

Agreement for Concurrent Transfer of Servicing of Single-Family Mortgages

The Seller must complete and sign and the Servicer identified below must sign this Agreement for Concurrent Transfer of Servicing of Single-Family Mortgages (the "Agreement") and submit it to Freddie Mac for approval. Provide the aggregate UPB of the Mortgages to be delivered to Freddie Mac and the requested expiration date for this Agreement below:

| | |
|-------------------|---------------------|
| Aggregate UPB* \$ | Expiration date / / |
|-------------------|---------------------|

**The aggregate UPB may not exceed the total amount approved by Freddie Mac for the Seller to transfer to Servicers under all Agreements for Concurrent Transfer of Servicing of Single-Family Mortgages (both standard and negotiated) that are currently in effect.*

| | | | | | | | | | | | |
|---|--|-------|--|------|--|---|--|-------|--|------|--|
| Seller (in the Guide as the context may indicate, "Transferor Servicer") | | | | | | Servicer (in the Guide as the context may indicate, "Transferee Servicer") | | | | | |
| Seller name | | | | | | Servicer name | | | | | |
| Seller/Servicer number | | | | | | Seller/Servicer number | | | | | |
| Address | | | | | | Address | | | | | |
| City | | State | | ZIP | | City | | State | | ZIP | |
| Contact | | | | | | Contact | | | | | |
| E-mail address | | | | | | E-mail address | | | | | |
| Telephone number () | | | | ext. | | Telephone number () | | | | ext. | |

Document Custodian

The Seller will deliver the Mortgages for certification to the Document Custodian indicated on the Servicer's Tri-Party Agreement. If the Concurrent Transfer of Servicing involves Mortgages that may become Senior Subordinate Mortgages, the Tri-Party Agreement revision date must be on or after February 1, 2015.

| | | | | | | | | | | | |
|---------|--|-------|---------------------------|-----|--|-------------------------------------|--|--|--|--|--|
| Name | | | Telephone number () | | | ext. | | | | | |
| Address | | | Document Custodian number | | | | | | | | |
| City | | State | | ZIP | | Document Custodial agreement number | | | | | |

Terms and Conditions: Chapters and sections cited in this Agreement refer to, and definitions of capitalized terms used but not defined herein are found in, Freddie Mac's Single-Family Seller/Servicer Guide (the "Guide"). Subject to Freddie Mac's prior approval and in accordance with Chapter 7101 and the terms and conditions in the Purchase Documents, on the Settlement Date of the Mortgages that the Seller has identified in Loan Selling AdvisorSM as subject to this Agreement (the "Mortgages"), there will be a Concurrent Transfer of Servicing of the Mortgages from the Seller to the above-designated Servicer. The Servicer hereby (i) acknowledges, covenants and warrants to Freddie Mac and agrees to be responsible for all representations, covenants, and warranties required of the Seller concerning the eligibility of the Mortgages for purchase by Freddie Mac and (ii) agrees to service the Mortgages in accordance with the terms of the unitary, indivisible master Servicing contract comprised of the Guide and the other Purchase Documents, all of which are incorporated herein by reference.

- Will this Concurrent Transfer of Servicing include Mortgages that are credit enhanced? Yes No
Certain credit enhancement agreements preclude or limit Transfers of Servicing of Mortgages covered by the agreements. The Seller must verify that this request complies with the terms of those agreements.
 If yes, check all applicable boxes to indicate the nature of the enhancements.
 Recourse Indemnification Cash Account Spread Account
 Collateral Pledge Agreement Pool Insurance Enhanced Spread Account
 Other (specify) _____
- Do any of the Mortgages belong in one or more of the following categories? Yes No
 If yes, check all applicable boxes.

- Biweekly
- Scheduled/Scheduled remittance option
- Actual/Actual remittance option
- Payment-capped or Option ARM
- Manufactured Home
- Skip-payment
- Originated pursuant to an affordable housing initiative
- Originated under the Home Affordable Refinance Program (HARP)
- Subject to a Transfer of Servicing restriction under the Purchase Documents
- Sold under a Senior Subordinate Mortgage negotiated term of business**
- Other (specify) _____

**Note: If any Mortgage subject to this Agreement is or may become a Senior Subordinate Mortgage: (a) the Seller must advise the Servicer in writing of the special Servicing requirements set forth in Chapter 8601 and any related term of business with respect to each such Mortgage, and (b) the revision date of the Servicer's Tri-Party Agreement with the Document Custodian must be on or after February 1, 2015.

3. Identify all remittance cycles for the Mortgages (refer to Guide Exhibit 6, Matrix of Remittance Cycle Options, or the Seller's Purchase Documents for additional information):

- Accelerated Remittance (ARC)
- Gold Remittance
- Flex Remittance
- Early Remittance cycle (ERC)
- First Tuesday Remittance cycle
- Daily remittance for P&I
- Sweep

4. Will this Concurrent Transfer of Servicing include any eMortgages (as defined in the Freddie Mac eMortgage Guide, available at http://www.freddiemac.com/singlefamily/pdf/eMortgage_Guide.pdf)? Yes No

If yes, the eMortgage Guide is a Purchase Document for both the Seller and Servicer, and the Servicer must be approved to service eMortgages for Freddie Mac.

The Seller must: (a) deliver the required paper documents for the eMortgages to the Document Custodian identified above as required by the Purchase Documents, including the Tri-Party Agreement, and (b) transfer Control and Location of each eNote to Freddie Mac as described in the eMortgage Guide, and the Authoritative Copy of each eNote to Freddie Mac's eVault as shown in the Purchase Documents or, if applicable, to the Servicer's eNote Document Custodian identified below:

| | | | |
|---------|-------|---------------------------|----------------------------------|
| Name | | Telephone number () ext. | |
| Address | | eNote Custodian number | |
| City | State | ZIP | eNote Custodian agreement number |

As the authorized representative of the Seller or Servicer, as applicable, by writing my signature on the "signature" line below and transmitting a copy of this Agreement to Freddie Mac by fax or other Freddie Mac-approved Electronic means of delivery, I: (i) consent to the use of "Electronic Records," "Records," "Electronic Signatures" and fax copies of documents and signatures in connection with executing and delivering this Agreement; (ii) agree that this is an "Electronic Transaction" governed by Purchase Documents, including Chapter 1401 of the Guide; and (iii) agree that Freddie Mac's receipt of an Electronic copy of this Agreement containing a copy or representation of my signature (including as an Electronic Signature attached to or logically associated with it) shall, for all purposes, be conclusive evidence that I executed and intended to execute this Agreement and bind the Seller or Servicer, as applicable, to the provisions in this Agreement.

IN WITNESS WHEREOF, each party below has caused this Agreement to be signed in its name on its behalf by its duly authorized representative.

| | |
|---|---|
| Seller | Servicer |
| Date / / | Date / / |
| By (signature of authorized representative) | By (signature of authorized representative) |
| Typed or printed name | Typed or printed name |
| Title | Title |

Acknowledgment and approval by Freddie Mac

Effective for Mortgages delivered from _____ through _____

| | |
|---|---|
| Date of acknowledgment and approval / / | By (signature of authorized representative) |
| Typed or printed name | |