

Tips for Delivering Early Funding Contracts (Pool-Level)

This reference provides tips and instructional information for Guarantor and MultiLender contracts delivered in Loan Selling Advisor® with the Early Funding (EF) contract option (a negotiated term of business included in a Seller's Pricing Identifier Terms), and addresses the following topics:

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Note: The differences between delivery requirements for EF contracts and non-EF contracts is the accelerated timing for completion of Form 996EF, Form 1034E and clicking the “Finalize Early Funding Contract” notification. In order for EF contracts to advance to a status of Ready to Fund, all delivery requirements must be completed on or before 12:00 PM on the EF Target Date. Furthermore, Freddie Mac encourages you to complete all requirements by 8 PM the business day before the EF Target Date.

How the Early Funding Contract Option Works

The EF pool-level contract option lets Sellers settle their Guarantor and MultiLender pools up to **10 days** before the Security Settlement Date (defined later in this document). When creating a contract in Loan Selling Advisor and selecting the Early Funding Indicator, consider two important dates:

- **EF Target Date.** This is the day a Seller expects to receive cash from Freddie Mac from the sale of mortgages. EF contracts must reflect a Ready to Fund status on or before the EF Target Date. If an EF contract moves to a Ready to Fund Status before 12:00 PM on the same (business) day as the EF Target Date (referred to as same-day funding), Freddie Mac will make its best effort to fund the EF contract, but there is no funding guarantee. For assistance with same-day funding, please contact your Strategic Technology Integration Representative or Early Funding Operations Manager in advance.
- **Security Settlement Date.** This is the date the security is issued, and Freddie Mac delivers the security to the Dealer per the Assignment of Trade (AOT) and/or retains the security if Freddie Mac purchases it. Similar to standard Guarantor and MultiLender contracts, in order for EF contracts to enter the Settlement Cycle, the contracts must be in a Ready to Fund state by close of business on the Final Delivery Date, per the contract terms. For information on the Early Funding Settlement Date, refer to your Pricing Identifier Terms for the negotiated term of business titled “Provisions Relating to Early Funding.”

Note: In Loan Selling Advisor, the Final Delivery Date is based on the Security Settlement Date, not the Early Funding Target Date.



Early Funding contracts move to a Ready to Fund Status after the following delivery requirements are met:

- Loans are assessed/evaluated and critical errors are cleared.
- Security Wire Instructions are created and approved in Loan Selling Advisor for delivery of the Mortgage-Backed Securities (MBS) and Uniform Mortgage-Backed Securities™ (UMBSTM) to Freddie Mac per the negotiated EF term of business.
- Notes are certified in Loan Selling Advisor by the Document Custodian.
- The applicable wire instructions (self-funded or Warehouse Lender wire instructions) have been assigned to the allocated loans.
- The Warehouse Lender has recorded and released their interest in the Pledged Mortgages identified on Form 996E.
- The Pool Valid status in Loan Selling Advisor is Yes.

After the requirements noted above are met, you must click Finalize Early Funding Contract to notify Freddie Mac that the contract (or contract pool) is ready for funding. It's important to note the contract will not fund if the following occurs:

- If you click Finalize Early Funding Contract before delivery requirements are met, you will receive error messages and the contract (or pool) will not advance to a Ready to Fund status.
- If delivery requirements are met and you fail to click Finalize Early Funding Contract, the contract will not fund early. Therefore, it is important to monitor and manage your EF contracts and loans for timely contract fulfillment and funding.

Complete the Early Funding Set-Up Process

The set-up process, which provides Freddie Mac with the information required to accept and process an EF contract, must be complete before you create an EF contract in Loan Selling Advisor. The set-up process includes:

- The Seller acceptance of the EF negotiated Term of Business titled “Provisions Relating to Early Funding.”
- If one or more Warehouse Lenders are used, the following document are required (for each):
 - ◇ A Mortgage Warehousing Agreement relationship in accordance with Single-Family Seller/Service Guide (henceforth referred to as Seller/Service Guide) Chapter 6305.
 - ◇ A current approved [Form 987E](#), Wire Transfer Authorization for a Warehouse Delivery, on file with Freddie Mac. If there is a change in the Warehouse Lender's wire instructions, you must provide us with a new [Form 987E](#).
- Security wire instructions are approved in Loan Selling Advisor for delivery of the MBS or UMBSTM to Freddie Mac as follows:



