



Single-Family Form 16SF

Annual Eligibility Certification Report

Provided for illustrative purposes only

Instructions:

Completion of the Annual Eligibility Certification Report, Form 16SF, is a requirement found in Section 2101.10 of the *Single-Family Seller/Servicer Guide*. Please answer all questions.

To best answer the questions in this form, we recommend you consult with experts in your company in each department as needed. For example, to answer a question in the Servicing section, please work with your company's servicing expert to determine the appropriate response.

1. Identification

Seller/Servicer Number 	Additional Seller/Servicer Numbers Assigned to This Institution (exclude Servicing Agents)	Tax/Employer Identification Number (TIN/EIN) -
Seller/Servicer Name		Date Fiscal Year Ends (Month/Day)
Principal Office Address	Mailing Address (if different from principal address)	
City, State, Zip	City, State, Zip	
If you have changed your Seller/Servicer organization name, please select one of the following:		
<input type="checkbox"/> Name change only		
<input type="checkbox"/> Name change due to a change to our Seller/Servicer's organization, assets, and/or operations		
Edit Assigned Numbers: _____		
Additional Seller/Servicer Numbers assigned to this legal entity (excluding affiliates, subservicers and multi-family): _____		

2. Parent, Subsidiaries and Other Corporate Relationships

Provide the following information regardless of whether or not the affiliated entity is a Freddie Mac Seller/Servicer. Provide the name, address, relationship to applicant, ownership percentage, and Seller/Servicer number, if applicable, of each entity that is your parent, subsidiary, or affiliate.

Affiliated Entity	Relationship	Percent Ownership	S/S Number (if applicable)
	Other		
	Direct Parent		
	Ultimate Parent		
	Sibling/Affiliate		
	Holding Company		
	Add Affiliated Entity		

For loans that are not originated in your name, do you acquire the rights, title, and interest in the mortgages prior to delivery to Freddie Mac?

Yes No

If no, please explain:

3. Institution Type

Please select an institution type from the list below

A Federally Insured Institution that is:

A depository insured by the Federal Deposit Insurance Corporation
Federal Reserve ID# _____
FDIC Cert # _____

A Credit Union insured by the National Credit Union Share Insurance Fund (NCUSIF)
NCUA Charter # _____

A Mortgage Banker that is:

A subsidiary or parent of a depository institution or part of a bank or bank holding company
 Another privately or publicly held company

Other:

Holding Company
 Insurance Company
 Non-Profit
 Privately Insured Bank or Credit Union
 State Housing Agency
 State Insured Financial Institution

4. Contacts

Note: If a contact has more than one role, e.g. head of servicing and secondary marketing contact, please enter that contact name and contact information for all roles that apply to that person.

Please provide the below information on your Chief Executive Officer, Chief Financial Officer, and division heads or equivalents in the following Mortgage-related functions: production, underwriting, secondary marketing, servicing, primary Freddie Mac business contact, and Loan Product AdvisorSM business contact (Please attach the addresses of contacts if different from Section 1 above.)

Contact Name/Title	Associated Role(s)	Email Address/Phone
	Chief Executive Officer	
	Chief Financial Officer	
	Freddie Mac Primary Business Contact	
	Head of Underwriting	
	Head of Servicing	
	Loan Product Advisor Business Contact	
	Loan Origination	
	Anti-Predatory Lending Officer	
	Privacy Officer	
	404 Contact	

Contacts for Form 16SF Reminders and Late Notices

You may add up to five additional e-mail addresses (in addition to the Freddie Mac Primary Business Contact for all notices and CEO for the second late notice) where we should deliver the following notices:

Enter e-mail address and select which notices to deliver. E-mail Address	Form 16SF Notification Type			
	First Reminder	Second Reminder	First Late Notice	Second Late Notice
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

5. Servicing

Please provide the following information:

1. Do you use a Servicing Agent(s) to perform your mortgage servicing? Yes No

S/S Number	Servicing Agent Number	Servicing Agent Name	Affiliated Servicer	Approved Servicer

2. What servicing platform do you employ? (Choose from the list below.)

- Computer Services Inc (CSI)
- Connecticut Online Computer Center (COCC)
- Fidelity Information Services (FIS)
- Financial Industry Computer Systems, Inc. (FICS)
- FiServ
- Harland Financial Solutions
- Jack Henry
- Lender Processing System (LPS)
- MortgageServ
- Other

If other, please provide details here:

3. How do you send your reporting data to Freddie Mac?

- Not Servicing Loans
- Self-report
- Service Bureau

As a self-reporter, how do you transmit your data?

