



Form 994SF

Warehouse Lender and Freddie Mac Pledged eMortgage Agreement

(See Form 994SF completion instructions on page two)

The undersigned, _____, as the duly authorized employee (VP or higher) of _____, Warehouse Lender ("WHL"), as set forth in that certain Certificate of Incumbency (Form 990) delivered to Freddie Mac by WHL, hereby agrees that WHL shall be bound by: (i) Section 6305 of the Freddie Mac Single-Family Seller/Servicer Guide ("Guide"); (ii) Section 2.6 of the Freddie Mac eMortgage Guide ("eMortgage Guide"); (iii) Guide Section 1401; and (iv) Guide Form 996E. as all are amended from time to time, and which are located on Allregs®.com and/or FreddieMac®.com. The undersigned also agrees that the Guide and eMortgage Guide are hereby incorporated herein by this reference and made a part hereof.

WHL represents and warrants to (and covenants and agrees with) Freddie Mac that, WHL: (i) has online access to the Guide and eMortgage Guide, and in particular, Guide Section 6305, eMortgage Guide Section 2.6, Guide Chapter 1401, and Guide Form 996E, as all are amended from time to time; and (ii) has read and understands (and will continue to access, read and comply with) the requirements in Guide Section 6305, eMortgage Guide Section 2.6, Guide Chapter 1401 and Guide Form 996E.

WHL agrees and acknowledges that by duly executing this Form 994 and delivering it to Freddie Mac, WHL: (i) will be permitted, by Guide Section 6305, as amended and supplemented by eMortgage Guide Section 2.6, to enter into Warehouse Financing Agreements with any Freddie Mac-approved eMortgage Seller/Servicer, to facilitate the closing or purchase of eMortgages by any such Seller/Servicer and (ii) shall have consented and agreed to conduct and engage in Electronic Transactions with Freddie Mac and Freddie Mac-approved eMortgage Seller/Servicers, under Chapter 1401, in connection with the delivery of Pledged eMortgages to and the purchase of Pledged eMortgages by Freddie Mac.

WHL agrees that capitalized terms used herein and not otherwise defined herein shall have the meaning ascribed to such terms in the Guide and the eMortgage Guide. WHL also agrees that WHL shall substitute the: (i) term "Warehouse Lender" for the terms "Seller/Servicer" and "Seller" in Guide Chapter 1401, as applicable, and (ii) terms "Pledged eMortgage(s)" and "Pledged eNote(s)" for the terms "Pledged Mortgage(s)" and "Note(s)", respectively, in Guide Section 6305 and Form 996E.

If this Form 994 is delivered electronically to Freddie Mac by WHL as a PDF (portable document format) or other commonly used electronic formats, with a copy or representation of the WHL's duly authorized employee's handwritten signature attached thereto or logically associated therewith, such Electronic copy or representation of the duly authorized employee's handwritten signature shall conclusively be deemed to be WHL's duly authorized employee's adopted Electronic Signature, which shall bind WHL to the terms in the Form 994, in the same manner WHL would be bound if WHL delivered an identical paper Form 994 to Freddie Mac with the duly authorized employee's original, handwritten signature affixed thereto.

WHL Name: _____

By: _____
(Signature of Authorized Employee)

Title: _____

Name: _____
(Type or Print)

Date: _____



INSTRUCTIONS:

Freddie Mac Form 994SF

This Warehouse Lender and Freddie Mac Pledged eMortgage Agreement must be completed, signed, and delivered to Freddie Mac in one of the following ways:

Mail Original Warehouse Lender and Freddie Mac Pledged eMortgage Agreement to:

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

E-mail scanned copy of signed Portable Document Format (PDF) to: counterparty_authorization@freddiemac.com