

Agreement for Subsequent Transfer of Servicing of Single-Family Mortgages

| Transferor Servicer | | | | | Transferee Servicer | | | | | | | | | |
|--|--|--|-------|--|------------------------|--|--|------|--|-------|--|-----|--|--|
| Name | | | | | Name | | | | | | | | | |
| Seller/Servicer number | | | | | Seller/Servicer number | | | | | | | | | |
| Address | | | | | Address | | | | | | | | | |
| City | | | State | | ZIP | | | City | | State | | ZIP | | |
| Contact | | | | | E-mail | | | | | | | | | |
| Telephone number () | | | | | ext. | | | | | | | | | |
| Requested Effective Date of Transfer / / | | | | | Telephone number () | | | | | ext. | | | | |

This Agreement, executed by the Transferor Servicer and the Transferee Servicer, must be received by Freddie Mac not less than 30 days but not more than 60 days prior to the requested Effective Date of Transfer. The requested Effective Date of Transfer must be the first business day following the cutoff date for a Freddie Mac accounting cycle. Transferor Servicer and Transferee Servicer understand and agree that Freddie Mac makes no representations or warranties regarding the servicing rights to be transferred hereunder or regarding the Mortgages and, if applicable, REO identified on the list of Mortgages to be Transferred (the "Mortgages"), provided to Freddie Mac by the Transferor Servicer. Transferor Servicer and Transferee Servicer further understand and agree that Freddie Mac's approval of the Transfer of Servicing ("Transfer") does not imply that there are no outstanding repurchase or other contractual obligations, including recourse or indemnification, with respect to the Mortgages.

In accordance with Chapter 56 of the Single-Family Seller/Servicer Guide ("Guide"), and subject to Freddie Mac's approval as evidenced by the approval letter referenced in Section 56.3(b), the Transferor Servicer will transfer the Servicing of the Mortgages to the Transferee Servicer on the requested Effective Date of Transfer. The Transferee Servicer will be responsible for all representations, covenants, and warranties concerning the eligibility of the Mortgages for purchase by Freddie Mac as provided in Section 56.15. Capitalized terms used but not defined herein are defined in the Guide.

The Transferor Servicer and Transferee Servicer further represent, warrant and covenant that, if the Transfer is approved by Freddie Mac:

A. The Transferor Servicer will deliver, and the Transferee Servicer will receive and possess all records, legal documentation, files and funds relevant to the Transferred Mortgages, as required by Sections 56.8, 56.9 and 56.10.

The Transferor Servicer represents, warrants and covenants that all Escrow funds and prepaid Installments will be transferred to the Transferee Servicer.

The Transferee Servicer further represents and warrants that it will examine such records and determine whether such records are correct. The Transferee Servicer hereby assumes full responsibility and liability for the correctness of such records.

B. Borrowers will be notified of the Transfer in accordance with Section 56.11, the Real Estate Settlement Procedures Act (RESPA) and any applicable local laws, and Borrowers will receive new payment coupons, monthly statement or any other material necessary for uninterrupted payment.

C. Insurance endorsements (pursuant to Section 58.6) and tax records, as appropriate, will be updated to reflect the Transferee Servicer as the party to be notified.

D. Transferee Servicer represents, warrants and covenants that it performed a due diligence review of the servicing rights to be transferred hereunder before entering into this Agreement, including without limitation, review of the Mortgage files, the Custodial Accounts, and any outstanding or continuing obligations of the Transferor Servicer under the Purchase Documents. Transferee Servicer represents and warrants that it is not relying upon any information provided by Freddie Mac in entering into this transaction nor is it relying upon Freddie Mac to identify any deficiencies with respect to the Mortgages.

The Transferee Servicer will service the Mortgages in accordance with the terms of the Guide, applicable Bulletins, users' guides and any other Purchase Documents, all of which are fully incorporated herein by reference.

With this Agreement, the Transferor Servicer must submit the list of Mortgages to be Transferred.

The Transferor Servicer will pay a nonrefundable \$500 transfer processing fee to be billed and paid in accordance with the requirements of Section 78.46.1.

By signing this Agreement, the Transferor Servicer and the Transferee Servicer each certifies that all of the information that it has provided to Freddie Mac in connection with the requested Transfer of Servicing, including the information set forth on page 2 of this Form 981, is true and correct.

