



Cash-Released XChange[®] User Guide

April 2024

PUBLIC



Learning

We have updated the Cash-Released XChange User Guide (including its name, formerly known as, Servicing Transfer Instructions User Guide) to incorporate changes for our mortgage Sellers and Servicers in the following chapters:

- Chapter 6:
 - **Lakeview Loan Servicing, LLC** – Assignment Endorsement Question contact info

- Chapter 7:
 - **Lakeview Loan Servicing, LLC** – Primary Contact Information

- Chapter 8:
 - **Lakeview Loan Servicing, LLC** – All Other Issues & Report Loan Acquisition Scheduled UPB Errors contact info

- Chapter 11:
 - **Lakeview Loan Servicing, LLC** – Accounting, Final Documents, Repurchase, Release of File and Funds & SRP Reimbursement contact info

These updates are effective immediately.

The updated Cash-Released XChange User Guide is available through the Loan Selling Advisor®. Please make sure the appropriate teams in your organization, including Loan Delivery and Shipping, have access to the User Guide and are aware of this update.

For questions, please contact your Freddie Mac representative or the Customer Support Contact Center (800-FREDDIE)

This information is not a replacement or substitute for the requirements in the Freddie Mac *Single-Family Seller/Servicer Guide* and your other Purchase Documents.

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Prologue

These materials are designed for Freddie Mac Sellers who are approved to sell mortgages through Cash-Released XChange® and engage in a related Concurrent Transfer of Servicing to a Transferee Servicer using Guide [Exhibit 28A](#). The materials contain general information, delivery tips and the Transfer of Servicing instructions.

The materials are organized as follows:

Chapter Number	Contents
1	<ul style="list-style-type: none"> • Overview of Cash-Released XChange • Process Flow • What is Guide Exhibit 28A, <i>Loan Servicing Purchase and Sale Agreement for Cash-Released XChange®</i>? • Understanding Your Freddie Mac Funding • How to Identify the Servicer in Loan Selling Advisor® • Post-Fund Data Correction Tool • Address Confidentiality Program
2	Delivering Accurate Data in Loan Selling Advisor <ul style="list-style-type: none"> ○ Prevent Loan Delivery and Funding Errors ○ Deliver a Scheduled UPB and Valid DDLPI ○ Submit Post-Fund Data Corrections ○ Enter escrow and buydown funds information ○ Borrower Mailing Address Information
3 – 11	Servicing Transfer Instructions
12	Checklists and Forms

Overview of Cash-Released XChange

Loan Selling Advisor is Freddie Mac’s online system for selling and delivering mortgages. It integrates all secondary market functions from pricing to funding, helps you deliver mortgages to Freddie Mac under a variety of executions, and lets you manage your contract and loan pipelines, with access to funding reports and more. Sellers must be pre-approved to participate in Cash-Released XChange.

For Transfers of Servicing under the Cash-Released XChange program, the Seller of the Mortgage is the Transferor Servicer and we refer to them as Seller, and we refer to the Transferee Servicer as Servicer throughout this document. Upon sale of a Mortgage to Freddie Mac, the Seller enters into a Servicing Contract thereby creating Servicing Contract Rights related to those Mortgages. Under the Cash-Released XChange program, the Seller as Transferor Servicer, assigns the Servicing Contract Rights to the Servicer as Transferee Servicer. Refer to the [Glossary](#) in the *Freddie Mac Single-Family Seller/Servicer Guide* for definitions.



Sellers participating in Cash-Released XChange must comply with requirements as set forth in the Freddie Mac *Single-Family Seller/Servicer Guide* (Guide) and Purchase Documents. For specific information relating to general sale, delivery, and servicing requirements for mortgages sold under Cash-Released XChange, refer to the Guide chapters below:

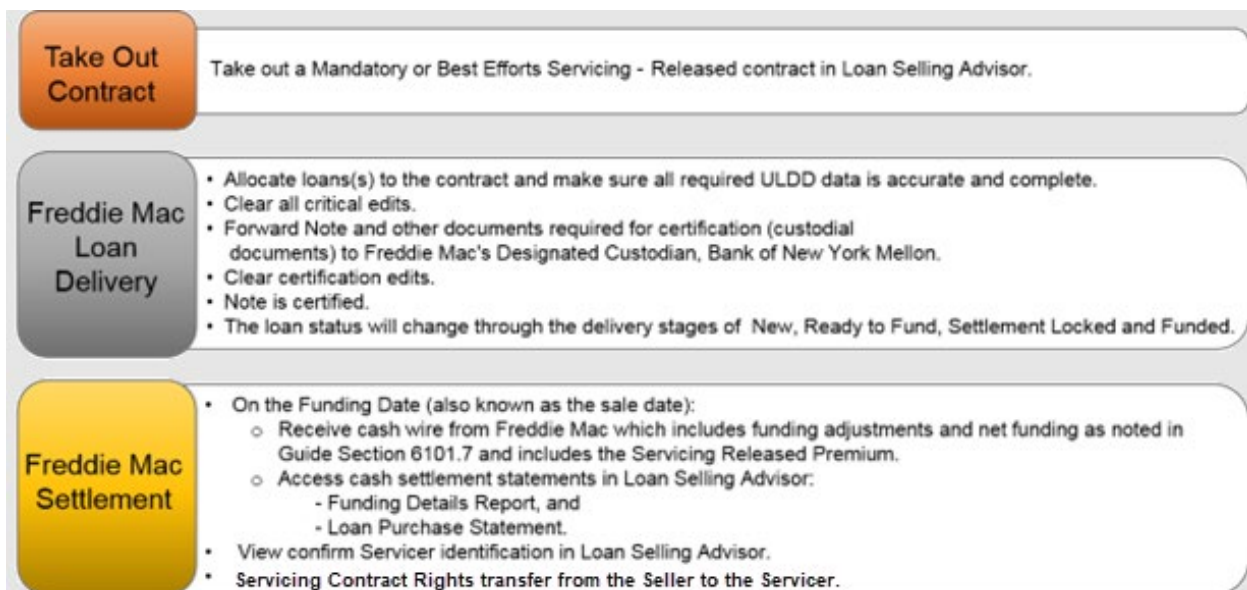
- Guide [Chapter 6302](#): Mortgage Delivery Instructions
- Guide [Chapter 6101](#): Requirements for selling fixed-rate mortgages to Freddie Mac under fixed-rate Cash Contracts, and specifically Guide [Section 6101.7](#).
- Guide [Exhibit 28A](#): *Loan Servicing Purchase and Sale Agreement for Cash-Released XChange* (the “Agreement”). When you sell mortgages under Cash-Released XChange, you agree to comply with the terms of Guide [Exhibit 28A](#).

Process Flow

When mortgages are sold for cash under Cash-Released XChange, Freddie Mac arranges for a Servicer, as identified by Freddie Mac, to accept a Transfer of Servicing from the Seller simultaneously with the sale of the mortgage to Freddie Mac.

The Freddie Mac Settlement Date (hereafter referred to as the Funding Date or “sale date”) is the date on which Freddie Mac purchases the mortgage and creates the Servicing Contract Rights (SCRs) that are assigned by the Seller to the Servicer concurrently with the sale of the mortgage from the Seller to Freddie Mac. The Seller’s SCRs, including its right to any portion of the servicing spread or any other servicing fees or income relating to servicing of the loan(s), are assigned by the Seller to the Servicer upon the sale of the mortgages to Freddie Mac.

The diagram below illustrates the Cash-Released XChange high-level process flow.



What Happens Next?

The Freddie Mac Funding Date/sale date triggers the delivery timeline to the Servicer. Seller at its own expense, shall deliver imaged documents (see [Chapter 4, FAST for Imaged Documents](#), for special instructions) within three (3) Business Days after the sale date.



What is Guide Exhibit 28A: Loan Servicing Purchase and Sale Agreement for Cash-Released XChange?

Guide [Exhibit 28A](#) outlines the terms and conditions under which mortgages are sold to Freddie Mac through Cash-Released XChange. It, along with this user guide, identifies the Seller's obligation after the sale date and describes fees incurred by the Seller for late and incorrect deliveries and loans repurchased:

- **Loan Information:** Provide available computer or like records requested by Servicer reflecting pertinent information on the Loans as of the Origination Dates of such Loans including, but not limited to, comprehensive tax and insurance information identifying payee, payee address, next payment due date and policy number.
- **File:** Provide a complete loan file to Servicer or as directed by Freddie Mac. Seller must also retain a copy of the complete loan file and maintain that copy in accordance with the requirements of Guide [Chapter 3302](#). Imaged documents only.
- **Other Documents:** Seller shall deliver to Servicer any and all further documents reasonably required by Servicer in order to fully transfer to Servicer all of Seller's SCRs, title and interest in and to the SCRs and escrow funds transferred hereunder.
- Comply with the requirements of the Cash-Released XChange User Guide.

The Seller may be subject to the following late fees as set forth in the following sections of Guide [Exhibit 28A](#):

- Section 4.2 Seller Obligations after the Sale Date, 4.2(b). The Servicer may charge a per loan, late or missing document fee of up to \$500. For more information, refer to [Chapter 4, FAST for Imaged Documents](#), of this user guide.
- Section 5, Exchange of Funds, 5.1(b). Servicer may charge Seller a late fee of up to \$500 for failure to transfer to Servicer all funds received from the mortgagors after the sale date. For more information, refer to [Chapter 8, Resolve Settlement/Funding Errors](#), of this user guide.
- Section 6, Payment of Costs, 6.3. The Servicer may charge a per loan, late document fee for "late" recorded documents. For more information, see [Chapter 9, Final Recorded Documents](#), of this user guide.
- Section 6.4, Refund of Servicing-Released Premium, (c) Loans Repurchased (ii). Servicer may charge Seller a \$200 repurchase fee for each loan the Seller is required to repurchase. For more information, refer to [Chapter 10, Repayment of the Servicing-Released Premium](#), of this user guide.

Understand Your Freddie Mac Settlement

Freddie Mac disburses payment to the Seller on the Funding Date for mortgages purchased. The cash disbursement includes the cash price and Servicing-Released Premium (SRP), subject to funding adjustments and net funding.

What is Net Funding?

Net funding is the process by which Freddie Mac adds or deducts credit fees, premium or discount pricing and/or other applicable amounts in addition to servicing-released funding adjustments (such as, escrow funds, unapplied temporary subsidy buydown funds, interest adjustments, the servicing spread, tax



service fees, transaction fees and other funds due the Servicer) from the proceeds of sale for each mortgage sold through Cash-Released XChange. The amount of all funding adjustments is transferred by Freddie Mac from the Seller to the Servicer on the funding date. See Guide [Section 6101.7](#) and the rest of this section for additional information regarding funding adjustments.

The tables below illustrate the components used to fund mortgages under the Net Funding process. These components are listed in the Settlement Summary (amount wired to Seller) and the Servicing-Released Proceeds Summary (amount transferred to Servicer).

Assumption: Freddie Mac Funding Date is in the month prior to the last paid installment due date		
Name of Data Component	Add, Subtract or Equal	Total Amount
Principal Purchased	+	128,868.49
Accrued Interest	+	241.62
Total Fees	-	455.84
Premium (+) or Discount (-)	+	10,392.46*
Servicing-Released Proceeds Summary**	-	1,429.85
Total Disbursement (to Seller)	=	137,616.88

**Breakdown of Proceeds to Servicer - See Servicing-Released Proceeds Summary		
Name of Data Field	Add, Subtract or Equal	Total Amount
Escrow Funds collected at Closing	+	578.78
Buydown Collected at Closing (unapplied Buydown Subsidy)	+	0.00
Interest Adjustment	+	604.07
Servicing Spread Adjustment	+	17.00
Tax Fee	+	80.00
Transaction Fee	+	150.00
Total Funding Adjustments Transferred to Servicer	=	1,429.85

*The Premium (Discount) in the example above, was calculated as follows:

Calculate Premium/Discount		
Data Component	Add, Subtract, Multiply or Equal	Amount
Base Price	+	108.064
Loan SRP	-	1.140
Sub total	=	106.924
Par	-	100.000
Sub total	=	.06924
Principal Purchased	x	128,868.490
Sub total	=	8,922.854
SRP Amount	+	1,469.610
Total Premium (Discount)	=	10,392.464



Freddie Mac Loan Purchase Statement

Seller Name		Remittance Option	Standard
Seller Identifier		Prepayment Remittance Due Days	5
Organization ID		Participation Percent	100.000%
Seller Address		Contract Product	30-Year Fixed Rate Conventional
Contract Name			
Investor Contract Identifier			
Contract Expiration Date	August 16, 2019		
Contract Amount	\$ 129,000.00		
Contract Outstanding Balance	\$ 131.51		

Settlement Summary

Seller Loan Identifier	FHLMC Loan Number	Base Price	Net Price	Interest Rate	Accounting Net Yield	Principal Purchased	Accrued Interest	Total Fees	Premium (Discount)	Total Disbursement
Funds wired to:										
A/C Name: 08/13/2019 12:00 AM										
		108.064%	107.710%	5.875%	5.625%	128,868.49	241.62	455.84	10,392.46	137,616.88
Sub Total						\$ 128,868.49	\$ 241.62	\$ 455.84	\$ 10,392.46	\$ 137,616.88
Grand Total						\$ 128,868.49	\$ 241.62	\$ 455.84	\$ 10,392.46	\$ 137,616.88

Servicing Released Proceeds Summary

Seller Loan Identifier	FHLMC Loan Number	Servicer Delivered Servicer Loan Identifier	Loan SRP	SRP Amount	Escrow Funds Collected at Closing	Buydown Collected at Closing	Interest Adjustment	Servicing Spread Adjustment	Tax Fee	Transaction Fee
For loans funded on 08/13/2019 12:00 AM										
			1.140%	1,469.61	578.78	0.00	604.07	17.00	80.00	150.00
Sub Total				\$ 1,469.61	\$ 578.78	\$ 0.00	\$ 604.07	\$ 17.00	\$ 80.00	\$ 150.00
Grand Total				\$ 1,469.61	\$ 578.78	\$ 0.00	\$ 604.07	\$ 17.00	\$ 80.00	\$ 150.00



The Loan SRP which displays in the Servicing Released Proceeds Summary section, may be truncated and/or rounded. To view the Loan SRP as a rate (before it is rounded and/or truncated), create a custom export. For step-by-step instructions on how to export data and create custom exports, access the job aids shown below:

- Learn how to [export data and create custom data sets](#).
- Access an additional job aid on how to [Map Loan Purchase Statement Data Fields](#) using the Summary Data MISMO 3.30 data set. The Loan SRP data field is available in the Summary MISMO 3.0 data set.

Funding Adjustments

Funding adjustments include escrow funds (formerly known as the escrow deposit), interest adjustment, Servicing Spread, tax service fee, transaction fee and unapplied Temporary Buydown Subsidy funds.

Funding adjustments display on the settlement statements and are calculated as follows:

- The Seller delivers the amounts held as Escrow funds and Temporary Buydown Subsidy funds for each mortgage sold Servicing-Released
- Freddie Mac calculates the Interest Adjustment, Servicing Spread, Tax Service Fee and Transaction Fee. See the sections below for more information on how to calculate funding adjustments.



Escrow Funds

Escrow funds are entered into Loan Selling Advisor by the Seller. Note, Freddie Mac does not validate the amounts entered. If the borrower's monthly mortgage payment includes escrow amounts, you will have entered the total amount of escrow funds collected from the borrower at closing, less the aggregate amount in the Other Funds Collected at Closing Detail section of the Create/Modify loan page. The aggregate amount represents any disbursements due the collection authority 60 days after the Transfer of Servicing.

Unapplied Temporary Buydown Subsidy Funds

Unapplied Temporary Buydown Subsidy funds are entered into Loan Selling Advisor by the Seller, and the accuracy of these amounts is not validated by Freddie Mac. If the mortgage was originated with a temporary subsidy buydown, you will have entered the amount of the unapplied temporary buydown subsidy in the Other Funds Collected at Closing Detail section of the Create/Modify Loan page.

Accrued Interest/Interest Adjustment

The Seller is due accrued interest for each mortgage sold to Freddie Mac except when the Funding Date is the first (1st) of the month. When the Servicer is due the interest, it is identified as an Interest Adjustment. The Accrued Interest is due the Seller and the Interest Adjustment is due the Servicer under the following circumstances:

- When the Freddie Mac Funding Date is not the first of the month and occurs in the same month as the DDLPI date, the Seller is due the accrued interest. Refer to the table below on how to calculate.
- When the Funding Date occurs in the month prior to the DDLPI date, the Servicer is due the interest adjustment. Refer to the table below on how to calculate.

Scenario A = Seller is due the Accrued Interest		Scenario B = Servicer is due the Interest Adjustment	
Loan Details:		Loan Details:	
Loan Acquisition UPB Amount	\$137,000	Loan Acquisition UPB Amount	\$137,000
Note Rate Percent	7.500%	Note Rate Percent	7.500%
Accounting Net Yield	7.250%	Accounting Net Yield	7.250%
Servicing Spread	.250%	Servicing Spread	.250%
Note Date	10/01/2023	Note Date	10/01/2023
Funding Date	10/01/2023	Funding Date	10/12/2023
LPIDD (DDLPI)	10/01/2023	LPIDD (DDLPI)	10/01/2023
Scheduled First Payment Due Date	11/02/2023	Scheduled First Payment Due Date	12/01/2023
No interest is due to the Servicer because the Funding Date occurred between the first and 10th of the month, so there is a zero-dollar funding adjustment. The Servicer collects a payment from the borrower prior to their first reporting cycle to Freddie Mac; therefore, the Seller does not owe any interest to the Servicer.		Calculation $\$137,000 \times .0725 / 12 = \827.71	



Servicing Spread Adjustment

The Servicing Spread adjustment is compensation for servicing mortgages for Freddie Mac. This amount is calculated by Freddie Mac as follows:

- When the Funding Date occurs in the same month as the DDLPI date, the Seller is due the servicing spread adjustment. Refer to the table below on how to calculate.
- When the Funding Date occurs in the month prior to the DDLPI date, the Servicer is due the servicing spread adjustment. Refer to the table below on how to calculate.

Scenario A = Seller is due the Servicing Spread Adjustment		Scenario B = Servicer is due the Servicing Spread Adjustment	
Loan Details:		Loan Details:	
Loan Acquisition UPB Amount	\$137,000	Loan Acquisition UPB Amount	\$137,000
Note Rate Percent	7.500%	Note Rate Percent	7.500%
Accounting Net Yield	7.250%	Accounting Net Yield	7.250%
Servicing Spread	.250%	Servicing Spread	.250%
Funding Date	10/05/2023	Funding Date	10/11/2023
LPIDD (DDLPI)	10/01/2023	LPIDD (DDLPI)	11/01/2023
Scheduled First Payment Due Date	11/02/2023	Scheduled First Payment Due Date	12/01/2023
Calculation $\$137,000 \times .250 \times 4\text{-days} / 360 = \3.81		Calculation $\$137,000 \times .250 \times 21\text{-days} / 360 = \19.98	

Tax Service Fee

The tax service fee is \$80 and is subject to change without notice at the Servicer's discretion. This fee is a funding adjustment deducted from your sales proceeds, and it is transferred to the Servicer by Freddie Mac.

