Seller/Servicers must comply at all times with applicable requirements of the Purchase Documents. The completion of Form 16SF, Annual Eligibility Certification Report, as of the fiscal year-end by each Freddie Mac Seller/Servicer is one such requirement set forth in Section 4.9 of the Single-Family Seller/Servicer Guide (Guide). Refer to the chart below and Guide Section 4.9 for more information about our annual eligibility reporting requirements.

<table>
<thead>
<tr>
<th>Annual eligibility reporting includes the following documentation</th>
<th>From</th>
</tr>
</thead>
<tbody>
<tr>
<td>✔ Form 16SF</td>
<td>Each Seller/Servicer¹</td>
</tr>
<tr>
<td>☐ Audited financial statements</td>
<td>Each Seller/Servicer¹, except that:</td>
</tr>
<tr>
<td></td>
<td>Prepared in accordance with generally accepted accounting principles (GAAP). The financial statements must include the opinion of an Independent Public Accountant (IPA) based on an audit conducted in accordance with generally accepted auditing standards (GAAS).</td>
</tr>
<tr>
<td></td>
<td>☐ Report on internal controls</td>
</tr>
<tr>
<td></td>
<td>☐ Applicable Form 1107SF sections and attachments</td>
</tr>
</tbody>
</table>

¹Includes, as applicable

- Active Seller/Servicers
- Seller/Servicers that are suspended from selling Mortgages to Freddie Mac, but are Servicing Mortgages for Freddie Mac

Note: Freddie Mac reserves the right to require financial information and other information relevant to the Seller/Servicer’s eligibility, in addition to the Seller/Servicer’s annual eligibility reporting requirements as listed here.

Where to send your report: Please refer to Guide Section 4.10 to determine where to submit your Annual Eligibility Certification Report (Form 16SF and attachments). If you are also filing the Form 1107SF, Change Notification Form, please refer to Guide Section 4.11.

If you have questions: Please direct questions regarding this form, or our eligibility reporting requirements, to our customer service line (800) FREDDIE [(800) 373-3343].
Definitions and Explanations

We have provided the following information to assist you in completing the Form 16SF. Please note that definitions and explanations below are for use with the Form 16SF only.

Identification (Section 1): Tax ID/Employer Identification Number may be referred to as Federal Taxpayer Identification Number or Employer Identification Number (TIN/EIN). This is not to be a Social Security Number.

Institution type (Section 3): “Other” includes investment and finance companies, state-insured credit unions, etc.

Servicing and Originations (Sections 5 and 6):

Conduit: We consider you a conduit if you issue mortgage-backed securities backed by Mortgages that were originated by other entities.

Mortgage Broker/Correspondent: We consider you a Mortgage Broker/Correspondent if you receive an application for a Mortgage and subsequently transfer, assign, or sell the Mortgage to another lender. A Mortgage Broker/Correspondent may also perform one or more of the following: completely or partially take an application, process credit documents, underwrite the Mortgage and fund the Mortgage.

Retailer: If in the origination of Mortgages you take the Mortgage application, process credit documents, underwrite and fund the Mortgage, we consider you to be a retailer.

Retail Home Mortgage: Mortgages originated where your role is the Retailer (see above definition).

Servicing Agent: A Servicer that has received Freddie Mac’s authorization to act on behalf of another Servicer in Servicing Mortgages purchased by Freddie Mac.

Subprime Mortgage: A first or second Mortgage secured by real property that is made to Borrowers with significant past or current credit problems or to Borrowers with unconventional borrowing needs, with an original unpaid principal balance that does not exceed the maximum original loan amount for Mortgages eligible for delivery to Freddie Mac. If the loan amount exceeds the maximum original loan amount deliverable to Freddie Mac, and it has other subprime characteristics as noted above, please report it in the jumbo Mortgage column. Do not include Mortgages in this category solely due to a delinquent status.

Wholesaler: We consider you a wholesaler if you purchase Mortgages originated by another lender with the intent of selling the Mortgage. A wholesaler may also fund the Mortgage of the other lender.