Loan Selling Advisor Data Field Name	Completion Instructions for MBS - ARMs	Completion Instructions for UMBS – Fixed-rate
Security Wire Instructions Name	Freddie Mac – Early Funding	Freddie Mac – Early Funding
ABA Routing Number	021033205	021033205
Abbreviated Bank Name	FHLMC WASH	FHLMC WASH
Third Party/FRB Sub-Account Name	2BD1	1030
Effective Date	Enter the current date	Enter the current date
Expiration Date	Leave this field to the default option, “Indefinite,”	Leave this field to the default option, “Indefinite,”
Further Instructions	FFC TO ACCOUNT P61947 FED-TFS	FFC TO ACCOUNT P61946 FHLMC-TFM

Sellers must set up security wire instructions in Loan Selling Advisor, a two-step process; each organization must assign user roles of a Set Up Administrator (sets up wire instructions) and a Set Up Manager (approves the wire instructions) to separate individuals. Refer to the following resources to assist you with security wire instructions and establishing user roles:

- ◇ [Loan Selling Advisor Help](#). See the section “Security Wire Instructions” for step-by-step instructions on setting up Security Wire Instructions.
- ◇ [Form 900](#). The Loan Selling Advisor Authorized User Identification and Certification Form is used to request user roles. This form must be signed by a vice president (or higher ranking officer) who is authorized by the Seller to: (i) identify employees authorized by the Seller to use Loan Selling Advisor and to assign such employees user roles, (ii) receive the Authorized Users’ identification codes and passwords from Freddie Mac, and (iii) assign, remove or change Authorized User(s) or User Role(s) by submitting a new Form 900 in accordance with the Guide and Seller’s other Purchase Documents.

You may visit the [Access Manager](#) webpage to create, manage and provision your users’ access to certain tools and applications, including tools in Freddie Mac Loan AdvisorSM.

Additionally, consider the following:

- If you do not intend to enter into Forward Trades with Freddie Mac, you must establish a relationship with one or more Dealers approved by Freddie Mac.
- You must designate your points of contact and email their contact information, with their email addresses, to early_funding_group@freddiemac.com. Freddie Mac will email your points of contact a Term Sheet specifying the terms applicable to the Early Funding transactions, and the Term Sheet will remain in effect for all Early Funding transactions initiated after the Effective Date specified in the Term Sheet unless/until it is modified by Freddie Mac.

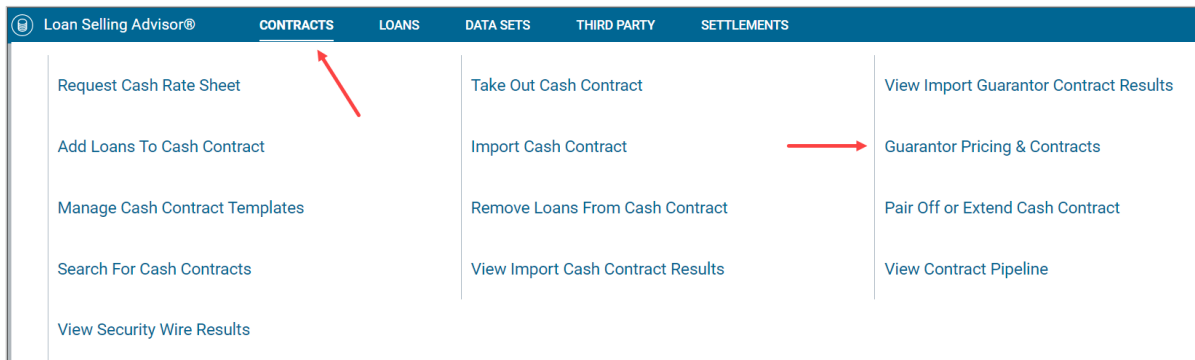
For more information on the Early Funding Set Up Process, refer to your Pricing Identifier Terms for the negotiated term of business titled “Provisions Relating to Early Funding.”



Create a Contract and Add Loans

To create an EF pool-level, Guarantor or MultiLender contract in Loan Selling Advisor, do the following:

1. From the main menu, click **CONTRACTS**, and then click **Guarantor Pricing & Contracts**.



2. The **Request Price** page appears. Select the **Pricing Identifier** that contains your EF terms of business, select the contract creation method of Manual or Import, then click **Next**.

