

Agreement for Subsequent Transfer of Servicing of Single-Family Mortgages

Transferor Servicer						Transferee Servicer					
Name						Name					
Seller/Servicer number						Seller/Servicer number					
Address						Address					
City		State	ZIP			City		State	ZIP		
Contact			E-mail			Contact			E-mail		
Telephone number ()			ext.			Telephone number ()			ext.		
Requested Effective Date of Transfer / /											

This Agreement, executed by the Transferor Servicer and the Transferee Servicer, must be received by Freddie Mac not less than 45 days but not more than 60 days prior to the requested Effective Date of Transfer. The requested Effective Date of Transfer must be the first Business Day following the cutoff date for a Freddie Mac accounting cycle. Transferor Servicer and Transferee Servicer understand and agree that Freddie Mac makes no representations or warranties regarding the Servicing rights to be transferred hereunder or regarding the Mortgages and, if applicable, REO, that are identified on the list of Mortgages to be transferred (the "Transferred Mortgages"), provided to Freddie Mac by the Transferor Servicer. Transferor Servicer and Transferee Servicer further understand and agree that Freddie Mac's approval of the Transfer of Servicing ("Transfer") does not imply that there are no outstanding repurchase or other contractual obligations, including recourse or indemnification, with respect to the Transferred Mortgages.

Chapters and sections referenced in this Agreement are those set forth in the Freddie Mac *Single-Family Seller/Servicer Guide* ("Guide"). Capitalized terms used but not defined herein are defined in the Guide.

By signing this Form 981, the Transferor Servicer and Transferee Servicer each expressly (i) acknowledge that it has reviewed, understands and complied with, and (ii) agrees that it shall be bound by, in each event all of the provisions of Section 2101.12, the terms of which are incorporated herein by this reference.

In accordance with Chapter 7101, and subject to Freddie Mac's approval as evidenced by the approval letter referenced in Section 7101.2(b), the Transferor Servicer will transfer the Servicing of the Transferred Mortgages to the Transferee Servicer on the approved Effective Date of Transfer noted below. The Transferee Servicer will be responsible for all representations, covenants, and warranties concerning the eligibility of the Transferred Mortgages for purchase by Freddie Mac as provided in Section 7101.15.

The Transferor Servicer and Transferee Servicer further represent, warrant and covenant that, if the Transfer is approved by Freddie Mac:

- A. The Transferor Servicer will deliver, and the Transferee Servicer will receive and possess all records, legal documentation, files and funds relevant to the Transferred Mortgages, as required by Sections 7101.8, 7101.9 and 7101.10.
The Transferor Servicer will transfer all Escrow funds and prepaid installments to the Transferee Servicer.
The Transferee Servicer will examine such records and determine whether such records are correct. The Transferee Servicer hereby assumes full responsibility and liability for the correctness of such records.
- B. Borrowers will be notified of the Transfer in accordance with Section 7101.11, the Real Estate Settlement Procedures Act (RESPA) and any applicable regulations and local laws, and Borrowers will receive new payment coupons, monthly statement or any other material necessary for uninterrupted payment.
- C. Insurance endorsements (pursuant to Section 8202.7) and tax records, as appropriate, will be updated to reflect the Transferee Servicer as the party to be notified.
- D. The Transferee Servicer has performed a due diligence review of the Servicing rights to be transferred hereunder before entering into this Agreement, including without limitation, review of the Transferred Mortgage files, the Custodial Accounts, and any outstanding or continuing obligations of the Transferor Servicer under the Purchase Documents. The Transferee Servicer is not relying upon any information provided by Freddie Mac in entering into this transaction nor is it relying upon Freddie Mac to identify any deficiencies with respect to the Transferred Mortgages.
- E. Prior to the approved Effective Date of the Transfer, the Transferor Servicer will evaluate whether or not the proposed Transfer will in any way impair its ability to demonstrate to Freddie Mac's satisfaction that it has sufficient capitalization, profitability, liquidity and funding sources to support its ongoing operations and its commitments to Freddie Mac following the Transfer. The Transferee Servicer must conduct the same evaluation of itself.

