

Certifying Mortgages for Freddie Mac

User Guide

February 2017

A Seller/Servicer selling Mortgages to Freddie Mac must ensure that the Notes, assignments, and related documents are delivered to you, the Document Custodian, according to the Freddie Mac Single-Family Seller/Servicer Guide (Guide). This reference guide will focus on the certification functionality available and on how to certify loans using the Selling System.

The Selling SystemSM allows you to handle your document certification business with ease and convenience. Benefits include:

- Real-time certification
- Online discrepancy reconciliation
- Access anywhere you have a web connection

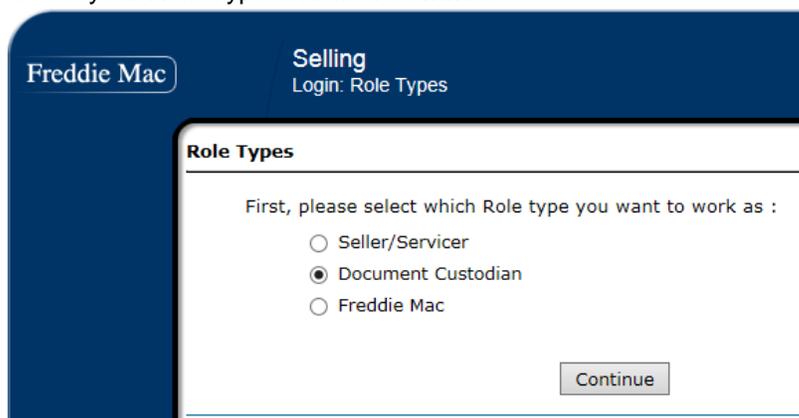
Logging In

You must connect to the Internet before you can access the Selling System. Once you connect to the Internet, follow the procedures below to log in to the Selling System.

1. Enter the following URL in your browser <https://sell.freddie.mac.com/>. The Login screen displays. Freddie Mac recommends that you bookmark this location.



2. Enter your **User Name** and **Password**.
3. Click **OK**. The Login: Role Types screen will display
Select your Role Type and click **Continue**.



4. The Login: Context screen displays. Enter your **Document Custodian Number**



Freddie Mac Selling
Login: Context

Context

Next, fill in One or both of the fields below :

Unit ID :

Document Custodian Number :

5. Click **Continue**.
6. The Login: Terms and Conditions screen displays. Review the Terms & Conditions and click **I Agree** to indicate you want to proceed.

Freddie Mac

Selling

Login: Terms & Conditions

Organization:

Document Custodian:

Branch:

As the authorized representative of the Custodian, I hereby agree that by "clicking-on" the button below entitled "I Agree", that:

- (a) Custodian is a party to a certain custodial agreement (Form 1035) ("Custodial Agreement") under which Custodian has agreed to hold certain notes and any other instruments evidencing the indebtedness secured by the security instruments, along with the originals of any riders, powers of attorney, or other modifying instruments to the notes ("Notes") and security instrument assignments ("SIAs") for Mortgages that have been or will be sold to Freddie Mac by a Freddie Mac-approved Seller/Service;
- (b) Custodian shall, among other things: (i) examine the Notes and SIAs; (ii) determine that the Notes and SIAs comply, on their face, with the requirements in the Custodial Agreement; (iii) make the required determinations set forth in the Custodial Agreement; (iv) verify that the terms of the Notes and SIAs agree with the applicable loan data provided by Seller/Service to the Freddie Mac Selling System ("Selling System") or the Custodian's computer system ("Custodian's System"); and (v) identify any discrepancies between the terms of the Notes and SIAs with the applicable loan data in the Selling System or the Custodian's System, as applicable;
- (c) if the Custodian examines the Notes and SIAs and compares them with the applicable loan data in the Selling System and does not find any discrepancies (and any documentation discrepancies have been resolved), the Custodian shall electronically certify the Notes by: (i) "clicking-on" the button entitled "Certify Individual Loans" or (ii) "clicking-on" the button entitled "Certify Loans in Batch", as applicable;
- (d) if the Custodian examines the Notes and SIAs and compares them with the applicable loan data in the Selling System and does find discrepancies (and any documentation discrepancies have been resolved), the Custodian shall electronically certify the Notes by: (i) entering proposed changes to the loan data into the Selling System and (ii) having the Seller/Service review the proposed changes to the loan data and accept the proposed changes to the loan data by clicking-on the button entitled "Submit Changes" on the applicable screens in the Selling System;
- (e) if the Custodian examines the Notes and SIAs and compares them with the applicable loan data in the Custodian's System and does not find any discrepancies (and any documentation discrepancies have been resolved), the Custodian shall electronically certify the Notes by importing the applicable loan data, denoted as certified, into the Selling System from the Custodian's System using the Freddie Mac-required certification import file format and the Selling System "Import Certified Loans" process;
- (f) if the Custodian examines the Notes and SIAs and compares them with the applicable loan data in the Custodian's System and does find discrepancies (and any documentation discrepancies have been resolved), the Custodian shall electronically certify the Notes by: (i) importing the applicable loan data together with Custodian's proposed changes to the loan data into the Selling System from the Custodian's System using the Freddie Mac required certification import file format and the Selling System "Import Certified Loans" process and (ii) having the Seller/Service review the proposed changes to the loan data and accept the proposed changes to the loan data by clicking-on the button entitled "Submit Changes" on the applicable screens in the Selling System;
- (g) if the Seller/Service does not accept the Custodian's proposed changes to the loan data in cases in which the Custodian has found discrepancies between the terms of the Notes and SIAs and the applicable loan data in the Selling System or the Custodian's System, certain of the Notes will nevertheless be deemed to be certified by the Custodian if Freddie Mac: (i) expressly agrees, on a negotiated basis, to accept such data discrepancies and (ii) takes certain actions and completes certain specified processes in the Selling System that permits the Mortgages securing such Notes to be sold to Freddie Mac through the Selling System; and
- (h) by "clicking-on" the items, icons and buttons identified and specified herein or in the Selling System and/or performing the process of importing (transferring) loan data and other information into the Selling System for the purpose of certifying Notes, the Custodian shall have signed and intended to sign and be bound by the "Electronic Records" that constitute the Custodian's electronic certification of Notes in the Selling System for Freddie Mac using an "Electronic Signature", as those terms are defined in the Uniform Electronic Transactions Act as enacted by the state of Virginia and/or the federal "Electronic Signatures in Global and National Commerce Act of 2000", as applicable.

7. The Welcome screen displays. This is also known as the home page of the Selling System.

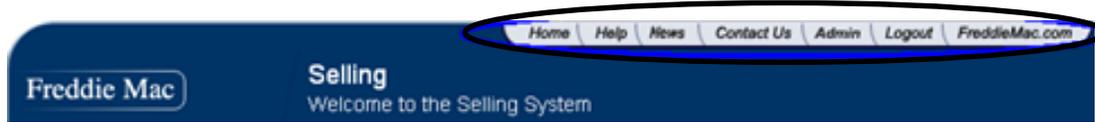


This page will provide updates regarding the Selling System. It is updated regularly, so check it often.

Navigation

It is easy to navigate in the Selling System. Each screen has two main navigation components—the top menu bar and the left navigation bar.

The menu bar is located across the top of each screen and offers support functionality to users of the Selling System.



The following table describes the various features and functions available on the

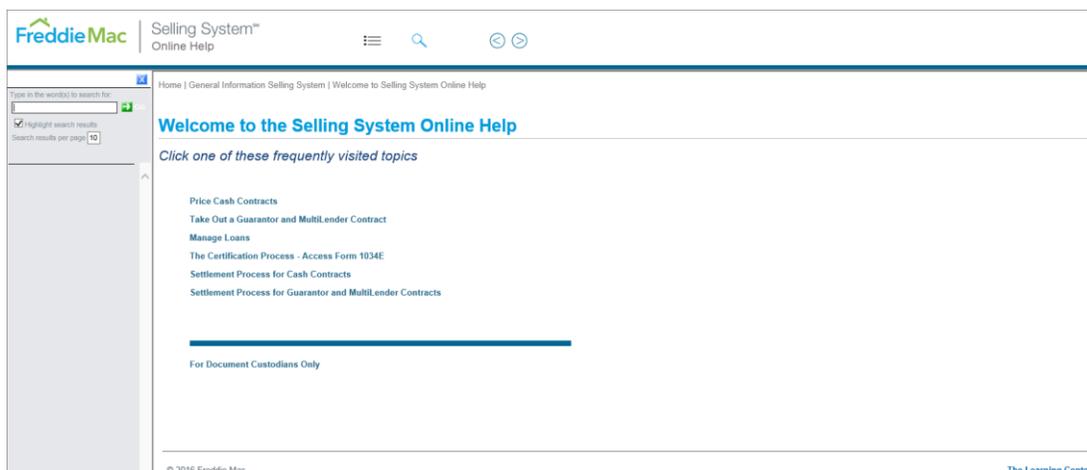
Top Menu Bar Features and Functions	
Tab Name	Description
Home	The Home tab always returns you to the Welcome screen/home page of the Selling System.
Help	The Help tab links to Online Help which provides process overviews, procedures, and video clips on how to complete tasks within the Selling System.
News	The News tab will take you to Freddie Mac’s Selling System News page which provides timely information about system features and other news.
Contact Us	The Contact Us tab provides customer-service contact information.
Admin	The Admin tab allows the Setup Administrator user role to create new and edit existing wire instructions (for Guarantor and MultiLender sellers only).
Logout	The Logout tab logs you out of the Selling System.
FreddieMac.com	The FreddieMac.com tab links to FreddieMac.com, our corporate website.