The screenshot shows the 'Request Price' page. The page title is 'Request Price'. There is a search bar for 'Pricing Identifier' with a dropdown menu. Below the search bar, there are four fields: 'Price Request Type' with radio buttons for 'Contract' (selected) and 'Rate Sheet'; 'Execution Path' with radio buttons for 'Guarantor' and 'Import'; and 'Creation Method' with radio buttons for 'Manual' (selected) and 'Import'. A red arrow points to the 'Manual' option with the text 'Select the one that contains your EF provisions.' At the bottom left, there is a blue 'NEXT' button. A help icon is visible in the top right corner.



3. The **Product Options** section displays. Enter all required information. Be sure to select an Early Funding Indicator of Yes and enter an Early Funding Target Date that is within **10-days** of the Security Settlement Date.

Request Price

Product Options

Contract Name:

Delivery Type: * Optional

Pool Type: * Single Issue Multi-Lender

Security Coupon: * 3.5 %

Early Funding Indicator: * No Yes

Early Funding Target Date: * 09/16/2022 Enter the business day in accordance with the SIFMA calendar - on which you expect to receive cash funding from Freddie Mac.

Settlement Date: * 09/22/2022 The Settlement Date you select must occur within 10-days of the Early Funding Target Date.

Settlement Cycle Days: * 4

UPB Level: * Security Coupon Level

Security Amount: * \$1,000,000.00

Credit Enhancement: * No

In this example, the **Early Funding Target Date** is 09/16/2022. To receive timely funding, the contract status must reflect “Ready to Fund” no later than 12:00 noon ET on the Early Funding Target Date. The Settlement Cycle Days applies to the (Security) Settlement Date only. To receive timely funding for your EF contracts, it is important to pay close attention to the Early Funding Target Date and make sure all delivery requirements are met.

To learn more about the options for **Settlement Cycle Days** such as standard, Gold Rush and Early Pool Disclosure, click the data field name in Loan Selling Advisor to view field level help. To learn about Early Pool Disclosure, access the [Early Pool Disclosure Fact Sheet](#).

Note: Exceptions to the funding timeline may be granted on a case-by-case basis. Send your request to Early_Funding_Support@freddiemac.com and early_funding_group@freddiemac.com.

4. Click **Next**.



5. In the **Servicing Options** section, complete all required fields and click **NEXT**.

Request Price

Product Options

Servicing Options

Servicing Option:*	Retained
Designated Servicer #:*	107107 Guaranteed Rate, Inc. (1045, 801, 2004) ▾
Minimum Required Servicing Spread:*	.25 %
Remittance Option:*	Standard
Interest / Principal Remittance Type:*	Scheduled/Actual
Prepayment Remittance Due Days:*	5

NEXT BACK

6. The **BUBD Options** section appears. Make the appropriate selections and click **REQUEST PRICE**.

Request Price

Request Price

Product Options

Servicing Options

BUBD Options

Buyup / Buydown Program:*	Note Level ▾
Buy Up / Buy Down Option:*	Neither Buy up nor Buy down ▾

REQUEST PRICE BACK



7. The **Price Results** page displays. Review the price results information. If the pricing information is acceptable, select the **I acknowledge that I have read...** checkbox, and click **ACCEPT**.

Price Results

Do you want to accept these contract modification(s)? These contract modification(s) could result in loans being de-allocated.

Time remaining to review your contract before it expires: 4 minutes 22 seconds

Seller agrees that by clicking on the Accept below, Seller accepts and agrees to the Pricing Terms stated on this Price Results screen.

Seller may sell Mortgages related to the Investor Contract Identifier stated on this screen. If Seller fails to deliver Mortgages related to the Investor Contract Identifier, Seller will not be assessed a payoff fee.

In addition, Seller agrees that such Contract will be retained by Freddie Mac in accordance with its record retention policies.

I acknowledge that I have read and agree with the terms stated in the paragraph above.

INVESTOR CONTRACT IDENTIFIER: [REDACTED]

Price Requested

Pricing Terms

SECURITY PRODUCT:	[REDACTED]	SPECIFIED POOL TYPE:	
PREFIX:	Q5	POOL NUMBER RANGE:	Q57770 - 59999
SECURITY AMOUNT:	\$1,000,000.00	FINAL DELIVERY DATE:	9/16/2022 08:00 PM
SETTLEMENT DATE:	09/22/2022	SECURITY COUPON:	3.500%
EARLY FUNDING TARGET DATE:	09/16/2022	EARLY FUNDING INDICATOR:	Yes
EXTENSION FEE:	\$0.00		

Please note that all price results displayed are at the contract level only. The price results may change based on actual Mortgage deliveries.

