

Convertible Mortgage Conversion Confirmation

THE FEDERAL HOME LOAN MORTGAGE CORPORATION ("FREDDIE MAC") HEREBY CONFIRMS NOTIFICATION BY THE SERVICER NAMED BELOW ("SERVICER") OF THE CONVERSION OF THE CONVERTIBLE ADJUSTABLE RATE MORTGAGE DESCRIBED BELOW TO A FIXED RATE OF INTEREST ("CONVERTED MORTGAGE").

SERVICER HEREBY AGREES TO REMIT TO FREDDIE MAC PRINCIPAL AND INTEREST ON THE CONVERTED MORTGAGE AT THE REQUIRED NET YIELD, SET FORTH BELOW, AS REQUIRED BY SECTION 80.4.2 OF THE FREDDIE MAC SINGLE-FAMILY SELLER/SERVICER GUIDE.

MORTGAGE CONVERSION ACCEPTED BY FREDDIE MAC

LOAN NUMBER TO BE CONVERTED: 999999999	REQUIRED NET YIELD: XX.XXX%
DATE OF SERVICER'S NOTIFICATION: XX/XX/XX	MINIMUM SERVICING FEE: XX.XXX%
DELIVERY DUE DATE: XX/XX/XX	EFFECTIVE CONVERSION DATE: XX/XX/XX
ARC LOAN - MONTHLY P&I REMITTANCES DUE 3 BUSINESS DAYS AFTER ACCOUNTING CUTOFF	CONVERSION PROGRAM: XXXXXXXXXXXXXXXXX
BUY-UP PROCEEDS = XX.XX BASIS POINTS	

LOAN PROPERTY ADDRESS:
XXXXXXXXXXXXXXXXXXXXXXXXXX
XXXXXXXXXXXXXXXX, XX XXXXXX

DELIVER NOTE MODIFICATION AND EXECUTED FORM 4 TO FREDDIE MAC AT:
FREDDIE MAC
8250 JONES BRANCH DRIVE
MAILSTOP A2B
MCLEAN, VA 22102-3110
ATTN: CUSTOMER SUPPORT

NOTE MODIFICATION DATA TO BE COMPLETED BY SERVICER

FIXED RATE NOTE COUPON: _____%	ESTIMATED UNPAID PRIN BAL AT CONVERSION DATE: \$_____
CONVERTED P & I AMOUNT: \$_____	

RECEIPT OF CONVERSION CONFIRMATION HEREBY ACKNOWLEDGED BY SERVICER

SERVICER'S FREDDIE MAC SELLER/SERVICER NUMBER: 999999

DATE OF ACKNOWLEDGMENT: __/__/__

BY: _____ (AUTHORIZED REPRESENTATIVE (SEAL)) _____ (TYPE NAME AND TITLE)

XXXXXXXXXXXXXXXXXXXXXXXXXXXX
XXXXXXXXXXXXXXXXXXXXXXXXXXXX
XXXXXXXXXXXXXXXXXXXXXXXXXXXX
XXXXXXXXXXXX XX XXXXXXXX

AUTHORIZED REP:
PHONE NUMBER:

EXECUTE IN DUPLICATE AND SUBMIT EITHER COPY TO THE ABOVE FREDDIE MAC OFFICE WITH NOTE MODIFICATION.