The Transferee Servicer will service the Transferred Mortgages in accordance with the terms of the Guide, applicable Bulletins, users' guides and any other Purchase Documents, all of which are fully incorporated herein by reference.

With this Agreement, the Transferor Servicer must submit the list of Mortgages to be Transferred.

Neither Freddie Mac's acceptance of this Form 981 nor its consent to the proposed Transfer of Servicing will operate to waive, modify or limit Freddie Mac's rights and remedies under the Guide, the other Purchase Documents, at law or in equity, with respect to any disclosed legal, regulatory or supervisory action, proceeding or investigation or otherwise, all such rights and remedies being hereby expressly reserved.

By signing this Agreement, the Transferor Servicer and the Transferee Servicer each certifies that all of the information that it has provided to Freddie Mac in connection with the requested Transfer of Servicing, including the information set forth on pages 2 and 3 of this Form 981, is true and correct.

Acknowledgment of and approval by Freddie Mac	
Approved Effective Date of Transfer (always effective with the first day of Freddie Mac's accounting cycle)	____ / 16 / ____
Date of acknowledgment and approval	/ /
By (Signature of authorized representative)	
Typed or printed name	

Part A. To be completed by the Transferor Servicer	
1. Does this Transfer include all Mortgages serviced by the Transferor Servicer for Freddie Mac? If yes, also complete 1a and 1b. Note: Mortgages that are funded by Freddie Mac after the approved Effective Date of Transfer will not be included with an "all transfer."	<input type="checkbox"/> Yes <input type="checkbox"/> No
1a. Does the Transferor Servicer have any outstanding commitments with Freddie Mac? If yes, the Transferor Servicer intends to: <input type="checkbox"/> retain the Servicing <input type="checkbox"/> assign the Servicing	<input type="checkbox"/> Yes <input type="checkbox"/> No
1b. Is this Transfer the result of an ownership change? If yes, complete and submit Form 1107SF.	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Does this Transfer include Mortgages in foreclosure? If yes, provide a list.	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Does this Transfer include REO? If yes, provide a list.	<input type="checkbox"/> Yes <input type="checkbox"/> No
4. Does this Transfer include Mortgages that have lender-purchased mortgage insurance? If yes, provide a list.	<input type="checkbox"/> Yes <input type="checkbox"/> No
5. Does this Transfer include Mortgages that are credit enhanced? If yes, check the applicable boxes and attach a list of all credit enhancements with the applicable Freddie Mac loan numbers and Master Commitments. Certain credit enhancement agreements contain terms that may preclude or limit the Transfer of Mortgages covered by the agreements. The Transferor Servicer must ensure that this Transfer of Servicing request complies with the terms stated in the applicable agreements.	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Recourse <input type="checkbox"/> Indemnification <input type="checkbox"/> Cash Accounts <input type="checkbox"/> Spread Accounts <input type="checkbox"/> Collateral Pledge Agreements <input type="checkbox"/> Pool Insurance <input type="checkbox"/> Other _____	
5a. Does the Transfer include Mortgages in a Trial Period under the Home Affordable Modification Program (HAMP) or modified under HAMP? If yes, provide a list that identifies the Freddie Mac loan number and whether the Mortgage is in the Trial Period or has been modified under HAMP.	<input type="checkbox"/> Yes <input type="checkbox"/> No
5b. Does the Transfer include any Mortgages in a Trial Period under any Freddie Mac non-HAMP modification initiative (e.g., the Freddie Mac Standard Modification, Freddie Mac Streamlined Modification, etc.) or modified under such initiatives? If yes, provide a list that identifies the Freddie Mac loan numbers for these Mortgages and for each Mortgage state whether the Mortgage is in the Trial Period or has been modified and identify the applicable modification initiative (e.g., Standard Modification, Streamlined Modification, etc.).	<input type="checkbox"/> Yes <input type="checkbox"/> No