[View Pricing Details](#)

CREDIT FEE YIELD (BPS)	CREDIT FEE PRICE (BPS)	CREDIT FEE FIXED DOLLAR (\$)
34.000	0.000	

BUBD Options

BUYUP / BUYDOWN PROGRAM:	Loan Level	BUYUP MAXIMUM:	25.00 bps
BUYDOWN MAXIMUM:	44.000 bps		

[View Buyup/Buydown Ratios](#)



8. The **Contract Details** page appears and displays summary level contract information, as well as **Contract Options**. In the example that follows, there are no loans allocated to the contract as evidenced in the **Loan Summary Information** section. If you are ready to add loans to the contract, from the **Contract Options** do one of the following:
- a) Click **Add Loan(s) to Contract** to select the loans you want to allocate to the contract.
 - b) Click **Import Loans** to import and simultaneously add loans to the contract.

Contract Details

The contract identified below was accepted and agreed to pursuant to Seller's acceptance of and agreement to the Pricing Terms on the Price Results screen. REFRESH PRINT PREVIEW

INVESTOR CONTRACT IDENTIFIER: [REDACTED] PREFIX: Q5 POOL NUMBER: Q57770

Contract Options

- [View/Print Contract Confirmation](#)
- [Modify Contract](#)
- [Add Loan\(s\) to Contract](#)
- [Import Loans](#)
- [Override Contract](#)
- [Void Contract](#)
- [Edit Approval Status](#)
- [View/Assign Wire Instructions](#)
- [View Change Fee History](#)
- [R&W* Relief Summary Info](#)

Summary of Contract Terms

POOL VALID DATE	POOL VALID	WIRE READY DATE	WIRE READY	APPROVAL STATUS SUMMARY	CONTRACT STATUS
			No	Not Applicable	Accepted

SECURITY PRODUCT: [REDACTED]

LTV RATIO PERCENT RANGE: Standard PRICING IDENTIFIER: [REDACTED]

SPECIFIED POOL TYPE: CUSIP NUMBER: 3133WJ3J6

CONTRACT NAME: POOL TYPE: Single Issue

DELIVERY TYPE: Optional PREPAYMENT PENALTY INDICATOR: False

SECURITY COUPON: 3.500% ACCEPTED DATE: 9/01/2022 02:22 PM

FINAL DELIVERY DATE: 9/16/2022 08:00 PM SETTLEMENT DATE: 09/22/2022

SETTLEMENT CYCLE DAYS: 4 Days ORIGINAL SECURITY AMOUNT: \$1,000,000.00

TOTAL UPSIZE AMOUNT: \$0.00 TOTAL PAIROFF AMOUNT: \$0.00

SECURITY AMOUNT: \$1,000,000.00 ALLOCATED LOAN UPB: \$0.00

REMAINING BALANCE: \$1,000,000.00 PRICE RESULTS TYPE: Periodic

TRANSACTION TYPE: Flow EARLY FUNDING INDICATOR: Yes

CREDIT ENHANCEMENT: No EARLY FUNDING TARGET DATE: 09/16/2022

Loan Summary Information Loans have not been allocated to the contract.

# LOANS ALLOCATED	LOANS WITH EDITS NOT CLEARED	NOT CERTIFIED	LOANS WITH CERT. ISSUES	996E NOT COMPLETE	AWAITING WAREHOUSE LENDER ASSIGNMENT	LOANS NOT PRICED
0	0	0	0	0	0	0

Pricing Information
[View Pricing Details](#)

Servicing Options

RUBD Options

Final Delivery Date relates to the Security Settlement Date and is based on the number of Settlement Cycle Days you selected. To receive timely funding, you must enter an Early Funding Target Date that is on or before the Final Delivery Date.



- In this example, we clicked **Add Loan(s) to Contract**. When the page refreshes, enter search information and click **LIST LOANS** to find loans to add to the contract.

Contract: Add Loans

INVESTOR CONTRACT IDENTIFIER/POOL #: [REDACTED]

Select loan(s) to add to the contract.

Only loans eligible for the contract will be displayed. The maximum number of loans that can be displayed below is 800.

