ARM Custodial Certification Schedule

Freddie Mac contract no.: ___________________________  Custodian no.: _____________
Seller/Servicer no: ___________________________

SELLER/SERVICER CERTIFICATION

(If this is a Concurrent Transfer of Servicing, the Transferor Seller should complete this section.)

The undersigned Seller/Servicer certifies it is the party to a certain Custodial Agreement, identified above, between the undersigned Seller/Servicer and Freddie Mac, AND the Custodian as identified in the Custodial Agreement with Freddie Mac by the Custodian number above.

The undersigned Seller/Servicer certifies that all information contained in the attached Custodial Certification Schedule is correct and that the original notes and Mortgage Loan Documents corresponding to the mortgages listed in the Custodial Certification Schedule, and any other documents required by the Custodial Agreement to be delivered to the custodian, accompany this form.

The undersigned Seller/Servicer also acknowledges that other than the interest in the mortgage(s) purchased by Freddie Mac and any applicable interest in the mortgage(s) retained by the Seller/Servicer pursuant to the Purchase Documents, there are and will be no other interests or security agreements affecting any mortgage(s) listed in the Custodial Certification Schedule (other than a security interest evidenced by Form 996, Warehouse Lender Release of Security Interest, which is delivered separately by the Seller/Servicer to Freddie Mac).

_________________________    By:_____________________________________
Name of Seller/Servicer           Signature
_________________________                                                                              _____________________________________
Date                                               Name and Title

CUSTODIAN CERTIFICATION

(If this is a Concurrent Transfer of Servicing, the Transferee Custodian should make the certifications in this section.)

The undersigned Custodian certifies it is the party to a certain Custodial Agreement, identified above, between the undersigned Custodian, as identified above, AND Freddie Mac, AND as identified in the Custodial Agreement as the Seller/Servicer. The undersigned agrees to hold the Notes and Mortgage Loan Documents identified in this Custodial Certification Schedule in accordance with the terms of the Custodial Agreement.

The custodian certifies all of the following:

- as to each mortgage listed in this Custodial Certification Schedule, it has examined the notes and accompanying Mortgage Loan Documents
- such documents comply, on their face, with the requirements in section 2 of the Custodial Agreement
- the undersigned has made the determinations set forth in section 2 of the Custodial Agreement
- the loan data provided on the Form 1034A agrees with the loan data on the corresponding Note(s)
- if there is a discrepancy and the Seller confirms that the loan data provided on the Form 1034A is not correct, custodian has clearly identified all corrections on the Form 1034A correction page

________________________________                                         By:_______________________________
Name of Custodian                                   Signature
________________________________                                   ______________________________________
Date                   Name and Title

Address of Custodian:                  Address where Documents are Held:
__________________________________                                 _______________________________________.

____________________          _______________________
ARM CUSTODIAL CERTIFICATION SCHEDULE

Freddie Mac Contract number:______________________  Custodian Number:_______________________________
Seller/Servicer number:___________________________   Requested Funding Date or Settlement Date:__________________________

<table>
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<tr>
<th>FHLMC Ln #</th>
<th>convert</th>
<th>Note Date</th>
<th>Property Street</th>
<th>Property City</th>
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<th>Zip</th>
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<th>Seller Ln #</th>
<th>Loan Amt</th>
<th>Interest Rate</th>
<th>Index</th>
<th>Lookback</th>
<th>1st P&amp;I</th>
<th>Maturity Date</th>
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<th>Min #</th>
<th>P&amp;I Amount</th>
<th>1st Rate Adj</th>
<th>Mtg Margin</th>
<th>Period Cap</th>
<th>% Round</th>
<th>Life Cap</th>
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<table>
<thead>
<tr>
<th>Mod/Conv Date</th>
<th>Borrower Name</th>
<th>Co Borrower Name</th>
</tr>
</thead>
</table>

Total Notes:______________     Page:_________________

REMINDER: As stated in Sections 46.2, 47.2, and 52.2 of the Single Family/Servicer Guide, the Seller/Servicer must maintain a legible copy of each Note, together with any related modification or assumption/release of liability instrument, in the Mortgage files. For Mortgages documented by a New York Consolidation, Extension and Modification Agreement, the Seller/Servicer must maintain Original Notes as required by Sections 46.2 and 47.2.1 in the Mortgage file.

Preparer’s Name:___________________  Telephone Number: (____)____________________  Date:__________________________

For Concurrent Transfers of Servicing, provide the following:
Transferor’s Seller/Servicer #:_______________________  Transferee’s Seller/Servicer #:_______________________
Transferor’s Custodian #:_______________________  Transferee’s Custodian #:_______________________