



Warehouse Lender Agreement to Access Loan Selling AdvisorSM

Warehouse Lender: _____

Freddie Mac Warehouse Lender ID #: _____

Address: _____

City: _____ State: _____ Zip: _____

Contact: _____

Email address: _____

Telephone number: () _____

Recital: The Warehouse Lender identified above requests Freddie Mac’s permission to access Loan Selling AdvisorSM to facilitate interim financing transactions for each Freddie Mac Seller that sells Pledged Mortgages to Freddie Mac in which Warehouse Lender has an ownership or security interest.

Terms and Conditions: Upon accepting this Form 475, Freddie Mac will grant the Warehouse Lender access to Loan Selling Advisor provided that: (i) Freddie Mac has a current approved Warehouse Lender Certificate of Incumbency and has issued a Warehouse Lender identification number and (ii) the Warehouse Lender: enters (or has entered) into an agreement to provide interim financing for Pledged Mortgages with one or more Freddie Mac Sellers, and shall complete, execute and deliver a Form 900WHL, Loan Selling AdvisorSM Warehouse Lender Authorized User Identification Form, acceptable to Freddie Mac. By executing this Form 475, Warehouse Lender agrees that it is a “Related Third Party” as defined in Freddie Mac’s Single-Family Seller/Service Guide (as it may be amended and/or modified, the “Guide”) and in the Related Third Party Agreement, located at http://www.freddie.com/loanadvisorsuite/pdf/Related_Third_Party_Agreement.pdf, to which the Warehouse Lender is bound by the signature of its duly authorized officer below. The Warehouse Lender agrees that Chapter 1401 and Section 6305.12 of the Guide (and all chapters or sections of the Guide referenced therein) are incorporated herein by this reference and made a part hereof. Capitalized terms used but not defined herein shall have the meaning ascribed to such terms in the Guide or the Related Third Party Agreement.

Permitted Loan Selling Advisor User Roles: The Warehouse Lender’s authorized employees may be assigned and appointed to any of the user roles permitted by the appropriate authorization form and may perform the functions associated with their assigned user roles.

Representations, Warranties, Agreements and Covenants: The Warehouse Lender represents and warrants to, and covenants with, Freddie Mac that it:

- (i) Will access and enter Loan Selling Advisor solely to facilitate interim financing of Pledged Mortgages intended for sale to Freddie Mac
(ii) Has read, understands, and will comply with the licensing requirements in the Related Third Party Agreement
(iii) Is bound to the Related Third Party Agreement by the handwritten signature or Electronic Signature of its duly authorized officer; and

(iv) Acknowledges that Freddie Mac may terminate the Warehouse Lender's access, or the access of anyone appointed by the Warehouse Lender to a user role, to Loan Selling Advisor at any time in Freddie Mac's sole discretion

Electronic Transactions: The Warehouse Lender agrees to conduct Electronic Transactions with Freddie Mac in accordance with Chapter 1401 and that all references therein to Seller/Service Provider shall be deemed to be references to Warehouse Lender as a Related Third Party. If the Warehouse Lender delivers a completed and duly executed Form 475 to Freddie Mac electronically as an Electronic Record (a PDF or other commonly used Electronic document format), with a copy or representation of the handwritten signature of Warehouse Lender's authorized officer attached thereto or logically associated therewith, such Electronic Form 475 shall be conclusively deemed to have been signed by a duly authorized officer of the Warehouse Lender, which hereby adopts the Electronic copy or representation of such officer's handwritten signature as such officer's valid, effective and enforceable Electronic Signature. Such Electronic Signature shall bind the Warehouse Lender to the terms of this Form 475 and the **Related Third Party Agreement** as if the Warehouse Lender had delivered a paper original Form 475 to Freddie Mac with its officer's handwritten signature affixed thereto.

Warehouse Lender:

Name:

(Name of duly authorized officer)

By:

Title:

(Signature of duly authorized officer)

(Title of duly authorized officer)

Date: ___/___/___

Mail to: Freddie Mac
8250 Jones Branch Drive
McLean, VA 22102-3110
Attn: Counterparty Authorization

Or attach as a PDF and e-mail to: Counterparty_Authorization@freddiemac.com