Originations (Section 6, Chart): Note: If your loan classifications do not match those indicated on the chart, please complete as much information as possible and include at a minimum your total Home Mortgage originations volume. See also definition of Subprime Mortgage above.

Alt-A Mortgage: A Mortgage that generally conforms to agency prime credit guidelines, although the LTV, loan documentation, occupancy status or property type, etc., may not meet all of the underwriting standards applicable to a prime mortgage, with an original unpaid principal balance that does not exceed the maximum original loan amount for Mortgages eligible for delivery to Freddie Mac. If the loan amount exceeds the maximum original loan amount deliverable to Freddie Mac, and it has other Alt-A characteristics as noted above, please report it in the jumbo Mortgage column.

First Mortgage: A Home Mortgage that gives the mortgagee a security right over all other Mortgages of the mortgaged property.

Jumbo Mortgage: A Home Mortgage with an original unpaid principal balance that exceeds the maximum that can be purchased by Freddie Mac.

Second Mortgage: A Mortgage that is subordinate to a first Mortgage.
Definitions and Explanations (Continued)

Ownership (Section 10):

Minority-Owned Business Enterprise: A business:
- More than 50 percent of the ownership or control of which is held by one or more minority individuals; and
- More than 50 percent of the net profit or loss of which accrues to one or more minority individuals.

Minority means any Black (or African) American, Native American (or American Indian), Hispanic (or Latino) or Asian American.

Women-Owned Business Enterprise: A business:
- More than 50 percent of the ownership or control of which is held by one or more women; and
- More than 50 percent of the net profit or loss of which accrues to one or more women; and
- A significant percentage of the senior management positions of which are held by women.

Disabled-Owned Business Enterprise: A business:
- Qualified as a Service-Disabled Veteran-Owned Small Business Concern as defined in 13 C.F.R. §§ 125.8-125.13; or
- More than 50% of the ownership or control of which is held by one or more persons with a disability; and
- More than 50% of the net profit or loss of which accrues to one or more persons with a disability.

Disability has the meaning defined in 29 C.F.R. § 1630.2(g), § 1630.3 and Appendix to Part 1630 - Interpretive Guidance on Title I of the Americans with Disabilities Act.

Additional categories:

Service-Disabled Veteran-Owned Business: A business:
- Not less than 51% of which is owned by one or more service-disabled veterans, or in the case of any publicly owned business, not less than 51% of the stock of which is owned by one or more service-disabled veterans; and
- The management and daily business operations of which are controlled by one or more service-disabled veterans, or in the case of a veteran with a permanent and severe disability, a spouse or permanent caregiver of such veteran.

Service Disabled Veteran has the meaning described by the United States Department of Veterans Affairs at www.vip.vetbiz.gov.

Gay, Lesbian, Bisexual and Transgender-Owned Business Enterprise (GLBT-Owned Business): A business:
- At least 51% of which is owned, operated, managed and controlled by one or more gay, lesbian, bisexual or transgender persons who are either United States citizens or lawful permanent residents;
- That exercises independence from any non-gay, lesbian, bisexual or transgender-owned business enterprise;
- With its principal place of business (headquarters) in the United States; and
- Formed as a legal entity in the United States.

Community-oriented lending institution: An institution that has as a primary mission promoting community development. Community-oriented lending institutions include, without limitation,
- Community development financial institutions
- Community development corporations
- State and local housing finance agencies or other state and local instrumentalities engaged in financing housing in targeted areas or for targeted populations
- Nonprofit institutions engaged in financing housing in targeted areas or for targeted populations
- Low-income credit unions that serve predominantly low-income members (as defined by the National Credit Union Administration Board pursuant to section 101[5] of the Federal Credit Union Act, 12 USCS § 1752 [5]).

Warehouse Lenders (Section 14)

Warehouse Lender: A Warehouse Lender (also referred to as a "Warehouse Provider" or "Interim Finance Provider") is the bank or other financial institution, including a Federal Home Loan Bank, that has entered into an agreement with the Seller to provide interim financing in exchange for a security interest in, or the receipt of ownership to, Mortgages that are thereafter offered for sale to Freddie Mac.
### Identification

If this address is new, attach section A of Form 1107SF.

