian</p>	<p>Schedule A to the NY Mortgage can be used, but Schedule A must also be marked Exhibit B.</p> <p>Can be a copy.</p>
<b>Exhibit "C"</b>	<p>Copy of the executed Consolidated Note, labeled "Exhibit C", signed at closing</p> <p>Must be delivered to your Document Custodian</p>	<p>Copy of Consolidated Note does not need to show the Borrower's signature.</p> <p>The copy must have the following language at the top of the document:</p> <p style="padding-left: 40px;">This Note amends and restates in their entirety, and is given in substitution for, the Notes described in Exhibit A of the New York Consolidation, Extension, and Modification Agreement dated the same date as this Note.</p>
<b>Exhibit "D"</b>	<p>Copy of Consolidated Mortgage</p> <p>Must be delivered to your Document Custodian</p>	<p>Borrower signatures are not required.</p> <p>Most current version of NY Fannie Mae/Freddie Mac Security Instrument (Form 3033) with blanks completed and applicable riders attached.</p>
<b>Consolidated Note</b>	<p>Must be an Original</p> <p>Must be signed by Borrowers</p> <p>Endorsed in Blank</p>	The Consolidated Note must be the current version of the applicable Single Family Fannie Mae/Freddie Mac Uniform Note (e.g., Forms 3233, 3501, 3502, 3504, or 3514)

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<b>Consolidated Note (continued)</b>	Must be delivered to your Document Custodian	Consolidated Notes dated 05/01/2001 or later must have the following language inserted at the top of the document: <ul style="list-style-type: none"> <li>• Fixed Rate Notes: CONSOLIDATED NOTE  This Note amends and restates in their entirety, and is given in substitution for, the Notes described in Exhibit A of the New York Consolidation, Extension, and Modification Agreement dated the same date as this Note.</li> <li>• Adjustable Rate Notes: CONSOLIDATED ADJUSTABLE RATE NOTE  This Note amends and restates in their entirety, and is given in substitution for, the Notes described in Exhibit A of the New York Consolidation, Extension, and Modification Agreement dated the same date as this Note.</li> </ul>

#### Additional Comments

- The above documents are required in order for the Notes to be certified.
- The Note Date on the applicable Freddie Mac Form 1034, Custodian Certification Schedule Summary, must match the date of the modification (NY CEMA), not the date of the Note.
- Usual requirements for intervening assignments apply.
- The Original (Money) Notes and Gap (New Money) Note(s) must be obtained and retained in the Mortgage file by the Seller.
- For Seasoned Mortgages using early versions of the Form 3172, the Original (Money) Notes and the Gap (New Money) Note, must be delivered and certified. The Original and Gap Notes must be original, signed by the borrower, endorsed in blank and delivered to your Document Custodian. Effective January 2, 2009, Seasoned Mortgages may be sold on a negotiated basis through our bulk sale transaction unit only.
- See *Freddie Mac Single-Family Seller/Servicer Guide* Sections 3401.3 and 3301.1 for additional information regarding documentation delivery requirements and Mortgage file documentation requirements for Mortgages originated using a NY CEMA.

This document is not a replacement or substitute for the information found in the *Single-Family Seller/Servicer Guide*, and /or terms of your Master Agreement and/or Master Commitment.

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