



# 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.

### 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, sub-servicers and multi-family): _____		

### 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		
	Subsidiary		

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:

Please select the States, territories or district where you conduct mortgage business and provide your license number or NMLS number. If your company conducts mortgage business nationally, provide your national registration number:

National Registration number \_\_\_\_\_

State	License #	State	License #	State	License #	State	License #
<input type="checkbox"/> Alabama		<input type="checkbox"/> Alaska		<input type="checkbox"/> Arizona		<input type="checkbox"/> Arkansas	
<input type="checkbox"/> California		<input type="checkbox"/> Colorado		<input type="checkbox"/> Connecticut		<input type="checkbox"/> Delaware	
<input type="checkbox"/> District of Columbia		<input type="checkbox"/> Florida		<input type="checkbox"/> Georgia		<input type="checkbox"/> Guam	
<input type="checkbox"/> Hawaii		<input type="checkbox"/> Idaho		<input type="checkbox"/> Illinois		<input type="checkbox"/> Indiana	
<input type="checkbox"/> Iowa		<input type="checkbox"/> Kansas		<input type="checkbox"/> Kentucky		<input type="checkbox"/> Louisiana	
<input type="checkbox"/> Maine		<input type="checkbox"/> Maryland		<input type="checkbox"/> Massachusetts		<input type="checkbox"/> Michigan	
<input type="checkbox"/> Minnesota		<input type="checkbox"/> Mississippi		<input type="checkbox"/> Missouri		<input type="checkbox"/> Montana	
<input type="checkbox"/> Nebraska		<input type="checkbox"/> Nevada		<input type="checkbox"/> New Hampshire		<input type="checkbox"/> New Jersey	
<input type="checkbox"/> New Mexico		<input type="checkbox"/> New York		<input type="checkbox"/> North Carolina		<input type="checkbox"/> North Dakota	
<input type="checkbox"/> Ohio		<input type="checkbox"/> Oklahoma		<input type="checkbox"/> Oregon		<input type="checkbox"/> Pennsylvania	
<input type="checkbox"/> Puerto Rico		<input type="checkbox"/> Rhode Island		<input type="checkbox"/> South Carolina		<input type="checkbox"/> South Dakota	
<input type="checkbox"/> Tennessee		<input type="checkbox"/> Texas		<input type="checkbox"/> US Virgin Islands		<input type="checkbox"/> Utah	
<input type="checkbox"/> Vermont		<input type="checkbox"/> Virginia		<input type="checkbox"/> Washington		<input type="checkbox"/> West Virginia	
<input type="checkbox"/> Wisconsin		<input type="checkbox"/> Wyoming					

**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 government sponsored enterprise (GSE) regulated by the Federal Housing Finance Agency (FHFA)

**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
- A Credit Union Service Organization (CUSO)

**Other:**

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

**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 Advisor<sup>SM</sup> 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	
	Primary Freddie Mac Business Contact	
	Quality Control	
	Chief Compliance Officer or Equivalent	
	Information Security Contact	
	Secondary Marketing Officer	
	Head of Underwriting	
	Head of Servicing	
	Loan Product Advisor Business Contact	
	Loan Origination	
	OFAC/AML Officer	
	Privacy Officer	
	Section 404 (Truth in Lending Act) Contact	
	Comptroller	
	Chief Operating Officer	
	Anti-Predatory Lending Officer	
	President	

**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"/>

**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 servicing of mortgages held in portfolio, including Freddie Mac, what is your total Single Family and Multifamily servicing aggregate unpaid principal balance (UPB):

For all Mortgages you own as described above (including those serviced by a Servicing Agent): \$ \_\_\_\_\_

For Mortgages for which you are the Servicing Agent for Mortgages owned by others: \$ \_\_\_\_\_

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

If yes, 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

If yes, please specify: \_\_\_\_\_

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

**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)
<b>Total Originations</b>										

2. Did you originate Multifamily loans during your most recent fiscal year?  Yes  No  
If yes, what was the aggregate unpaid principal balance? \_\_\_\_\_
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):

- 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 \_\_\_\_\_

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

If yes, please select the vendor(s):

- 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 \_\_\_\_\_

**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

Have there been any changes in your funds custodial relationship(s) since the last reporting period? Yes  No   
If yes, please explain: \_\_\_\_\_

**Document Custodian Information**

Please provide the following information for all S/S number(s):

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

Have there been any changes in your document custodial relationship(s) since the last reporting period?  
 Yes  No

**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): _____	_____ %
All other Investors	_____ %
Home mortgage loans being retained in your own portfolio	_____ %
<b>Total (must equal 100%)</b>	_____ %

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? \$ \_\_\_\_\_

**Ownership**

Check all boxes that apply to your institution:

**Minority-Owned Business Enterprise**

- Black or (African) American
- Native Americans (or American Indian)
- Hispanic (or Latino American)
- Asian-American

**Diversity-Owned Categories**

- Disabled-Owned Business Enterprise
- Women-Owned Business Enterprise

**Additional Categories:**

- Service-Disabled Veteran-Owned Business Enterprise
- Gay, Lesbian, Bisexual and Transgender-Owned Business Enterprise
- Community-oriented lending institution
- None of the above

**Certifying Organization:**

- United States Government Agency
- Local Government Agency
- State Government Agency
- Minority Council or Organization
- Self-Certified
- Other \_\_\_\_\_

**Insurance**

Please provide the following information.

