

CME EXTERNAL PROCEDURES
FOR ELECTRONIC DELIVERIES FOR
CME FINAL DELIVERY PACKAGES:

(AS OF 3-31-2008)

1. In addition to the original Final Delivery Package, each Seller must comply with the following requirements for each CME Mortgage.
2. Requirements for the CD's:
 - a. Use a CD-R or CD-RW compact disc (*i.e.*, a read-only or re-writable CD);
 - b. Deliver three identical CD's with the CME Final Delivery Package;
 - c. The CD's must not be "finalized" or write-protected (*i.e.*, we must be able to save additional documents to the CD's);
 - d. Label the CD's: Please permanently label the outside of the CD's with the following information (the order does not matter):
 - (i) Common name of the loan
 - (ii) Freddie Mac Loan Number
 - (iii) Seller's Name
 - (iv) Location of property (City and State)
 - e. CD's must be in a clear jewel case or the outside of the jewel case must be labeled with the information required by subsection (d) above. The CD's should be inserted into the final delivery package (3copies) and delivered as normally required (do not send any final delivery packages to the Legal Department except those documents listed below in section 4).

Please note: We are not accepting any DVD's at this time. [You may want to look into whether we can accept DVD's now; call if you need to discuss]

3. Documents on the CD's:
 - a. Table of Contents of CD: The Table of Contents for each CD must match the original hard copy of the CME Final Delivery Table of Contents and each document must be identified by the electronic name on the CME Final Delivery Table of Contents. See sample *CME Final Delivery Table of Contents*.
 - b. Additional Documents: Please note the CD's must include the additional electronic documents that are not required to be included in the original CME Final Delivery Package. These additional documents should be electronic copies of the final approved document supplied to Freddie Mac Underwriting.
 - c. Adobe Acrobat Documents: The CD's must contain all of the documents listed on the CME Final Delivery Table of Contents as required on the CD and the documents on the CD must be identical to those documents

provided in hard copy at Final Delivery or during Underwriting (other than the survey). (see attached CME Final Delivery Table of Contents)

An identical copy means that the documents must be scanned so that signatures are shown (not converted directly from Microsoft Word to Adobe Acrobat) and saved to the CD's as Adobe Acrobat documents (.pdf extensions).

4. Hard Copies to Accompany Duplicate Final Delivery Package: Please include, for review by MF Legal, a hard copy of the following in the duplicate final delivery package:
 - a. CME Final Delivery Package Table of Contents
 - b. Title Policy
 - c. Analysis of Title Exceptions
 - d. UCC Search, if separate from title analysis
 - e. Survey
 - f. Seller's Counsel's Certification - CME

5. Pre-Funding - Final Delivery Package Deliveries: If any Pre-funding matters require a modification to the Loan Documents, the title policy, the Analysis of Title Exceptions, Seller's Counsel's Certification – CME, or the survey, Seller must deliver such documentation in electronic form, with a copy of the Pre Funding Letter, via e-mail to:
 - a. The Purchase MLA who forwarded the Pre-Funding letter; and
 - b. The appropriate person in the MF Legal DepartmentA revised Final Delivery CD should also be sent to the Purchase MLA that must include each item on the CME Final Delivery Table of Contents, in its revised form. The original hard copies are to continue to be delivered directly to the Purchase MLA.

6. Post-Funding Deliveries: All Post-funding matters, including any original recorded documents, or those that require a modification to the Loan Documents, the title policy, the Analysis of Title Exceptions, Seller's Counsel's Certification or the survey, must deliver be delivered in electronic form, with a copy of the Post funding Letter, via e-mail to:
 - a. The Purchase MLA who forwarded the Pre-funding Letter; and
 - b. The appropriate person in the MF Legal Department
 - c. mf_record_center@freddiemac.comThe original hard copies are to continue to be delivered directly to the Purchase MLA.

7. Technical Contacts: If there are issues with the electronic delivery (such as a CD is corrupted or we are missing documents), we will contact the technical contacts ("Technical Contacts") previously provided to us.

Please note that Technical Contacts should be familiar with the above concepts or have access to those persons who have the appropriate technical knowledge. Freddie Mac will not be able to provide Sellers with technical expertise or assistance for this pilot.

8. Miscellaneous:

These requirements may be amended or we may discontinue the electronic delivery option for all Sellers or for certain Sellers at any time via an email to the appropriate Technical Contacts.