- GCS
- Freddie Mac Service Loan Applications
- Other

If other, please provide details here:

4. Considering all servicing of mortgages held in portfolio, including Freddie Mac, what is your total Single Family and Multifamily servicing aggregate unpaid principal balance of mortgages you service? Please do not include Mortgages where you are a Servicing Agent.
\$ _____

5. Where do you maintain the original documents required pursuant to Section 3302.2 of the Guide for the Mortgages you service for Freddie Mac? (This does not include the location of documents required to be held by Freddie Mac or a Document Custodian)

- Onsite
- Other location. Please provide address of this location:

6. Where do you maintain the servicing files for the Mortgages you service for Freddie Mac?

- Onsite
- Other location. Please provide address of this location:

7. Do you scan/image any of the documents and records pursuant to Section 3302.2 of the Guide?

- Yes No

Please specify:

- The process employed (i.e. imaged, microfilm, etc.)
- The location where the imaged records are stored.

8. Provide the address for all locations from which you service Mortgages for Freddie Mac and specify the activities performed at each location:

9. Are any of the servicing activities for the Mortgages serviced for Freddie Mac performed on your behalf by a service provider that performs the servicing activities outside the United States or its territories?

- Yes No

Please specify:

10. What servicing vendors do you use for Borrower escrow management (taxes, insurance, flood)?

11. For all mortgages where you are a Servicing Agent, what is your total Single Family and Multifamily servicing aggregate unpaid principle balance of mortgages you subservice?
 \$ _____

6. Originations

Please provide the following information:

1. Did you originate Single Family mortgages during your most recent fiscal year? Yes No
 Select mortgage type(s) provide the quantity of loans and the origination amounts:

- **Fixed Rate**
- **ARM**

Mortgages Originated during your Most Recent Fiscal Year										
	Conventional Conforming		FHA/VA		Jumbo		Subprime		Alt A	
	# Loans	\$(000)	# Loans	\$(000)	# Loans	\$(000)	# Loans	\$(000)	# Loans	\$(000)
Total Originations										

2. Did you originate Multifamily loans during your most recent fiscal year? Yes No

3. For all originations including business with Freddie Mac in your most recent fiscal year, what percentage of your total originations was retail? Please round to the nearest percent. _____ %

4. Do you use a vendor for pre-funding quality control reviews? Yes No

If yes, please select the vendor(s):

<input type="checkbox"/> TENA	<input type="checkbox"/> Quality Mortgage Svcs	<input type="checkbox"/> Adfitech	<input type="checkbox"/> Metasource	<input type="checkbox"/> Inco Check
<input type="checkbox"/> Stone Hill Group	<input type="checkbox"/> the Compliance Group	<input type="checkbox"/> Digital Risk	<input type="checkbox"/> Quest Advisors	<input type="checkbox"/> Barrent Group
<input type="checkbox"/> Clayton	<input type="checkbox"/> Opus CMC	<input type="checkbox"/> Indecomm Lending Services	<input type="checkbox"/> Loan Logics	<input type="checkbox"/> First American Mortgage Services
<input type="checkbox"/> Other	Provide the name of the vendor:			

5. Do you use a vendor for post-funding quality control reviews? Yes No

If yes, please select the vendor(s):