Transaction Fee

The transaction fee of \$150 (which is subject to change without notice at the Servicer's discretion) is due to the Servicer. The transaction fee is associated with the initial costs of setting up a mortgage for servicing. It is deducted from your sales proceeds and transferred to the Servicer by Freddie Mac.

Settlement Statements

The Loan Purchase Statement and the Funding Details Report are referred to as "settlement statements." They confirm loan funding and the total disbursement to the Seller and the Servicer. The statements are available in Loan Selling Advisor on the Funding Date:

- **Loan Purchase Statement.** Discloses the total amount disbursed to the Seller for the mortgages sold. It also summaries pertinent data included in the amount funded to the Seller such as price information, accrued interest, etc.
- **Funding Details Report.** Provide detailed loan information that is used for servicing, accounting and investor reporting purposes.



Access Settlement Statements

To view your settlement statements, do the following:

1. From the main menu, click **SETTLEMENTS**, and then click **View Settlement Statements**.

The screenshot shows the top navigation bar of the Loan Selling Advisor application. The 'SETTLEMENTS' tab is highlighted in blue. Below the navigation bar, there are three columns of menu items:

Column 1	Column 2	Column 3
Review Certification Issues	Enter Settlement Details	Create/View Certification Forms
View Settlement Statements	Servicing Transfer Instructions	View Certification Pipeline
View Funding Details	Acknowledge Warehouse Lender Release Status	

2. The **View Settlement Statements: Search** page displays. Enter your search criteria and then click **VIEW CONTRACTS**.

The screenshot shows the 'View Settlement Statements: Search' page. The page title is 'View Settlement Statements: Search'. Below the title, there is a heading: 'Enter information below to select the contracts to view:'. The form contains the following fields and options:

- Execution Type:** Radio buttons for Cash (selected), Guarantor, Multilender, and Guarantor/Multilender.
- Contract Name:** Text input field.
- Investor Contract Identifier:** Text input field.
- Seller Loan Identifier:** Text input field.
- Prefix:** Text input field.
- Pool #:** Text input field.
- Settlement Date:** Two date pickers with a 'to' separator between them.
- VIEW CONTRACTS:** A blue button with a white border, circled in orange.



- The **View Settlement Statements** page displays. Select the contracts you want to access by checking the boxes to the left of them. Click the **VIEW PURCHASE STATEMENTS** button to view the loan purchase statement or click the **VIEW FUNDING DETAILS** button to view the Funding Details Report.

View Settlement Statements

**The combined total of all loans in the selected contracts to view cannot exceed 15,000.
The combined total of all loans in the selected contracts to export cannot exceed 60,000.**

Enter information below to select the contracts to view:

Execution Type: Cash Guarantor Multilender Guarantor/Multilender

Contract Name:

Investor Contract Identifier:

Seller Loan Identifier:

Prefix:

Pool #:

Settlement Date: to

VIEW CONTRACTS

VIEW PURCHASE STATEMENTS **VIEW FUNDING DETAILS** **EXPORT FUNDING DETAILS**

	CONTRACT NAME	INVESTOR CONTRACT IDENTIFIER <input type="text"/>	SETTLEMENT DATE	STATUS
<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/>	2017-09-01	Accepted

TOTAL LOANS SELECTED: 1

TOTAL SELECTED: 1

1 - 1 of 1 contract contracts per page:

VIEW PURCHASE STATEMENTS **VIEW FUNDING DETAILS** **EXPORT FUNDING DETAILS**



- The reports appear in Adobe Acrobat format. The following image is an example of a Funding Details Report for a contract sold through Cash-Released XChange.

Freddie Mac Funding Details Report

Seller Name: [REDACTED]
Seller Identifier: [REDACTED]
Organization ID: [REDACTED]
Seller Address: [REDACTED]

Contract Name: [REDACTED]
Investor Contract Identifier: [REDACTED]
Contract Product: 30-Year Fixed Rate Conventional
Participation Percent: 100.000%
Remittance Option: Standard
Prepayment Remittance Due Days: 5

Designated Servicer Name: [REDACTED]
Servicer Identifier: [REDACTED]
Servicer Address: [REDACTED]

Settlement Summary

Seller Loan Identifier	FHLMC Loan Number	P & I Payment Amount	Last Paid Installment Due Date	Interest Rate	ANY Rate	Remaining Maturity Period Count	Principal Purchased
Settlement Date: 08/13/2019							
Sub Total		763.08	09/01/2019	5.875%	5.625%	360	128,868.49
Grand Total							\$ 128,868.49

Servicing Released Proceeds Summary

Seller Loan Identifier	FHLMC Loan Number	Servicer Delivered Servicer Loan Identifier	Loan SRP	SRP Amount	Escrow Funds Collected at Closing	Buydown Collected at Closing	Interest Adjustment	Servicing Spread Adjustment	Tax Fee	Transaction Fee
Settlement Date: 08/13/2019										
Sub Total			1.140%	1,469.61	\$ 578.78	0.00	\$ 604.07	\$ 17.00	\$ 80.00	\$ 150.00
Grand Total				\$ 1,469.61	\$ 578.78	\$ 0.00	\$ 604.07	\$ 17.00	\$ 80.00	\$ 150.00

Export Funding Details

To export a funding details report, do the following:

- From the main menu, click **SETTLEMENTS**, and then click **View Settlement Statements**.
- The **View Settlement Statements: Search** page displays. Enter your search criteria and click **VIEW CONTRACTS**.

View Settlement Statements: Search

Enter information below to select the contracts to view:

Execution Type: Cash Guarantor Multilender Guarantor/Multilender

Contract Name:

Investor Contract Identifier:

Seller Loan Identifier:

Prefix:

Pool #:

Settlement Date: to

VIEW CONTRACTS



3. The **View Settlement Statements** page displays. Select the contract(s) you want to export by checking the boxes to their left. Then click **EXPORT FUNDING DETAILS**.

View Settlement Statements

The combined total of all loans in the selected contracts to view cannot exceed 15,000.
The combined total of all loans in the selected contracts to export cannot exceed 60,000.

Enter information below to select the contracts to view:

Execution Type: Cash Guarantor Multilender Guarantor/Multilender

Contract Name:

Investor Contract Identifier:

Seller Loan Identifier:

Prefix:

Pool #:

Settlement Date: to

VIEW CONTRACTS

VIEW PURCHASE STATEMENTS **VIEW FUNDING DETAILS** **EXPORT FUNDING DETAILS**

	CONTRACT NAME	INVESTOR CONTRACT IDENTIFIER	SETTLEMENT DATE	STATUS
<input checked="" type="checkbox"/>			2017-09-01	Accepted

TOTAL LOANS SELECTED: 1
TOTAL SELECTED: 1

1 - 1 of 1 contract contracts per page: 25

VIEW PURCHASE STATEMENTS **VIEW FUNDING DETAILS** **EXPORT FUNDING DETAILS**

4. The **Export Funding Details** page displays. Select a **File Format** for the exported file, and then click **EXPORT FILE**.

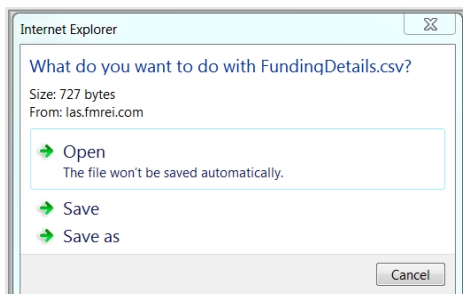
Export Funding Details

Select a File Format and click Export File to export the funding details.

File Format: Comma Delimited

EXPORT FILE

5. When the next window displays, choose whether you want to view the exported file or to save it.





How to Identify the Servicer in Loan Selling Advisor®

The assignment of the Servicing Contract Rights to a Servicer is final in Loan Selling Advisor on the Freddie Mac funding date. When preparing the mortgage documentation for delivery to the Servicer, you must ensure you are delivering the documents to the correct Servicer. Servicers selected by Freddie Mac to participate in Cash-Released XChange are identified in Loan Selling Advisor by a six-digit number. The Servicer identification numbers are:

Identify the Servicer	
Servicer Name	Servicer Identification Number
Arvest Bank	120787
Fifth Third Bank, National Association	215192
JPMorgan Chase Bank, National Association	205676
Lakeview Loan Servicing, LLC	226945
Massachusetts Housing Finance Agency aka MassHousing	216746
Nationstar Mortgage LLC d/b/a Mr. Cooper	157360
NewRez LLC	221092
PHH Mortgage Corporation	212065
PNC Bank, National Association	170287
Specialized Loan Servicing LLC	221092
U.S. Bank, National Association	589603

The Servicer Identification Number displays in the contract details page. Use the following steps to access the contract details page to identify the Servicer:

1. Log into Loan Selling Advisor.
2. From the main menu, select **CONTRACTS**, and then select **View Contract Pipeline**. The **Contract Pipeline** page displays.
3. Enter the contract number in the **Investor Contract Identifier** field.
4. Click **Search**.



- The **Contract Results** display. Click on the contract number to advance to the Contract Details page.

Contract Pipeline

Cash **Guarantor** Live BU/BD Trade

Investor Contract Identifier Contract Product: All Products

Contract Option: Mandatory Best Efforts Contract Status: Accepted Fulfilled MC Type:

Contract Expiration Date: mm/dd/yyyy to mm/dd/yyyy
(The date range must be 31 days or less for fulfilled contracts.)

SEARCH

Cash View

INVESTOR CONTRACT IDENTIFIER	CONTRACT PRODUCT	CONTRACT TYPE	MC TYPE	CONTRACT ACCEPTED DATE	CONTRACT EXPIRATION DATE	CONTRACT AMOUNT	REMAINING BALANCE ON CONTRACT	REMAINING BALANCE TO FULFILL	NOTE RATE PERCENT RANGE	EDITS CLEARED	CERTIFICATION STATUS	996 COMPLETE
0025	30-Year Fixed Rate Conventional	Mandatory	Flow	02/27/2018	03/08/2018	\$550,000.00	\$550,000.00	\$536,250.00	2.875% - 3.375%	N	Not Built	996 Not Built
0265	30-Year Fixed Rate Conventional	Mandatory	Flow	03/30/2017	04/19/2017	\$153,600.94	\$10,000.00	\$0.00	4.000% - 4.500%	N	Not Built	996 Not Built

- The **Cash Contract Details** page displays. The Servicer Identification Number is in the Loan Details section.

Cash Contract Details

Summary of Contract Terms

INVESTOR CONTRACT IDENTIFIER	CONTRACT OPTION	CONTRACT PRODUCT	ACCEPTED DATE	EXPIRATION DATE
	Mandatory	30-Year Fixed Rate Conventional	10/31/2023 01:51:42	12/26/2023
CONTRACT AMOUNT	PRICING IDENTIFIER	INTEREST RATE PERCENT RANGE	SERVICING OPTION	CONTRACT NAME
\$860,000.00		5.000% - 5.500%	Released	
REMAINING BALANCE	PI TYPE	LOAN AMORTIZATION PERIOD COUNT	PAIR OFF AMOUNT	TOTAL UPB
\$760,120.32	Flow	239 - 362 months	--	\$99,879.68
LOAN MATURITY PERIOD COUNT	LTV RATIO PERCENT RANGE	STATE CODE	CROSS SELL RIGHTS	SERVICING SPREAD
241 - 360 months	0% - <= 105%	TX	Seller Released	0.250%
AVERAGE UNPAID PRINCIPLE BALANCE	ESCROW COVERAGE	CONTRACT STATUS		
250000.00	Taxes and Insurance	Accepted		

Additional Servicing Released Information

Pricing for Cash-Released XChange Mortgages is not final until the Funding Date. Loan level prices are determined at contract allocation based on detailed loan-level attributes and may change if loan detail information is modified before the Funding Date. Final price adjustments for each Mortgage will be determined at settlement and reflected on your settlement statement.

INTEREST RATE RANGE	5.000%	5.125%	5.250%	5.375%	5.500%
CONTRACT PRICE	88.398	89.246	90.345	91.036	91.698
CONTRACT SRP	1.396	1.388	1.382	1.374	1.370
CONTRACT ASSET PRICE	87.002	87.858	88.963	89.662	90.328

Loan Details

View Loan Pipeline for additional information.

SELLER LOAN IDENTIFIER	PRIMARY BORROWER LAST NAME	INTEREST RATE	LOAN REFERENCE PRODUCT LABEL	LOAN STATUS	WIRE INSTRUCTIONS ATTACHED DATE	UNPAID PRINCIPAL BALANCE	WAREHOUSE LENDER	SERVICER	NET PRICE	TOTAL FEES
		5.000%	30-Year Fixed Rate Conventional	New		\$99,879.68	No		88.265	\$0.00



Sellers may terminate a Servicer's ability to assume SCRs for mortgages sold to Freddie Mac under Cash-Released XChange. Refer to Guide [Section 6101.7](#) for information on screening out Servicers.



Servicer may terminate a Seller's eligibility to assign SCRs to such Servicer for mortgages sold to Freddie Mac under Cash-Released XChange. Refer to Guide [Section 6101.7](#) for information on Servicer's ability to screen out the Seller.

Servicer-Delivered Servicer Loan Identifier

The Servicer assigned loan identifier is available in Loan Selling Advisor starting on the Funding Date. While the identifier cannot be viewed in Loan Selling Advisor, it can be exported when you create a customized export data set. Sellers may choose to export the Servicer-Delivered Servicer Loan Identifier to:

- Include in the Transfer of Servicing notification letters or correspondence with the borrower and interested parties.
- Assist you and the borrower in tracking the loan with the Servicer.

To learn how to export this data field, refer to the following resources:

- [Export Data](#) job aid and refer to the tips on pages 9 and 10
- [Export Delivery Data](#) tutorial on how to export data and create a custom data set
- [Implementation Guide for Loan Selling Advisor Export \(Phase 4a\) – Sellers \[XLSX\]](#)

See below for an example of the Summary Data MISMO 3.0 data set and the location of the Servicer-Delivered Servicer Loan Identifier:

The screenshot shows the 'Export: Customize Data Set' interface. At the top, the 'Current Data Set' is set to 'Summary Data MISMO 3.0' with a 'DELETE' button and a 'PRINT PREVIEW' button. Below this, there is a section titled 'What is in a Data Set' with a dropdown arrow. The 'Current Fields' list includes: Seller Loan Identifier, Servicer Loan Identifier, Servicer-Delivered Servicer Loan Identifier (highlighted), Universal Loan Identifier - Current, UPB Amount - Current, Warehouse Lender Indicator - Current, Adjustment Rule Type 1 - Interest Rate Per Change - AtClosing, Adjustment Rule Type 2 - Interest Rate Per Change - AtClosing, Application Received Date - AtClosing, Assumability Indicator - AtClosing, Automated Underwriting Case Identifier - AtClosing, Automated Underwriting Recommendation Description - AtClosing, and Automated Underwriting System Type - AtClosing. There are right and left arrow buttons between the 'Current Fields' and 'New or Modified Data Set' lists. The 'New or Modified Data Set' list is currently empty. At the bottom, the 'Data Set Name' is 'SDSLID'.



Request a Preferred Document Custodian

Cash-Released XChange Sellers have the option to select a preferred Document Custodian when selling loans to Freddie Mac through Loan Selling Advisor. A preferred Document Custodian may be one of the following:

- Bank of New York Mellon (BNYM) (Freddie Mac's Designated Custodian)
- U.S. Bank, National Association

See Chapter 3 for information and tips for requesting a preferred document custodian.

Post-Fund Data Correction Tool

Seller/Servicers must submit data corrections electronically using the Post-Fund Data Correction Tool (the "Tool") beginning July 1, 2020. The Tool is a web-based application that allows Seller/Servicers to electronically submit data correction requests related to mortgage data submitted into Loan Selling Advisor, after funding. The Tool is available in [Servicing Gateway](#). If you don't already have access to the Servicing Gateway, login to [Access Manager](#), a self-service system that lets you create, manage and provision your users' access to certain Freddie Mac Single-Family sourcing and servicing tools and applications, including tools in Freddie Mac Loan Advisor. If your company already uses Access Manager, contact your administrator and request that they provision you for access to the Post-Fund Data Correction tool.

If you're new to post-fund data corrections, be sure to view the [Post-Fund Data Correction Tool Overview tutorial](#), which provides a detailed look at the Tool. Topics include login and navigation, searching for existing loan and post-fund data correction records, and importing and submitting data correction requests. With the tool, you have the option to submit corrections using manual data entry, one loan at-a-time or import corrections for multiple loans.

For more information, access the following resources:

- [Post-Fund Data Correction Tool: Importing Data Correction Files tutorial](#)
- [Post-Fund Data Correction Tool FAQ](#)
- [Post-Fund Data Correction Tool web page](#)

Address Confidentiality Program (ACP)

Any Borrower who is a participant in a State-sponsored ACP may use their substitute mailing address instead of their home address for all mail correspondence.

Within five Business Days after the Funding Date, the Seller must e-mail Freddie Mac at loan_delivery_funding_ops@freddiemac.com and to the new Servicer (contact information below) with the following information:

- Freddie Mac Loan Number and Servicer Loan Number
- Borrower Name
- Borrower ACP mailing address (including, when applicable, any lot number or required uniquely identifiable number)

Refer to Guide [Section 1301.2\(j\)](#).



Report Borrower(s) in Address Confidentiality Program	
Name of Servicer	Contact Information
Arvest Bank	MtgLoanAcquisitions@arvest.com
Fifth Third Bank, National Association	LoanTransfers@53.com
JPMorgan Chase Bank, National Association	fmisc.inbound.transfers@restricted.chase.com
Lakeview Loan Servicing, LLC	Judith Tribble Judith.Tribble@lakeview.com Jenny Sanchez JennySanchez@bayviewloans.com Joseph Smith JosephSmith@bayview.com
Massachusetts Housing Finance Agency aka MassHousing	HO Servicing Acquisitions@masshousing.com
Nationstar Mortgage LLC d/b/a Mr. Cooper	Nick Toon Nick.Toon@mrcooper.com Kasi Saunders Kasi.Saunders@mrcooper.com
NewRez LLC	Joshua Bishop Joshua.Bishop@newrez.com
PHH Mortgage Corporation	Kelly Woeller Kelly.Woeller@mortgagefamily.com
PNC Bank, National Association	FlowServicing@pnc.com
Specialized Loan Servicing LLC	sellerhelp@computershare.com
U.S. Bank, National Association	NLACorrections@usbank.com

Prevent Data and Funding Errors

The information in this chapter will assist you with delivering required loan data for mortgages sold through Cash-Released XChange®. Many of these instructions prevent delivery and funding errors for mortgages sold. Complying with these instructions minimizes funding errors and error resolution between you (Seller), Freddie Mac, and the Servicer.

There are special delivery requirements applicable to mortgages sold through Cash-Released XChange in addition to data delivery requirements for all mortgages sold to Freddie Mac. Delivering accurate data for all required fields will prevent data and funding errors. It is imperative that Sellers adhere to the delivery requirements in Guide [Chapter 6302](#).

Delivery of inaccurate information can affect the amount Freddie Mac funds the Seller and funding adjustments due the Servicer such as escrow funds, interest adjustment, etc. Likewise, the erroneous information can be used by the Servicer to set up the borrower’s servicing account which can result in untimely servicing set up and lead to RESPA violations.

The information below highlights some servicing-released data delivery fields where we see frequent data errors. Following the instructions below will prevent funding errors and post-fund data corrections and post settlement reconciliation with the Servicer.