SECURITY PRODUCT: [REDACTED] SECURITY AMOUNT: \$1,000,000.00

SETTLEMENT DATE: 9/22/2022 ALLOCATED LOAN UPB: \$0.00

INTEREST RATE: 3.750% - 4.625% SELECTED LOAN UPB: [View Selected UPB Amount](#)

Seller Loan Identifier: Certified: Yes No Both

Primary Borrower Last Name: Edits Cleared: Yes No Both

Loan Status:

Interest Rate Range: % to % Loan Create Date: to

Select the loan type option(s) below to include Modified and/or Converted loan(s) in your results:

Modified Converted

Additional Fields

LIST LOANS

[Back to Contract Details](#)

- Select the loans you want to add to the contract by clicking the applicable checkbox and click **ADD LOANS**.

ADD LOANS

	SELLER LOAN IDENTIFIER	LAST NAME	INTEREST RATE	UPB	LOAN REFERENCE PRODUCT LABEL	LOAN STATUS	CERTIFIED	EDITS CLEAR
<input checked="" type="checkbox"/>	[REDACTED]	[REDACTED]	4.125%	\$247,500.00	15-Year Fixed Rate Conventional	New	No	No
<input checked="" type="checkbox"/>	[REDACTED]	[REDACTED]	3.750%	\$368,000.00	15-Year Fixed Rate Conventional	New	No	No
<input checked="" type="checkbox"/>	[REDACTED]	[REDACTED]	4.250%	\$197,600.00	15-Year Fixed Rate Conventional	New	No	No
<input checked="" type="checkbox"/>	[REDACTED]	[REDACTED]	4.500%	\$305,270.00	15-Year Fixed Rate Conventional	New	No	No
<input checked="" type="checkbox"/>	[REDACTED]	[REDACTED]	4.250%	\$255,000.00	15-Year Fixed Rate Conventional	New	No	No

Select Page Select All 5 Loans TOTAL SELECTED: 5

ADD LOANS

[Back to Contract Details](#)



11. After loans are added, the **Contract Details** page refreshes and presents you with:
- Additional **Contract Options** to **Validate Pool** and **Finalize Early Funding Contract** and
 - A new Loan Options** section that contains the functions you'll use to prepare loans for delivery and finalization.

In the example that follows, the Loan Summary Information section shows there are five loans allocated to the contract, and all require edits to be cleared. Notice, only three loans require certification and two loans are already certified (previously delivered with Investor Feature Identifier, H49 (Sort ID 369)).

Contract Details

The contract identified below was accepted and agreed to pursuant to Seller's acceptance of and agreement to the Pricing Terms on the Price Results screen.

INVESTOR CONTRACT IDENTIFIER: [REDACTED] PREFIX: **Q5** POOL NUMBER: **Q57770**

Summary of Contract Terms

POOL VALID DATE	POOL VALID	WIRE READY DATE	WIRE READY	APPROVAL STATUS SUMMARY	CONTRACT STATUS
09/01/2022 16:22:15	Yes	09/01/2022 16:24:16	Yes	Not Applicable	Accepted

SECURITY PRODUCT: [REDACTED]

LTV RATIO PERCENT RANGE: **Standard** PRICING IDENTIFIER: [REDACTED]

SPECIFIED POOL TYPE: CUSIP NUMBER: **3133WJ3J6**

CONTRACT NAME: POOL TYPE: **Single Issue**

DELIVERY TYPE: **Optional** PREPAYMENT PENALTY INDICATOR: **False**

SECURITY COUPON: **3.500%** ACCEPTED DATE: **9/01/2022 02:22 PM**

FINAL DELIVERY DATE: **9/16/2022 08:00 PM** SETTLEMENT DATE: **09/22/2022**

SETTLEMENT CYCLE DAYS: **4 Days** ORIGINAL SECURITY AMOUNT: **\$1,000,000.00**

TOTAL UPSIZE AMOUNT: **\$373,370.00** TOTAL PAIROFF AMOUNT: **\$0.00**

SECURITY AMOUNT: **\$1,373,370.00** ALLOCATED LOAN UPB: **\$1,373,370.00**

REMAINING BALANCE: **\$0.00** PRICE RESULTS TYPE: **Periodic**

TRANSACTION TYPE: **Flow** EARLY FUNDING INDICATOR: **Yes**

CREDIT ENHANCEMENT: **No** EARLY FUNDING TARGET DATE: **09/16/2022**

Loan Summary Information

# LOANS ALLOCATED	LOANS WITH EDITS NOT CLEARED	NOT CERTIFIED	LOANS WITH CERT. ISSUES	996E NOT COMPLETE	AWAITING WAREHOUSE LENDER ASSIGNMENT	LOANS NOT PRICED
5	5	3	0	4	0	0