5c. Does the Transfer include Mortgages that are or may become Senior Subordinate Mortgages? If yes, provide a list that identifies the Freddie Mac loan numbers for these Mortgages and confirm the Transferor Servicer has advised the Transferee Servicer of the Servicing requirements set forth in Chapter 8601 and any related term of business. If the answer to 5c, is yes, the Transferee Servicer must have entered into a Form 1035 or 1035DC using a version revised on or after February 2015.	<input type="checkbox"/> Yes <input type="checkbox"/> No
6. Will this Transfer include any of the following Mortgages? <input type="checkbox"/> Biweekly <input type="checkbox"/> Scheduled/Scheduled <input type="checkbox"/> Actual/Actual <input type="checkbox"/> Payment Capped or Option ARMs <input type="checkbox"/> Manufactured Homes <input type="checkbox"/> Skip-Payment <input type="checkbox"/> Balloon/Reset <input type="checkbox"/> Step Rate <input type="checkbox"/> Partial Principal Forbearance <input type="checkbox"/> Originated pursuant to affordable housing initiatives <input type="checkbox"/> Mortgages with Transfer restricted under negotiated terms of business If yes, please provide a list of the type of provision and Freddie Mac loan number of each Mortgage.	<input type="checkbox"/> Yes <input type="checkbox"/> No
7. What types of remittance options are included in this Transfer? <input type="checkbox"/> Accelerated Remittance cycle (ARC) <input type="checkbox"/> Gold Remittance cycle <input type="checkbox"/> Super ARC <input type="checkbox"/> Flex Remittance <input type="checkbox"/> Early Remittance cycle (ERC) <input type="checkbox"/> First Tuesday Remittance cycle <input type="checkbox"/> Daily remittance for P&I <input type="checkbox"/> Sweep	
8. Does this Transfer include Mortgages with repurchase demands in any status? If yes, provide a list.	<input type="checkbox"/> Yes <input type="checkbox"/> No
9. Does this Transfer include Mortgages that are Minority Participation Purchase? If yes, all Mortgages within the group must transfer.	<input type="checkbox"/> Yes <input type="checkbox"/> No
10. Indicate the total number of Mortgages included in this Transfer _____	
11. Does the Transferor Servicer currently use a Servicing Agent (subservicer) to subservice Mortgages? If yes, please provide the following: Servicing Agent name: _____ Servicing Agent number: _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
12. Are any of the Mortgage Notes electronic? If yes, please provide a list of the electronic Notes.	<input type="checkbox"/> Yes <input type="checkbox"/> No
13. Does this Transfer include any Mortgages that were modified electronically pursuant to Freddie Mac's HAMP electronic modification requirements? If yes, please provide a list and indicate the specific location (repository) of the electronic modification agreements.	<input type="checkbox"/> Yes <input type="checkbox"/> No

Transferor Servicer's Document Custodian before requested Transfer			
Complete the following for the Freddie Mac-approved Document Custodian indicated on the Form 1035, Custodial Agreement: Single-Family Mortgages or Form 1035DC, Designated Custodial Agreement: Single-Family Mortgages			
Name	Telephone number () ext.		
Address	Document Custodian number		
City	State	ZIP	Custodial Agreement number

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

Transferor Servicer	
By (Signature of authorized representative)	Date
Typed or printed name	

Part B. To be completed by the Transferee Servicer

Does this Transferee Servicer intend to use a Servicing Agent (subservicer) to service the Mortgages? Yes No
If yes, please specify the following:
Servicing Agent Name: _____
Servicing Agent Number: _____
If this is a new Servicing Agent, submit Form 479A.

Transferee Servicer's Document Custodian after Transfer is completed

Complete the following for the Freddie Mac-approved Document Custodian indicated on the Form 1035, Custodial Agreement: Single-Family Mortgages, or Form 1035DC, Designated Custodial Agreement: Single-Family Mortgages

Name	Telephone number ()		ext.
Address	Document Custodian number		
City	State	ZIP	Custodial Agreement number

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

Transferee Servicer

By (Signature of authorized representative) _____ Date _____

Typed or printed name _____