Deliver a Scheduled UPB and Valid DDLPI

When selling mortgages to Freddie Mac through Cash-Released XChange, you must deliver the Loan Acquisition Scheduled UPB Amount and you may have to amortize down the UPB under the circumstances described below.

When the Funding Date occurs after the 10th of the month in which the interest is paid to, you may have to amortize down the loan. The table below provides detailed steps on data delivery requirements for the Loan Acquisition Scheduled UPB Amount and the Last Paid Installment Due Date and Servicer packaging requirements for this circumstance.

Example:

How to Deliver a Scheduled UPB and Update the Last Paid Installment Due Date		
If the...	You must...	Here’s what you need to do:
Funding Date is 04/11/2023 and the Last Paid Installment Due Date is 04/01/2023 and the Note date is 03/01/2023.	Amortize down the loan by the amount of principal due in the month following funding, whether or not the payment(s) was collected.	Go to the Loan Acquisition Scheduled UPB Amount field and modify it by amortizing down the loan by one payment (include the April 2023 P&I payment), even if the payment was not collected.
Funding Date is 04/11/2023 and the Last Paid Installment Due Date is 04/01/2023 and the Note date is 03/01/2023.	Advance the Last Paid Installment Due Date (formerly known as DDLPI)	Go to the Last Paid Installment Due Date field and enter a date of 05/01/2023.
	When amortizing down a mortgage with escrow collections, you must include the escrow portion of the payment(s) applied.	<ol style="list-style-type: none"> 1. Go to the section titled Other Funds Collected at Closing Details. 2. Select Escrow Funds. 3. Add the dollar value of the escrow portion of the payment to the Other Funds Collected at Closing Amount field.



How to Deliver a Scheduled UPB and Update the Last Paid Installment Due Date		
If the...	You must...	Here's what you need to do:
	Include a payment history in the transfer of servicing file to the Servicer.	The delivery file to the Servicer must contain a legible loan payment history (attached in the order shown on the Document Checklist) that includes: <ol style="list-style-type: none"> 1. The amount of the applied payment 2. Date the payment was applied. 3. Current UPB, etc.
Funding Date is 04/10/2023, the Last Paid Installment Due Date (known as DDLPI) is 04/01/2023 and the Note Date is 03/01/2023.	If no payments or curtailments have been received, no adjustments are needed.	Enter the Loan Acquisition Scheduled UPB Amount as the same amount shown on the Note and enter the DDLPI Date also as shown on your lending documents of 4/01/2023.

For additional information you may also refer to Guide [Section 6302.26](#) and Loan Selling Advisor page level help, Calculate Loan Acquisition Scheduled UPB Amount.

The illustration below displays the ULDD data points for the Loan Acquisition Scheduled UPB Amount (Sort ID 385) and the Last Paid Installment Due Date (also referred to as the DDLPI) Sort ID 440).

Payment Information

Payment Details

Loan Acquisition Scheduled UPB Amount: \$ 257700.00	Last Paid Installment Due Date: 01/01/2017
Aggregate Loan Curtailment Amount: \$	Delinquent Payments Over Past Twelve Months Count: 0
Current UPB Amount: \$ 257700.00	

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Loan Selling Advisor calculates the scheduled UPB (a feature available in the Loan Pipeline); however, this feature does not advance the DDLPI date in accordance with the Servicing-Released Transfer requirements. If you use this tool, you must return to the Create/Modify loan page and edit the Last Paid Installment Due Date.



For more information on funding adjustments and reconciliation of funding adjustments, refer to Guide [Section 6101.7](#) and Sections 1.4 and 3.2 of Guide [Exhibit 28A](#).

Enter Monthly Escrow Collections

For mortgages with full or partial escrow collections, the Seller must complete all required escrow information. The procedure below illustrates how to enter escrow loan data in Loan Selling Advisor's create and/or modify loan page.



1. From the Create/Modify Loan page, go to the Origination Details section.

Origination Information

Origination Details

Application Received Date: 09/19/2017

Borrower Price Lock Date: 09/19/2017

Borrower Count: 1

Capitalized Loan Indicator: False

Escrow Indicator: True

HMDA HOEPA Loan Status Indicator: False

HMDA Rate Spread Percent: %

2. Go to the Escrow Indicator field and click the drop-down menu to select **True** for loans with full or partial escrow collections.

If the mortgage is not escrowed, select **False** and continue with the entry of the remaining delivery data fields.

Origination Information

Origination Details

Application Received Date: mm/dd/yyyy

Borrower Price Lock Date: mm/dd/yyyy

Borrower Count:

Capitalized Loan Indicator:

Escrow Indicator: True False [Current Escrow Information](#)

HMDA HOEPA Loan Status Indicator:

HMDA Rate Spread Percent: %

3. If you selected True, the Current Escrow Information link will display. Click the link to advance to the escrow breakdown data fields.

Escrow Details

ESCROW ITEM TYPE	ESCROW MONTHLY PAYMENT AMOUNT
<input type="checkbox"/> [Dropdown]	\$ [Input]

Escrow Balance Amount: \$ [Input]

ADD ESCROW ITEM REMOVE SELECTED

4. In the Escrow Details section, select the **Escrow Item Type** by clicking the drop-down menu, and enter the amount of the monthly collection in dollars and cents using two decimal spaces. (Do not enter any information in this section if the mortgage is not escrowed.)



If the loan has partial escrow collections, enter only the Escrow Item Type and the Escrow Monthly Payment Amount for the item that will be included in the borrower's monthly PITI payment. For mortgages with monthly escrow collections, refer to the section titled **Amounts Deducted at Funding for Escrows and Temporary Buydowns** in this chapter.



- Next, enter the Escrow Balance Amount. The amount entered in this field must equal the amount entered in the Other Funds Collected at Closing Amount section for Escrow Funds. See section **Amounts Deducted at Funding for Escrows and Temporary Buydowns, Step #4.**



As with all loan data, it is the Seller's responsibility to ensure the information entered in the Escrow Details section is correct. The Servicer uses this information to set up the borrower's monthly PITI payment. Therefore, if you enter the data incorrectly, it will result in incorrect billing to the borrower.

Amounts Deducted at Funding for Escrows and Temporary Buydowns

When the mortgage has monthly escrow collections or an unapplied temporary buydown subsidy, the Seller must complete information in the section titled Other Funds Collected At Closing. These are servicing released adjustments that are automatically deducted/netted (on the Funding Date) from the amount disbursed to the Seller and are simultaneously wired to the Servicer.

The procedure below illustrates how to enter data in Other Funds Collected at Closing Details section of Loan Selling Advisor's create and/or modify loan page.

- From the Create/Modify Loan page, go to the Other Funds Collected at Closing Details section.

- Click the check box next to Other Funds Collected at Closing Type (Sort ID 158,159)
- Click the drop-down menu for Other Funds Collected at Closing Type (Sort ID 158,159) and select Escrow Funds or Buydown (for the unapplied temporary buydown subsidy). **Do not select Advanced PITI Payment or Principal Curtailment.**
- Go to the Other Funds Collected at Closing Amount (Sort ID 157) and enter the applicable amount.



Refer to the table below for help in calculating the dollar value required in this field.

How to Enter Other Funds Collected at Closing Type	
Other Funds Collected at Closing Type	Other Funds Collected at Closing Amount
Escrow Funds	<p>\$ Total escrows collected at closing as per the Closing Disclosure</p> <ul style="list-style-type: none"> - Less any aggregate adjustments - Less escrow disbursements due and payable within 60 Days of the Freddie Mac funding date + Plus the taxes and insurance portion of an applied payment (for example, when the mortgage is amortized down by a payment.) <p>= Total</p> <p>If the disbursement is due to an escrow collection authority within 60 days of the Freddie Mac funding date, the Seller must:</p> <ul style="list-style-type: none"> • Pay the amount due • Contact the Servicer to inform them of the reimbursement due the Seller • Provide the Servicer with clear evidence (paper trail) reflecting the amount paid and satisfied • Provide a fully executed Payment/Refund Transmittal to the Servicer
Buydown Funds	Enter the dollar value of the unapplied temporary buydown subsidy as per the Closing Disclosure.

The example below illustrates a loan with Escrow collections and an unapplied Temporary Buydown Subsidy. The identified funds type and amounts are due the Servicer and are used to establish the borrower's loan record and for set up of the borrower's escrow and/or Temporary Buydown Subsidy account(s).

Other Funds Collected at Closing Details

	OTHER FUNDS COLLECTED AT CLOSING TYPE	OTHER FUNDS COLLECTED AT CLOSING AMOUNT
<input checked="" type="checkbox"/>	Escrow Funds ▼	\$ 1675.50
<input checked="" type="checkbox"/>	Buydown ▼	\$ 2675.00 ✕

ADD OTHER FUNDS COLLECTED AT CLOSING
REMOVE SELECTED



When an escrow disbursement is payable within 60 days of the Freddie Mac funding date, the Seller is responsible for disbursing funds to the appropriate collection authority. Under this situation, the Seller must provide the Servicer with documentation evidencing that the full payment was made to the collection authority.

Borrower Mailing Address Information

The primary Borrower's mailing address may be different from the subject property address for the following reasons:

- The subject property is a second home
- The subject property is an Investment Property
- The primary borrower is stationed away from the subject property

When the address is different from the subject property, follow the steps below to complete the required information.

1. From the Create/Modify Loan page, go to the Borrower Mailing Address (Borrower 1) section.
2. If the primary Borrower's mailing address is not the same as the subject property address, set the Borrower Mail Address Same As Property Indicator (Sort ID #572) to **False** and complete the remaining information in this section including the country code.
3. If the Borrower's mailing address is the same as the subject property address, set the Borrower Mail Address Same As Property Indicator (Sort ID #572) to **True** and leave the remaining information in this section blank.

Borrower Mailing Address (Borrower 1)

Street Address: Borrower Mail To Address Same As Property Indicator: True False

City Name: Address Type:

State Code: Postal Code:

Country Code:

The Servicer will use the information contained on the Borrower Mailing Address Certification when forwarding correspondence, billing statements and miscellaneous information to the borrower.

If you did not complete the required delivery data in Loan Selling Advisor before the loan status changes to Settlement Locked, you must complete the Borrower Mailing and Billing Address Certification (located in [Chapter 12, Checklists and Forms](#) of this user guide) and place it in the servicing delivery file.



Submit Post-Fund Data Corrections

All post funding data corrections for loan origination and delivery data submitted through Loan Selling Advisor must be submitted through the automated Post-Fund Data Correction tool (the Tool). Use the tool, to:

- Import correction requests or manually enter them
- Submit corrections and proactively manage and receive responses to your submissions
- Access precise and simple tracking of submissions

The following user roles are available for submitting post-funding data corrections:

- Seller Analyst
- Seller Manager
- Seller Read Only

Log into [Access Manager](#) to obtain access to the Tool. After receiving your user login credentials, log into the Tool at <https://sg.freddiemac.com> and select the Post-Fund Data Correction Tool from the My Tools tab.

The following training resources are available:

- [Post-Fund Data Correction Tool: System Overview tutorial](#)
- [Post-Fund Data Correction Tool: Importing Data Correction Files](#)

For question, please contact the Customer Support Contact Center at 800-FREDDIE.

Introduction

Cash-Released XChange® Sellers have the option to select a preferred Document Custodian when selling loans to Freddie Mac through Loan Selling Advisor®. The preferred Document Custodian may be one of the following:

- Bank of New York Mellon (BNYM) (Freddie Mac's Designated Custodian)
- U.S. Bank, National Association (document custodian #1000469 – Jacksonville, FL location)



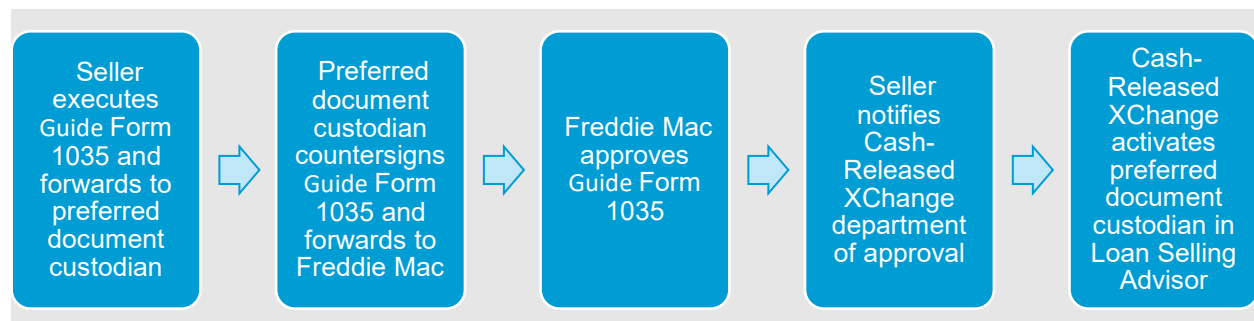
After you select a preferred document custodian, all Notes will be required to be certified by that custodian. Presently, BNYM is the designated custodian for loans sold through the Cash-Released XChange.

Request a Preferred Document Custodian

For Sellers that use BNYM, no further action is needed. However, if you want to use a preferred custodian other than BNYM, such as U.S. Bank, you must follow the steps below (Note: U.S. Bank is the only alternative to BNYM as Preferred Document Custodian at this time):

1. Execute Guide [Form 1035](#) (See Guide [Exhibit 43](#) for form type and custodial agreement # details). Guide Form 1035 is the Tri-Party Agreement between Freddie Mac, a Document Custodian and a Seller/Servicer.
2. Forward the executed Guide Form 1035, to the preferred custodian (See Guide [Exhibit 43](#) contact details).
3. The preferred document custodian must countersign it and submit it to Freddie Mac via email at institutional_eligibility@freddiemac.com for approval.
4. The Seller and preferred document custodian will be notified within three business days by Freddie Mac's Institutional Eligibility department of the approval of Guide Form 1035.
5. Upon approval, the Seller must forward an executed Preferred Document Custodian Request Form (located in [Chapter 12, Checklists and Forms](#) of this user guide) along with a copy of the fully executed Guide Form 1035 to Freddie_mac_servicing_released_executions@freddiemac.com. An example of the Preferred Document Custodian Request Form is located on page four. The Seller (the sender of the request) will receive an email confirmation that the preferred custodian request was accepted and approved. Loans that are allocated to a contract after the approval confirmation will be assigned to the preferred document custodian.

Preferred document custodian requests are processed daily. All requests for new set up received by 5 p.m. EST will be activated within two business days. Requests received after 5 p.m. will be processed with the next business day's requests.





Pipeline Loans

Pipeline loans refers to loans in your Loan Selling Advisor loan pipeline that have not funded. Once approved for the preferred document custodian, all mandatory, unallocated, and uncertified loans where Guide [Form 1034E](#) has not been built, will be assigned to the preferred custodian. See the table below for additional information:

If loan disposition is...	What happens next?
Unallocated/Allocated and already Certified	Loans already certified by BNYM will remain with BNYM.
Unallocated/Allocated AND Guide Form 1034E has not been built (not certified)	Upon allocation to a contract, the loan will automatically be assigned to the preferred document custodian.
Allocated and Guide Form 1034E has been built but Note has not been certified	<p>Do the following:</p> <ol style="list-style-type: none"> 1. Edit Guide Form 1034E and remove the loan 2. Remove (deallocate) the loan from the contract 3. Unassign the document custodian through the Enter Settlement Details page 4. Re-allocate the loan to the contract 5. Rebuild Guide Form 1034E <p>Note: For eNote transactions, select Freddie Mac eVault for the custodian.</p>

[*Form 1034E, Custodial Certification Schedule](#)

All pipeline best efforts, servicing-released loans must proceed with the prior document custodian. However, if you want to switch to a preferred document custodian, you must withdraw the loan and wait 30 days to relock the contract.

Change a Preferred Document Custodian

If you want to change to a different preferred document custodian with which you have not executed Guide [Form 1035](#), follow the instructions in steps 1–5 above.

If you want to change to a preferred document custodian with which Guide [Form 1035](#) was already executed, follow the instructions in step 5 above.



While you can sign up with all eligible preferred document custodians, for loans sold through the Cash-Released XChange, Loan Selling Advisor allows for one preferred document custodian at-a-time.



Custodial Fees

Custodial fees differ between document custodians. You will be provided with the preferred document custodian's custodial fee schedule upon execution of Guide [Form 1035](#).

Additional Resources

Refer to the following resources for more information:

- Guide [Form 1035](#), *Document Custodial Agreement: Single Family Mortgages*
- Guide [Exhibit 28A](#)
- Cash-Released XChange Document Custodians, Guide [Exhibit 43](#)
- Guide Sections [2202.3](#), [6101.7](#), [6301.8](#), [6304.1](#), [7101.9](#)
- [Guide Directory 4](#)
- [Example of the Preferred Document Custodian Request Form](#)
- Guide Bulletins: [2021-25](#), [2021-27](#)

If you have questions, please contact,

[Freddie mac servicing released executions@freddiemac.com](mailto:Freddie_mac_servicing_released_executions@freddiemac.com) or call the Customer Support Contact Center (800-FREDDIE).



Example: Cash-Released XChange Preferred Document Custodian Request Form

Cash-Released XChange[®] Preferred Document Custodian Request Form	
Seller Name	ABC Mortgage
Seller Identification Number (6-digit Seller ID)	010101
Contact Name	Jane Doe
Contact Phone Number	555-555-5555
Contact Email Address:	Janedoe@abcmortgage.com
Alternate Contact Information	John Doe Johndoe@abcmortgage.com
Preferred Document Custodian Name	Enter the Preferred Document Custodian's name as it displays on Guide Exhibit 43

How to Deliver to the Servicer

After a Mortgage is sold through Cash-Released XChange[®], a Seller has three Business Days to deliver the servicing delivery file to the Servicer through the Freddie Automated Servicing Transfer (FAST[®]) Delivery User Interface (UI) tool. FAST eliminates the need for Sellers to conform to each Servicer's delivery requirements for data and documents, and there is no need to create a separate servicing data set.

The FAST UI tool creates efficiencies for Sellers and lets you securely upload and transfer servicing delivery files and loan documents in a streamlined and unified process to the Servicer. It also assists Servicers in efficiently setting up and onboarding the Seller Mortgage documents and records. With the FAST UI tool, you can upload loan files easily and receive real-time confirmation and error messages.

The table below provides information and resources to assist you with the FAST UI tool:

General Information	FAST User Interface Tool
How to login	Log into FAST via Loan Advisor: https://las.freddiemac.com/lsp_public/#/
Login credentials	Enter the single sign-on login credentials assigned by Freddie Mac Access Manager .
User Role Name	Loan Delivery Documents Manager
Upload Contents	<p>File Contents</p> <p>The upload file must include a fully executed Cash-Released XChange Imaged Document Checklist (including Seller and Borrower information and Freddie Mac Loan Identifier) along with all documents identified on the checklist as follows:</p> <ul style="list-style-type: none"> • Imaged origination and closing documents as applicable. • There are no stacking order requirements. • Copies of all documents sent for recording. • Copies of any documents held by the Document Custodian such as Note, Riders and Power of Attorney. • Miscellaneous Loan Selling Advisor[®] documents, checklists and forms.
Tutorial	FAST Delivery User Interface (UI) Tool (10 min)
Online Help	Freddie Automated Servicing Transfer (FAST) Help
How to access the Daily Reconciliation Summary Report	FAST Daily Reconciliation Summary Report [PDF]
Password reset	Freddie Mac Access Manager: System Account Password
Questions	Contact Customer Support Center at 800-FREDDIE or email Delivery_Support@freddiemac.com

Note: All documents in the mortgage file related to the origination of the mortgage must be in English or translated into English.