<input type="checkbox"/> TENA	<input type="checkbox"/> Quality Mortgage Svcs	<input type="checkbox"/> Adfitech	<input type="checkbox"/> Metasource	<input type="checkbox"/> Inco Check
<input type="checkbox"/> Stone Hill Group	<input type="checkbox"/> the Compliance Group	<input type="checkbox"/> Digital Risk	<input type="checkbox"/> Quest Advisors	<input type="checkbox"/> Barrent Group
<input type="checkbox"/> Clayton	<input type="checkbox"/> Opus CMC	<input type="checkbox"/> Indecomm Lending Services	<input type="checkbox"/> Loan Logics	<input type="checkbox"/> First American Mortgage Services
<input type="checkbox"/> Other	Provide the name of the vendor:			

7. Funds Custodian Information

Please complete the information below for all Freddie Mac Custodial Accounts that are currently open. If funds are being held in-house, please indicate your institution as the depository. (Attach additional page, if necessary.)

S/S#	Depository Name City, State	ABA# Account #	Account Type

8. Document Custodian Information

Please provide the following information for all S/S number(s) if **Freddie Mac** is not the document custodian:

Has your Document Custodian changed in the past 12 months? Yes No

If yes, please complete the information below for your Document Custodian.

Does Freddie Mac’s Designated Custodian hold notes for Freddie Mac mortgages you service? Yes No

If no, please complete the information below for your Document Custodian.

S/S Number	Custodian Name	Custodian Number	Custodial Agreement Number

Add Custodial Agreement

Have there been any changes in your document custodial relationship(s) since the last reporting period?

Yes No

9. Other Investors

In the most recent fiscal year, for the loans listed on the Originations section, (select all that apply):

- Some or all were sold to Investors
- Some or all were retained in our own portfolio

1. Please list the top entities to which you have sold Home Mortgages, the % of Home Mortgages sold to those entities, and the % of Home Mortgages held in portfolio in the past year: *(The total percentage of investor and seller/servicer held portfolio must not exceed 100%)*

Investor (Choose from the menu)	Percentage
Freddie Mac	_____ %
Fannie Mae	_____ %
Ginnie Mae	_____ %
Federal Home Loan Bank	_____ %
FHA/VA/USDA	_____ %
BB&T	_____ %
Franklin American Mortgage Company, Inc.	_____ %
JPMorgan Chase Bank, N.A.	_____ %
Sun Trust Bank, N.A.	_____ %
U.S. Bank, National Association	_____ %
Wells Fargo Bank, N.A.	_____ %
Other (Please specify): _____	_____ %
Additional Investor	_____ %
Additional Investor	_____ %
Additional Investor	_____ %
All other Investors	_____ %
Home mortgage loans being retained in your own portfolio	_____ %
Total (must equal 100%)	_____ %

2. For all investors including Freddie Mac, what was your total Single Family and Multifamily sales volume in dollars for your most recent fiscal year? \$ _____

10. Ownership

Check all boxes that apply to your institution:

- Minority-Owned Business Enterprise
- Black or (African) American
- Native Americans (or American Indian)

13. Attachments

Your institution must submit audited financial statements (or reviewed financial statements if authorized in Guide Section 2101.8) and your auditors report on your internal control structure. Audited financial statements may be prepared at the Seller/Servicer level or at its parent level. If prepared at the parent level, consolidating worksheets must accompany the audited financial statement. (See Guide Section 2101.8)

Audited financial statements are prepared at the:
 Seller/Servicer level
 Parent level

Please indicate how your institution will be submitting its financial statements:
 Audited Financials will be submitted **Electronically**
 Audited Financials will be submitted separately by **Fax or Hard Copy**
 Audited Financials are not available at this time.

14. Information Security and Business Continuity

Do you comply with the requirements of Guide Section 1302.2 regarding information security?
 Yes No If no, please explain:

Do you maintain a Business Continuity Plan, and test it regularly, in accordance with Guide Section 1302.3?
 Yes No If no, please explain:

15. Warehouse Lenders

As a mortgage banking company, you are required to utilize a Warehouse Lender or Interim Finance Provider. Please provide the following information:

Warehouse Lender/Address TIN/EIN: (if known) _____	Contact	Facilities <input type="checkbox"/> Warehouse Loan <input type="checkbox"/> Traditional Repurchase <input type="checkbox"/> Gestation Line <input type="checkbox"/> Other:	Expires
Type: <input type="checkbox"/> Warehouse Loan <input type="checkbox"/> Traditional Repurchase <input type="checkbox"/> Gestation Line <input type="checkbox"/> Other:	Commitment Amount \$- _____ _____	Commitment Effective Date _____ _____ Commitment Expiration Date _____ _____	

Are you in compliance with all covenants? Yes No

If No, please explain: _____

16. OFAC and Anti-Money Laundering Program

16.a. Has your institution established, and does it maintain, an Office of Foreign Assets Control (“OFAC”) Compliance Program?
 Yes
 No

16.b. Are you currently or have you been the subject of any OFAC enforcement actions in the last five years?
 Yes If yes, what is the frequency? [Daily, Weekly, Monthly, Quarterly, Other]
 No

16.c. Have you submitted a voluntary self-disclosure of a violation to OFAC in the last three years?
 Yes

No

16.d. Are you currently or have you been the subject of any Bank Secrecy Act/AML enforcement actions in the last five years?

- Yes
 No

16.e. Do you have a written Anti-Money Laundering (AML) program?

- Yes
 No

16.f. Prior to delivery to Freddie Mac, do you screen the subject borrower(s) against OFAC's most recent list of Specially Designated Nationals and Blocked Persons ("SDN list")?

- Yes
 No
 Do not originate

16.g. Do you use a subservicer?

- Yes
 No
 Do not service

16.h. Do you periodically screen borrowers against OFAC's most recent SDN list?

- Yes
 No
 Do not service

16.i. Does your sub-servicer periodically screen borrowers against OFAC's most recent SDN List?

- Yes
 No
 Do not service

16.j. If you identify a valid SDN borrower match, do you have policies and procedures to notify Freddie Mac's Compliance Division via e-mail within 24 hours of blocking or rejecting a mortgage based on a valid match?

- Yes
 No
 Do not service

16.k. Does your sub-servicer have policies and procedures to notify Freddie Mac or you of a valid borrower SDN match?

- Yes
 No
 Do not service

17. Change Notification Requirements

Have you reported all changes, since your last Form 16SF filing date, such as regulatory actions mergers, acquisitions, changes in ownership, name, address, charter, external auditor and managing executives, via the Form 1107SF (Seller/Servicer Change Notification)?

Yes No If no, please submit Form 1107SF to report changes not included here.

CERTIFICATION, CONSENT AND AGREEMENT

This Certification, Consent and Agreement ("Certification") is delivered to Freddie Mac pursuant to the requirements of Guide Section 2101.11. The information set forth in the Annual Eligibility Certification Report (Form 16SF) (the "Annual Report") of which this is a part, including any attachments or supplements hereto, is complete and correct; if any certification made herein is discovered not to be complete and correct, Seller/Servicer will immediately notify Freddie Mac.

In accordance with the Purchase Documents, Seller/Servicer:

1. Makes the certifications specified in Guide Section 2101.10, which state generally that Seller/Servicer:
 - has access to an up-to-date Guide;
 - complies in all material respects with the provisions and requirements of the Purchase Documents, including the Guide as it is amended, including those provisions relating to institutional eligibility, in-house quality control, lender placed insurance, and investor accounting functions; and
 - has contracted with a Document Custodian and, if that Document Custodian is not Freddie Mac's Designated Custodian, monitors such Document Custodian's compliance with Freddie Mac's eligibility and performance requirements;
2. Has performed its obligations and has promptly provided such reports and information as Freddie Mac has required;
3. With respect to its business continuity plan ("BCP"), (a) represents that it: complies with Guide Section 8101.1 and is designed to protect its ongoing ability to conduct business operations and restore Mortgage files and Records in the event of a disaster or other business interruption, and (b) verifies that each third party service provider that performs information or transaction processing services for Seller/Servicer have a BCP consistent with Seller/Servicer's BCP;
4. Complies and has complied in all material respects with, and maintains policies and internal controls to assure compliance with, all applicable laws, regulations, rules and licensing requirements, including, but not limited to, (a) data privacy and safeguarding Borrower personal information; (b) mortgage origination and servicing, anti-predatory and fair lending practices; and (c) conduct of its business generally;
5. Maintains internal controls and security measures to safeguard and protect its user IDs, passwords, PINs, access codes and similar means of accessing Freddie Mac's systems and applications;
6. With respect to loan fraud and legal compliance, including compliance with consumer protection and fair lending laws, has fully cooperated with Freddie Mac's inquiries and maintains an effective internal monitoring and detection program;
7. Verifies that all wire transfer instructions, and each and every Certificate of Incumbency, including copies of Board or other governing body resolutions, delivered to Freddie Mac were and are properly authorized, accurate and valid and will remain in full force and effect until Seller/Servicer delivers revised or updated documents to Freddie Mac in accordance with the Guide; and
8. Has disclosed to Freddie Mac any facts or information that Freddie Mac should reasonably expect to know about Seller/Servicer and its business operations and agents and contractors to protect the reputational interests of Freddie Mac.