In the middle of the page, there’s high-level news and the hours of operation. On the left-hand navigation bar, there are two different headings with functions listed under each, Settlement and Certification.

Online Help

Online help provides process overviews, procedures, and the most current user guides. You can access Online help from any screen within the system, by clicking the Help tab on the top menu bar. The main help menu displays allowing you to select the function with which you need help.

1. Click the **Help** tab located in the top menu bar. The Main Help displays.



2. Click any topic from the left navigation or the center for help.

Live Support

Customers may obtain live help by calling Customer Support (800-FREDDIE, and selecting “3”). The support line is available Monday through Friday from 8:00 a.m. until 8:00 p.m. Eastern Time.

For more information on custodial requirements refer to Freddie Mac’s *Single-Family Seller/Service Guide* and to the *Document Custody Procedures Handbook* which can be found at <http://www.freddiemac.com/cim/handbook.html>.

Overview of Certification

Certification is the process of comparing all Freddie Mac loan data to the physical mortgage note for discrepancies and verifying that the information on the note and supplemental documents meet Freddie Mac's certification requirements. The process includes reviewing the accuracy of signatures and assignment and endorsement chains. Document Custodians are responsible for verifying certain information contained in the notes and related documents for the mortgages sold to Freddie Mac and for certifying that they have performed those verifications and that the original documents are in their possession. We refer to this process as "certification" or "certifying" the notes.

To prepare the loans for certification, the seller builds Form 1034E, otherwise known as the *Custodial Certification Schedule – Detailed*, in the Selling System. Once the seller has built a 1034E, the certifiable fields on the loan cannot be changed by the seller, allowing you to certify loans with the assurance that the Form 1034E data will not change during the certification process.

Certifying Mortgages Online

Freddie Mac's Selling System provides three methods for you to certify mortgage notes.

Certify Individual Loans

The first method is to review and certify individual loans online. When you select this method, you compare the physical note to the note data on the screen and ensure they match. You also review the supporting documentation. If the data and the documentation are compliant, you certify the loan. If the data and/or the documentation are not compliant, you indicate proposed changes and/or the documentation discrepancies.

Certify Loans in Batch

The second method is to certify loans in batch. When you select this method, you identify the loans to be certified and then print a Form 1034E. You compare the note data to the Form 1034E report and review the documentation. For those loans that have discrepancies, you must use the method above (Certifying Individual Loans) to enter the proposed changes or documentation discrepancies for each loan. For the remaining loans that are compliant, you simultaneously update the status to "Certified".

Import Certified Loans

If you have your own data management system for certifying loans, the third method is to certify loans in your certification system and import the loan status into the Selling System.

Your decision on whether or not to certify the loans or indicate proposed changes and/or documentation discrepancies is available to the Seller immediately. Once the notes are certified, the Seller can complete the sale of the Mortgages to Freddie Mac. If the notes are not certified due to data or documentation discrepancies, the Document Custodian must indicate the discrepancies in the Selling System. The Seller receives an email notifying them to access the Selling System and verify the proposed changes. The Seller has the option of accepting the proposed changes or rejecting those changes. If the Seller:

- Accepts all the proposed data changes and there are no document discrepancies outstanding, the note is automatically certified. You are not required to perform any further action.
- Rejects the proposed data changes or documentation discrepancies are outstanding; the Seller must resolve the issues and provide you with the proper documentation. Upon receipt of the necessary documentation that resolved the discrepancy, you must update the certification status to "Certified".

Certification Status

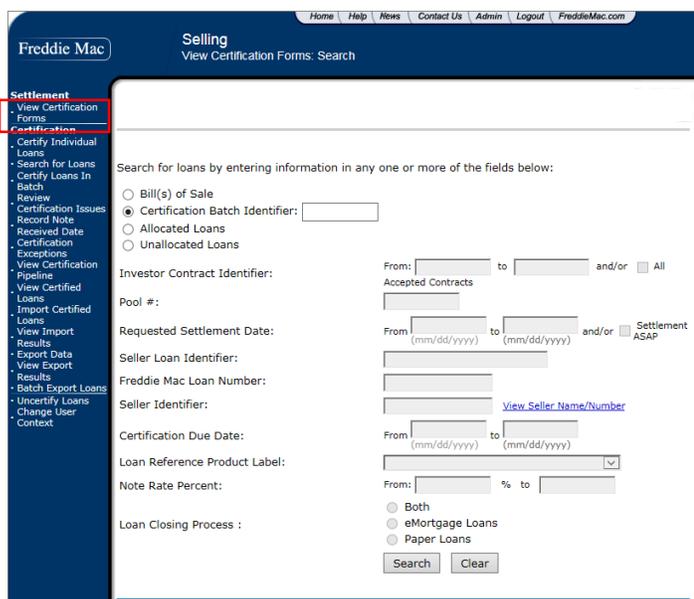
The Selling System provides several certification statuses, called the *Certified Status Type*. The status is updated automatically each time you certify or propose changes to a loan, and appears on the results screen. The chart below provides a definition for each type of certification status.

Certified Status Type	Definition
New	Indicates the mortgage note is not certified
Issue Outstanding	Indicates that data and/or documentation issues have been identified for the mortgage note
Certification Released	Indicates the mortgage note is certified
Certified	Indicates that the Seller has accepted the proposed data change and the note is certified

Accessing Form 1034E - View and Print Certification Forms. The Seller may send this form with the mortgage notes; otherwise, you need to access and print the form from the Selling System using **View Certification Forms**. You may work with your Seller to determine the best method to access this form – they send you the form, or you pull it up in the Selling System.

Follow the procedures below to view and print certification forms.

1. From the left navigation bar select **View Certification Forms**. The View Certifications Forms: Search screen displays.



2. Enter your search criteria by first selecting the type of search from the buttons (Certification Batch Identifier, Allocated Loans or Unallocated Loan). Then complete one or more search fields, as applicable, to narrow down your results.



If a search is completed on unallocated loans and results in more than 1,000 loans, a 1034ES – Custodial Certification Schedule Summary displays. Under Contract, the term “unallocated” appears. The total number of loans and total unpaid principal balance also appears. At the bottom of the screen, you can select between two options, providing either a detailed file with all the certifiable fields in a PDF or an export option:

- **PDF 1034E Loan Details** - view the loan detail or print it out.
- **Export 1034E Loan Details** - links to the View Export Results and allows you to export data to your own system. Once the export is complete, you can click the file name to open it up in Excel, or save it to your own internal system.

4. Select the loans to print on the Form 1034E by clicking the circle next to the Certification Batch Identifier. You can only make one selection. All loans listed under the original Certification Batch Identifier display on the Form 1034E.
5. Click **View Detailed Schedule**. The Form 1034E displays in a separate window and contains a Certification Due Date if the Seller entered one. The contact information (preparer's name and telephone number) appear at the bottom of the form in case you need to get in contact with the Seller.
6. Select **File \ Print** from your browser toolbar to print the Form 1034E.



You can also print the Note Delivery Cover Sheet by selecting **View Summary Schedule**.

Examples of Certification Forms

Note Delivery Cover Sheet

		Note Delivery Cover Sheet															
Custodial Certification Schedule																	
Custodian Number:		Date of Print:	1/13/2017														
Custodian:		Seller Identifier:															
Certification Batch Identifier:		Seller Name:															
Prepared by:		Investor Contract Identifier:															
Earliest Certification Due Date:	1/13/2017																
<table border="1"> <thead> <tr> <th>#EMTG</th> <th>Investor Contract Identifier</th> <th>Pool #</th> <th>Seller Loan Identifier</th> <th>Freddie Mac Loan Number</th> <th>Primary Borrower Name</th> <th>MERS MIN Identifier</th> </tr> </thead> <tbody> <tr> <td>1</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>				#EMTG	Investor Contract Identifier	Pool #	Seller Loan Identifier	Freddie Mac Loan Number	Primary Borrower Name	MERS MIN Identifier	1						
#EMTG	Investor Contract Identifier	Pool #	Seller Loan Identifier	Freddie Mac Loan Number	Primary Borrower Name	MERS MIN Identifier											
1																	
			Total Loans(Notes): 1														
<p>Reminder: As stated in sections 3401.3, 3301.1, and 3302.2 of the <i>Single-Family Seller/Service Guide (the Guide)</i>, the Seller/Service must maintain a legible copy of each Note, together with any related modification or assumption/release of liability instrument, in the Mortgage files.</p>																	
Preparer's Name:	Allrole10,Freddie	Telephone #:															
Close Window																	

Custodial Certification Schedule – Detailed (Form 1034E)

1034E – Custodial Certification Schedule

Custodial Certification Schedule

Custodian Number: [REDACTED] Date of FISC: 5/20/2016
 Certification Batch Identifier: [REDACTED] Seller Name: [REDACTED]
 Prepaid By: [REDACTED] Date of Certification: 5/27/2016

Total Loans (Notes): 3 Total Note Amount: \$1,154,000.00

FICO Score	Servicer ID	Note Rate	Note Amount	Loan Origination Date	Loan Status
[REDACTED]	[REDACTED]	4.875 %	\$ 300,000.00	10/1/2015	[REDACTED]
[REDACTED]	[REDACTED]	4.875 %	\$ 300,000.00	10/1/2015	[REDACTED]
[REDACTED]	[REDACTED]	4.875 %	\$ 554,000.00	10/1/2015	[REDACTED]

* denotes the format for the Borrower name is last name, first name, middle name
 ** denotes the Seller identifier as selected by the Servicer identifier
 *** For ARM, the Current Interest Rate Percent will be displayed in the Note Rate Percent field, and Current Principal And Interest Payment Amount will be displayed in the Initial Principal and Interest Payment Amount field
 # number in bold in sections 941.3, 981.1, and 982.2 of the Single-Family Seller/Service Guide (the Guide), the Seller/Service must maintain a right of first refusal, together with any related modification or assumption of liability instrument in the Mortgage file
 Please print the names of the person to contact for questions related to delivery of the Mortgages above.