Chapter 5: Transfer of Servicing Notifications and IRS Reporting

On the Funding Date and in accordance with the Real Estate Settlement Procedures Act (RESPA) and applicable laws, the Seller must provide a written notice to the Mortgagors and all interested parties of the Transfer of Servicing of the Servicing Contract Rights from the Seller to the Servicer. This chapter provides guidance and information on preparing and forwarding the Good-bye Letter and Transfer of Servicing Notifications to interested parties such as insurance carriers and real estate tax authorities.

Good-bye Letters

The Good-bye letter (sometimes known as Notice to Mortgagor) must be issued to all Mortgagors (Borrowers) informing them of the Transfer of Servicing from the Seller to the Servicer. The form and content of the Good-bye letter must comply with RESPA, RESPA's implementing Regulation X, and other applicable laws and regulations. The Seller must provide each Mortgagor with a written notice at loan closing or such other time as required by RESPA and other applicable laws and regulations. Refer to Section 4.1(b) of Guide [Exhibit 28A: Loan Servicing Purchase and Sale Agreement for Cash-Released XChange®](#).

The tables below provide the Servicer-specific information to be included in the Good-bye letter:

Servicer's Payment Address for Standard Mail with a Statement	
Servicer Name	Payment Address
Arvest Bank	Arvest Bank, PO Box 661005, Dallas, TX 75266-1005
Fifth Third Bank, National Association	Mortgage Loan Servicing, PO Box 630412, Cincinnati, OH 45263
JPMorgan Chase Bank, NA	JP Morgan Chase Bank NA, PO Box 78420, Phoenix, AZ 85062-8116
Lakeview Loan Servicing, LLC	Mr. Cooper, subservicer for Lakeview Loan Servicing, LLC, Attn: Payment Processing, PO Box 650783, Dallas, Texas 75265-0783
Massachusetts Housing Finance Agency aka MassHousing	MassHousing, PO Box 416301, Boston, MA 02241-6301
Nationstar Mortgage LLC d/b/a Mr. Cooper	Nationstar Mortgage LLC d/b/a Mr. Cooper, Attn: Payment Processing, PO Box 650783, Dallas, Texas 75265-0783
NewRez LLC	Newrez LLC, Attn: Payment Processing, PO Box 650840, Dallas, Texas 75265-0840
PHH Mortgage Corporation	PHH Mortgage Services, PO Box 371458, Pittsburgh, PA 15250-7458
PNC Bank, National Association	PNC Bank, PNC Loan Payments, PO Box 31101-2929, Pasadena, CA 91110-2929 (for properties located in: AK, AZ, AR, CA, CO, HI, ID, IA, KS, LA, MN, MS, MO, MT, NE, NV, NM, ND, OK, OR, SD, TX, UT, WA, WY) PNC Bank, PNC Loan Payments, PO Box 771021, Chicago, IL 60677 (for properties located in: AL, CT, DC DE, FL, GA, IN, IL, KY, MA, MD, ME, MI, NC, NH, NJ, NY, OH, PA, RI, SC, TN, VA, VT, WI, WV)
Specialized Loan Servicing LLC	Specialized Loan Servicing, PO Box 60535, City of Industry, CA 91716-0535



Servicer's Payment Address for Standard Mail with a Statement	
Servicer Name	Payment Address
U.S. Bank, National Association	U.S. Bank Home Mortgage, Attn: Payment Processing, 3751 Airpark Drive, Owensboro, KY 42301

Servicer's Payment Address for Standard Mail without a Statement	
Servicer Name	Payment Address
Arvest Bank	Arvest Bank, PO Box 661005, Dallas, TX 75266-1005
Fifth Third Bank, National Association	Mortgage Loan Servicing, PO Box 630412, Cincinnati, OH 45263
JPMorgan Chase Bank, National Association	JP Morgan Chase Bank NA, PO Box 78420, Phoenix, AZ 85062-8116
Lakeview Loan Servicing, LLC	N/A
Massachusetts Housing Finance Agency aka MassHousing	MassHousing, Attn: HO Mortgage Accounting, One Beacon Street, Boston, MA 02108-3110
Nationstar Mortgage LLC d/b/a Mr. Cooper	N/A
NewRez LLC	Newrez LLC, Attn: Payment Processing, PO Box 650840, Dallas, Texas 75265-0840
PHH Mortgage Corporation	PHH Mortgage Services, PO Box 371458, Pittsburgh, PA 15250-7458
PNC Bank, National Association	PNC Bank, PNC Loan Payments, PO Box 31101-2929, Pasadena, CA 91110-2929 (for properties located in: AK, AZ, AR, CA, CO, HI, ID, IA, KS, LA, MN, MS, MO, MT, NE, NV, NM, ND, OK, OR, SD, TX, UT, WA, WY) PNC Bank, PNC Loan Payments, PO Box 771021, Chicago, IL 60677 (for properties located in: AL, CT, DC DE, FL, GA, IN, IL, KY, MA, MD, ME, MI, NC, NH, NJ, NY, OH, PA, RI, SC, TN, VA, VT, WI, WV)
Specialized Loan Servicing LLC	Specialized Loan Servicing, PO Box 60535, City of Industry, CA 91716-0535
U.S. Bank, National Association	U.S. Bank Home Mortgage, Attn: Payment Processing, 3751 Airpark Drive, Owensboro, KY 42301

Servicer's Payment Address for Express Overnight Mail with a Statement	
Servicer Name	Payment Address
Arvest Bank	Arvest Bank, 801 John Barrow Road, Suite 1, Little Rock, AR 72205
Fifth Third Bank, National Association	5001 Kingsley Dr., MD 1MOBAM, Cincinnati, OH 45227



Servicer's Payment Address for Express Overnight Mail with a Statement	
Servicer Name	Payment Address
JPMorgan Chase Bank, National Association	Chase, Attn: Lockbox B Overnight Payment, 3137 East Elwood St., P.O. Box 78420 Suite 130, Phoenix, AZ 85034
Lakeview Loan Servicing, LLC	Mr. Cooper, Attn: Payment Processing – 650783, 3000 Kellway Drive, Suite 120, Carrollton, TX 75006
Massachusetts Housing Finance Agency aka MassHousing	MassHousing, Attn: HO Mortgage Accounting, One Beacon Street, Boston, MA 02108-3110
Nationstar Mortgage LLC d/b/a Mr. Cooper	Mr. Cooper, Attn: Payment Processing – 650783, 3000 Kellway Drive, Suite 120, Carrollton, TX 75006
NewRez LLC	Newrez LLC, Attn: Payment Processing, 75 Beattie Place, Suite LL202, Greenville, SC 29601
PHH Mortgage Corporation	PHH Mortgage Services, Attn: SV30, 1661 Worthington Rd., Suite 100, West Palm Beach, FL 33409
PNC Bank, National Association	PNC Bank, Pasadena Tech Center, 465 N Halstead St., Ste 160, Pasadena, CA 91107 (for properties located in: AK, AZ, AR, CA, CO, HI, ID, IA, KS, LA, MN, MS, MO, MT, NE, NV, NM, ND, OK, OR, SD, TX, UT, WA, WY) PNC Bank, 350 East Devon Ave., Itasca, IL 60143 (for properties located in: AL, CT, DC DE, FL, GA, IN, IL, KY, MA, MD, ME, MI, NC, NH, NJ, NY, OH, PA, RI, SC, TN, VA, VT, WI, WV)
Specialized Loan Servicing LLC	Specialized Loan Servicing, 6200 S. Quebec St., Greenwood Village, CO 80111 Attn: Cashiering Department
U.S. Bank, National Association	U.S. Bank Home Mortgage, Attn: Payment Processing, 3751 Airpark Drive, Owensboro, KY 42301

Servicer's Payment Address for Express Overnight Mail without a Statement	
Servicer Name	Payment Address
Arvest Bank	Central Bank, 801 John Barrow Road, Suite 1, Little Rock, AR 72205
Fifth Third Bank, National Association	5001 Kingsley Dr., MD 1MOBAM, Cincinnati, OH 45227
JPMorgan Chase Bank, National Association	Chase, Attn: Lockbox B Overnight Payment, 3137 East Elwood St., P.O. Box 78420 Suite 130, Phoenix, AZ 85034
Lakeview Loan Servicing, LLC	Mr. Cooper, Attn: Payment Processing – 650783, 3000 Kellway Drive, Suite 120, Carrollton, TX 75006
Massachusetts Housing Finance Agency aka MassHousing	MassHousing, Attn: HO Mortgage Accounting, One Beacon Street, Boston, MA 02108-3110



Servicer's Payment Address for Express Overnight Mail without a Statement	
Servicer Name	Payment Address
Nationstar Mortgage LLC d/b/a Mr. Cooper	Mr. Cooper, Attn: Payment Processing – 650783, 3000 Kellway Drive, Suite 120, Carrollton, TX 75006
NewRez LLC	Newrez LLC, Attn: Payment Processing, 75 Beattie Place, Suite LL202, Greenville, SC 29601
PHH Mortgage Corporation	PHH Mortgage Services, Attn: SV30, 1661 Worthington Rd., Suite 100, West Palm Beach, FL 33409
PNC Bank, National Association	PNC Bank, Pasadena Tech Center, 465 N Halstead St., Ste 160, Pasadena, CA 91107 (for properties located in: AK, AZ, AR, CA, CO, HI, ID, IA, KS, LA, MN, MS, MO, MT, NE, NV, NM, ND, OK, OR, SD, TX, UT, WA, WY) PNC Bank, 350 East Devon Ave., Itasca, IL 60143 (for properties located in: AL, CT, DC DE, FL, GA, IN, IL, KY, MA, MD, ME, MI, NC, NH, NJ, NY, OH, PA, RI, SC, TN, VA, VT, WI, WV)
Specialized Loan Servicing LLC	Specialized Loan Servicing, 6200 S. Quebec St., Greenwood Village, CO 80111 Attn: Cashiering Department
U.S. Bank, National Association	U.S. Bank Home Mortgage, Attn: Payment Processing Dept., 3751 Airpark Drive, Owensboro, KY 42301

Customer Service Information			
Servicer Name	Phone Number and Hours of Operation	Forward General Correspondence	Automatic Payment Drafting
Arvest Bank	800-366-2132 Monday - Friday (CST) 7:00 AM - 8:00 PM Saturday (CST) 8:00 AM - 2:00 PM	Arvest Bank Attn: Customer Care 801 John Barrow Road, STE 1 Little Rock, AR 72205 1-800-366-2132 mymortgage@arvest.com	ACH forms are located in Welcome Packet and can also be set up online at https://mymortgage.arvest.com
Fifth Third Bank, National Association	1-800-473-6934 Monday - Friday (ET) 8:00 AM - 8:00 PM	Fifth Third Bank 5050 Kingsley Drive MD 1MOCFP Cincinnati, OH 45227	ACH forms are located in Welcome Packet Visit us online at www.53.com/mortgageinfo or contact the Customer Service Department to request.



Customer Service Information			
Servicer Name	Phone Number and Hours of Operation	Forward General Correspondence	Automatic Payment Drafting
JPMorgan Chase Bank, National Association	1-800-848-9136 Monday - Friday (ET) 8:00 AM - 8:00 PM Saturday (ET) 9:00 AM - 6:00 PM	JPMorgan Chase Bank, N.A. Mail Code LA4-6475 700 Kansas Lane Monroe, LA 71203-4774 www.chase.com	Visit us online at www.chase.com or contact the Customer Service Department to request.
Lakeview Loan Servicing, LLC	833-685-2580 Monday - Thursday (CT) 7:00 AM - 8:00 PM Friday (CT) 7:00 AM - 7:00 PM Saturday (CT) 8:00 AM - 12:00 PM	Mr. Cooper Attn: Customer Service Department Lake Vista 4 800 State Highway 121 Bypass Lewisville, TX 75067	Visit us online at www.mrcooper.com or contact the Customer Service Department to request.
Massachusetts Housing Finance Agency aka MassHousing	888-843-6432 Monday-Friday (ET) 9:00 AM – 5:00 PM	MassHousing One Beacon Street Boston, MA 02108-3110 Attn: HO Mortgage Service Center	Visit us online at www.masshousing.com/connect to enroll or contact the Customer Service Department at 888-843-6432 to request phone enrollment
Nationstar Mortgage LLC d/b/a Mr. Cooper	877-372-0512 Monday - Thursday (CT) 7:00 AM - 8:00 PM Friday (CT) 7:00 AM - 7:00 PM Saturday (CT) 8:00 AM - 12:00 PM	Mr. Cooper Attn: Customer Service Department Lake Vista 4 800 State Highway 121 Bypass Lewisville, TX 75067	Visit us online at www.mrcooper.com or contact the Customer Service Department to request.
NewRez LLC	866-317-2347 Monday – Friday 8:00AM-9:00PM Saturday 10:00AM-2:00PM	Shellpoint Mortgage Servicing PO Box 10826 Greenville, SC 29603-0826	Visit our website at ezhub.newrez.com or contact Customer Service Department at 866-317-2347 to request.
PHH Mortgage Corporation	800-449-8767 Monday - Friday (ET) 8:00 AM - 9:00 PM Saturday (ET) 8:00 AM - 5:00 PM	PHH Mortgage Services PO Box 5452 Mount Laurel, NJ 08054	Contact PHH Mortgage Services at 800-449-8767



Customer Service Information			
Servicer Name	Phone Number and Hours of Operation	Forward General Correspondence	Automatic Payment Drafting
PNC Bank, National Association	800-822-5626 Monday - Thursday 8:00 AM - 9:00 PM Friday 8:00 AM - 5:00 PM	PNC Mortgage Attn: Customer Service Department B6-YM07-01-7, PO Box 1820 Dayton, OH 45401-1820	www.pnc.com/homehq
Specialized Loan Servicing LLC	800-315-4757 Monday - Friday (MT) 6:00AM - 6:00PM	Specialized Loan Servicing PO Box 630147 Littleton, CO 80163-0147	Contact Customer Service Center to request necessary forms.
U.S. Bank, National Association	800-475-0782 Monday - Friday (CT) 7:00 AM - 8:00 PM Saturday (CT) 8:00 AM - 2:00 PM	U.S. Bank Home Mortgage Attn: Customer Service 2800 Tamarack Road, Owensboro, KY 42301	Contact Customer Service Center to request necessary forms.

Optional Information for the Good-Bye Letter

The table below contains optional information to include in the Good-bye letter:

Servicer's Website Address	
Servicer Name	URL
Arvest Bank	https://mymortgage.arvest.com
Fifth Third Bank, National Association	www.53.com/mortgageinfo
JPMorgan Chase Bank, National Association	www.chase.com
Lakeview Loan Servicing, LLC	www.mrcooper.com
Massachusetts Housing Finance Agency aka MassHousing	www.masshousing.com/connect
Nationstar Mortgage LLC d/b/a Mr. Cooper	www.mrcooper.com
NewRez LLC	www.newez.com
PHH Mortgage Corporation	www.mortgagequestions.com
PNC Bank, National Association	http://www.pnc.com/homehq
Specialized Loan Servicing LLC	https://www.sls.net
U.S. Bank, National Association	www.usbankhomemortgage.com



Will the borrower receive monthly billing statements or a coupon booklet?	
Servicer Name	Coupon Booklet/Monthly Statements
Arvest Bank	Monthly Statements
Fifth Third Bank, National Association	Monthly Statements
JPMorgan Chase Bank, National Association	Monthly Statements
Lakeview Loan Servicing, LLC	Monthly Statements
Massachusetts Housing Finance Agency aka MassHousing	Monthly Statements
Nationstar Mortgage LLC d/b/a Mr. Cooper	Monthly Statements
NewRez LLC	Monthly Statements
PHH Mortgage Corporation	Monthly Statements
PNC Bank, National Association	Monthly Statements
Specialized Loan Servicing LLC	Monthly Statements
U.S. Bank, National Association	Monthly Statements

If the first payment mailing address is different from subsequent payments, when will the borrower receive the new mailing address information?	
Servicer Name	Mailing Address
Arvest Bank	N/A
Fifth Third Bank, National Association	N/A
JPMorgan Chase Bank, National Association	With the first monthly statement
Lakeview Loan Servicing, LLC	N/A
Massachusetts Housing Finance Agency aka MassHousing	N/A
Nationstar Mortgage LLC d/b/a Mr. Cooper	N/A
NewRez LLC	N/A
PHH Mortgage Corporation	With the first monthly statement
PNC Bank, National Association	With the first monthly statement and welcome letter



Specialized Loan Servicing LLC	N/A
U.S. Bank, National Association	With the first monthly statement/coupon book



Contact information for Questions on Escrows or Erroneous Billing	
Servicer Name	Contact
Arvest Bank	Customer Care 1-800-366-2132 mymortgage@arvest.com
Fifth Third Bank, National Association	Customer Service 1-800-473-6934
JPMorgan Chase Bank, National Association	Chase Customer Service Center 1-800-848-9136 (toll free)
Lakeview Loan Servicing, LLC	Customer Service 833-685-2580
Massachusetts Housing Finance Agency aka MassHousing	Customer Service 1-888-843-6432 hocustomerservice@masshousing.com
Mr. Cooper	Customer Service 1-877-372-0512
NewRez LLC	Customer Service 1-866-317-2347
PHH Mortgage Corporation	Customer Service 1-800-449-8767
PNC Bank, National Association	Customer Service 1-800-822-5626
Specialized Loan Servicing LLC	Customer Service 1-800-315-4757
U.S. Bank, National Association	Customer Service 1-800-475-0782

Transfer of Servicing Notification Letters

On the Funding Date, the Seller must provide a written notice to all interested parties, insurance companies and/or their agents of the Transfer of Servicing from the Seller to the Servicer.

Flood and Catastrophe Insurance

Final evidence of life-of-loan, transferable flood insurance must meet the requirements set forth in Guide [Section 8202.3](#). If the property is in a flood zone, but flood insurance has been waived, the mortgage file must include documentation, which explains the basis of the waiver (FEMA Letter of Map Amendment or FEMA Letter of Map Revision).

