

[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: Freddie Mac Has Purchased Your Mortgage Loan 2nd Notice

This letter is for informational purposes only. No action is required on your part.

What You Need to Know

1. Your mortgage loan on [Merge Address] was sold to Freddie Mac on [Date]. Selling mortgage loans to Freddie Mac is a standard part of the mortgage business for many of the nation's mortgage lenders. The sale of your mortgage loan to Freddie Mac does not affect any term, payment, or condition of the mortgage, deed of trust, or note.
2. Your Servicer at the time of this notification was [Name of Servicer], [Address of Servicer], [Servicer's Customer Service Phone #]. Your servicer is the company you currently make your mortgage payments to. This may or may not be the same company who made your mortgage loan.
3. If your name(s) or address requires any corrections, please contact your Servicer.
4. Please continue to make your payments to your current Servicer as you do today. When or if there is a change in who collects your payments, your Servicer will contact you and provide necessary guidance. Do not send your mortgage payments to Freddie Mac as we do not service mortgage loans.
5. 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 mortgage loan is sold, your new Servicer may have a different policy. Your Servicer:
 - may accept a partial payment and apply it to your mortgage 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 mortgage loan, or
 - may not accept any partial payments
6. Please keep a copy of this notice with your other mortgage documents because the sale of your mortgage loan to Freddie Mac has not been publicly recorded.

If you have questions regarding this notice, visit our online FAQs at www.freddiemac.com/singlefamily/pdf/borrower_notification_faqs.pdf, or contact us by phone 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.

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

<Merge FM Loan #>