Overview of Certify Individual Loans

The following sections describe the process to certify or propose changes for individual loans online. You must compare the note to the data on the screen to the data on the Form 1034E and ensure they match. You must also verify that the supporting documentation complies with the documentation requirements found in Freddie Mac’s *Single-Family Seller/Service Guide* and the *Documentation Custody Procedures Handbook*. The handbook can be found online at <http://www.freddie.com/cim/handbook.html>.

Certify Individual Loans

Follow the procedures below to certify individual loans.

1. From the left navigation bar select **Certify Individual Loans**. The Certification: Search screen displays.

- Enter search criteria to identify loans you want to individually certify by first selecting the type of search from the buttons (Certification Batch Identifier, Allocated Loans or Unallocated Loan). Then complete one or more search fields, as applicable, to narrow down your results.



The default type of search is Certification Batch Identifier. Changing the search to a Loan Type (Allocated Loans or Unallocated Loans) provides access to other applicable search fields.



The search criteria entered determines the type and number of loans that display:

If you...	Then...
Search by Seller Identifier	All loans assigned to the Seller that are ready to be certified will display, regardless of Certification Batch Identifier, Investor Contract Identifier, Seller Loan Identifier, or Freddie Mac Loan Number.
Narrow your search by a Certification Batch Identifier or Investor Contract Identifier	Only loans with that Certification Batch Identifier or Investor Contract Identifier that are ready to be certified display.

The Certification Batch Identifier is assigned when the Seller assigns loans to a Form 1034E or the corresponding Note Cover Sheet. There could be loans with a different Investor Contract Identifier, but with the same Certification Batch Identifier.

3. Click **Search**. The Certification: Search Results screen displays with the loans matching the search criteria entered.
4. Click the box next to each loan to indicate which loans you want to certify.



You may choose individual loans to certify or select multiple loans at once by using the **Select Page** or **Select All Loans** options at the bottom of the screen. This queues the loans so that you can efficiently move between loans.

5. Click **Review Loan(s)** to display the loans one at a time. The Certification: Loan screen displays with the loan data of loans in sequential order based on the Seller Identifier/Name selected in the previous step.

6. Review the **Custodian Note Received Date** to ensure it is accurate. This date must reflect the date the documents are received by the document custodian. The Selling System defaults to the current date when the screen initially displays. To change this date, enter the correct date in the field in mm/dd/yyyy format.

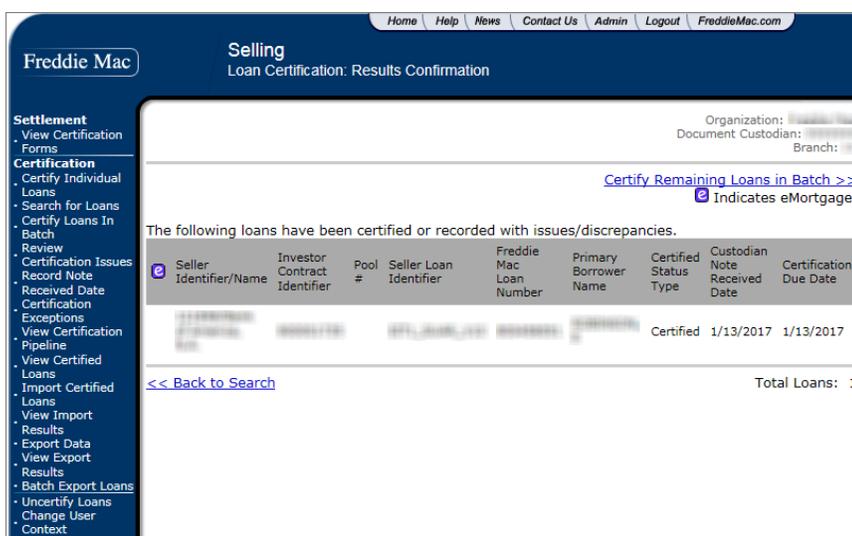


You can **View** and **Certify** up to five borrowers on each mortgage loan.

7. Review both the loan data and documentation:
 - The data consists of comparing the electronic online data or the data on the 1034E to the data contained in the note.
 - The documentation consists of analyzing the physical note for errors such as signature problems or missing addendums, etc.

If...	Then...
There are no discrepancies in either the loan data or documentation,	Click Certify Loan to certify the loan from this screen, and if there's more than one loan to certify, navigate to the next loan. Click Skip to next loan>> if you selected more than one loan to certify and are not ready to process the current loan.
There are discrepancies,	Click Enter Discrepancy and indicate the loan data and/or documentation errors (see Enter Proposed Data Change and/or Document Discrepancy).

8. Once you indicate that the last loan is compliant or has discrepancies, the Certification: Results Confirmation screen displays with the status of each loan processed.



You can select **Certify Remaining Loans in Batch** to batch certify the rest of the loans that displayed in your search results. See [Certify Loans in Batch](#).

Enter Proposed Data Change and/or Document Discrepancy

Follow the procedure below to enter a proposed data change and/or document discrepancy.

1. Complete steps 1 - 7 of the [Certify Individual Loans](#) procedure.
2. From the Selling Certification: Loan screen click **Enter Discrepancy** to indicate that the loan data and/or documentation have discrepancies. The Certify Loan: Report Discrepancy screen displays with a Loan Data tab and a Documents tab. The Selling System defaults to the Loan Data tab.

Freddie Mac Selling
Certify Loan: Report Discrepancy

Organization: [redacted]
Document Custodian: [redacted]
Branch: [redacted]

Note: For Adjustable Rate loans, the Current Interest Rate Percent will be displayed in the Note Rate Percent field, and Current Principal And Interest Payment Amount will be displayed in the Initial Principal And Interest Payment Amount field

Seller Identifier/Name: [redacted] Freddie Mac Loan Number: [redacted]
 Servicer Identifier: [redacted] MERS MIN Identifier: [redacted]
 Investor Contract identifier/Pool #: [redacted] Certification Batch Identifier: [redacted]
 Seller Loan Identifier: [redacted] Loan Reference: 30-Year Fixed Rate
 Certification Due Date: 01/13/2017 Product Label: Conventional
 Prepared by: Allrole10,Freddie

Loan Data Documents

Loan Data and Documents Tabs

Enter proposed changes to the loan in the spaces provided on the right.

Loan 1 of 1	Current Loan Data	Proposed Changes
Note Date:	10/01/2014	<input type="text"/> (mm/dd/yyyy)
Street Address:	[redacted]	<input type="text"/>
City Name:	[redacted]	<input type="text"/>
State Code:	CA	<input type="text"/>
Postal Code:	93705	<input type="text"/>
Note Amount:	\$400,000.00	\$ <input type="text"/>
Note Rate Percent:	4.0000%	<input type="text"/> %
Scheduled First Payment Date:	11/01/2014	<input type="text"/> (mm/dd/yyyy)
Loan Maturity Date:	10/01/2044	<input type="text"/> (mm/dd/yyyy)
Initial Principal and Interest Payment Amount:	\$1,910.00	\$ <input type="text"/>
Primary Borrower First Name:	E	<input type="text"/> <input type="checkbox"/> N/A
Primary Borrower Middle Name:	[redacted]	<input type="text"/> <input type="checkbox"/> N/A
Primary Borrower Last Name:	[redacted]	<input type="text"/> <input type="checkbox"/> N/A
Primary Non-Individual Borrower Name:		<input type="text"/> <input type="checkbox"/> N/A
Secondary Borrower 1 First Name:		<input type="text"/> <input type="checkbox"/> N/A
Secondary Borrower 1 Middle Name:		<input type="text"/> <input type="checkbox"/> N/A
Secondary Borrower 1 Last Name:		<input type="text"/> <input type="checkbox"/> N/A
Secondary Non-Individual Borrower 1 Name:		<input type="text"/> <input type="checkbox"/> N/A
Secondary Borrower 3 Last Name:		<input type="text"/> <input type="checkbox"/> N/A
Secondary Non-Individual Borrower 3 Name:		<input type="text"/> <input type="checkbox"/> N/A
Secondary Borrower 4 First Name:		<input type="text"/> <input type="checkbox"/> N/A
Secondary Borrower 4 Middle Name:		<input type="text"/> <input type="checkbox"/> N/A
Secondary Borrower 4 Last Name:		<input type="text"/> <input type="checkbox"/> N/A
Secondary Non-Individual Borrower 4 Name:		<input type="text"/> <input type="checkbox"/> N/A
Loan Modification Effective Date:		<input type="text"/> (mm/dd/yyyy)
Latest Conversion Effective Date:		<input type="text"/> (mm/dd/yyyy)

Submit All Data and Documentation Issues Clear

<< Previous Page

3. As applicable on the Loan Data tab, enter corrections in the **Proposed Changes** column.



Type in the complete contents of the field. For example, if the street address is incorrect (123 North Main Street), you must type in the entire corrected address

(123 South Main Street) since the data submitted overwrites the existing data. The same applies to entering dates.



Some fields have a N/A next to it. Clicking on a N/A box proposes a blank. This is used, for example, when there's a non-individual borrower or entity. In this case, the entity name is entered in the Primary Non-Individual Borrow Name field, and the Primary Borrower First Name, Primary Borrower Middle Name and Primary Borrower Last Name fields are left blank with the N/A boxes selected.