The assignment of existing flood certifications is handled differently amongst the Servicers. Refer to the table below for Servicer-specific requirements:



Flood Certification Assignment Requirements	
Name of Servicer	Requirements
Arvest Bank	If the Flood Certification is with CoreLogic: the Seller must reassign the flood certificate to Arvest Bank.
	If the Flood Certificate is not with CoreLogic: Arvest Bank will order a new certificate.
Fifth Third Bank, National Association	If the Flood Certification is not with Service Link, cancel the flood certificate and Fifth Third Bank will order a new certificate with Service Link.
JPMorgan Chase Bank, National Association	If the Flood Certification is with CoreLogic, the Seller must reassign the flood certificate to JPMorgan Chase Bank, NA. (3415 Vision Drive, Columbus, OH 43219).
	If the Flood certificate is not with CoreLogic, JPMorgan Chase Bank, NA will order a new certificate.
Lakeview Loan Servicing, LLC	If the Flood Certification is with CoreLogic, the Seller must reassign the flood certificate to Nationstar.
	If the Flood certificate is not with CoreLogic, Lakeview/Nationstar will order a new certificate.
Massachusetts Housing Finance Agency aka MassHousing	If the Flood Certification is with CoreLogic, ServiceLink, or Factual Data: Seller must reassign the flood certificate to MassHousing.
	If the Flood Certificate is not with CoreLogic, ServiceLink, or Factual Data: MassHousing will order a new certificate.
Nationstar Mortgage LLC d/b/a Mr. Cooper	If the Flood Certification is with CoreLogic, the Seller must reassign the flood certificate to Nationstar.
	If the Flood certificate is not with CoreLogic, Nationstar will order a new certificate.
NewRez LLC	If the Flood Certificate is not with CoreLogic: Newrez will order a new certificate.
PHH Mortgage Corporation	If the Flood certificate is with CoreLogic or LPS (Service Link), PHH will work with CoreLogic or LPS to complete the transfer of the certificate. The Seller must notify flood company and place the certificate into "pending" status.
	If the Flood certificate is not with CoreLogic or LPS (Service Link), PHH will order a new certificate.
PNC Bank, National Association	If the Flood Certification is with LPS (Service Link), the Seller must reassign the Flood Certificate to PNC.
	If the Flood Certification is with CoreLogic, the Seller must reassign the Flood Certificate to PNC.
	If the Flood Certification is not with LPS (Service Link) or CoreLogic, cancel the flood certificate and PNC will order a new certificate with Service Link.
Specialized Loan Servicing LLC	Accepts any major flood determination provider.



Flood Certification Assignment Requirements	
Name of Servicer	Requirements
U.S. Bank, National Association	U.S. Bank Home Mortgage will automatically order a new certification, therefore no reassignment by the Seller is necessary.

Hazard Insurance (Fire and Extended Coverage)

Evidence of hazard insurance must be forwarded in the form of a current policy or a hazard insurance binder and paid receipt. For purchase transactions, the Seller must provide evidence that the policy has been paid in full for the first year. For refinance transactions or transfer of an existing policy, the Seller must provide a balance sufficient to pay the policy in full at time of renewal.

The insurance policy must comply with the requirements for evidence of insurance set forth in Guide [Section 8202.8](#).

Optional Insurance

Optional insurance coverage (insurance coverage not required by Freddie Mac) such as mortgage life insurance is not transferable from the Seller to the Servicer. If the borrower elected optional insurance coverage, the Seller must make arrangements to bill the borrower directly for this coverage on or before the Funding Date.

Private Mortgage Insurance

Private mortgage insurance is required in most instances where the LTV exceeds 80 percent unless otherwise required in the Guide and/or the Seller's other Purchase Documents.

- **Annual Mortgage Insurance:** The Seller must collect and pay the first annual premium. If the premium is paid at closing, the Closing Disclosure must reflect the premium paid in advance by the lender. If paid after closing, the Seller must provide the Servicer with clear evidence that the first annual premium was paid in full. The lender may either provide a copy of the check sent to the mortgage Insurer or a copy of the paid receipt.
- **Monthly Mortgage Insurance:** The Seller must collect one month of mortgage insurance payments at closing. If the premium is paid at closing, the Closing Disclosure must reflect the payment paid in advance by the lender. If paid after closing, the Seller must provide the Servicer with clear evidence that one month's worth of payments was paid to the Mortgage Insurer. The lender may either provide a copy of the check sent to the Mortgage Insurer or a copy of the paid receipt.
- **Single Premium Mortgage Insurance:** The Seller must provide the Servicer with clear evidence that it was paid to the Mortgage Insurer.

The Seller must provide written notification of the Transfer of Servicing to any collection authority entitled to receive escrow or impounds associated with the mortgage. Such notifications must instruct the collection authority to deliver all future notices, tax bills, insurance statements and related correspondence to the Servicer and must provide the applicable contact information and address shown below:



Required Contact Information for Transfer of Servicing Notification Letters

Servicer Name	Tax Authority	Hazard Insurance	Flood Insurance	Private Mortgage Insurance
Arvest Bank	Arvest Bank 801 John Barrow Rd. Suite 1 Little Rock, AR 72205 Attn: Tax Department 1-800-366-2132	Arvest Bank ISAOA/ATIMA PO Box 961243 Fort Worth, TX 76161-0243 1-800-366-2132	Arvest Bank ISAOA/ATIMA PO Box 961243 Fort Worth, TX 76161-0243	Arvest Bank 801 John Barrow Rd. Suite 1 Little Rock, AR 72205
Fifth Third Bank, National Association	Fifth Third Bank PO Box 961221 Fort Worth, TX 76161-0221 Fax: 817-826-0538	Fifth Third Bank ISAOA/ATIMA PO BOX 391197 Solon, OH 44139-8197	Fifth Third Bank ISAOA/ATIMA PO BOX 391197 Solon, OH 44139-8197	Fifth Third Bank Attn: Escrow Dept 5001 Kingsley Dr. MD: 1MOBAH Cincinnati, OH 45227
JPMorgan Chase Bank, National Association	CoreLogic Tax Services PO Box 9218 Coppell, TX 75019-9236	JPMorgan Chase Bank, N.A. ISAOA/ATIMA PO Box 4465 Springfield, OH 45501	JPMorgan Chase Bank, N.A. ISAOA/ATIMA PO Box 4465 Springfield, OH 45501	JPMorgan Chase Bank, N.A. PMI PO Box 24843 Columbus, OH 43224-0843
Lakeview Loan Servicing, LLC	Nationstar Mortgage LLC d/b/a Mr. Cooper Attn: Tax Department 8950 Cypress Waters Blvd. Coppell, TX 75019	Nationstar Mortgage LLC d/b/a Mr. Cooper Its Successors and/or Assigns PO Box 7729 Springfield, OH 45501-7729	Nationstar Mortgage LLC d/b/a Mr. Cooper Its Successors and/or Assigns, PO Box 7729 Springfield, OH 45501-7729	Nationstar Mortgage LLC d/b/a Mr. Cooper Attn: PMI/MIP Unit Lake Vista 4 800 State Highway 121 Bypass Lewisville, TX 75067
Massachusetts Housing Finance Agency aka MassHousing	MassHousing One Beacon Street Boston, MA 02108 Attn: HO RE Tax Dept or horetax@masshousing.com	MassHousing P.O. Box 5271 Norwell, MA 02061	MassHousing P.O. Box 5271 Norwell, MA 02061	MassHousing One Beacon Street Boston, MA 02108 Attn: HO Ins Dept or hoinsurance@masshousing.com
Nationstar Mortgage LLC d/b/a Mr. Cooper	Nationstar Mortgage LLC d/b/a Mr. Cooper Attn: Tax Department 8950 Cypress Waters Blvd., Coppell, TX 75019	Nationstar Mortgage LLC d/b/a Mr. Cooper Its Successors and/or Assigns PO Box 7729 Springfield, OH 45501-7729	Nationstar Mortgage LLC d/b/a Mr. Cooper Its Successors and/or Assigns PO Box 7729 Springfield, OH 45501-7729	Nationstar Mortgage LLC d/b/a Mr. Cooper Attn: PMI/MIP Unit Lake Vista 4 800 State Highway 121 Bypass Lewisville, TX 75067
NewRez LLC	Newrez LLC PO BOX 10826 Greenville, SC 29603	Newrez LLC ISAOA ATIMA P.O. BOX 7050 Troy, MI 48007-7050	Newrez LLC ISAOA ATIMA P.O. BOX 7050 Troy, MI 48007-7050	Newrez LLC P.O. Box 10826 Greenville, SC 29603



Required Contact Information for Transfer of Servicing Notification Letters				
Servicer Name	Tax Authority	Hazard Insurance	Flood Insurance	Private Mortgage Insurance
		For Properties Located in Taxes: Newrez Mortgage LLC ISAOA ATIMA P.O. BOX 7050 Troy, MI 48007-7040		
PHH Mortgage Corporation	Ocwen Loan Servicing, LLC PO Box 24665 West Palm Beach, FL 33416-4665	PHH Mortgage Services Its Successors and/or assigns as their interest may appear PO Box 5954 Springfield, OH 45501-5954 Attn: Insurance Department	PHH Mortgage Services Its Successors and/or assigns as their interest may appear PO Box 5954 Springfield, OH 45501-5954 Attn: Insurance Department	PHH Mortgage Services Its Successors and/or assigns as their interest may appear PO Box 5954 Springfield, OH 45501-5954 Attn: Insurance Department
PNC Bank, National Association	PA Customers: Tax Department-0046586 PO Box 961242 Ft. Worth, TX 76161-9839 Fax: 817-826-1697 Non-PA Customers: PNC Bank, National Association Mail stop B6YM13017 PO Box 1804 Dayton Ohio 45401 - 1804 Fax: 855-226-0948	PNC Bank, National Association ISAOA/ATIMA PO Box 7433 Springfield, OH 45501	PNC Bank, National Association ISAOA/ATIMA PO Box 7433 Springfield, OH 45501	PNC Bank, National Association Attention Insurance Dept. PO Box 8736 B6-YM13-01-5 Dayton, OH 45401-8736
Specialized Loan Servicing LLC	SLS PO Box 92010 Rochester, NY 14692	Specialized Loan Servicing LLC ISAOA PO Box 4500 Springfield, OH 45501	Specialized Loan Servicing LLC ISAOA PO Box 4500 Springfield, OH 45501	Specialized Loan Servicing LLC 6200 S. Quebec St. Greenwood Village, CO 80111



Required Contact Information for Transfer of Servicing Notification Letters				
Servicer Name	Tax Authority	Hazard Insurance	Flood Insurance	Private Mortgage Insurance
U.S. Bank, National Association	U.S. Bank Home Mortgage, Attn: Tax Department 2800 Tamarack Road Owensboro, KY 42301	U.S. Bank National Association Its Successors and/or Assigns, c/o U.S. Bank Home Mortgage PO Box 961045 Ft. Worth, TX 76161-0045	U.S. Bank National Association Its Successors and/or Assigns, c/o U.S. Bank Home Mortgage PO Box 961045 Ft. Worth, TX 76161-0045	U.S. Bank Home Mortgage Attn: Sarah Johnson – Insurance Dept. PO Box 20005 Owensboro, KY 42305-0005

For more information on Transfer of Servicing Notification Letters refer to Guide [Exhibit 28A](#), 4.1.

Requirements for Completing IRS Form 1098

The IRS Form 1098, Mortgage Interest Statement, is an Internal Revenue Service (IRS) form that details the amount of interest and mortgage-related expenses paid on a mortgage during the tax year.

The Seller is to report all interest paid directly to them by the Mortgagor, including interest that is passed through to the Servicer in connection with the Transfer of Servicing under the Cash-Released XChange. The Servicer does not report interest unless the Servicer receives it directly from the Mortgagor.



The Seller and the Servicer must comply with all IRS Form 1098 reporting requirements.

Example of IRS Form 1098:

8181 <input type="checkbox"/> VOID <input type="checkbox"/> CORRECTED		OMB No. 1545-1380 Form 1098 (Rev. January 2022) For calendar year 20__		Mortgage Interest Statement	
RECIPIENT'S/LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.					
		1 Mortgage interest received from payer(s)/borrower(s) \$		Copy A For Internal Revenue Service Center File with Form 1096. For Privacy Act and Paperwork Reduction Act Notice, see the current General Instructions for Certain Information Returns.	
RECIPIENT'S/LENDER'S TIN	PAYER'S/BORROWER'S TIN	2 Outstanding mortgage principal \$	3 Mortgage origination date		
		4 Refund of overpaid interest \$	5 Mortgage insurance premiums \$		
PAYER'S/BORROWER'S name		6 Points paid on purchase of principal residence \$			
Street address (including apt. no.)		7 <input type="checkbox"/> If address of property securing mortgage is the same as PAYER'S/BORROWER'S address, check the box, or enter the address or description in box 8.			
City or town, state or province, country, and ZIP or foreign postal code		8 Address or description of property securing mortgage (see instructions)			
9 Number of properties securing the mortgage	10 Other				
Account number (see instructions)					
					11 Mortgage acquisition date
Form 1098 (Rev. 1-2022) Cat. No. 14402K www.irs.gov/Form1098 Department of the Treasury - Internal Revenue Service					
Do Not Cut or Separate Forms on This Page — Do Not Cut or Separate Forms on This Page					

Instructions relating to [IRS Form 1098](https://www.irs.gov/form1098) are the "General Instructions for Certain Information Returns" and the applicable "Instructions for Form 1098." Both can be found at www.irs.gov/form1098 or call 1-800-TAX-FORM (1-800-829-3676).

Chapter 6: Assignments of Mortgages and Title Insurance Endorsement

This chapter provides guidance for the assignments of mortgage security instruments (“Assignments”) and requirements for endorsement for Title Insurance.

Instructions for the Assignment

Each servicing delivery file must contain a copy of the Assignment sent for recording. Failure to provide evidence of an Assignment sent for recording (in the Servicer’s name) may result in late fees due the Servicer and Freddie Mac.

After the Assignment is recorded, the Seller must forward the original, recorded Assignment together with the Loan Selling Advisor® Final Document Checklist to the Servicer’s Final Recorded Documents Division.

For Mortgage Electronic Registration System (MERS) mortgages:

- If mortgage was originated with MERS as mortgagee, no assignment is necessary
- If mortgage is registered with MERS, the assignment is made to MERS

Refer to the table below for Servicer specific Assignment preparation information.

Servicer’s Name as it Must Appear on the Assignment Do not use abbreviations other than permitted by the Servicer	
Servicer	Name
Arvest Bank	Arvest Bank
Fifth Third Bank, National Association	Fifth Third Bank
JPMorgan Chase Bank, National Association	JPMorgan Chase Bank, N.A. (“Chase”)
Lakeview Loan Servicing, LLC	Lakeview Loan Servicing, LLC
Massachusetts Housing Finance Agency aka MassHousing	Massachusetts Housing Finance Agency
Nationstar Mortgage LLC d/b/a Mr. Cooper	Nationstar Mortgage LLC
NewRez LLC	Newrez LLC
PHH Mortgage Corporation	PHH Mortgage Corporation
PNC Bank, National Association	PNC Bank, NA
Specialized Loan Servicing LLC	Specialized Loan Servicing LLC
U.S. Bank, National Association	U.S. Bank National Association

Servicer’s State of Incorporation	
Servicer Name	Name of State
Arvest Bank	Arkansas
Fifth Third Bank, National Association	Ohio
JPMorgan Chase Bank, National Association	Louisiana



Servicer's State of Incorporation	
Servicer Name	Name of State
Lakeview Loan Servicing, LLC	Delaware
Massachusetts Housing Finance Agency aka MassHousing	Massachusetts
Nationstar Mortgage LLC d/b/a Mr. Cooper	New Jersey
NewRez LLC	Delaware
PHH Mortgage Corporation	New Jersey
PNC Bank, National Association	Delaware
Specialized Loan Servicing LLC	Colorado
U.S. Bank, National Association	United States of America

County of Incorporation	
Servicer Name	County Name
Arvest Bank	Washington
Fifth Third Bank, National Association	Hamilton
JPMorgan Chase Bank, National Association	Ouachita
Lakeview Loan Servicing, LLC	N/A
Massachusetts Housing Finance Agency aka MassHousing	N/A
Nationstar Mortgage LLC d/b/a Mr. Cooper	N/A
NewRez LLC	N/A
PHH Mortgage Corporation	N/A
PNC Bank, National Association	N/A
Specialized Loan Servicing LLC	Arapahoe
U.S. Bank, National Association	N/A

Servicer Address	
Servicer Name	Address
Arvest Bank	801 John Barrow Road, Suite 1, Little Rock, AR 72205
Fifth Third Bank, National Association	5001 Kingsley Dr., MD 1MOBAM Cincinnati, OH 45227
JPMorgan Chase Bank, National Association	700 Kansas Lane, MC 8000, Monroe, LA 71203
Lakeview Loan Servicing, LLC	4425 Ponce de Leon Blvd, MS 5-251 Coral Gables, FL 33146



Servicer Address	
Servicer Name	Address
Massachusetts Housing Finance Agency aka MassHousing	One Beacon Street, Boston, MA 02108
Nationstar Mortgage LLC d/b/a Mr. Cooper	8950 Cypress Waters Boulevard, Coppell, TX 75019
NewRez LLC	75 Beattie Place Suite 300 Greenville SC 29601
PHH Mortgage Corporation	PO Box 24665, West Palm Beach, FL 33416-4665
PNC Bank, National Association	3232 Newmark Drive, Miamisburg, OH 45342
Specialized Loan Servicing LLC	6200 South Quebec Street, Greenwood Village, CO 80111
U.S. Bank, National Association	2800 Tamarack Road, Owensboro, KY 42301
Optional Address to be Included in Assignment Endorsement	
Servicer Name	Address
Arvest Bank	Use Servicing Address
Fifth Third Bank, National Association	Use Servicing Address
JPMorgan Chase Bank, National Association	Use Servicing Address
Lakeview Loan Servicing, LLC	Use Servicing Address
Massachusetts Housing Finance Agency aka MassHousing	Use Servicing Address
Nationstar Mortgage LLC d/b/a Mr. Cooper	Use Servicing Address
NewRez LLC	601 Office Center Drive, Suite 100 Fort Washington PA 19034
PHH Mortgage Corporation	Use Servicing Address
PNC Bank, National Association	Use Servicing Address
Specialized Loan Servicing LLC	Use Servicing Address
U.S. Bank, National Association	Use Servicing Address

Assignment Endorsement Question	
Servicer Name	Name and Contact Information
Arvest Bank	MtgCollateralDocs@arvest.com
Fifth Third Bank, National Association	Joyce Johnson 513-358-0196 Joyce.Johnson@53.com



Assignment Endorsement Question	
Servicer Name	Name and Contact Information
JPMorgan Chase Bank, National Association	LoanAdmin.Investor.Support@jpmchase.com
Lakeview Loan Servicing, LLC	mers_lls@bftg.com
Massachusetts Housing Finance Agency aka MassHousing	HOCustomerService@masshousing.com
Nationstar Mortgage LLC d/b/a Mr. Cooper	SR.Assignment.Inquiry@mrcooper.com
NewRez LLC	Assignments@newrez.com
PHH Mortgage Corporation	Keith Goldin Keith.Goldin@mortgagefamily.com
PNC Bank, National Association	Janice Kiwacka Janice.Kiwacka@pnc.com 937-910-4342
Specialized Loan Servicing LLC	Kyle Lybrand Kyle.Lybrand@computershare.com 904-293-8735
U.S. Bank, National Association	documentcontrol@usbank.com

Title Insurance Endorsement

The title insurance policy must name the Servicer and its successors and assigns as an insured (unless the Seller's policy of the title insurance for the loan defines "insured" as any owner of indebtedness secured by the insured mortgage).