<table>
<thead>
<tr>
<th>Seller/Servicer Number</th>
<th>Additional Seller/Servicer Numbers Assigned to This Institution (exclude Servicing Agents)</th>
<th>Tax/Employer Identification Number (TIN/EIN)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</table>

<table>
<thead>
<tr>
<th>Seller/Servicer Name</th>
<th>Date Fiscal Year Ends (Month/Day)</th>
</tr>
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<tbody>
<tr>
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<table>
<thead>
<tr>
<th>Principal Office Address</th>
<th>Mailing Address (if different from principal address)</th>
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</table>

<table>
<thead>
<tr>
<th>City, State, Zip</th>
<th>City, State, Zip</th>
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</tr>
</tbody>
</table>

### Parent Information

Name of direct parent: __________________________

Name of ultimate parent: _________________________

### Institution type

Please check boxes below that apply to your institution:

- [ ] Federally insured depository institution
- [ ] Mortgage banking company that is a(n):
  - [ ] Subsidiary or parent of a depository institution
  - [ ] Other privately or publicly held company
  - [ ] Other: Please specify type (insurance company, housing agency, etc.) __________________________

### Contacts

Please provide the below information on your Chief Executive Officer (CEO), Chief Financial Officer (CFO), Primary Freddie Mac Business Contact (this contact will receive our Form 16SF notifications), Chief Compliance Officer or Equivalent, Loan Prospector Business Contact, and division heads or equivalents in the following Mortgage-related functions: loan origination, quality control, underwriting, secondary marketing, and servicing.

(Attach the addresses of contacts if different from Section 1 above.)

<table>
<thead>
<tr>
<th>Name and Title</th>
<th>Office E-mail Address (required)</th>
<th>Role</th>
<th>Telephone Number</th>
</tr>
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<tbody>
<tr>
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<tr>
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<td></td>
<td>FAX Number</td>
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</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Name and Title</th>
<th>Office E-mail Address (required)</th>
<th>Role</th>
<th>Telephone Number</th>
</tr>
</thead>
<tbody>
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<tr>
<td></td>
<td></td>
<td></td>
<td>FAX Number</td>
</tr>
<tr>
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<td></td>
<td>( )</td>
</tr>
</tbody>
</table>
5. **Servicing** (See definitions in instructions.)
   a) Do you use a Servicing Agent(s) to perform your Mortgage Servicing?  
      Yes ☐  No ☐
   
      • Seller/Servicer number for which the Servicing Agent performs servicing functions:
      __________________________________________
   
      • Servicing Agent’s name(s) and Seller/Servicer number(s):__________________________
   
      • Is the above Servicing Agent affiliated with your institution?  
        Yes ☐  No ☐
   
      • Has Freddie Mac approved your Servicing Agent via Form 479A?  
        Yes ☐  No ☐

   b) What servicing platform do you employ?  
      ☐ 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 (Please List)_____________________________________________________________

   c) How do you send your investor reporting data to Freddie Mac?  
      ☐ Service Bureau ☐ Self-report ☐ Not Servicing loans  
      If you self-report, how do you transmit your data? ☐ Freddie Mac Service Loans Applications ☐ GCS  
      ☐ Other ___________________________________

   d) Considering all servicing of mortgages held in portfolio including Freddie Mac’s, 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.  $__________________

   e) For all mortgages where you are a servicing agent, what is your total Single Family and Multifamily servicing aggregate unpaid principal balance of mortgages you subservice?  $__________________

   f) Where do you maintain the original documents required pursuant to Section 52.2 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 specify street address) _____________________________
   
      Where do you maintain the Servicing files for the Mortgages you service for Freddie Mac?  
      ☐ Onsite  
      ☐ Other location (Please specify street address) _____________________________
   