4. If applicable, enter a document discrepancy by selecting the **Documents** tab. The Documents discrepancy options display.



Documentation issues prevent you from certifying the documentation elements of the note until they are remedied by the seller. These might include such things as:

- Signature or endorsement issues
- Copies of notes
- Missing modification documents, addendums or powers of attorney

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Freddie Mac
Selling
Certify Loan: Report Discrepancy

Settlement
View Certification Forms

Certification
Certify Individual Loans
Search for Loans
Certify Loans In Batch
Review
Certification Issues
Record Note
Received Date
Certification
Exceptions
View Certification Pipeline
View Certified Loans
Import Certified Loans
View Import Results
Export Data
View Export Results
Batch Export Loans
Uncertify Loans
Change User Context

Organization:
 Document Custodian:
 Branch:

Seller Identifier/Name: <input type="text"/>	Freddie Mac Loan Number: <input type="text"/>
Servicer Identifier: <input type="text"/>	MERS MIN Identifier: <input type="text"/>
Investor Contract Identifier/Pool #: <input type="text"/>	Certification Batch Identifier: <input type="text"/>
Seller Loan Identifier: <input type="text"/>	Loan Reference: 30-Year Fixed Rate
Certification Due Date: 01/13/2017	Product Label: Conventional
	Prepared by: <input type="text"/>

Loan Data
Documents

Check off the documents that are incomplete, missing, or have discrepancies.

- Borrower signature is missing
- Endorsement is missing
- Conversion Agreement or Modification document is missing
- Note is a copy
- Non-Uniform Instrument (or wrong version of Uniform Instrument)
- Invalid Instrument for product (i.e., Fixed-rate not on FR note, Balloon not on Balloon Note)
- Balloon Addendum missing
- Balloon extended maturity date incorrect
- Trust loan not signed as both Trustee AND as Settlor/Individual
- Power of Attorney missing for loan signed by Attorney-in-Fact
- Changes to Note data not initialed by borrower
- Endorsement not signed
- Endorsement typed name and title of signatory missing
- Endorsement allonge does not reference the note
- Consolidated Note missing from NYCEMA or is not original
- Original Money Note missing from NYCEMA
- New Money (Gap) Note missing from NYCEMA
- Exhibit A missing from NYCEMA
- Exhibit B missing from NYCEMA
- Exhibit C missing from NYCEMA or required language missing from top of document
- Exhibit D missing from NYCEMA
- eNote is not present or MERS MIN is missing/invalid
- eNote is not MISMO compliant
- MERSCORP Holdings is not listed as Registry Operator
- eNote is not signed by Borrower and/or is not time stamped
- Freddie Mac is not the Controller
- Freddie Mac is not the Location
- Tamper Evident Seal does not match the MERS eRegistry
- eNote is not a Uniform Instrument
- eNote is not an eligible product type (e.g. ARM data is delivered, but the eNote in the eVault is a Fixed)
- eNote has been modified and it is not reflected on the MERS eRegistry
- Seller is not approved to deliver eNotes
- Other Comments

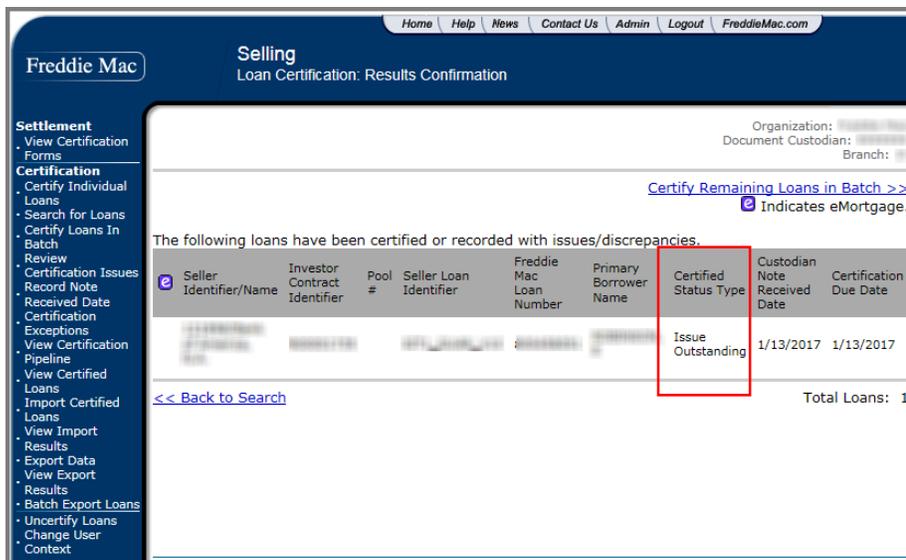
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v

Submit All Data and Documentation Issues
Clear Form

[<<Previous Page](#)

5. Indicate the type of document discrepancy found by checking the box(es) next to the document discrepancy types. You can also check the **Other** box and type comments about document issues or provide additional information in the text box

- Click **Submit All Data and Documentation Issues** to register the proposed data changes and documentation issues, as applicable, with the seller. If you selected more than one loan to process, the next loan displays. Once you process the last loan with discrepancies, the Certification: Results Confirmation screen displays with the status of each loan selected.



You can select **Certify Remaining Loans in Batch >>** to batch certify the remainder of the loans that showed in your search results. See [Certify Loans in Batch](#).

You cannot return to the Loan Certification: Results Confirmation screen once you leave it, however, you can print the screen.

Overview of Certify Loans in Batch

The following sections describe the process for certifying a group of loans simultaneously.

- You must compare the data on the mortgage notes to the Form 1034E, *Custodial Certification Schedule - Detailed*. The Seller may send the Form 1034E with the mortgage notes; otherwise, you need to access and print the form from the Selling System using [View and Print Certification Forms](#).
- After accessing the Form 1034, record the note received date next.
- Then complete the [batch certification process](#).

Certify Loans in Batch

This section describes the process for certifying a group of loans simultaneously after reviewing for loan data and documentation discrepancies. Once you receive the list of loans to be certified, you are able to select one or multiple loans for certification. Do not select any loan that has a discrepancy.

Please note: all loans that are selected in the search results are automatically certified after Batch Certify is selected. Freddie Mac recommends you enter any discrepancies before batch certifying. This ensures you do not certify a loan in error. To do this, follow the procedure to [Certify Individual Loans](#).

Follow the procedures below to certify loans in batch.

- From the left navigation bar select **Certify Loans in Batch**. The Batch Certification: Search screen displays.

2. Enter your search criteria by first selecting the type of search from the buttons (Certification Batch Identifier, Allocated Loans or Unallocated Loan). Then complete one or more search fields, as applicable, to narrow down your results.

The default type of search is Certification Batch Identifier. Changing the search to a Loan Type (Allocated Loans or Unallocated Loans) provides access to other applicable search fields.

The search criteria entered determines the type and number of loans that display:

If you...	Then...
Search by Seller Identifier	All loans assigned to the Seller that are ready to be certified will display, regardless of Certification Batch Identifier, Investor Contract Identifier, Seller Loan Identifier, or Freddie Mac Loan Number.
Narrow your search by a Certification Batch Identifier or Investor Contract Identifier	Only loans with that Certification Batch Identifier or Investor Contract Identifier that are ready to be certified display

The Certification Batch Identifier is assigned when the Seller assigns loans to a Form 1034E or the corresponding Note Cover Sheet. There could be loans with a different Investor Contract Identifier, but with the same Certification Batch Identifier.

3. Click **Search**. The Batch Certification: Search Results screen displays with the loans matching the search criteria entered.
4. Click the box next to each loan to indicate which loans you want to batch certify.

Freddie Mac Selling Batch Certification: Search Results

Organization: [Organization Name]
Document Custodian: [Document Custodian Name]
Branch: [Branch Name]

Choose the loans to review for certification. Only loans with a Certified Status Type of New are displayed

Displaying: 1-3 of 3 Loans Loans Per Page: 25

Select Page Select All 5 Loans Total Selected: 0

Sort by clicking on header:

<input checked="" type="checkbox"/>	Seller Identifier / Name	Investor Contract Identifier	Pool #	Seller Loan Identifier	Freddie Mac Loan Number	Primary Borrower Name	Certification Due Date	Requested Settlement Date	Loan Reference Product Label	Note Rate Percent	Certification Batch Identifier	Prepared By
<input checked="" type="checkbox"/>	[Seller Identifier / Name]	[Investor Contract Identifier]	[Pool #]	[Seller Loan Identifier]	[Freddie Mac Loan Number]	[Primary Borrower Name]	01/13/2017	ASAP	30-Year Fixed Rate Conventional	4.000%	[Certification Batch Identifier]	[Prepared By]
<input checked="" type="checkbox"/>	[Seller Identifier / Name]	[Investor Contract Identifier]	[Pool #]	[Seller Loan Identifier]	[Freddie Mac Loan Number]	[Primary Borrower Name]	01/13/2017	ASAP	30-Year Fixed Rate Conventional	4.000%	[Certification Batch Identifier]	[Prepared By]
<input checked="" type="checkbox"/>	[Seller Identifier / Name]	[Investor Contract Identifier]	[Pool #]	[Seller Loan Identifier]	[Freddie Mac Loan Number]	[Primary Borrower Name]	01/13/2017	ASAP	30-Year Fixed Rate Conventional	4.000%	[Certification Batch Identifier]	[Prepared By]

**Note: The Custodian Note Received Date will retain a previously entered value; however, if no value was previously entered, the system will update it to today's date. If you need to change the Custodian Note Received Date to a prior date, choose "Record Note Received Date" off of the navigation prior to certifying.