MERS Registered Mortgages

MERS registered mortgages, and mortgages originated with MERS as the original Mortgagee of Record, **are accepted by the following Servicers.**

Information for MERS Registered Mortgages or MERS Mortgages	
Servicer Name	Member Org ID
Arvest Bank	1000510
Fifth Third Bank, National Association	1000142
JPMorgan Chase Bank, National Association	For Paper Notes: 1000150 For eNotes: 1015100
Lakeview Loan Servicing, LLC	1010298
Massachusetts Housing Finance Agency aka MassHousing	1003242
Nationstar Mortgage LLC d/b/a Mr. Cooper	1003972
NewRez LLC	1007544
PHH Mortgage Corporation	1000200
PNC Bank, National Association	1000225
Specialized Loan Servicing LLC	1003225
U.S. Bank, National Association	1000212
Servicer Name	Subservicer Member Org ID
Arvest Bank	N/A
Fifth Third Bank	N/A
JPMorgan Chase Bank, National Association	N/A
Lakeview Loan Servicing, LLC	1003972
Massachusetts Housing Finance Agency aka MassHousing	N/A
Nationstar Mortgage LLC d/b/a Mr. Cooper	N/A
NewRez LLC	NA
PHH Mortgage Corporation	1000200
PNC Bank, National Association	N/A
Specialized Loan Servicing LLC	N/A
U.S. Bank, National Association	N/A



Primary Contact Information	
Servicer Name	Contact Information
Arvest Bank	MtgMERS@arvest.com Vicki McClendon 501-716-5631 Tahnya Hayes 501-716-5659
Fifth Third Bank, National Association	Joyce Johnson 513-358-0196 Joyce.Johnson@53.com Andrew Jones 513-358-2064 AndrewR.Jones@53.com
JPMorgan Chase Bank, National Association	Mers.request.mla@jpmchase.com
Lakeview Loan Servicing, LLC	mers_lls@bftg.com
Massachusetts Housing Finance Agency aka MassHousing	lockdesk@masshousing.com
Nationstar Mortgage LLC d/b/a Mr. Cooper	MERS questions/inquiries send to: mersresearch@mrcooper.com
NewRez LLC	MERS@newrez.com
PHH Mortgage Corporation	MERS@mortgagefamily.com
PNC Bank, National Association	Sue Denny 937-910-3929 1000225PNCMORTGAGE@PNC.COM
Specialized Loan Servicing LLC	mers.notifications@sls.net
U.S. Bank, National Association	Anthony Wright 270-686-5494 Anthony.wright@usbank.com

Resolve Settlement/Funding Errors

Errors in the amounts funded to the Seller or Servicer occur due to incorrect amounts delivered in Loan Selling Advisor® for the ULDD data points, Other Funds Collected at Closing Amount (Sort ID 157) and Current UPB Amount (Sort ID 442). Corrections to and reconciliation of the amount funded by Freddie Mac are the responsibility of the Seller and the Servicer and occurs after the Freddie Mac Funding Date.

To prevent funding errors, please refer to [Chapter 2, Delivering Accurate Data in Loan Selling Advisor](#), of this user guide for detailed instructions on how to deliver accurate data and prevent funding errors and post settlement reconciliation with the Servicer. See sections titled “Deliver a Scheduled UPB and Valid DDLPI” and “Amounts Deducted at Funding for Escrows and Temporary Buydowns.”

This chapter provides guidance on how to resolve funding errors, how to forward funds to, and receive funds from the Servicer.

For each loan for which Servicer informs the Seller of the need to adjust and reconcile the funding adjustments, the Seller must research the discrepancy and transfer to the Servicer by wire, any additional funds required within three (3) business days’ notification by the Servicer.

If the Seller fails to transfer any and all funds due the Servicer within three (3) business days’ notice from the Servicer, then the Servicer in its sole discretion, may charge the Seller a late fee of up to \$500.

Other Funds Collected at Closing Amount

For incorrect amounts entered in Loan Selling Advisor under the section titled Other Funds Collected at Closing Details, the reconciliation is conducted between the Seller and the Servicer. Refer to the table below for instructions on how to resolve these error(s):

How to resolve settlement/funding errors for: Other Funds Collected at Closing Amount	
If...	Then...
A refund is due the Seller	The Seller must provide the Servicer with <ul style="list-style-type: none">• Documentation to support a request for refund• Seller’s wire Instructions• A fully executed Payment/Refund Transmittal Form (located in Chapter 12 of this user guide)
A refund is due the Servicer	The Seller must: <ul style="list-style-type: none">• Wire the amount due to the Servicer• Fax a fully executed Payment/Refund Transmittal to the Servicer

Loan Acquisition Scheduled UPB Amount (formerly known as the Unpaid Principal Balance)

When the Loan Acquisition Scheduled UPB Amount is delivered incorrectly, the Seller must immediately report the error to the Servicer.



Errors in delivering an incorrect Loan Acquisition Scheduled UPB may result in:

- A credit due the Seller for the UPB and SRP
- A credit due the Servicer for the UPB and SRP
- Repurchase of the mortgage by the Seller

Contact the Servicer directly to report the error using the contact information shown below.

Report Loan Acquisition Scheduled UPB Errors	
Name of Servicer	Contact Information
Arvest Bank	MtgLoanAcquisitions@arvest.com
Fifth Third Bank, National Association	InvestorReportingInBox@53.com
JPMorgan Chase Bank, National Association	Research.Request@Chase.com
Lakeview Loan Servicing, LLC	Lakeview.TM@Lakeview.com
Massachusetts Housing Finance Agency aka MassHousing	HOServicingAcquisitions@masshousing.com
Nationstar Mortgage LLC d/b/a Mr. Cooper	FlowAcquisitions@mrcooper.com
NewRez LLC	CoissuePostFunding@newrez.com
PHH Mortgage Corporation	PostTransferQueries@ocwen.com
PNC Bank, National Association	Melissa Sims: 501-217-6061 melissa.sims@pnc.com
Specialized Loan Servicing LLC	Bob.Crupi@computershare.com SellerHelp@computershare.com
U.S. Bank, National Association	Jessica Green: 270-686-5387 jessica.green@usbank.com

The Servicer will coordinate the resolution with Freddie Mac and will notify the Seller on the course of action to be taken. A resolution resulting in a system change (sometimes known as a master file change) will be subject to a compensatory fee paid by the Seller, as noted in Guide [Section 8303.43](#). A resolution resulting in a repurchase will be subject to fees and other requirements as noted in Guide [Exhibit 28A](#), [Chapter 3602](#), and [Section 8303.14](#).



Payments and Refunds: Forward or Request Funds

This section provides information and instructions on how to forward funds due the Servicer and how to request refunds due the Seller.

The post settlement reconciliation of funds due the Seller or the Servicer is conducted between the Seller and the Servicer. If funds are due either party, it is the Seller's responsibility to complete the Payment/Refund Transmittal Form and forward it to the Servicer. Furthermore, for each loan for which the Servicer informs Seller of the need to adjust and reconcile the Funding Adjustments, the Seller must research the discrepancy and transfer to the Servicer by wire transfer any additional funds required. Freddie Mac will not adjust, calculate, refund or pay any amounts with respect to the Escrow deposits or temporary subsidy buydown funds after the Funding Date.

Payments due the Servicer include:

- Principal & Interest (P&I) payments sent by the borrower to the Seller after the Funding Date. Within one (1) Business Day of receipt, Seller must transfer and forward to the Servicer via wire transfer or overnight delivery service all funds received from mortgagors after the Funding Date (Sale Date). Refer to Guide [Exhibit 28A](#) for a definition of the Sale Date.
- Shortage of escrow collections. Escrow shortages are due the Servicer regardless of whether the amount was collected from the borrower.
- Shortage of temporary buydown subsidy. Temporary buydown subsidies are due the Servicer regardless of whether the amount was collected at closing.
- Unpaid principal balance errors.

Refunds due the Seller include:

- Over payment of escrow amounts
- Over payment of temporary buydown subsidy
- Unpaid principal balance errors

If the Seller fails to transfer any and all funds required pursuant to Guide [Exhibit 28A: Loan Servicing Purchase and Sale Agreement for Cash-Released XChange®](#) within three (3) Business Days' notice from Servicer, then the Servicer may, in its sole discretion, charge Seller a late fee of up to \$500.

All funds the Seller receives from the borrower after the Funding Date must be transferred to the Servicer within one (1) Business Day of receipt via wire transfer or overnight delivery service.

Seller must use the Payment/Refund Transmittal Form to forward funds to or to request funds from the Servicer. The Payment/Refund Transmittal form is located in [Chapter 12](#) of this user guide.

Reconciliation of Funding Adjustments

Any reconciliation, correction or adjustment to the amount of escrow funds or Temporary Buydown Subsidy funds transferred to the Servicer is the responsibility of the Seller and the Servicer. Freddie Mac will not adjust, calculate, refund or pay any amounts with respect to the escrow funds or Temporary Buydown Subsidy funds after the Funding Date. See Guide [Section 6101.7\(c\)](#) for additional information.



90 Day Notice for Certain Funding Adjustments

Seller must send the Servicer any proposed funding adjustments relating to (i) the unpaid principal balance of the Mortgage, or (ii) escrow deposits, no later than 90 days after the Funding Date for such Mortgage. The Servicer will not consider any requests for such funding adjustments after the 90-day time period has expired.

Refer to Guide [Section 6101.7](#), [Exhibit 28A](#) and [Chapter 1](#) of this user guide for additional guidance regarding the reconciliation of funds between the Seller and the Servicer.

Servicer Contacts for Reconciliations

The table below contains Servicer contact information for post settlement reconciliation of funds due the Seller or the Servicer.

Servicer Contact for Payments and Refunds (Post Settlement Reconciliations)	
Escrow Issues	
Servicer Name	Contact Information
Arvest Bank	MtgLoanAcquisitions@arvest.com
Fifth Third Bank, National Association	LoanTransfers@53.com
JPMorgan Chase Bank, National Association	Research.Request@Chase.com
Lakeview Loan Servicing, LLC	Payment.Research@mrcooper.com
Massachusetts Housing Finance Agency aka MassHousing	HOServicingAcquisitions@masshousing.com
Nationstar Mortgage LLC d/b/a Mr. Cooper	Payment.Research@mrcooper.com
NewRez LLC	e-global-smsservicerelease@newrez.com
PHH Mortgage Corporation	msrflowrecon@phh.com & Escrow_postFundingADJ@ocwen.com
PNC Bank, National Association	FlowServicing@pncmortgage.com
Specialized Loan Servicing LLC	Bob.Crupi@computershare.com SellerHelp@computershare.com
U.S. Bank, National Association	Denise Campbell: 314-209-6357 denise.campbell@usbank.com Christina Williams: 314-209-6359 christina.williams@usbank.com Nicole Cayton: 314-209-6338 nicole.cayton@usbank.com



All Other Issues	
Servicer Name	Contact Information
Arvest Bank	MtgLoanAcquisitions@arvest.com
Fifth Third Bank, National Association	LoanTransfers@53.com
JPMorgan Chase Bank, National Association	<p><u>Wire Issues</u> Tersia Forrest (614) 422-3179 Keli Dillard (614) 422-3134 Loan.Transfers.Recon@chase.com</p> <p>All other issues CHF.prime.payment.research@jpmchase.com</p>
Lakeview Loan Servicing, LLC	Lakeview.TM@Lakeview.com
Massachusetts Housing Finance Agency aka MassHousing	HOServicingAcquisitions@masshousing.com
Nationstar Mortgage LLC d/b/a Mr. Cooper	Forward Transmittal to: Payment.Research@mrcooper.com
NewRez LLC	e-global-smsservicerelease@newrez.com
PHH Mortgage Corporation	PostTransferQueries@ocwen.com
PNC Bank, National Association	Melissa Sims 501-217-6061 melissa.sims@pnc.com
Specialized Loan Servicing LLC	Bob.Crupi@computershare.com SellerHelp@computershare.com
U.S. Bank, National Association	Jessica Green: 270-686-5387 Fax Number: 270-686-5566

Wire Information	
Servicer Name	Wire Instructions
Arvest Bank	Bank Name: ARVEST Bank
	City & State: Rogers, AR
	ABA#: 082900872
	Beneficiary Name: Arvest Bank – Mortgage Division
	Beneficiary Account #: 50019588



Wire Information	
Servicer Name	Wire Instructions
Fifth Third Bank, National Association: Suspense, interim payments and escrow funds AT OR PRIOR to transfer	Bank Name: Fifth Third Bank
	Attention: Loan Transfers
	Naming Convention: INTERIM PAYMENTS ML WIRE ACCOUNT
	DDA: 146149
Fifth Third Bank, National Association: POST transfer payments, payoffs and reversals	Bank Name: Fifth Third Bank
	Attention: Loan Transfers
	Naming Convention: POST TRANSFER PAYMENTS ML WIRE ACCOUNT
	DDA: 7028022429
JPMorgan Chase Bank, National Association	Bank Name: Chase
	City & State: Columbus, OH
	ABA#: 021000021
	Beneficiary Name: JPMCB NA ITF Freddie Mac PMSR/Cash Window
	Beneficiary Account #: 880328047
	Attn: Loan Trsf Recon
	Note: All wires require loan level detail (including the Payment/Refund Transmittal Form provided in Chapter 12) to be emailed to Loan.Transfers.Recon@chase.com
Lakeview Loan Servicing, LLC	Bank Name: JP Morgan Chase, N.A.
	City & State: New York, NY 10172
	ABA#: 021000021
	Credit Account Name: Nationstar Payment Clearing
	Beneficiary Account #: 550387622, For Credit to Payment Clearing Account
	Other: Wire Detail Spreadsheets should be sent to cash.wires@mrcooper.com
Massachusetts Housing Finance Agency aka MassHousing	Bank Name: Bank of America
	City & State: Boston, MA
	ABA# 026009593
	Beneficiary Name: MassHousing
	Beneficiary Account # 0273446381
	Attn: Loan Servicing



Wire Information	
Servicer Name	Wire Instructions
Nationstar Mortgage LLC d/b/a Mr. Cooper	Bank Name: JP Morgan Chase, N.A.
	City & State: New York, NY 10172
	ABA#: 021000021
	Credit Account Name: Nationstar Payment Clearing
	Beneficiary Account #: 550387622, For Credit to Payment Clearing Account
	Other: Wire Detail Spreadsheets should be sent to cash.wires@mrcooper.com
NewRez LLC	Bank Name: Citibank, N.A.
	City & State: 388 Greenwich St, New York, NY 10013
	ABA #: 021000089
	Beneficiary Name: Newrez LLC DBA Shellpoint Mortgage Servicing Cosolidated Deposit Account
	Beneficiary Account #: 31354717
	Other: Account Number/Borrower Name
PHH Mortgage Corporation	Bank Name: M&T Bank
	City & State: Buffalo, NY
	ABA #: 022000046
	Beneficiary Name PHH Mortgage Services, Customer Wire Account
	Beneficiary Account #: 9865548854
	Other: Attn: Loan Transfer Reference: Seller Name and Transfer Date NOTE: All wires require loan level detail in excel format and must be sent to: PHHservicetransfer_payments@mortgagefamily.com
PNC Bank, National Association	Bank Name: PNC Bank
	City & State: Pittsburgh, PA
	ABA#: 041000124
	Beneficiary Name: PNC Mortgage
	Beneficiary Account #:4600097238
	Attn: FHLMC Gold Settlement
Specialized Loan Servicing LLC	Bank Name: Wells Fargo
	City & State: San Francisco, CA
	ABA#: 121000248



Wire Information	
Servicer Name	Wire Instructions
	Beneficiary Name: Specialized Loan Servicing, LLC
	Account #: 2000042928232
	Beneficiary Address: 6200 S. Quebec St. Greenwood Village, CO 80111
U.S. Bank, National Association	Bank Name: U.S. Bank MKE
	City & State: Milwaukee, WI
	ABA#: 075000022
	Beneficiary Name: US Bank Home Mortgage
	Beneficiary Account #: 192080158
	Attn: Denise Campbell: 314-209-6357 Christina Williams: 314-209-6359 Nicole Cayton: 314-209-6338

Final or Recorded Documents

Final documents for each loan record are due to the Servicer immediately upon completion of recording or finalization but not later than six (6) months (180 days) after the Funding Date. All final documents must be attached to a fully executed final document checklist. Do not attach or commingle final documents for other loans using a single final document checklist.

Final documents consist of but are not limited to the following:

- Title Policy and/or endorsements
- Recorded Mortgage Deed of Trust (Security Instrument)
- Recorded Assignment from the Seller to the Servicer
- Intervening Assignments if the mortgage was not originated by the Seller
- Recorded Power of Attorney or copy of Power of Attorney with original recording receipt
- Other

The Servicer is entitled to charge the Seller a fee (Late Document Fee) equal to \$100 per loan per month for any loan that is missing an original final document that has not been delivered to the Servicer or the Designated Custodian, as applicable, within six (6) months of the Funding Date. The fee will begin to accrue on the first day of the seventh (7th) month after the Funding Date. Notwithstanding the foregoing, Servicer shall not impose a Late Document Fee if Seller's failure to deliver an original Loan document is caused by the failure of the applicable recording office to record and return an original Loan document, provided Seller, in Servicer's reasonable judgment, has exercised and continues to exercise reasonable good faith effort to fulfill its obligation hereunder.

For more information on late fees, refer to 6.3 Late Fees, of Guide [Exhibit 28A: Loan Servicing Purchase and Sale Agreement for Cash-Released XChange®](#).

The table below contains the Servicer's instructions for forwarding final documents

Where to Forward Final Documents	
Servicer Name	Address
Arvest Bank	Arvest Bank c/o First American Mortgage Solutions 1795 International Way Idaho Falls, ID 83402
Fifth Third Bank, National Association	Fifth Third Bank, National Association Collateral Administration 5001 Kingsley Drive, MD 1MOB21 Cincinnati, OH 45227
JPMorgan Chase Bank, National Association	JPMorgan Chase Bank, NA Attn: Collateral Trailing Documents MC 8000 700 Kansas Lane, Monroe, LA 71203



Where to Forward Final Documents	
Servicer Name	Address
Lakeview Loan Servicing, LLC	<p>Send to selected Custodian: Bank of New York Mellon Attn: Lakeview/FHLMC Trailing Docs 2322 French Settlement Road, Suite 100, Dallas, TX 75212 Phone: 800-211-2677</p> <p>U.S. Bank Attn: Lakeview/FHLMC Trailing Docs 7861 Bayberry Road, Jacksonville, FL 32256</p> <p>For eNotes: NTC Attn: Lakeview/Pingora 2704 Alternate 19N, Palm Harbor, FL 34683</p> <ul style="list-style-type: none">• Please email document transmittal in the Lakeview required format to: doctransmittalsLPA@lakeview.com. For required transmittal format and instructions, please email mailto:FinalDocs@pingorafund.com FinalDocsLPA@lakeview.com.• Please send PDF images of all final documents to Lakeview via the Freddie Automated Servicing Transfer (FAST®) tool.
Massachusetts Housing Finance Agency aka MassHousing	<p>Massachusetts Housing Finance Agency Attn: HomeOwnership Servicing Acquisitions One Beacon Street Boston, MA 02108</p> <p>Please send PDF images of all final documents to MassHousing via email: HOServicingAcquisitions@MassHousing.com</p>
Nationstar Mortgage LLC d/b/a Mr. Cooper	<p>Send to selected Custodian: Bank of New York Mellon Trust Company - Dallas Attn: Mr. Cooper/FHLMC Trailing Docs 2322 French Settlement Road, Suite 100, Dallas, TX 75212 Phone: 800-211-2677</p> <p>U.S. Bank Attn: Mr. Cooper/FHLMC Trailing Docs 7861 Bayberry Road, Jacksonville, FL 32256</p> <ul style="list-style-type: none">• Please read <i>Good Order Instructions</i> from BNYM for all requirements on the shipment.• Manifest must be included with shipment and must contain, Investor, Seller, and MRC Loan Number, MIN, Name and Property Address. <p>Please send PDF images of all final documents to Mr. Cooper via the Freddie Automated Servicing Transfer (FAST®) tool only if the Freddie Mac Funding Date is within 12 months. If the Funding Date is greater than 12 months, please contact Rocky Lucero and Peter Wueger for instructions.</p>



Where to Forward Final Documents	
Servicer Name	Address
NewRez LLC	Indecomm Global Services 1427 Energy Park Drive St. Paul, MN 55108 Mail Stop Code NR - 9915
PHH Mortgage Corporation	Upload all trailing documents to PHH Post Closing Portal: https://postclosing.phhmortgage.com To register for access, please email FreddieMacPostClosingSetup@phh.com
PNC Bank, National Association	PNC Bank, NA Attn: Mortgage Document Custody 3232 Newmark Dr., MS B6-YM10-01-2 Miamisburg, OH 45342
Specialized Loan Servicing LLC	Send to selected Custodian: Bank of New York Mellon Trust Company - Dallas Attn: Specialized Loan Servicing/FHLMC Trailing Docs 2322 French Settlement Road, Suite 100, Dallas, TX 75212 Phone: 800-211-2677 U.S. Bank Attn: Computershare/FHLMC Trailing Docs 7861 Bayberry Road, Jacksonville, FL 32256 Phone: 904-419-5027 Please send <u>copy</u> of all final documents to Specialized Loan Servicing via secure upload to the SLS Web Portal or email MSRShipping@computershare.com.
U.S. Bank, National Association	U.S. Bank Home Mortgage Attn: CIC Team 3151 Highland Pointe Drive, Owensboro, KY 42303-7836

All final documents must be attached to a fully executed Final Document Checklist. The Final Document Checklist is located in [Chapter 12](#) of this user guide.