Contract Options

- [View/Print Contract Confirmation](#)
- [Modify Contract](#)
- [Validate Pool](#)
- [Add Loan\(s\) to Contract](#)
- [Import Loans](#)
- [Override Contract](#)
- [Void Contract](#)
- [Edit Approval Status](#)
- [View/Assign Wire Instructions](#)
- [View Change Fee History](#)
- [R&W* Relief Summary Info](#)
- [Finalize Early Funding Contract](#)

Loan Options

- [Enter Settlement Details](#)
- [Evaluate Loan\(s\)](#)
- [Remove Loan\(s\) from Contract](#)
- [Price Loans Against Contract](#)
- [Build Form 996E](#)
- [Build Form 1034E](#)



Complete the Loan Delivery Process

After loans are allocated to the contract, you are ready to begin the loan delivery and finalization process. All the functions you will use to complete this process can be accessed from the Contract Details page as depicted below.

1. From the Loan Selling Advisor home page, input the Investor Contract Identifier and press Enter or click the magnifying glass.

Welcome to the Loan Selling Advisor

Search for Existing Loan

Seller Loan Identifier:

Freddie Mac Loan #:

[Search in Loan Pipeline](#)

Search for Existing Contract

Investor Contract Identifier:

[Search for Contracts](#)

2. From the **Contract Details** page, go to the **Loan Summary Information** section to verify that all loans have cleared critical edits. If one or more loans have not been cleared critical edits, go to Loan Options and click **Evaluate Loans** to assess the loans against your Purchase Documents and Guide requirements.

Contract Details

The contract identified below was accepted and agreed to pursuant to Seller's acceptance of and agreement to the Pricing Terms on the Price Results screen.

INVESTOR CONTRACT IDENTIFIER: PREFIX: Q5 POOL NUMBER: Q57770

Summary of Contract Terms

POOL VALID DATE	POOL VALID	WIRE READY DATE	WIRE READY	APPROVAL STATUS SUMMARY	CONTRACT STATUS
09/01/2022 16:22:15	Yes	09/01/2022 16:24:16	Yes	Not Applicable	Accepted

SECURITY PRODUCT: [View Security Product](#)

LTV RATIO PERCENT RANGE: Standard PRICING IDENTIFIER:

SPECIFIED POOL TYPE: CUSIP NUMBER: 3133WJ3J6

CONTRACT NAME: POOL TYPE: Single Issue

DELIVERY TYPE: Optional PREPAYMENT PENALTY INDICATOR: False

SECURITY COUPON: 3.500% ACCEPTED DATE: 9/01/2022 02:22 PM

FINAL DELIVERY DATE: 9/16/2022 08:00 PM SETTLEMENT DATE: 09/22/2022

SETTLEMENT CYCLE DAYS: 4 Days ORIGINAL SECURITY AMOUNT: \$1,000,000.00

TOTAL UPSIZE AMOUNT: \$373,370.00 TOTAL PAIROFF AMOUNT: \$0.00

SECURITY AMOUNT: \$1,373,370.00 ALLOCATED LOAN UPB: \$1,373,370.00

REMAINING BALANCE: \$0.00 PRICE RESULTS TYPE: Periodic

TRANSACTION TYPE: Flow EARLY FUNDING INDICATOR: Yes

CREDIT ENHANCEMENT: No EARLY FUNDING TARGET DATE: 09/16/2022

Contract Options

- [View/Print Contract Confirmation](#)
- [Modify Contract](#)
- [Validate Pool](#)
- [Add Loan\(s\) to Contract](#)
- [Import Loans](#)
- [Override Contract](#)
- [Void Contract](#)
- [Edit Approval Status](#)
- [View/Assign Wire Instructions](#)
- [View Change Fee History](#)
- [R&W* Relief Summary Info](#)
- [Finalize Early Funding Contract](#)

Loan Options

- [Enter Settlement Details](#)
- [Evaluate Loan\(s\)](#)
- [Remove Loan\(s\) from Contract](#)
- [Price Loans Against Contract](#)
- [Build Form 996E](#)
- [Build Form 1034E](#)

Loan Summary Information

# LOANS ALLOCATED	LOANS WITH EDITS NOT CLEARED	NOT CERTIFIED	LOANS WITH CERT. ISSUES	996E NOT COMPLETE	AWAITING WAREHOUSE LENDER ASSIGNMENT	LOANS NOT PRICED
5	5	3	0	4	0	0



- The Evaluate Loans page displays the allocated loans one at a time, in Seller Loan Identifier number order. The following example shows a loan that has not cleared critical edits. When critical assessment edits exist, update the erroneous loan data, then click **SAVE & EVALUATE**.

