

[Date of Notice]
[Borrower One Name – First, Middle, Last]
[Borrower Two Name – First, Middle, Last]
[Mailing Address – Street Number, Street Name and Unit Number]
[Mailing Address – City, State, Zip Code]

Borrower Notification: A Freddie Mac Trust Has Purchased Your Mortgage – 2nd Notice

The purpose of this letter is to inform you that your mortgaged property, located at [MERGE ADDRESS] and having an original principal balance of [MERGE \$UPB], was sold to Freddie Mac on [DATE], and then **sold to Freddie Mac as a trustee for [Name of Trust] on [DATE]**. By law, Freddie Mac is required to inform you that your mortgage was sold to us as a trustee. Selling mortgages to Freddie Mac is a standard part of the mortgage business for many of the nation's mortgage lenders. We provide funds to lenders by purchasing the mortgages they make to provide a continuous source of mortgage funds, which allows homebuyers to obtain financing.

What You Need to Know

- **This notice requires no action on your part; however, keep a copy of this notice with your other mortgage documents** because the transfer of ownership of your mortgage to Freddie Mac has not been publicly recorded.
- **The sale of your mortgage to a Freddie Mac Trust does not affect any term, payment, or condition of the mortgage, deed of trust, or note.**
- **Freddie Mac does not service your loan.** All correspondences and inquiries regarding your mortgage should be addressed to your Servicer, [Name of Servicer] at [Servicer's Address] or [Servicer's Customer Service Phone Number].
- **You should continue to send your monthly payments to [Name of Servicer].** Payments sent to Freddie Mac will be returned to you and may result in late charges or your account becoming past due.
- **If you make a payment that is less than the full amount due for your regularly scheduled monthly payment (partial payment), contact your Servicer to discuss their partial payment policy.** If your loan is sold, your new Servicer may have a different policy. Your Servicer:
 - may accept a partial payment and apply it to your loan,
 - may hold a partial payment in a separate account until you pay the rest of the payment, and then apply the full payment to your loan, or
 - may not accept any partial payments.

For questions regarding this letter, contact a representative of the [Name of Trust] at (800) FREDDIE (1-800-373-3343). Written inquiries should be addressed to 8200 Jones Branch Drive, McLean VA, 22102, Attention: Borrower Contact Unit, Mail Stop A29. For more information, visit our online FAQs at www.freddiemac.com/singlefamily/pdf/borrower_notification_faqs.pdf.

Una versión en español de esta carta está disponible en nuestro sitio web:
<http://www.freddiemac.com/forms>.

<Merge FM Loan #>