Freddie Mac does *not* require your institution to submit hard copies of insurance information. Your institution is required to maintain a complete and accurate copy of its fidelity bond and errors and omissions insurance policies.

Fidelity Bond Policy Information

Insurance Provider	Policy Number	Coverage Amount	Deductible	Expiration Date

Insurance Broker/Agent Information:

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone Number: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Errors & Omissions Policy Information

Insurance Provider	Policy Number	Coverage Amount	Deductible	Expiration Date

Insurance Broker/Agent Information:

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone Number: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Have you experienced any of these events in the past year

1. Fidelity or Errors & Omissions insurance losses in excess of \$100,000 and/or

2. Fidelity or Errors & Omissions insurance cancellation, reduction, or non-renewal? Yes  No

If yes, have you reported this event to Freddie Mac? Yes  No

**Attachments**

If you are a Mortgage Banker, 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
- Consolidating Worksheet (if applicable)

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.

You may attach additional documentation here, e.g. insurance declaration pages, etc.

- Equity Distribution Policy
- Errors & Omissions Declaration Page(s)
- Errors & Omissions Claim
- Fidelity Bond Declaration Page(s)
- Fidelity Bond Claims
- Four Quarters' Pro-forma Financial Statements
- Investor Report Cards
- Loan Origination Volume
- Parent Financial Statements
- Servicing Agent Executed Servicing Agreement
- Servicing Agent Monitoring Procedures
- Specific Balance Sheet Item Details
- UPB and Delinquency of Servicing Portfolio
- Warehouse Agreements
- Other

**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:

**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: \_\_\_\_\_

**OFAC and Anti-Money Laundering Program**

- Has your institution established, and does it maintain, an Office of Foreign Assets Control (“OFAC”) Compliance Program?  
 Yes  
 No
- Are you currently or have you been the subject of any OFAC enforcement actions in the last five years?  
 Yes  
 No
- Have you submitted a voluntary self-disclosure of a violation to OFAC in the last three years?  
 Yes  
 No
- Are you currently or have you been the subject of any Bank Secrecy Act/AML enforcement actions in the last five years?  
 Yes  
 No
- Do you have a written Anti-Money Laundering (AML) program?  
 Yes  
 No
- 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
- Do you use a Servicing Agent?  
 Yes  
 No  
 Do not service



8. Do you periodically screen borrowers against OFAC's most recent SDN list?
- Yes  
 No  
 Do not service
9. Does your sub-servicer periodically screen borrowers against OFAC's most recent SDN List?
- Yes  
 No  
 Do not service
10. 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
11. 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

**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.

**Recipients for Reminders and Late Notices**

You can control who receives reminders and late notices by selecting which emails each recipient should receive, and you can add additional email addresses (up to a total of five) and indicate which notices should be sent to that email address

Note: The Primary FM Contact cannot be deselected and the CEO cannot be deselected for the second late notice.

Note: In the Contact Email column below, enter the email address for the recipient who should receive the notices selected in the Notification Type section.

Contact Email	Notification Type				
	Form 16SF First Reminder	Form 16SF Second Reminder	Form 16SF First Late Notice	Form 16SF Second Late Notice	Form 1107SF Reminders
Primary FM Contact	<input checked="" type="checkbox"/> First Reminder	<input checked="" type="checkbox"/> Second Reminder	<input checked="" type="checkbox"/> First Late Notice	<input checked="" type="checkbox"/> Second Late Notice	<input checked="" type="checkbox"/> Form 1107SF Reminders
CEO	<input type="checkbox"/> First Reminder	<input type="checkbox"/> Second Reminder	<input type="checkbox"/> First Late Notice	<input checked="" type="checkbox"/> Second Late Notice	<input type="checkbox"/> Form 1107SF Reminders
	<input type="checkbox"/> First Reminder	<input type="checkbox"/> Second Reminder	<input type="checkbox"/> First Late Notice	<input type="checkbox"/> Second Late Notice	<input type="checkbox"/> Form 1107SF Reminders
	<input type="checkbox"/> First Reminder	<input type="checkbox"/> Second Reminder	<input type="checkbox"/> First Late Notice	<input type="checkbox"/> Second Late Notice	<input type="checkbox"/> Form 1107SF Reminders
	<input type="checkbox"/> First Reminder	<input type="checkbox"/> Second Reminder	<input type="checkbox"/> First Late Notice	<input type="checkbox"/> Second Late Notice	<input type="checkbox"/> Form 1107SF Reminders
	<input type="checkbox"/> First Reminder	<input type="checkbox"/> Second Reminder	<input type="checkbox"/> First Late Notice	<input type="checkbox"/> Second Late Notice	<input type="checkbox"/> Form 1107SF Reminders
	<input type="checkbox"/> First Reminder	<input type="checkbox"/> Second Reminder	<input type="checkbox"/> First Late Notice	<input type="checkbox"/> Second Late Notice	<input type="checkbox"/> Form 1107SF Reminders

## 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:

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Exceptions to compliance with the Purchase Documents are noted below:

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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:

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Officer's Title:

Seller/Servicer Name:

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Officer's Telephone No.:

Business Address:

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Officer's Office E-mail Address:

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Is the submitter of the Form 16 the same as the authorizing officer:  Yes  No

If no, please provide the submitter's email address: \_\_\_\_\_

\_\_\_\_\_  
"I agree and submit"  
\_\_\_\_\_