      Provide the street address for all locations from which you service Mortgages for Freddie Mac. Specify the Servicing activities performed at each location._____________________________________________________________

   g) Do you scan/image any of the documents and records pursuant to Section 52.2 of the Guide?  
      ☐ Yes. If yes, please specify the street address of where the imaged records are stored  
      __________________________________
      ☐ No

   h) 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 and its territories?  
      ☐ Yes. If yes, please specify
      ▪ The Servicing activities that are performed________________________________________
      ▪ The name of the service provider performing the activities__________________________
      ▪ The city and country where those activities are performed__________________________
      ☐ No

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

6. **Originations** (See definitions in instructions.)
   Did you originate Single Family mortgages during the most recent year?  
      Yes ☐  No ☐
   
   If yes, select mortgage type(s) and provide the quantity of loans and the origination amounts.
### Mortgages originated for the most recent calendar year

<table>
<thead>
<tr>
<th></th>
<th>Conventional</th>
<th>FHA/VA</th>
<th>Jumbo</th>
<th>Subprime</th>
<th>Alt-A</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td># Loans $(000)</td>
<td># Loans $(000)</td>
<td># Loans $(000)</td>
<td># Loans $(000)</td>
<td># Loans $(000)</td>
</tr>
<tr>
<td>Fixed rate (incl. balloons)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Adjustable Rate (ARMs)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Originations</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- For all originations including business with Freddie Mac in your most recent fiscal year, what percentage of your total originations was retail? ________
- What was the aggregate unpaid principal balance of your Multifamily originations for the year? $__________________

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.)

<table>
<thead>
<tr>
<th>Depository Name</th>
<th>City, State</th>
<th>ABA Number</th>
<th>Account Type (P&amp;I, Escrow, Clearing, Buydown)</th>
<th>Account Number</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

8. **Document Custodian information.**

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.

<table>
<thead>
<tr>
<th>S/S Number</th>
<th>Custodian Name</th>
<th>Custodian Number</th>
<th>Custodial Agreement Number</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

9. **Other Investor information.** Please list the top five 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 equal 100%)*

<table>
<thead>
<tr>
<th>Investor Name</th>
<th>% Home Mortgages (in 1% increments, 1%, 2%, 3%, etc.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Freddie Mac</td>
<td></td>
</tr>
<tr>
<td>Fannie Mae</td>
<td></td>
</tr>
<tr>
<td>Federal Home Loan Bank</td>
<td></td>
</tr>
<tr>
<td>FHA/VA/USDA</td>
<td></td>
</tr>
<tr>
<td>Ginnie Mae</td>
<td></td>
</tr>
<tr>
<td>BB&amp;T</td>
<td></td>
</tr>
<tr>
<td>Franklin American Mortgage Company, Inc.</td>
<td></td>
</tr>
<tr>
<td>JPMorgan Chase Bank, N.A.</td>
<td></td>
</tr>
<tr>
<td>SunTrust Bank</td>
<td></td>
</tr>
<tr>
<td>U.S. Bank National Association</td>
<td></td>
</tr>
<tr>
<td>Wells Fargo Bank, N.A.</td>
<td></td>
</tr>
<tr>
<td>Other: (Please specify)</td>
<td></td>
</tr>
<tr>
<td>Held in portfolio</td>
<td></td>
</tr>
</tbody>
</table>

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** (See definitions in instructions. Please check all applicable boxes.)

- ☐ Minority-Owned Business Enterprise
- ☐ Black or (African) American
- ☐ Native Americans (or American Indian)
- ☐ Hispanic (or Latino American)
- ☐ Asian-American

- ☐ Disabled-Owned
- ☐ Women-Owned
11. Insurance. Please provide the following information on insurance coverages for your institution.