Select Page Select All 3 Loans Total Selected: 0

Displaying: 1-3 of 3 Loans Loans Per Page: 25

[<< Back to Search](#) [Batch Certify](#)



To select multiple loans at a time for batch certification, use the **Select Page** or **Select All Loans** options at the bottom of the screen.

- Click **Batch Certify**. The Certification: Results Confirmation screen displays. All loans checked are automatically certified.

Freddie Mac Selling Certification: Results Confirmation

Organization: [Organization Name]
Document Custodian: [Document Custodian Name]
Branch: [Branch Name]

Below are the loans that you certified in batch.

Seller Identifier / Name	Investor Contract Identifier	Pool #	Seller Loan Identifier	Freddie Mac Loan Number	Primary Borrower Name	Custodian Note Received Date
[Seller Identifier / Name]	[Investor Contract Identifier]	[Pool #]	[Seller Loan Identifier]	[Freddie Mac Loan Number]	[Primary Borrower Name]	[Custodian Note Received Date]
[Seller Identifier / Name]	[Investor Contract Identifier]	[Pool #]	[Seller Loan Identifier]	[Freddie Mac Loan Number]	[Primary Borrower Name]	[Custodian Note Received Date]
[Seller Identifier / Name]	[Investor Contract Identifier]	[Pool #]	[Seller Loan Identifier]	[Freddie Mac Loan Number]	[Primary Borrower Name]	[Custodian Note Received Date]

[<< Back to Search](#) Total Loans: 3

Overview of Import Certified Loans

If you have your own data management system for certifying loans, you can import loans back in to the Selling System. With this option, you can import certified loans and loans with certification issues. You'll import to certify by sending:

- A complete file of certifiable data, or
- A current import dataset format

You can also import and send the loan identifier and:

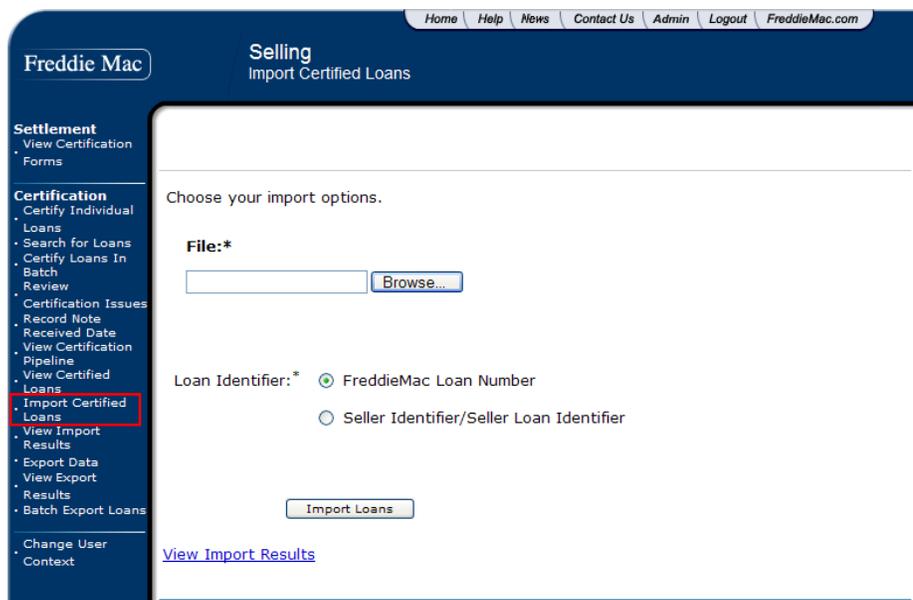
- Certification status of “Certified”, or
- The fields causing the data discrepancies and the certification status of “Issues Outstanding”

Importing issues outstanding, including the certification status and the error, translates into a proposed data change that is sent back to the Seller on the Review Certification Issues screen.

Import Certified Loans

Follow the procedure below to import certified loans.

1. From the left navigation bar select **Import Certified Loans**. The Import Certified Loans screen displays.



2. Complete the **File:** field using the **Browse** button to locate your file.
3. Select a **Loan Identifier** – either Freddie Mac Loan Number or Seller Identifier/Seller Loan Identifier.
4. Click **Import Loans**. The Import Loan Results screen displays showing the status of your import. Some of the information provided includes:
 - Total Loans – total number of loans in an import file
 - Processed – number of loans process from the total number of loans
 - Updated – number of loans that are updated from the loans processed
 - Failed – number of loans failed from the processed loans
 - Status – provides the status of the import (In Progress, Completed, or Error)

5. Initially you'll see a status of "In Progress". Click **Refresh Screen** to determine if your import status has been updated.



Large import files may take some time to process. An alternative to clicking **Refresh Screen** is to perform other tasks and later select **View Import Results** from the left navigation bar.

- i. Once the status has been updated to "Completed", review the loans that were updated by clicking the link in the Updated column. This displays the Import Certified Loan: Updated screen. Review the loans that failed by clicking the link in the Failed column. This displays the Import Certified Loan: Errors screen with a message listing the type of error. No link appears if the value is zero.

Selling							
Import Certified Loan: Results							
<small>Organization: Bank of America, N.A. (120896,110152, 140024) Document Custodian: 9000004 Branch: 72209</small>							
Select the import file you would like to review by clicking on loans updated or loans failed below. Large import files may take some time to process. While the import is in process, you can perform other tasks in the system. To update the status, click on the refresh screen button.							
File Name	User ID	Date/Time	Total Loans	Processed	Updated	Failed	Status
178_2015-08-19 134502.xml	FREDDIE_ALLROLES	08/19/2015 01:45	1	1	1	0	Completed
1_14991_2015-08-19 134336.xml	FREDDIE_ALLROLES	08/19/2015 01:43	1	1	0	1	Error
89 80941_2015-08-19 134230.xml	FREDDIE_ALLROLES	08/19/2015 01:42	1	1	0	1	Error
<< Back to Import				<input type="button" value="Refresh Screen"/>			

Review Import Results

Large import files may take some time to process. An alternative to clicking **Refresh Screen** is to perform other tasks and later select **View Import Results** from the left navigation bar. The Import Certified Loans screen will display.

Managing Loans within the Certification Process

There are several additional functionality options available to complete tasks and help manage loans within the certification process. These include:

- Search for Loans
- Record Note Date Received
- Review Certification Issues
- View Certified Loans
- View Certification Pipeline
- Uncertify Loans

Search for Loans

The Selling System provides the ability to search for loans. You can use this option to view a loan or group of loans and their certification status. Only loans that are assigned to you for certification display in the search results.

Follow the procedures below to search for loans.

1. From the left navigation bar select **Search for Loans**. The Selling: Search for Loans screen displays.

2. Enter your search criteria by first selecting the type of search from the radio buttons (Certification Batch Identifier, Allocated Loans or Unallocated Loan). Then complete one or more search fields, as applicable, to narrow down your results.

The default type of search is Certification Batch Identifier. Changing the search to a Loan Type (Allocated Loans or Unallocated Loans) provides access to other applicable search fields.

The search criteria entered determines the type and number of loans that display:

If you...	Then...
Search by Seller Identifier	All loans assigned to the Seller that are ready to be certified will display, regardless of Certification Batch Identifier, Investor Contract Identifier, Seller Loan Identifier, or Freddie Mac Loan Number.
Narrow your search by a Certification Batch Identifier or Investor Contract Identifier	Only loans with that Certification Batch Identifier or Investor Contract Identifier that are ready to be certified display

The Certification Batch Identifier is assigned when the Seller assigns loans to a Form 1034E or the corresponding Note Cover Sheet. There could be loans with a different Investor Contract Identifier, but with the same Certification Batch Identifier.

3. Click **Search**. The Search for Loan: Results screen displays with the loans matching the search criteria selected.

Freddie Mac Selling Search for Loan: Results

Organization: [redacted] Document Custodian: [redacted] Branch: [redacted]

The loan list results are below. Choose your action by selecting the Certified Status Type link.
 indicates eMortgage

Displaying: 1-13 of 13 Loans Loans Per Page: 25

<input checked="" type="checkbox"/>	Seller Identifier/Name	Investor Contract Identifier	Pool #	Seller Loan Identifier	Freddie Mac Loan Number	Primary Borrower Name	Certified Status Type	Certification Due Date	Requested Settlement Date	Loan Reference Product Label	Note Rate Percent	Certification Batch Identifier	Prepared by
	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	New	05/01/2014	ASAP	30-Year Fixed Rate Conventional	4.750%	[redacted]	[redacted]
	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	New	05/02/2014	ASAP	30-Year Fixed Rate Conventional	5.000%	[redacted]	[redacted]
	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	New	05/15/2014	ASAP	30-Year Fixed Rate Conventional	5.000%	[redacted]	[redacted]
	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	New	05/12/2014	ASAP	30-Year Fixed Rate Conventional	4.500%	[redacted]	[redacted]
	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	New	05/12/2014	05/20/2014	15-Year Fixed Rate Conventional	3.500%	[redacted]	[redacted]
	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	New	05/12/2014	05/20/2014	15-Year Fixed Rate Conventional	3.750%	[redacted]	[redacted]
	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	New	05/12/2014	05/20/2014	15-Year Fixed Rate Conventional	3.375%	[redacted]	[redacted]
	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	New	05/12/2014	05/20/2014	15-Year Fixed Rate Conventional	3.500%	[redacted]	[redacted]
	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	New	05/12/2014	05/20/2014	15-Year Fixed Rate Conventional	4.000%	[redacted]	[redacted]
	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	New	05/12/2014	05/20/2014	15-Year Fixed Rate Conventional	3.500%	[redacted]	[redacted]
	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	New	05/12/2014	05/20/2014	15-Year Fixed Rate Conventional	3.500%	[redacted]	[redacted]
	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	New	05/12/2014	05/20/2014	15-Year Fixed Rate Conventional	3.875%	[redacted]	[redacted]
	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	New	05/12/2014	05/20/2014	15-Year Fixed Rate Conventional	3.750%	[redacted]	[redacted]

Displaying: 1-13 of 13 Loans Loans Per Page: 25



Click the blue column heading links to sort your results based on that heading. The default sort is by Freddie Mac Loan Number.