How to View Loan Payoff Information

For mortgages sold through Cash-Released XChange®, Sellers can view and access loan payoff information through Freddie Mac's Loan Coverage Advisor®.

Loan Coverage Advisor is Freddie Mac's representation and warranty tracking tool. You can use it to look up loan-level details on transfer of servicing transactions, mortgage insurance (MI), other credit enhancements and more. To request access to Loan Coverage Advisor, access the [Loan Coverage Advisor](#) web page and follow the path for lenders.

To generate a report with loan payoff information, follow the instructions in the [Search by Events Criteria](#) section of the Loan Coverage Advisor Help. Use the tips in the illustration below to guide you through the filters for the search criteria.

- Restrict the search results to **Closed Loans Only** by selecting the appropriate radio button.

The default setting is **Active & Closed Loans**.

- Select **Events Criteria** from the Additional Search Options drop-down list.

The Events selection drop-down list and date fields display.

- Choose the Event Type **Loan Closed** for your search from the drop-down list.
- Click **Search**.

The screenshot shows the 'Advanced Search' interface of the Loan Coverage Advisor. The interface includes a search bar, a 'SEARCH' button, and several sections for filtering results. Annotations with yellow arrows point to specific elements:

- An arrow points to the 'Closed Loans Only' radio button under the 'Include in results...' section.
- An arrow points to the 'Additional Search Options' dropdown menu.
- An arrow points to the 'SEARCH' button at the bottom of the page.

The interface sections include:

- Select Search Parameters**: A dropdown for 'What do you want to search by?' (set to 'Seller / Servicer Number') and a text input for 'What is the number?'.
- Include in results...**: Radio buttons for 'Active & Closed Loans', 'Active Loans Only', and 'Closed Loans Only' (selected).
- Loan Funding Date**: A date range selector.
- Representation and Warranty Relief Date Options**: Fields for 'Selling R&W* Type', 'Selling R&W* Period', 'Selling R&W* Relief Date', 'Month', 'Year', and 'and is' (Planned/Actual).
- Additional Search Options**: A dropdown menu for selecting event types.
- Loan Advisor Suite R&W* Relief Offerings**: Checkboxes for 'Collateral', 'Asset', and 'Income'.



Additional Resources for Loan Coverage Advisor

- [Loan Coverage Advisor Training](#)
- [Loan Coverage Advisor User Guide](#)
- [Loan Coverage Advisor Training Resources](#)

For more information, refer to [Guide Bulletin 2018-7](#).

Refund of the Servicing-Released Premium (SRP) to the Servicer

The Servicer is due a 100% reimbursement of the Servicing-Released premium if:

- The mortgage is paid off (paid in full) within 120 days of the Funding Date. Servicer shall bill the Seller directly for the servicing-released premium ("SRP") to be repaid.
- A Borrower fails to make any of the first four monthly payments following the Funding Date and the Mortgage becomes 60 days or more delinquent, Servicer shall bill the Seller directly for the SRP to be repaid.

Repurchases

If the Seller is required by Freddie Mac to repurchase a loan, Freddie Mac will send the repurchase request directly to the Seller with a copy to the Servicer. Upon receipt of the repurchase request, the Seller must contact the Servicer's designated business area to make repurchase arrangements. The amounts due for a repurchase (include all or a portion, as applicable, of the servicing released premium) must be sent to the Servicer. The Servicer reports the repurchase and remits the proceeds to Freddie Mac in accordance with the requirements in Guide [Section 8303.14](#) (see the table below for servicing released premium repayment schedule for repurchases). Once Freddie Mac has received the repurchase amount, the Note is released and returned to the Servicer from the Designated Custodian. The Servicer will process the necessary Mortgage transfer documentation and return the original file along with its contents to the Seller.

As noted in Guide [Exhibit 28A](#), the Servicer may charge the Seller a \$200 repurchase fee for each loan the Seller is required to repurchase. Seller shall remit payment of such repurchase fees directly to Servicer.

SRP Repayment Schedule	
Time from date of the Transfer of Servicing	Percent of SRP to be Repaid
Up to 12 months	100%
13 to 24 months	75%
25 to 36 months	50%
37 to 60 months	25%
Greater than 60 months	0%

Servicer Call Trees for Sellers and for Borrowers

The Servicer call trees contain important points of contact for each Servicer. This chapter contains separate call trees the Servicers have created for Seller and for Borrower use.

Be sure to refer to the appropriate call tree when contacting the Servicer.

Arvest Bank Seller Call Tree

Arvest Bank Servicer ID 120787 Seller Use Only		
Department/Address	Contact Name	Phone Number/Email
Accounting	Loretta Hogue	501-716-5635 lhogue@arvest.com MtgLoanAcquisitions@arvest.com
Document Control (Outstanding and missing documentation)		MtgSvgLoanBoarding@arvest.com MtgCollateralDocs@arvest.com
Escrow set up (Taxes, Hazard, Mortgage Insurance, Flood Insurance)		501-716-5631 MtgSvgLoanBoarding@arvest.com
Final Documents		MtgCollateralDocs@arvest.com 501-716-4897
Imaged Documents		MtgImagesGroup@arvest.com
Incorrect Unpaid Principal Balance	Loretta Hogue	501-716-5635 lhogue@arvest.com MtgLoanAcquisitions@arvest.com
Missing/Outstanding Documents Arvest Bank 801 John Barrow Road, Suite 1 Little Rock, AR 72205 Attn: Final Docs		MtgCollateralDocs@arvest.com
New Loan Set-Up Arvest Bank, Attn: File Delivery, 801 John Barrow Road, Suite 1, Little Rock, AR 72205		MtgLoanAcquisitions@arvest.com
Repurchase Questions	Misty Faulkner	501-716-6011 mfaulkner@arvest.com MtgFreddieMacRepurchase@arvest.com



Arvest Bank Servicer ID 120787 Seller Use Only		
Department/Address	Contact Name	Phone Number/Email
Release of File and Funds		MtgFreddieMacRepurchase@arvest.com MtgLoanAcquisitions@arvest.com
SRP Reimbursement		MtgFreddieMacRepurchase@arvest.com MtgLoanAcquisitions@arvest.com

Arvest Bank Borrower Call Tree

Arvest Bank Borrower Use Only	
Department Name	Phone Number
Customer Service	1-800-366-2132
Escrow payment issues/Escrow Analysis	1-800-366-2132
Billing Questions (Late payments, Incorrect billing address, Erroneous charges)	1-800-366-2132
Removal of Mortgage Insurance	1-800-366-2132
Removal of Escrows/Monthly impounds for Taxes and Insurance	1-800-366-2132
Foreclosure	1-800-366-2132
Mortgage Life Insurance	1-800-366-2132
Automatic Payment Drafting	1-800-366-2132
Payoff Department	1-800-366-2132



Fifth Third Bank, National Association Seller Call Tree

Fifth Third Bank, National Association Servicer ID 215912 Seller Use Only		
Department	Contact Name	Phone Number/Email
Accounting	Investor Reporting	InvestorReportingInbox@53.com
Document Control (Outstanding and missing documentation)	Central File Room	CentralFileRoom.Cincinnati@53.com
Escrow set up (Taxes, Hazard, Mortgage Insurance, Flood Insurance)	Escrow Department	Escrow.Help@53.com
Final Documents	Central File Room	CentralFileRoom.Cincinnati@53.com
Imaged Documents	Loan Transfers	LoanTransfers@53.com
Incorrect Unpaid Principal Balance	Investor Reporting	InvestorReportingInbox@53.com
Missing /Outstanding Documents	Central File Room	CentralFileRoom.Cincinnati@53.com
New Loan Set-Up	Loan Transfers	LoanTransfers@53.com
Repurchase Questions	Repurchase Team	ConsumerCreditRepurchaseDemands@53.com
Release of File and Funds	Investor Reporting	InvestorReportingInbox@53.com
SRP Reimbursement	Investor Reporting	InvestorReportingInbox@53.com

Fifth Third Bank, National Association Borrower Call Tree

Fifth Third Bank, National Association Borrower Use Only	
Department Name	Phone Number/Email
New Loan Acquisitions Customer Service	1-800-473-6934
Escrow payment issues/Escrow Analysis	1-800-473-6934 Escrow.Help@53.com
Billing Questions (Late payments, Incorrect billing address, Erroneous charges)	1-800-473-6934
Removal of Mortgage Insurance	1-800-473-6934 Escrow.Help@53.com
Removal of Escrows/Monthly impounds for Taxes and Insurance	1-800-473-6934 Escrow.Help@53.com



Fifth Third Bank, National Association Borrower Use Only	
Department Name	Phone Number/Email
Foreclosure	1-800-473-6934
Mortgage Life Insurance	1-800-473-6934 Escrow.Help@53.com
Automatic Payment Drafting	1-800-837-2000
Payoff Department	1-800-473-6934



JPMorgan Chase Bank, National Association Seller Call Tree

JPMorgan Chase Bank, National Association Servicer ID 205676 Seller Use Only		
Department	Contact Name	Phone Number/Email
Accounting		Research.Request@Chase.com
Document Control (Outstanding and missing documentation)	Correspondent Salability Requests	corr.salability.requests@jpmchase.com
Escrow set up (Taxes, Hazard, Mortgage Insurance, Flood Insurance)	Sarah Pablo Mario Salvador	614-422-3823 614-422-7602 Escrow.Post.Closing@jpmchase.com
Final Documents		image.services.escalations@chase.com
Imaged Documents	N/A Must use the Freddie Automated Servicing Transfer® (FAST)	N/A Must use the Freddie Automated Servicing Transfer® (FAST)
Incorrect Unpaid Principal Balance		Research.Request@Chase.com
Missing/Outstanding Documents	JPMorgan Chase Bank, N.A. 700 Kansas Lane, Monroe, LA 71203	Research.Request@Chase.com
New Loan Set-Up	Keli Dillard	614-422-3134 LTO.Manual.Boards@chase.com
Repurchase		bifurcated_concur@chase.com
Release of File and Funds		Chase.correspondent.recovery@chase.com
SRP Reimbursement		Chase.correspondent.recovery@chase.com



JPMorgan Chase Bank, National Association Borrower Call Tree

JPMorgan Chase Bank, National Association Borrower Use Only	
Department	Phone Number
Customer Service (New Loan Acquisitions)	Chase Customer Service Center 1-800-848-9136
Escrow payment issues/Escrow Analysis	Chase Customer Service Center 1-800-848-9136
Billing Questions (Late payments, Incorrect billing address, Erroneous charges)	Chase Customer Service Center 1-800-848-9136
Removal of Mortgage Insurance	Chase Customer Service Center 1-800-848-9136
Removal of Escrows/Monthly impounds for Taxes and Insurance	Chase Customer Service Center 1-800-848-9136
Foreclosure	Chase Customer Service Center 1-800-848-9136
Mortgage Life Insurance	Chase Customer Service Center 1-800-848-9136
Automatic Payment Drafting	Chase Customer Service Center 1-800-848-9136
Payoff Department	Chase Customer Service Center 1-800-848-9136



Lakeview Loan Servicing, LLC Seller Call Tree

Lakeview Loan Servicing, LLC Servicer ID 226945 Seller Use Only		
Department	Contact Name	Phone Number/Email
Accounting	Transaction Mgmt	Lakeview.TM@Lakeview.com
Document Control (Outstanding and missing documentation)	Flow Acquisitions Department	FlowAcquisitions@mrcooper.com
Escrow set up (Taxes, Hazard, Mortgage Insurance, Flood Insurance)	Flow Acquisitions Department	FlowAcquisitions@mrcooper.com
Final Documents	Final Docs	finaldocslpa@lakeview.com
Incorrect Unpaid Principal Balance	Flow Acquisitions Department	FlowAcquisitions@mrcooper.com
Missing/Outstanding Documents	Flow Acquisitions Department	FlowAcquisitions@mrcooper.com
New Loan Set-Up	Flow Acquisitions Department	FlowAcquisitions@mrcooper.com
Repurchase	Repurchase Team	mortgagerepurchases@lakeview.com
Release of File and Funds	Repurchase Team	mortgagerepurchases@lakeview.com
SRP Reimbursement	Repurchase Team	mortgagerepurchases@lakeview.com

Lakeview Loan Servicing, LLC Borrower Call Tree

Lakeview Loan Servicing, LLC Borrower Use Only	
Department	Phone Number/Email
Customer Service	Customer Service 833-685-2580
Escrow payment issues/Escrow Analysis	Customer Service 833-685-2580
Billing Questions (Late payments, Incorrect billing address, Erroneous charges)	Customer Service 833-685-2580
Removal of Mortgage Insurance	Customer Service 833-685-2580
Removal of Escrows/Monthly impounds for Taxes and Insurance	Customer Service 833-685-2580
Foreclosure	N/A
Automatic Payment Drafting	Customer Service 833-685-2580
Payoff Department	Customer Service 833-685-2580



Massachusetts Housing Finance Agency aka MassHousing Seller Call Tree

Massachusetts Housing Finance Agency aka MassHousing Servicer ID 216746 Seller Use Only		
Department	Contact Name	Phone Number/Email
Accounting	HO Servicing Acquisitions	HOservicingAcquisitions@MassHousing.com
Customer Service	HO Servicing Acquisitions	HOservicingAcquisitions@MassHousing.com
Document Control (Outstanding and missing documentation)	HO Servicing Acquisitions	HOservicingAcquisitions@MassHousing.com
Escrow set up (Taxes, Hazard, Mortgage Insurance, Flood Insurance)	HO Servicing Acquisitions	HOservicingAcquisitions@MassHousing.com
Final Documents	HO Servicing Acquisitions	HOservicingAcquisitions@MassHousing.com
Imaged Documents	HO Servicing Acquisitions	HOservicingAcquisitions@MassHousing.com
Incorrect Unpaid Principal Balance	HO Servicing Acquisitions	HOservicingAcquisitions@MassHousing.com
Loan Boarding	HO Servicing Acquisitions	HOservicingAcquisitions@MassHousing.com
Repurchase	HO Servicing Acquisitions	HOservicingAcquisitions@MassHousing.com
Release of File and Funds	HO Servicing Acquisitions	HOservicingAcquisitions@MassHousing.com
SRP Reimbursement	HO Servicing Acquisitions	HOservicingAcquisitions@MassHousing.com



Massachusetts Housing Finance Agency aka MassHousing Borrower Call Tree

Massachusetts Housing Finance Agency aka MassHousing Borrower Use Only	
Department	Phone Number/Email
Customer Service	888-843-6432 HOCustomerService@masshousing.com
Escrow payment issues/Escrow Analysis	888-843-6432 HOCustomerService@masshousing.com
Billing Questions (Late payments, Incorrect billing address, Erroneous charges)	888-843-6432 HOCustomerService@masshousing.com
Removal of Mortgage Insurance	888-843-6432 HOCustomerService@masshousing.com
Removal of Escrows/Monthly impounds for Taxes and Insurance	888-843-6432 HOCustomerService@masshousing.com
Foreclosure	888-843-6432 HOCustomerService@masshousing.com
Automatic Payment Drafting	888-843-6432 HOCustomerService@masshousing.com
Payoff Department	888-843-6432 HOPayoff@masshousing.com



Nationstar Mortgage d/b/a Mr. Cooper Seller Call Tree

Nationstar Mortgage LLC d/b/a Mr. Cooper Servicer ID 157360 Seller Use Only		
Department	Contact Name	Phone Number/Email
Accounting	Flow Acquisitions Department	FlowAcquisitions@mrcooper.com
Customer Service	Customer Service	FlowAcquisitions@mrcooper.com
Document Control (Outstanding and missing documentation)	Doc Administration Department	Final.Docs@mrcooper.com
Escrow set up (Taxes, Hazard, Mortgage Insurance, Flood Insurance)	Flow Acquisitions Department	FlowAcquisitions@mrcooper.com
Final Documents	Doc Administration Department	Final.Docs@mrcooper.com
Imaged Documents		FlowAcquisitions@mrcooper.com
Incorrect Unpaid Principal Balance	Flow Acquisitions Department	FlowAcquisitions@mrcooper.com
Missing/Outstanding Documents Mr. Cooper Attn: Doc Admin 8950 Cypress Waters Boulevard, Coppell, TX 75019		Final.Docs@mrcooper.com
New Loan Set-Up Mr. Cooper, Attn: Doc Admin, 8950 Cypress Waters Blvd., Coppell, TX 75019	Flow Acquisitions Department	FlowAcquisitions@mrcooper.com Note: use mailbox for all inquiries.
Repurchase	Repurchase Team	demandrequest@mrcooper.com
Release of File and Funds	Repurchase Team	demandrequest@mrcooper.com
SRP Reimbursement	Repurchase Team	demandrequest@mrcooper.com



Nationstar Mortgage LLC d/b/a Mr. Cooper Borrower Call Tree

Nationstar Mortgage LLC d/b/a Mr. Cooper Borrower Use Only	
Department	Phone Number
Customer Service	Customer Service 1-877-372-0512
Escrow payment issues/Escrow Analysis	Customer Service 1-877-372-0512
Billing Questions (Late payments, Incorrect billing address, Erroneous charges)	Customer Service 1-877-372-0512
Removal of Mortgage Insurance	Customer Service 1-877-372-0512
Removal of Escrows/Monthly impounds for Taxes and Insurance	Customer Service 1-877-372-0512
Foreclosure	N/A
Mortgage Life Insurance	Customer Service 1-877-372-0512
Automatic Payment Drafting	Customer Service 1-877-372-0512
Payoff Department	Customer Service 1-877-372-0512