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 losses, cancellation, reduction, or non-renewal?  
Yes ☐ No ☐

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

Fidelity Bond Policy Information

<table>
<thead>
<tr>
<th>Provider/Carrier</th>
<th>Policy Number</th>
<th>Coverage Amount</th>
<th>Deductible</th>
<th>Expiration Date of Policy</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Insurance Broker/Agent Information:

Name: ________________________________
Address: ______________________________
Phone Number: (_____)---- -

Errors & Omissions Policy Information

<table>
<thead>
<tr>
<th>Provider</th>
<th>Policy Number</th>
<th>Coverage Amount</th>
<th>Deductible</th>
<th>Expiration Date of Policy</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Insurance Broker/Agent Information:

Name: ________________________________
Address: ______________________________
Phone Number: (_____)---- -


Name of firm: ________________________________
Address (Street, City, State, Zip): ________________________________
Contact Person: ________________________________
Telephone Number: (_____)---- -

Is this a change from the previous year? Yes ☐ No ☐

If yes, please indicate reason: ________________________________

13. Attachments. Your institution must submit audited financial statements and report on internal control structure or reviewed financial statements unless you are a federally insured depository institution. Audited financial statements may be prepared at the Seller/Servicer level or at its parent level with consolidating worksheets. Below, please indicate how your institution will be submitting its financial statements, if applicable. (See Guide Section 4.4)

☐ Seller/Servicer’s audited financial statements and report on internal control structure (if applicable) or reviewed financial statements

☐ Parent company’s audited financial statements and report on internal control structure, together with consolidating worksheets (if Seller/Servicer is a subsidiary and not submitting audited financial statements prepared at the Seller/Servicer level)

☐ Form 1107SF (If you had no changes or you have already reported them, please do not attach.)

☐ No attachments are required
### 14. Warehouse Lenders

List your active Warehouse Lenders. (Attach additional page, if necessary.)

<table>
<thead>
<tr>
<th>Full Legal Name of Warehouse Lender</th>
<th>Street, City, State, Zip</th>
<th>Primary Contact Phone Number ( ) -</th>
</tr>
</thead>
<tbody>
<tr>
<td>TIN/EIN: (if known)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Type:</th>
<th>Commitment Amount $</th>
<th>Commitment Effective Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>[] Warehouse Loan</td>
<td></td>
<td></td>
</tr>
<tr>
<td>[] Traditional Repurchase</td>
<td></td>
<td></td>
</tr>
<tr>
<td>[] Gestation Line</td>
<td></td>
<td></td>
</tr>
<tr>
<td>[] Other:</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Are you in compliance with all covenants? [ ] Yes [ ] No
If No, please explain: ____________________________________________________________

<table>
<thead>
<tr>
<th>Full Legal Name of Warehouse Lender</th>
<th>Street, City, State, Zip</th>
<th>Primary Contact Phone Number ( ) -</th>
</tr>
</thead>
<tbody>
<tr>
<td>TIN/EIN: (if known)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Commitment Amount $</th>
<th>Commitment Effective Date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Are you in compliance with all covenants? [ ] Yes [ ] No
If No, please explain: ____________________________________________________________

### 15. OFAC and Anti-Money Laundering Program:

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

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

15.c. Have you submitted a voluntary self-disclosure of a violation to OFAC in the last three years? [ ] Yes [ ] No

15.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

15.e. Do you have a written Anti-Money Laundering (AML) program? [ ] Yes [ ] No

15.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

15.g. Do you use a subservicer? [ ] Yes [ ] No [ ] Do not service

15.h. Do you periodically screen borrowers against OFAC’s most recent SDN list? [ ] Yes [ ] No [ ] Do not service
15.i. Does your sub-servicer periodically screen borrowers against OFAC’s most recent SDN List?
   □ Yes
   □ No
   □ Do not service

15.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

15.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

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 yes, please submit Form 1107SF, Seller/Servicer Change Notification to report those additional changes.
CERTIFICATION, CONSENT AND AGREEMENT

This Certification, Consent and Agreement (“Certification”) is delivered to Freddie Mac pursuant to the requirements of Guide Section 4.9. 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 4.9, which state generally that Seller/Servicer:
   a. has access to an up-to-date Guide;
   b. 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, and investor accounting functions; and
   c. 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 51.3(b) 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 3 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 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.

Exceptions to compliance with the Purchase Documents are noted below:

(continue on additional sheets as necessary)

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

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” ___________________________