- To obtain more information on a particular loan, click the **Certified Status** Type link. This takes you to a screen with additional details on that particular loan.



Three different certification statuses may display: New, Issue Outstanding, and Certified. If the loan status is New or Issue Outstanding, you have the option to certify the loan or propose data and/or documentation corrections. If the loan status is Certified and the details show a **A** symbol to the left of the screen, it indicates that the Seller accepted your proposed data changes and the loan was automatically certified.

Record Note Received Date

Follow the procedures below to change the date the note was received.

- From the left navigation bar, select **Record Note Received Date**. The Record Note Received Date: Search screen displays.

2. Enter your search criteria by first selecting the type of search from the buttons (Certification Batch Identifier, Allocated Loans or Unallocated Loan). Then complete one or more search fields, as applicable, to narrow down your results.

The default type of search is Certification Batch Identifier. Changing the search to a Loan Type (Allocated Loans or Unallocated Loans) provides access to other applicable search fields.

The search criteria entered determines the type and number of loans that display:

If you...	Then...
Search by Seller Identifier	All loans assigned to the Seller that are ready to be certified will display, regardless of Certification Batch Identifier, Investor Contract Identifier, Seller Loan Identifier, or Freddie Mac Loan Number.
Narrow your search by a Certification Batch Identifier or Investor Contract Identifier	Only loans with that Certification Batch Identifier or Investor Contract Identifier that are ready to be certified display

The Certification Batch Identifier is assigned when the Seller assigns loans to a Form 1034E or the corresponding Note Cover Sheet. There could be loans with a different Investor Contract Identifier, but with the same Certification Batch Identifier.

3. Click **Search**. The Certification: Enter Date Note Received screen displays with the loans matching the search criteria entered.

Click the blue column heading links to sort your results based on that heading. The default sort is by Freddie Mac Loan Number.

4. Enter the date the note was received in the **Date Note Received:** field in mm/dd/yyyy format.
5. Click the box next to each loan you want applied to that date.

To apply the date to multiple loans at a time, use the **Select Page** or **Select All Loans** options at the bottom of the screen.

6. Click **Submit Dates**. The Certification: Confirm Date Note Received screen displays with the updated note receipt date.

Review Certification Issues

As the Custodian, you are responsible to know if an action has been performed on outstanding issues. You should work out a process with your Seller to notify you when they have reviewed the issues and it's your turn to complete certification. The following section describes the process for accessing and reviewing certification issues after you have submitted them for proposed changes or resolution of document discrepancies. Review certification issues to perform the following:

- Remove the document discrepancies indicator once the discrepancies have been corrected

- Submit revised proposed data changes if the Seller rejects your proposed loan data changes and provides the appropriate documentation

Follow the procedures below to access and review remaining certification issues.

1. From the left navigation bar select **Review Certification Issues**. The Certification: Review Certification Issue Pipeline screen displays with all the loans that still have certification issues.



The following symbol may display in the **Note** field:

Note Field Symbol	Description
	Indicates that the Seller has rejected your proposed change. If you do not agree with the Seller's rejection, you must contact the Seller to resolve the discrepancy.

2. Click the box next to each loan to indicate which loans you want to review with outstanding certification issues.
3. Click **Review Loan(s)**. The Certify Loan: Review Certification Issue screen displays with the first loan selected. The Selling System defaults to the Loan Data tab.

Freddie Mac Selling
Certify Loan: Review Certification Issue

Organization: [Redacted]
Document Custodian: [Redacted]
Branch: [Redacted]

Note: For Adjustable Rate loans, the Current Interest Rate Percent will be displayed in the Note Rate Percent field, and Current Principal And Interest Payment Amount will be displayed in the Initial Principal And Interest Payment Amount field

Seller Identifier/Name: [Redacted] **Freddie Mac Loan Number:** [Redacted]
 Servicer Identifier: [Redacted] **MERS MIN Identifier:** [Redacted]
 Investor Contract identifier/Pool #: [Redacted] **Certification Batch Identifier:** [Redacted]
 Seller Loan identifier: [Redacted] **Loan Reference Product Label:** 30-Year Fixed Rate Conventional
 Certification Due Date: 01/13/2017 **Prepared by:** [Redacted]

Loan Data Documents

Enter proposed changes to the loan in the spaces provided on the right.

Loan 1 of 1	Current Loan Data	Proposed Changes	Certification Exceptions
Note Date:	01/01/2017	<input type="text"/> (mm/dd/yyyy)	
Street Address:	[Redacted]	<input type="text"/>	
City Name:	[Redacted]	<input type="text"/>	
State Code:	[Redacted]	<input type="text"/>	
Postal Code:	[Redacted]	<input type="text"/>	
Note Amount:	\$400,000.00	\$ <input type="text"/>	
Note Rate Percent:	4.0000%	<input type="text"/> %	
Scheduled First Payment Date:	03/01/2017	<input type="text"/> (mm/dd/yyyy)	
Loan Maturity Date:	02/01/2047	<input type="text"/> (mm/dd/yyyy)	
Initial Principal and Interest Payment Amount:	\$1,910.00	\$ <input type="text"/>	
Primary Borrower First Name:	[Redacted]	<input type="text"/> G <input type="checkbox"/>	
Primary Borrower Middle Name:	[Redacted]	<input type="text"/> N/A <input type="checkbox"/>	
Primary Borrower Last Name:	[Redacted]	<input type="text"/> N/A <input type="checkbox"/>	
Primary Non-Individual Borrower Name:	[Redacted]	<input type="text"/> N/A <input type="checkbox"/>	
Secondary Borrower 1 First Name:	[Redacted]	<input type="text"/> N/A <input type="checkbox"/>	
Secondary Borrower 1 Middle Name:	[Redacted]	<input type="text"/> N/A <input type="checkbox"/>	
Secondary Borrower 1 Last Name:	[Redacted]	<input type="text"/> N/A <input type="checkbox"/>	
First Name:	[Redacted]	<input type="text"/> N/A <input type="checkbox"/>	
Secondary Borrower 4 Middle Name:	[Redacted]	<input type="text"/> N/A <input type="checkbox"/>	
Secondary Borrower 4 Last Name:	[Redacted]	<input type="text"/> N/A <input type="checkbox"/>	
Secondary Non-Individual Borrower 4 Name:	[Redacted]	<input type="text"/> N/A <input type="checkbox"/>	
Loan Modification Effective Date:	[Redacted]	<input type="text"/> (mm/dd/yyyy)	
Latest Conversion Effective Date:	[Redacted]	<input type="text"/> (mm/dd/yyyy)	

<< Back to Pipeline Submit Updates

4. Depending on revisions needed to be made, select the following:

If...	Then...
You need to revise or resubmit a loan data discrepancy previously submitted to the Seller,	Select the Loan Data tab and make your changes in the Proposed Changes column.
You need to remove a document discrepancy indicator after the Seller corrects the discrepancy,	Select the Documents tab and deselect the issue by clicking the appropriate box.

5. Click **Submit Updates** once you have entered the revised loan data change and/or removed the document discrepancy indicator. The Certification: Results Confirmation screen displays.



The Seller must accept any revised loan data you resubmit before the loan is certified. If an issue is not resolved, the loan is still outstanding and needs to be addressed with the Seller.

If the Seller indicates that the original data and/or documents were correct and your changes now reflect this, the loan is automatically certified as long as there are no further issues.

View Certified Loans

The View Certified Loans functionality displays all loans successfully certified in the last 120 days. Follow the procedure below to view certified loans.

1. From the left navigation bar select **View Certified Loans**. The Certification: Search screen displays.

2. Enter your search criteria by first selecting the type of search from the buttons (Certification Batch Identifier, Allocated Loans or Unallocated Loan). Then complete one or more search fields, as applicable, to narrow down your results.



The default type of search is Certification Batch Identifier. Changing the search to a Loan Type (Allocated Loans or Unallocated Loans) provides access to other applicable search fields.



The search criteria entered determines the type and number of loans that display:

If you...	Then...
Search by Seller Identifier	All loans assigned to the Seller that are ready to be certified will display, regardless of Certification Batch Identifier, Investor Contract Identifier, Seller Loan Identifier, or Freddie Mac Loan Number.
Narrow your search by a Certification Batch Identifier or Investor Contract Identifier	Only loans with that Certification Batch Identifier or Investor Contract Identifier that are ready to be certified display

The Certification Batch Identifier is assigned when the Seller assigns loans to a Form 1034E or the corresponding Note Cover Sheet. There could be loans with a different Investor Contract Identifier, but with the same Certification Batch Identifier.

3. Click **Search**. The Certification: Search Results screen displays listing all loans certified in the last 120 days. You may sort the list by clicking on the header links.

The following are certified loans. Click on the Freddie Mac Loan Number to view the certified loan data.

