



## Instructions for Form 105, Multipurpose Loan Servicing Transmittal

Attach any necessary documentation or information to this form

### PARTS A & B

Fill in the appropriate Servicer and Mortgage information. If there are more than two Borrowers, write the remaining Borrowers' names under PART E, Explanation.

### PART C REASON FOR TRANSMITTAL

Please mark the box(es) that indicate the reason(s) for the transmittal. If the reason(s) for the transmittal is (are) not listed, please check the 'other' box and write in the reason.

If you are sending this transmittal because a proposal has been made to cramdown principal or interest or to re-amortize the monthly payment, you must complete the cramdown section within the bankruptcy box and attach a typed copy of the cramdown proposal.

If you are sending this transmittal because a property was redeemed, please indicate the amount paid to redeem the property. Itemize the amount indicating the principal, interest, expense amounts, and other amounts that were received.

### PART D INDEBTEDNESS

This part must be completed if the reason for the transmittal is anything other than a reinstatement, request for expense over the allowable limit, bankruptcy, or change in the redemption expiration or confirmation date. The indebtedness section should include all money owed by the Borrower to satisfy the Mortgage debt, and expenses that were incurred. The section is to be completed as follows:

Unpaid principal balance	The total unpaid principal balance due on the <u>Mortgage</u> .
Accrued interest	The total interest that has accrued from the Due Date of the Last Paid Installment to the date the form is completed.
Foreclosure Fees/Costs	The total amount of foreclosure fees/costs that have accrued to the date the form is completed.
Bankruptcy Fees/Costs	The total amount of bankruptcy fees/costs that have accrued to the date the form is completed.
Appraisal/BPO	Amount paid for appraisals or BPOs that were ordered, up to the allowable maximum (Exhibit 57), unless we granted an approval to incur expenses over the allowable limits.
Real Estate Taxes	Amount advanced by the Servicer for real estate taxes.
Property Insurance	Amount advanced by the Servicer for property insurance, including hazard, flood and earthquake.
Mortgage Insurance	Amount advanced by the Servicer for a mortgage insurance premium.
Junior Liens	If applicable, the amount paid by the Servicer to satisfy junior liens. Must have prior Freddie Mac approval before paying off any junior liens.
Water/Sewer	Amount advanced by the Servicer for water and sewer bills.
Preservation costs	Amount advanced by the Servicer to preserve the property. These costs must be approved by Freddie Mac if they exceed the allowable limits set forth in the Guide. ( <u>D</u> o not include fees for property inspections because these fees are not reimbursable.)
Other	Any other costs that have been incurred that should be included in the <u>Borrower's</u> total indebtedness. Please explain what the costs are and indicate the amounts. Examples are HOA and Condominium Association Fees.
Positive Escrow	Indicate the amount of money in escrow at the beginning of the delinquency. This amount should be subtracted from the total indebtedness.

The pending unpaid expenses include any expenses or costs that have not been paid, but you are aware are outstanding or will be due in the future. Please indicate the type of expense, the due date, and the amount. If a definite amount is not known, please provide an estimate. Examples are unpaid water bills and upcoming real estate tax bills.

### PART E EXPLANATION/RECOMMENDATION

Please detail any pertinent information that is not already included on the form.

### PART F FREDDIE MAC'S REPLY

If it is necessary for us to reply to your request, we will fill out this part of the form and the Freddie Mac representative who handles your case will print his or her name and telephone number in this section so that you have a contact.

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