The screenshot shows the 'Evaluate Loan' interface. At the top, there is a progress bar with steps: PROPERTY, BORROWER, PARTY, CLOSING, CURRENT, MODIFICATION, CONVERSION, TOTAL LOANS, and UCDP. Below the progress bar, it says 'Loan 1 of 3'. There are buttons for 'Next Loan (No Save)' and 'Finished'. The 'Loan Details' section shows 'SELLER LOAN IDENTIFIER' and 'BORROWER'. Below that, there are three tabs: 'Critical Errors' (18), 'R&W* Relief' (8), and 'Warnings' (6). A 'Down Payment Eligibility' error is highlighted, stating 'Down Payment Type (Closing) is required when Down Payment Amount (Closing) is delivered.' At the bottom, there are input fields for 'Seller Loan Identifier' and 'MERS MIN Identifier', and buttons for 'SAVE AS DRAFT' and 'SAVE & EVALUATE'.

- Correct and re-assess each loan as needed, until all critical errors (edits) are cleared, then click **Finished**. The Summary of Evaluated Loans page displays the Edits Clear status of Y (Yes) and N (No). Click **Back to Contract after critical edits are clear**.

The screenshot shows the 'Summary of Evaluated Loans' page. It includes a 'Back to Contract' button and a message: 'The following loans did not pass evaluation:'. Below this is a table with the following data:

PRIMARY BORROWER NAME	SELLER LOAN IDENTIFIER	INVESTOR CONTRACT IDENTIFIER	PREFIX	POOL #	LOAN STATUS	EDITS CLEAR?	R&W* RELIEF			NOTE CERTIFIED?
							CO	IN	AS	
...	Q0	Q02505	New	N	U	U	U	N
...	Q0	Q02505	New	N	U	U	U	N
...	Q0	Q02505	New	N	U	U	U	N

Note: If you allocate certified loans (previously delivered with Investor Feature Identifier (Sort ID 369, H49), you will not be required to build Form 1034E, but you must re-assess the loans, clear critical edits, and build Form 996E, if applicable.



- The **Contract Details** page appears, this time showing that all errors have cleared. Click **Enter Settlement Details**.

Contract Details

The contract identified below was accepted and agreed to pursuant to Seller's acceptance of and agreement to the Pricing Terms on the Price Results screen.

INVESTOR CONTRACT IDENTIFIER: [REDACTED] PREFIX: Q5 POOL NUMBER: Q57770

Contract Options

[View/Print Contract Confirmation](#)
[Modify Contract](#)

Summary of Contract Terms

DELIVERY TYPE:	Optional	PREPAYMENT PENALTY INDICATOR:	False
SECURITY COUPON:	3.500%	ACCEPTED DATE:	9/01/2022 02:22 PM
FINAL DELIVERY DATE:	9/16/2022 08:00 PM	SETTLEMENT DATE:	09/22/2022
SETTLEMENT CYCLE DAYS:	4 Days	ORIGINAL SECURITY AMOUNT:	\$1,000,000.00
TOTAL UPSIZE AMOUNT:	\$373,370.00	TOTAL PAIROFF AMOUNT:	\$0.00
SECURITY AMOUNT:	\$1,373,370.00	ALLOCATED LOAN UPB:	\$1,373,370.00
REMAINING BALANCE:	\$0.00	PRICE RESULTS TYPE:	Periodic

Loan Options

[Enter Settlement Details](#)
[Evaluate Loan\(s\)](#)
[Remove Loan\(s\) from Contract](#)
[Price Loans Against Contract](#)
[Build Form 996E](#)
[Build Form 1034E](#)

Transaction Type: Flow EARLY FUNDING INDICATOR: Yes
CREDIT ENHANCEMENT: No EARLY FUNDING TARGET DATE: 09/16/2022

Loan Summary Information

# LOANS ALLOCATED	LOANS WITH EDITS NOT CLEARED	NOT CERTIFIED	LOANS WITH CERT. ISSUES	996E NOT COMPLETE	AWAITING WAREHOUSE LENDER ASSIGNMENT	LOANS NOT PRICED
5	0	3	0	4	0	0

- The Enter Settlement Details function is performed to identify loans you want to assign to a specific entity; select a Servicer Identifier, a Warehouse Lender or a Document Custodian. If you do not have multiple Servicer Identifiers, Warehouse Lenders or Custodians, you do not need to Enter Settlement Details.
 - Select **Cash Wire Instructions** if self-funded. Otherwise, select the Warehouse Lender's wire instructions.
 - Select the Servicer Identifier.
 - Select a Custodian.
 - The Loan Closing Process will default to Both. If the loans you are assigning do not apply to both, select eMortgage Loans or Paper Loans
 - Select the loans you want to assign by clicking the applicable checkbox and click **UPDATE LOANS**.