Displaying: 1-1 of 1 Loan

Select Page Select All 1 Loan Total Selected: 0

Select	Seller Identifier	Servicer Identifier	Investor Contract Identifier	Pool #	Seller Loan Identifier	Freddie Mac Loan Number	Primary Borrower Name	Certified Date Eastern Time	Certified User Id	Custodian Note Received Date	Certification Due Date	Loan Reference Product Label	Note Rate Percent	Certification Batch Identifier	Prepared by
<input type="checkbox"/>	A							01/19/2017 09:13		01/18/2017	01/13/2017	30-Year Fixed Rate Conventional	4.000%		

Displaying: 1-1 of 1 Loan

Loans Per Page: 25

Note: A indicates the loan is certified by seller acceptance of the proposed data changes.
 indicates eMortgage

<< Back to Search

When a **A** symbol displays on the left of the screen next to Seller Identifier / Servicer Identifier, it indicates that the Seller accepted your proposed data changes and the loan was automatically certified.

View Certification Pipeline

Certification Pipeline allows you to manage your pipeline by displaying contracts and loans assigned to you. You can perform many functions for loans in the pipeline once the contracts and/or loans display, such as:

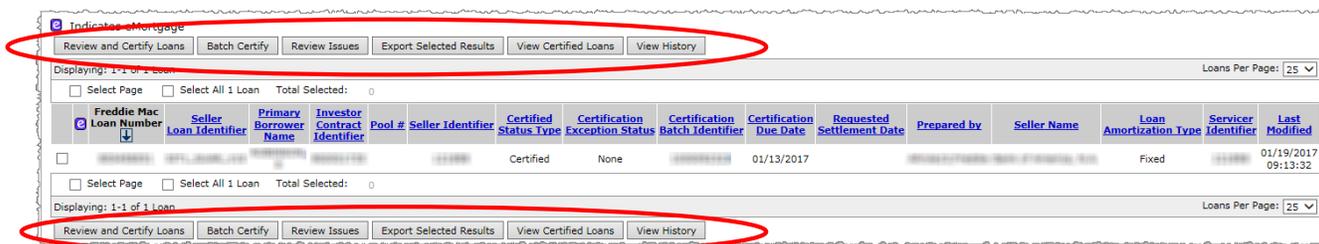
- Review and Certify Loans
- Batch Certify
- Review Issues
- Export Selected Results
- View Certified Loans
- View History

Custodians can certify loans allocated to a contract and loans that have not been allocated to a contract. The Certification Due Date field allows the Seller to indicate when a loan should be certified. Custodians can search and sort by the Certification Due Date to manage the daily workflow.

The Certification Pipeline can be searched at the loan level, contract level, or by loan corrections. View history allows you to see when loans were added or removed from the Form 1034E. In addition, you can see when loans were allocated or de-allocated from the contract through the additional fields on the Loan Level search tab.

Follow the procedures below to view and manage your certification pipeline.

1. From the left navigation bar select **View Certification Pipeline**. The Certification Pipeline: Search screen displays with a default view of the Loan Level tab.



To perform a specific action on a loan, contract, group of loans, or group of contracts:

5. Click the box next to the applicable loan(s) or contract(s). You may also choose the **Select All** option.
6. Select the function you wish to perform on the selected loan(s) or contract(s) by clicking the appropriate tab:
 - Review and Certify Loans - Provides the same functionality as Certify Individual Loans from the left navigation bar.
 - Batch Certify - Provides the same functionality as Certify Loans in Batch from the left navigation bar.
 - Review Issues - Provides the same functionality as Review Certification Issues from the left navigation bar.
 - Export Selected Results - Provides functionality to export selected information on the loan into an Excel spreadsheet.
 - View Certified Loans - Provides the same functionality as View Certified Loans from the left navigation bar.
 - View History - The loan history begins when the 1034E is built in the Selling System and loans are added to it. This functionality provides you with a detailed loan history audit trail. To view a history, click the **View History**. A new window displays showing the loans selected and a history of:
 - When the loans were allocated to (of de-allocated from) the contract
 - When the loans were added or removed from the Form 1034E

Uncertify Loans

Freddie Mac allows custodians to uncertify loans previously certified. This functionality may or may not be available to you depending on your access privileges. Uncertifying loans may be useful if you certified a loan in error or if a Seller assigned a Mortgage Note to you for certification and the Seller wants to move it to another custodian for certification. Follow the procedure below to uncertify loans.

1. From the left navigation bar select **Uncertify Loans**. The Uncertify Loan: Search screen displays.

2. Enter your search criteria by first selecting the type of search from the buttons (Certification Batch Identifier, Allocated Loans or Unallocated Loan). Then complete one or more search fields, as applicable, to narrow down your results.



The default type of search is Certification Batch Identifier. Changing the search to a Loan Type (Allocated Loans or Unallocated Loans) provides access to other applicable search fields.



The search criteria entered determines the type and number of loans that display:

If you...	Then...
Search by Seller Identifier	All loans assigned to the Seller that are ready to be certified will display, regardless of Certification Batch Identifier, Investor Contract Identifier, Seller Loan Identifier, or Freddie Mac Loan Number.
Narrow your search by a Certification Batch Identifier or Investor Contract Identifier	Only loans with that Certification Batch Identifier or Investor Contract Identifier that are ready to be certified display

The Certification Batch Identifier is assigned when the Seller assigns loans to a Form 1034E or the corresponding Note Cover Sheet. There could be loans with a different Investor Contract Identifier, but with the same Certification Batch Identifier.

3. Click **Search**. The Certification: Search Results screen displays with the loans matching the search criteria selected.



Click the blue column heading links to sort your results based on that heading. The default sort is by Freddie Mac Loan Number.



When a **A** symbol displays on the left of the screen next to Seller Identifier / Servicer Identifier, it indicates that the Seller accepted your proposed data changes and the loan was certified.

4. Select the loan(s) to uncertify by clicking the box next to the loan(s).



To uncertify multiple loans at once, use the **Select Page** or **Select All Loans** options at the bottom of the screen.

5. Click **Uncertify Loans**. The Certification: Results Confirmation screen displays showing the loans that have been uncertified.

6. Click on the **Printer-friendly Version** link to print the list of uncertified loans.

Overview of Exporting Data

The Selling System provides the ability to export information and specific loan data that you can use for customized internal reporting. You also have the option to export the certification fields. There are two export options: Export Data and Batch Export Loans. The Export Data option is flexible to allow for the customization of choosing certain data to export, whereas, Batch Export Loans option does not.

With both options, when selecting loans to export, try to narrow down your search criteria as much as possible. You must select between one and six search criteria for either type of export. The system allows a limited amount of data to be exported with each request, up to 60,000 records at a time. When exporting a large number of loans, use the Batch Export Loans functionality from the left navigation bar. This function

allows you to mark loans as exported once you complete the export. It also allows you to exclude previously exported loans from your search results.

Export Data

Follow the procedures below to export loan data.

1. From the left navigation bar select **Export Data**. The Export Data screen displays.

2. Make the desired selection from the **Data Set** drop-down menu.
3. Select a file format from the **File Format**: drop down menu, Comma Delimited, Excel, or XML. Data sets may be customized when Comma Delimited or Excel file formats are selected. For additional information on how to customize, edit or preview a data set, see [Create a Customized Data Set](#)
4. Narrow down your export by selecting from a number of fields. You must complete at least two of the fields, up to a maximum of eight.



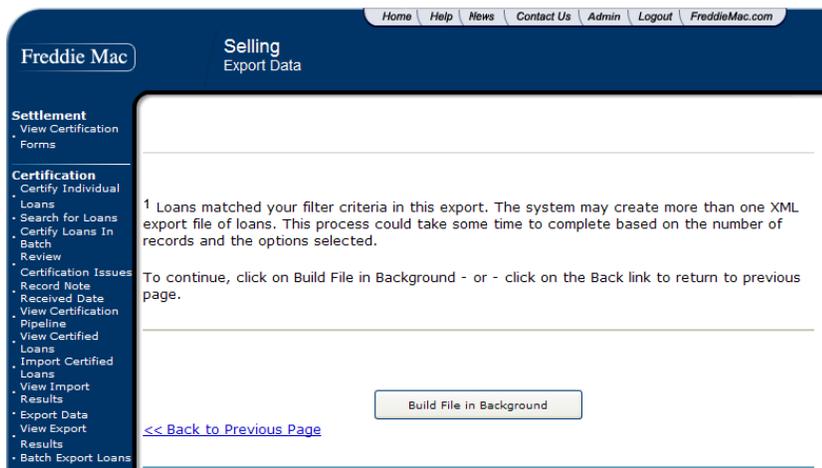
For certain fields, the following parameters apply:

- Servicer Identifier or Seller Identifier - up to ten numbers may be entered.
- Investor Contract Identifier or Pool # - up to five numbers may be entered, comma separated. For example, xxxxxxxx,xxxxxxx,xxxxxxx,xxxxxxx,xxxxxxx
- Investor Contract Identifier ranges – up to two contract number ranges may be entered, comma separated ranges with hyphen separating the start and end of the range. For example, xxxxx-xxxxx,xxxxx-xxxxx

5. Click **Create Export File**. The Export Data window displays.



If you are attempting to export a large number of loans or loan data, a prompt displays to build the file in the background instead.



6. Click the **Build File in Background** to continue if you receive this prompt. To view your results, follow the procedures in [View Your Results](#). (Sandy to create bookmark)

Create A Customized Data Set

You can customize a data set to meet your specific requirements from the Export Data screen. Through the **Customize, edit, or preview data set** function you can build your own data set and save for re-use. You can also print and preview any data set available.