Seller/Servicer has exercised commercially reasonable due diligence with respect to the statements set forth in the preceding paragraph.

Except for items listed below as "Exceptions to compliance", Seller/Servicer is not aware of any instances of noncompliance with the Purchase Documents that would be regarded as material to its operations or financial position or any pattern or practice of material noncompliance with the Purchase Documents. Any failure to comply with the standards set forth above and in the Purchase Documents has either been reported by Seller/Servicer to and acknowledged by Freddie Mac or it is *de minimis* or not material, either as to any particular Mortgage or in the aggregate.

By executing and delivering this Certification, Seller/Servicer acknowledges that Freddie Mac will rely upon the information contained in the Annual Report and in this Certification. Any misrepresentation or omission may constitute cause for suspension or termination as a Freddie Mac Seller and/or Servicer or for other remedies under the Purchase Documents in Freddie Mac's sole and absolute discretion.

Seller/Servicer consents to the use of "Electronic Records" and "Electronic Signatures," as defined in E-SIGN and/or the UETA as enacted in the Commonwealth of Virginia, as applicable, in conjunction with the completion, execution, transmission, submission and delivery of this Certification and the Annual Report, and that this Certification shall be governed by the requirements of Chapter 1401 of the Guide.

The individual executing this document represents, agrees and certifies that, as applicable:

- I am an officer (if Seller/Servicer is a corporation, national association, bank, savings bank, savings & loan association or credit union) or a managing member, sole member or manager (if Seller/Servicer is a limited liability company) or general partner (if Seller/Servicer is a partnership or limited partnership) or principal owner (if Seller/Servicer is a sole proprietorship);
- I am duly authorized to sign on behalf of Seller/Servicer;
- I will promptly, upon request, provide Freddie Mac with evidence of my authority in the form of a certificate of incumbency and secretary certified resolution of the board of directors or other governing body; and
- by typing my name in the 'signature' box below and clicking on the button entitled "I agree and submit," I have, on behalf of Seller/Servicer: (i) adopted such actions as my Electronic Signature, (ii) electronically signed and intended to sign this Certification to the Annual Report as an Electronic Record, (iii) bound Seller/Servicer to the provisions of this Electronic Certification in the same manner that Seller/Servicer would be bound if I had executed a paper Annual Eligibility Certification Report (Form 16SF) containing the all of the provisions in this Certification with my handwritten, pen and ink signature, delivered to Freddie Mac as a paper Record, and (iv) transmitted, submitted and delivered this duly executed Certification to the Form 16SF as an Electronic Record.

Please provide your Approved Terms of Business for Certification and Consent language here, if applicable:

Exceptions to compliance with the Purchase Documents are noted below:

The Seller/Servicer commits to correct any exceptions to compliance identified above on or before this date _____ (date).

SAMPLE

I understand that Freddie Mac may require additional financial and/or other information.

The undersigned duly authorized representative of Seller/Servicer hereby certifies to the foregoing as of the date noted.

Signature of Authorized Officer:

Date:

Officer's Title:

Seller/Servicer Name:

Officer's Telephone No.:

Business Address:

Officer's Office E-mail Address:

"I agree and submit"