Acknowledgment and approval by Freddie Mac

Approved Effective Date of Transfer (always effective with the first day of Freddie Mac's accounting cycle) _____ / 16 / _____

Date of acknowledgment and approval / /

By (Signature of authorized representative)

Typed or printed name

Part A. To be completed by the Transferor Servicer

1. Does this Transfer include all Mortgages serviced by the Transferor Servicer for Freddie Mac? Yes No
If yes, also complete 1a and 1b. Note: Mortgages that are funded by Freddie Mac after the Effective Date of Transfer will not be included with an "all transfer."
- 1a. Does the Transferor Servicer have any outstanding commitments with Freddie Mac? Yes No
If yes, the Transferor Servicer intends to: retain the Servicing assign the Servicing
- 1b. Is this Transfer the result of an ownership change? If yes, complete and submit Form 1107. Yes No
2. Does this Transfer include Mortgages in foreclosure? If yes, provide a list. Yes No
3. Does this Transfer include Mortgages in REO? If yes, provide a list. Yes No
4. Does this Transfer include Mortgages that have lender-purchased mortgage insurance? If yes, provide a list. Yes No
- 5a. Does this Transfer include Mortgages that are credit enhanced? Yes No
If yes, check the applicable boxes and attach a list of all credit enhancements with the applicable Freddie Mac loan numbers and Master Commitments. Certain credit enhancement agreements contain terms that may preclude or limit the transfer of Mortgages covered by the agreements. The Transferor Servicer must ensure that this Transfer of Servicing request complies with the terms stated in the applicable agreements.
 Recourse Indemnification Cash Accounts Spread Accounts
 Collateral Pledge Agreements Pool Insurance Other _____
- 5b. Does the Transfer include Mortgages in a Trial Period under the Home Affordable Modification Program (HAMP) or modified under HAMP? If yes, provide a list that identifies the Freddie Mac loan number and whether the Mortgage is in the Trial Period or has been modified under HAMP. Yes No
- 5c. Does the Transfer include Mortgages in a Trial Period under the Freddie Mac Standard Modification ("Standard Modification") or modified under the Standard Modification? If yes, provide a list that identifies the Freddie Mac loan numbers for these Mortgages and for each Mortgage state whether the Mortgage is in the Trial Period or has been modified under the Standard Modification. Yes No
6. Will this Transfer include any of the following Mortgages? Yes No
 Biweekly Scheduled/Scheduled Actual/Actual Payment Capped or Option ARMs
 Manufactured Homes Skip-Payment Balloon/Reset
 Step Rate Partial Principal Forbearance
 Originated pursuant to affordable housing initiatives Mortgages with Transfer restricted under negotiated terms of business
If yes, please provide a list of the type of provision and Freddie Mac loan number of each Mortgage.
7. What types of remittance options are included in this Transfer?
 Accelerated Remittance cycle (ARC) Gold Remittance cycle Super ARC Flex Remittance
 Early Remittance cycle (ERC) First Tuesday Remittance cycle Daily remittance for P&I Sweep
8. Does this Transfer include Mortgages with repurchase demands in any status? If yes, provide a list. Yes No
9. Does this Transfer include Mortgages that are Minority Participation Purchase? If yes, all Mortgages within the group must transfer. Yes No
10. Indicate the total number of Mortgages included in this Transfer _____
11. Does the Transferor Servicer currently use a Servicing Agent (subservicer) to subservice Mortgages? If yes, please provide the following: Yes No
Servicing Agent name: _____
Servicing Agent number: _____
12. Are any of the original Mortgage documents electronic (for example, electronic Note, Security Instrument or Truth in Lending disclosures)? Yes No
If yes, please provide a list and indicate the specific location (repository) of the electronic mortgage documents.
13. Does this Transfer include any Mortgages that were modified electronically pursuant to Freddie Mac's HAMP electronic modification requirements? If yes, please provide a list and indicate the specific location (repository) of the electronic modification agreements. Yes No

Transferor Servicer's Document Custodian before requested Transfer

Complete the following for the Freddie Mac-approved Document Custodian indicated on the Form 1035, Custodial Agreement: Single-Family Mortgages or Form 1035DC, Designated Custodial Agreement: Single-Family Mortgages

| | | | | |
|---------|-------|-----|----------------------------|------|
| Name | | | Telephone number () | ext. |
| Address | | | Document Custodian number | |
| City | State | ZIP | Custodial Agreement number | |

IN WITNESS WHEREOF, the party below has caused this Agreement to be signed in its name on its behalf by its duly authorized representative.

Transferor Servicer

| | |
|---|------|
| By (Signature of authorized representative) | Date |
| Typed or printed name | |

Part B. To be completed by the Transferee Servicer

- Does this Transferee Servicer intend to use a Servicing Agent (subservicer) to service the Mortgages? Yes No
If yes, please specify the following:
Servicing Agent Name: _____
Servicing Agent Number: _____

Transferee Servicer's Document Custodian after Transfer is completed

Complete the following for the Freddie Mac-approved Document Custodian indicated on the Form 1035, Custodial Agreement: Single-Family Mortgages, or Form 1035DC, Designated Custodial Agreement: Single-Family Mortgages

| | | | | |
|---------|-------|-----|----------------------------|------|
| Name | | | Telephone number () | ext. |
| Address | | | Document Custodian number | |
| City | State | ZIP | Custodial Agreement number | |

IN WITNESS WHEREOF, the party below has caused this Agreement to be signed in its name on its behalf by its duly authorized representative.

Transferee Servicer

| | |
|---|------|
| By (Signature of authorized representative) | Date |
|---|------|

| | |
|-----------------------|--|
| Typed or printed name | |
|-----------------------|--|