NewRez LLC Seller Call Tree

NewRez LLC Servicer ID 221092 Seller Use Only		
Department	Contact Name	Phone Number/Email
Accounting	Post Funding	CoissuePostFunding@newrez.com
Customer Service	Operations	CoissueOperations@newrez.com
Document Control (Outstanding and missing documentation)	Post Funding	CoissuePostFunding@newrez.com
Escrow set up (Taxes, Hazard, Mortgage Insurance, Flood Insurance)	Post Funding	CoissuePostFunding@newrez.com



NewRez LLC Servicer ID 221092 Seller Use Only		
Department	Contact Name	Phone Number/Email
Final Documents	Indecomm	Newrez.docgenius@indecmm.net 651-766-2364
Imaged Documents	Operations	CoissueOperations@newrez.com
Incorrect Unpaid Principal Balance	Post Funding	CoissuePostFunding@newrez.com
Missing/Outstanding Documents	Operations	CoissueOperations@newrez.com
New Loan Set-Up	Operations	CoissueOperations@newrez.com
Repurchase	Post Funding	CoissuePostFunding@newrez.com
Release of File and Funds	Post Funding	CoissuePostFunding@newrez.com
SRP Reimbursement	Post Funding	CoissuePostFunding@newrez.com

NewRez LLC Borrower Call Tree

NewRez LLC Borrower Use Only	
Department	Phone Number
Customer Service	866-317-2347
Escrow payment issues/Escrow Analysis	866-317-2347
Billing Questions (Late payments, Incorrect billing address, Erroneous charges)	866-317-2347
Removal of Mortgage Insurance	866-317-2347
Removal of Escrows/Monthly impounds for Taxes and Insurance	866-317-2347
Foreclosure	866-317-2347
Mortgage Life Insurance	866-317-2347
Automatic Payment Drafting	866-317-2347
Payoff Department	866-317-2347



PHH Mortgage Corporation Seller Call Tree

PHH Mortgage Corporation Servicer ID 212065 Seller Use Only		
Department	Contact Name	Phone Number/Email
Accounting		PostTransferQueries@ocwen.com
Customer Inquiries or Concerns via Seller	ERM	PHH_CL_Servicing@PHHMortgage.com
Document/Image Control (Outstanding and missing documentation)	Kelly Woeller Donna Schares	Kelly.Woeller@mortgagefamily.com 609-281-8706 Donna.Schares@ocwen.com 561-855-3591
Escrow Reimbursement (post-funding adjustments)		msrflowrecon@phh.com
Escrow set up (Taxes, Hazard, Mortgage Insurance, Flood Insurance)		ESCAAnalysisManagement@ocwen.com
Final Documents	Final Docs Department	PHHCLPost-Funding@phhmortgage.com
General Questions		PostTransferQueries@ocwen.com
Incorrect Unpaid Principal Balance		PostTransferQueries@ocwen.com
Repurchase Questions		cm.repurchases@ocwen.com



PHH Mortgage Corporation Borrower Call Tree

PHH Mortgage Corporation Borrower Use Only	
Department Name	Phone Number
Customer Service	1-800-449-8767
Escrow payment issues/Escrow Analysis	1-800-449-8767
Billing Questions (Late payments, Incorrect billing address, Erroneous charges)	1-800-449-8767
Removal of Mortgage Insurance	1-800-449-8767
Removal of Escrows/Monthly impounds for Taxes and Insurance	1-800-449-8767
Foreclosure	1-800-449-8767
Mortgage Life Insurance	1-800-449-8767
Automatic Payment Drafting	1-800-449-8767
Payoff Department	1-800-449-8767



PNC Bank, National Association Seller Call Tree

PNC Bank, National Association Servicer ID 170287 Seller Use Only		
Department	Contact Name	Phone Number/Email
Accounting	Carroll Moseley Christine Ryerse	937-910-3944 937-910-4502
Document Control (Outstanding and missing documentation)	Melissa Sims	501-217-6061
Escrow set up (Taxes, Hazard, Mortgage Insurance, Flood Insurance)	Shannon Walker	937-910-1905
Final Documents	Jan Kiwacka	937-910-4342 janice.kiwacka@pnc.com
Imaged Documents		FlowServicing@pncmortgage.com
Incorrect Unpaid Principal Balance	Tim Remington	501-217-6093
Missing/Outstanding Documents PNC Bank, National Association 3232 Newmark Drive MS B6-YM13-01-1 Miamisburg, OH 45342	Shannon Walker	Shannon Walker 937-910-1905 Shannon.C.Williams@pnc.com Or FlowServicing@pncmortgage.com
New Loan Set-Up PNC Bank, National Association Records/Image Center 8177 Washington Church Rd. B6-YM10-01-1 Dayton, OH 45458	Shannon Walker Acquisitions & Transfers/Flow Servicing Dept.	Shannon Walker 937-910-1905 Shannon.C.Williams@pnc.com Or FlowServicing@pncmortgage.com
Repurchase Questions	John Flore	937-910-1378 Repurchase.Support@pncmortgage.com
Release of File and Funds	Tracy Schurr	tracy.schurr@pnc.com
SRP Reimbursement	Tracy Schurr	tracy.schurr@pnc.com



PNC Bank, National Association Borrower Call Tree

PNC Bank, National Association Borrower Use Only	
Department Name	Phone Number
Escrow payment issues/Escrow Analysis	Customer Service 1-800-822-5626
Billing Questions (Late payments, Incorrect billing address, Erroneous charges)	Customer Service 1-800-822-5626
Removal of Mortgage Insurance	Customer Service 1-800-822-5626
Removal of Escrows/Monthly impounds for Taxes and Insurance	Customer Service 1-800-822-5626
Foreclosure	Customer Service 1-800-822-5626
Mortgage Life Insurance	Customer Service 1-800-822-5626
Automatic Payment Drafting	Customer Service 1-800-822-5626
Payoff Department	Customer Service 1-800-822-5626



Specialized Loan Servicing LLC Seller Call Tree

Specialized Loan Servicing LLC Servicer ID 221092 Seller Use Only		
Department	Contact Name	Phone Number/Email
Accounting	Accounting Team	MSRAccounting@computershare.com
Document Control (Outstanding and missing documentation)	Operations	MSRTradeManagement@computershare.com
Escrow set up (Taxes, Hazard, Mortgage Insurance, Flood Insurance)	Servicing Oversight	855-722-2136 Bob.Crupi@computershare.com
Final Documents	Shipping	MSRShipping@computershare.com
Imaged Documents	Client Services	855-722-2136 sellerhelp@computershare.com
Incorrect Unpaid Principal Balance	Loan Servicing	855-722-2136 Bob.Crupi@computershare.com
Missing/Outstanding Documents	Operations	MSRTradeManagement@computershare.com
New Loan Set-Up	Client Services	855-722-2136 sellerhelp@computershare.com
Repurchase Questions	Credit Risk	855-722-2136 creditrisk@computershare.com
Release of File and Funds	Credit Risk	creditrisk@computershare.com
SRP Reimbursement	Credit Risk	creditrisk@computershare.com



Specialized Loan Servicing LLC Borrower Call Tree

Specialized Loan Servicing LLC Borrower Use Only	
Department Name	Phone Number
New Loan Acquisitions Customer Service	1-855-435-3642
Escrow payment issues/Escrow Analysis	1-855-435-3642
Billing Questions (Late payments, Incorrect billing address, Erroneous charges)	1-855-435-3642
Removal of Mortgage Insurance	1-855-435-3642
Removal of Escrows/Monthly impounds for Taxes and Insurance	1-855-435-3642
Foreclosure	Will be provided as applicable
Mortgage Life Insurance	1-855-435-3642
Automatic Payment Drafting	1-855-435-3642
Payoff Department	1-855-435-3642



U.S. Bank, National Association Seller Call Tree

U.S. Bank, National Association Servicer ID 589603 Seller Use Only		
Department	Contact Name	Phone Number/Email
Accounting	Denise Campbell	314-209-6357 denise.campbell@usbank.com
	Christina Williams	314-209-6359 christina.williams@usbank.com
	Nicole Cayton	314-209-6338 nicole.cayton@usbank.com
Document Control (Outstanding and missing documentation)	Jessica Green	270-686-5387 jessica.green@usbank.com
Escrow set up (Taxes, Hazard, Mortgage Insurance, Flood Insurance)	Jessica Green	270-686-5387 jessica.green@usbank.com
Final Documents	General Questions	documentcontrol@usbank.com
	Josiette Spradlin	270-689-7795 josiette.spradlin1@usbank.com
	Liz Butts	270-993-9118 Liz.Funk@usbank.com
	Alissa Higdon	270-691-3903 alissa.higdon1@usbank.com
Imaged Documents	Jessica Green	270-686-5387 jessica.green@usbank.com
Incorrect Unpaid Principal Balance	Jessica Green	270-686-5387 jessica.green@usbank.com
Missing/Outstanding Documents U.S. Bank Home Mortgage Attn: Jessica Green, CN-KY-APNL 2800 Tamarack Road, Owensboro, KY 42301	Jessica Green	Phone: 270- 686-5387 Fax: 270-686-5566 jessica.green@usbank.com
New Loan Set-Up U.S. Bank Home Mortgage, Attn: Jessica Green, CN-KY-APNL, 2800 Tamarack Road, Owensboro, KY 42301	Jessica Green	270-686-5387 jessica.green@usbank.com
Repurchase Questions	Dotty Hawley	414-259-3809 dorothy.hawley@usbank.com



U.S. Bank, National Association Servicer ID 589603 Seller Use Only		
Department	Contact Name	Phone Number/Email
Release of File and Funds	Dotty Hawley	414-259-3809 dorothy.hawley@usbank.com
	Non-related to Repurchase: Denise Campbell	Non-related to Repurchase: 314-209-6357 denise.campbell@usbank.com
	Christina Williams	314-209-6359 christina.williams@usbank.com
	Nicole Cayton	314-209-6338 nicole.cayton@usbank.com
SRP Reimbursement	Dotty Hawley	414-259-3809 dorothy.hawley@usbank.com
	Non-related to Repurchase: Denise Campbell	Non-related to Repurchase: 314-209-6357 denise.campbell@usbank.com
	Christina Williams	314-209-6359 christina.williams@usbank.com
	Nicole Cayton	314-209-6338 nicole.cayton@usbank.com

U.S. Bank, National Association Borrower Call Tree

U.S. Bank, National Association Borrower Use Only	
Department Name	Phone Number
New Loan Acquisitions Customer Service	1-800-475-0782
Escrow payment issues/Escrow Analysis	1-800-365-7772
Billing Questions (Late payments, Incorrect billing address, Erroneous charges)	1-800-475-0782
Removal of Mortgage Insurance	1-800-475-0782
Removal of Escrows/Monthly impounds for Taxes and Insurance	1-800-475-0782
Foreclosure	Will be provided as applicable
Mortgage Life Insurance	Customer Service
Automatic Payment Drafting	1-800-475-0782
Payoff Department	1-800-365-7772

The checklists and forms referenced in this chapter will assist you in meeting the Servicer's packaging and delivery requirements for sales of Mortgages through Cash-Released XChange®.

Sellers may duplicate the applicable checklists and forms as needed:

Name	Referred to in
Imaged Document Checklist	Chapter 4: FAST® for Imaged Documents
Final Document Checklist	Chapter 9: Final Recorded Documents
Borrower Mailing and Billing Address Certification Form	Chapter 2: Delivering Accurate Data in Loan Selling Advisor®
Payment/Refund Transmittal Form	Chapter 8: Resolve Settlement/Funding Errors
Preferred Document Custodian Request Form	Chapter 3: How to Request and Preferred Document Custodian

Cash-Released XChange® Imaged Document Checklist

Borrower Name:		Property Address:	
Seller Name:		Freddie Mac Seller Number:	
Contact Name:		Phone Number:	
Contact Email address:		Fax Number:	
Freddie Mac Investor Contract Identifier #	Freddie Mac Loan #	Seller Loan Identifier #	Freddie Mac Settlement Date
Borrower Closing Date		Servicer Loan #	
Required	Document Name (Documents That Are Not Originals Must Be Certified True Copy)	X=Attached or N/A	
Yes	Fully Executed Freddie Mac Cash-Released XChange Imaged Document Checklist		
Yes	Freddie Mac Loan Selling Advisor Funding Details Report (Final)		
Yes	Flood Certification Evidencing Life of Loan Coverage, Flood Zone and Proof of Transfer		
Yes	Tax Information Sheet (Contains Tax ID#S, Tax Authorities Name & Address, Date Last Paid, Next Due Date). If New Jersey Property, include Tax Certificate		
Yes	Signed Closing Disclosure		
Yes	Escrow Disclosure Statement /Escrow Instructions/Signed Escrow Waiver Notification evidencing items to be waived		
Yes	IRS W-9 Evidencing All Borrower Social Security Numbers		
Yes	Copy of Note, Riders and Note Modification		
Yes	NY Property – all documentation required for NY CEMA		
Yes	Copy of Mortgage (Deed of Trust), Applicable Riders And Legal Description		
Yes	Manufactured Housing Real Property Certificate Documents (or assigned COT with proper UCCs)		
Yes	Copy of Assignment to Servicer or verification of MERS Successful Transfer of Servicing		
Yes	eNotes: eConsent form and eClosing Audit Trail		
Yes	PMI Certificate and Endorsements, if applicable		
Yes	Form 1008/1077 Uniform Underwriting and Transmittal Summary		
Yes	Initial Loan Application(s) Signed By All Borrowers (FHLMC 1003)		
Yes	Final Loan Application(s) Signed By All Borrowers (FHLMC 1003)		
Yes	Supplemental Consumer Information Form (SCIF)		
Yes	Complete appraisal documentation as per underwriting/approval guidelines		
Yes	Mailing Address Certification (If Borrower's billing address is different from the property address)		
Yes	Legal Description (Copy)		
Yes	Ground Rents/Lease Agreement		
Yes	Signed Homeowners Authorization Letter (NJ, NY & IL Only)		
Yes	Homeowner Option Letter (WI & MD Only)		

Yes	Hazard Insurance Policy and/or Other Insurance Policies (Including Certificate of Insurance) and Endorsement Change Letter	
Yes	PMI Disclosure for Conventional Loans with MI/PMI	
Yes	Copy of Buydown Agreement	
Yes	First Payment Letter	
Yes	Borrower Payment History (required for seasoned loans, loans with interest credit or where UPB was amortized down) payment history must reflect P&I Payment Amounts and Due Dates and escrow amounts applied)	
Yes	Rural Housing Loans, Loan Note Guarantee	
Yes	Title Policy Commitment	
Yes	Borrower's Goodbye Letter	
Yes	All Applicable Transfer of Servicing Notification Letters (Hazard, Flood, PMI, Tax, Etc.)	
Yes	Credit Report And Evidence of Borrower Credit Score	
Yes	Signed Final Closing Disclosure	
Yes	Power of Attorney	
Yes	Executed USA Patriot Act Notice to Applicants	
Yes	Name Affidavit	
Yes	Final LP Underwriting Findings Along with Loan Product Advisor Key & Transaction Number	
Yes	Final Underwriting Approval If Non Loan Product Advisor Loan	
Yes	All Conditions of Loan Approval (whether LP or manually underwritten)	
Yes	Signed Right of Rescission Notification	
Yes	Loan Estimate Disclosure, Taxpayer First Act Consent Form and other applicable disclosure statements signed by borrower at loan application	
Yes	All Remaining Credit Documents: VOE, Pay stubs, W-2 Statements, Tax Returns, 4506T, VOD, Bank Statements, Divorce Decree, Lease Agreements, Etc.	

Guide [Exhibit 28A](#), 6.3: Late Fee

Servicer shall be entitled to charge Seller a fee ("Late Document Fee") equal to \$100.00 per Loan per month on those Loans for which all original final documents specified in the Final Documents section of the Cash-Released XChange® User Guide have not been delivered to Servicer within six (6) months of the Sale Date. Such Late Document Fee shall begin to accrue on the first day of the seventh (7th) month after the Sale Date. Notwithstanding the foregoing, Servicer shall not impose a Late Document Fee if Seller's failure to deliver an original Loan document is caused by the failure of the applicable recording office to record and return an original Loan document, provided Seller, in Servicer's reasonable judgment, has exercised and continues to exercise reasonable good faith effort to fulfill its obligation hereunder.

Complete this form only if the borrower's mailing/billing address is different from the subject property address.

Cash-Released XChange® Borrower Mailing and Billing Address Certification Form	
Seller Loan Identifier (Seller Loan Number)	
Freddie Mac Loan Number	
Freddie Mac Investor Contract Identifier	
Borrower Name	
Occupancy Type (Owner Occupied, Second Home, Investment, etc.)	
Subject Property Address	
Borrower's name to appear on Billing Statement/Coupon Booklets	
Borrower Billing address	
Borrower Billing Phone Number	
Date Forwarded To Servicer	Freddie Mac Seller Number
Borrower's Last Name	Freddie Mac Investor Contract Identifier
Property Address	Freddie Mac Loan Number
Seller Name	Servicer Loan Number (if known)
Contact Name	Contact Phone Number
Contact Email Address:	
Contact Fax Number	Seller Loan Identifier (Loan Number)
<i>This section to be completed by the Servicer</i>	
Servicer's Required Signoff	
Servicer Signoff Date	

Cash-Released XChange®

Payment/Refund Transmittal Form

(Check which applies)

Funds to Seller

Funds to Servicer

Seller Information				
Seller Name				
Freddie Mac Seller Number				
Contact Name				
Contact Phone Number				
Seller Contact Email Address				
Mortgage Loan Information				
Seller Loan Identifier (Seller Loan Number)				
Freddie Mac Loan Number				
Freddie Mac Investor Contract Identifier				
Borrower Name				
Property Address				
Servicer Loan Number (if available)				
Payment Information				
Payment Type	Payment Amount	Date Payment To Be Applied		
PITI	\$	Month	Day	Year
ESCROW: (Circle type below)	\$	Month	Day	Year
Escrow payment/shortage/reserves or cushion	Type of escrow: Taxes, MI, Hazard, Flood or Other:			
PRINCIPAL CURTAILMENT/REDUCTION	\$	Month	Day	Year
OTHER: DESCRIBE	\$	Month	Day	Year
Forward Check				
Forward endorsed check to Servicer along with this Transmittal to the attention of	Attention:			
Servicer address				
Servicer Contact Phone Number				

**Cash-Released XChange®
Preferred Document Custodian Request Form**

Seller Name	
Seller Identification Number (6-digit Seller ID)	
Contact Name	
Contact Phone Number	
Contact Email Address:	
Alternate Contact Information	
Preferred Document Custodian Name	
Document Custodial Agreement #	
<i>This section to be completed by Freddie Mac's Servicing-Released Executions team</i>	

Guide [Exhibit 28A](#), 6.3: Late Fee

Servicer shall be entitled to charge Seller a fee ("Late Document Fee") equal to \$100.00 per Loan per month on those Loans for which all original final documents specified in the Final Documents section of the Cash-Released XChange® User Guide have not been delivered to Servicer within six (6) months of the Sale Date. Such Late Document Fee shall begin to accrue on the first day of the seventh (7th) month after the Sale Date. Notwithstanding the foregoing, Servicer shall not impose a Late Document Fee if Seller's failure to deliver an original Loan document is caused by the failure of the applicable recording office to record and return an original Loan document, provided Seller, in Servicer's reasonable judgment, has exercised and continues to exercise reasonable good faith effort to fulfill its obligation hereunder.