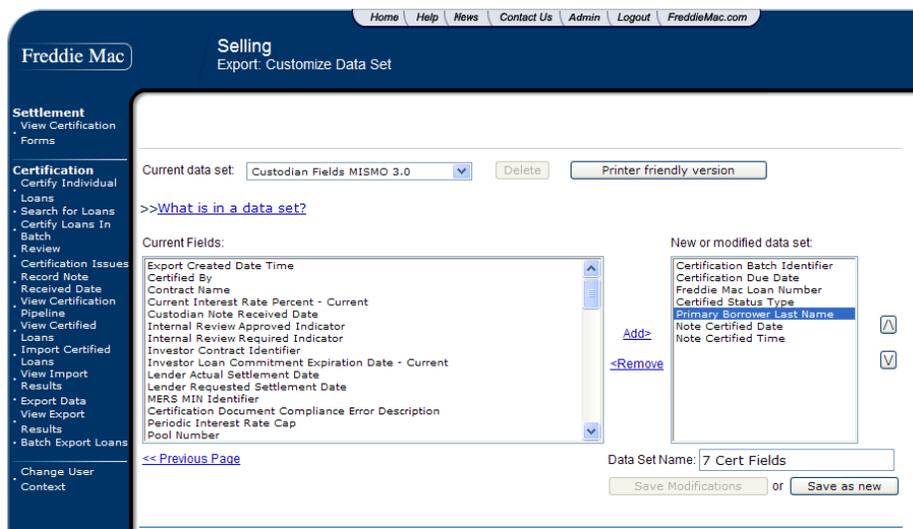
Follow the procedure below to create a customized data set.

1. From the Export Data screen, click the **Customize, edit, or preview data set** link. The Export: Customize Data Set screen displays.



To add fields from another data set or modify an existing data set, select an existing data set from the **Current data set** drop down menu.

2. Click the field in the **Current Fields** box to add to the new data set. To add more than one field at a time, press **Ctrl** on your keyboard while selecting data fields.
3. Click **Add >**. The selected field from the current data set is placed into the New or modified data set.

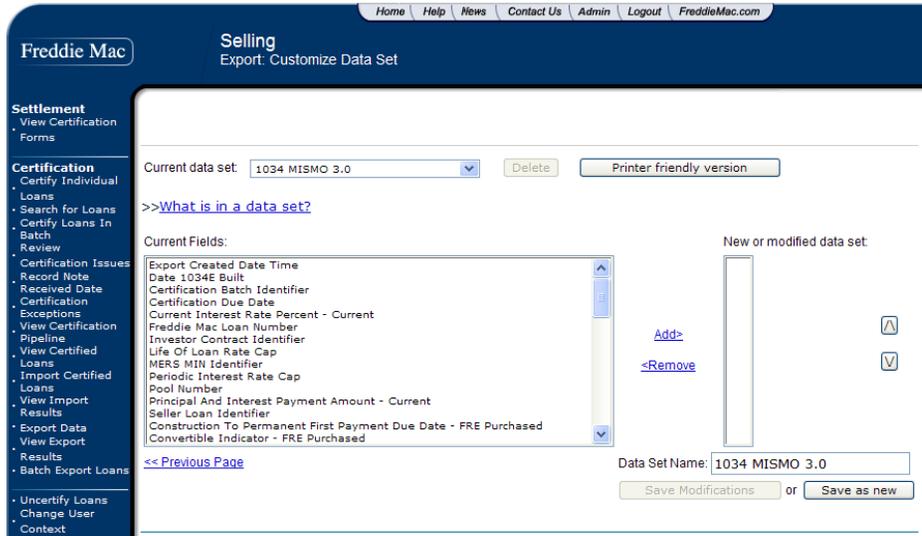


4. Repeat this process to continue adding data fields.
5. Remove fields by clicking the field name to remove in the **New or modified data set** box and click **<Remove**.
6. If this is a new data set, enter the new data set name in the **Data Set Name:** field.
7. As applicable, click either Save Modifications (saves modifications to the current data set listed), or **Save as New**. Your customized data set is now available for use under the Data Set drop down menu.

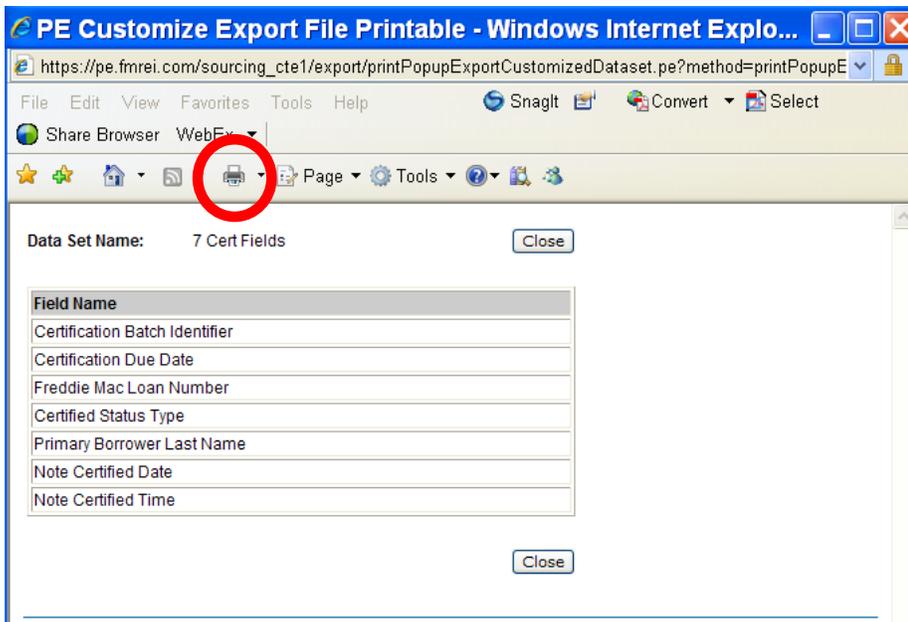
Preview and Print a Data Set

Follow the procedure below to preview and print a data set.

1. From the Export Data screen, click the **Customize, edit, or preview data set** link. The Export: Customize Data Set screen displays.



2. The Current Fields box lists the fields contained in the data set. Use the scroll bar to view the fields.
3. Click **Printer friendly version** to print the data set. The Data Set Name: screen displays.



4. Click the **Printer** icon on the browser toolbar to print the data set.
5. Click **Close** to exit out of the window.

Batch Export Loans

The Batch Export Loans option provides functionality to create a batch export file for up to 60,000 records at a time. With the search criteria available, you can select loans from multiple Sellers, Servicers, contracts and pools to include in the export file. You can also mark loans being added to the export file as previously exported or exclude the previously exported loans from subsequent searches. Follow the procedure below to export a large number of loans.

1. From the left navigation bar select **Batch Export Loans**. The Export Data screen displays.

2. Enter the loan criteria for the loan data to export. You must complete at least one of the loan search criteria choices, up to a maximum of six search criteria.



For certain fields, the following parameters apply:

- Servicer Identifier or Seller Identifier - up to ten numbers may be entered.
- Investor Contract Identifier or Pool # - up to five numbers may be entered, comma separated. For example, xxxxxxxx,xxxxxxxx,xxxxxxxx,xxxxxxxx,xxxxxxxx
- Investor Contract Identifier ranges - up to two contract number ranges may be entered, comma separated ranges with hyphen separating the start and end of the range. For example, xxxxxx-xxxxx,xxxxx-xxxxx

3. Click either **Create Export Batch File without Marking Loans** or **Create Export Batch File & Mark Loans as Exported**. If there are more than 500 records, a message displays indicating the request could take some time and the file builds in the background.
4. A message displays indicating if the data format you selected does not match the data format used by the Selling System, the Selling System will attempt to translate the data into the requested you selected. Data the Selling System is unable to translate will not be exported to the Seller's information system. Select **Accept** to proceed.

If the data format Seller requests to export data from the Selling System to Seller's information system is not the same as the data format used by the Selling System to settle or fund Seller's loans, the Selling System will attempt to translate the data into Seller's requested format. If the Selling System is unable to translate all or part of the data into Seller's requested format, then the data that has not been translated will not be exported to Seller's information system.

View Your Results

Follow the procedure below to access and view your completed Export Files.

1. Select View Export Results from the left navigation bar. The Export Data screen displays. Files are displayed on this screen for seven days.

Organization: [Redacted]
Document Custodian: [Redacted]
Branch: [Redacted]

Use the table below to check the progress and access your completed Export Files. To download an export file, click on the appropriate "File Name" link below. Each completed export file listed below will automatically display for 7 calendar days from date created.

FileName	Request Date/Time	Total No. of Records	Export Source	Status
Custodian Fields MISMO 3.0	2017-01-19 12:27:37	1	Custodian Fields	Completed
Custodian Fields Legacy	2017-01-19 12:14:35	1	Custodian Fields	Completed
Custodian Fields MISMO 3.0	2017-01-19 11:58:49	1	Custodian Fields	Completed
Custodian Fields Legacy	2017-01-18 14:59:02	1	Custodian Fields	Completed
Custodian Fields MISMO 3.0	2017-01-17 11:47:14	1	Custodian Fields	Completed

Note: If the file creation status results in an error, please recreate your file export.

2. Click **Refresh Export File Status** if your file status is processing.
3. Click the **File Name** link of your desired file. A new window displays asking if you want to **Open** or **Save** the Excel file.

Do you want to open or save FREDDIE_MAC_EXPORT_DATA_EXPORT_RESULTS_1.xml from pe.fmrei.com?