If you need to assign loans to multiple entities, you enter settlement details in a two-step process. First, you'll select the loans, select the entity you want to assign the loans to and then click UPDATE LOANS. Next, you will repeat the steps by selecting the remaining loans and assigning them to a different Servicer Identifier, Warehouse Lender or Custodian and click **UPDATE LOANS**.



Enter Settlement Details: Guarantor/Multilender

Select the information (e.g. Warehouse Lender, Service Identifier, etc.) and loan(s) to update, and click on Update Loans.

Wire Instructions: **A**

Service Identifier:

Loan Closing Process: Both eMortgage Loans Paper Loans

Custodian: **B**

C	SELLER/LOAN IDENTIFIER	INVESTOR CONTRACT IDENTIFIER	POOL #	REQUESTED SETTLEMENT DATE	WIRE INSTRUCTION	WAREHOUSE LENDER	SERVICE REVIEWER	CUSTOMER	LOAN REFERENCE PRODUCT NAME	INTEREST RATE
<input checked="" type="checkbox"/>	Q57770	09/22/2022	...	...	...	1000409	15-Year Fixed Rate Conventional	4.125%
<input checked="" type="checkbox"/>	Q57770	09/22/2022	...	...	...	1000409	15-Year Fixed Rate Conventional	3.750%
<input checked="" type="checkbox"/>	Q57770	09/22/2022	...	...	...	1000409	15-Year Fixed Rate Conventional	4.250%
<input checked="" type="checkbox"/>	Q57770	09/22/2022	...	...	...	9999999	15-Year Fixed Rate Conventional	4.600%
<input checked="" type="checkbox"/>	Q57770	09/22/2022	...	...	...	9000002	15-Year Fixed Rate Conventional	4.250%

Select Page Select All 5 Loans TOTAL SELECTED: 4

1-1 of 5 Loans Loans Per Page: 25 **D**

UPDATE LOANS **E**

[Back to Contract](#)

Note: When you modify the Warehouse Lender Identifier (Sort ID 650.10) data point, in the Modify loan page or in the MISMO XML Import file (ULDD file), it automatically carries over to the Enter Settlement Details page.

7. Click **Back to Contract**.
8. Next, click **Build Form 1034E** to create the Custodial Certification Schedule for submission to the document custodian.

Contract Details

The contract identified below was accepted and agreed to pursuant to Seller's acceptance of and agreement to the Pricing Terms on the Price Results screen.

INVESTOR CONTRACT IDENTIFIER: PREFIX: Q5 POOL NUMBER: Q57770

Contract Options

[View/Print Contract Confirmation](#)
[Modify Contract](#)
[View/Print Contract Confirmation](#)

Summary of Contract Terms

DELIVERY TYPE: Optional	PREPAYMENT PENALTY INDICATOR: False
SECURITY COUPON: 3.500%	ACCEPTED DATE: 9/01/2022 02:22 PM
FINAL DELIVERY DATE: 9/16/2022 08:00 PM	SETTLEMENT DATE: 09/22/2022
SETTLEMENT CYCLE DAYS: 4 Days	ORIGINAL SECURITY AMOUNT: \$1,000,000.00
TOTAL UPSIZE AMOUNT: \$373,370.00	TOTAL PAIROFF AMOUNT: \$0.00
SECURITY AMOUNT: \$1,373,370.00	ALLOCATED LOAN UPB: \$1,373,370.00
REMAINING BALANCE: \$0.00	PRICE RESULTS TYPE: Periodic

Loan Options

[Enter Settlement Details](#)
[Evaluate Loan\(s\)](#)
[Remove Loan\(s\) from Contract](#)
[Price Loans Against Contract](#)
[Build Form 996E](#)
[Build Form 1034E](#)

TRANSACTION TYPE: **Flow** EARLY FUNDING INDICATOR: **Yes**
 CREDIT ENHANCEMENT: **No** EARLY FUNDING TARGET DATE: **09/16/2022**

Loan Summary Information

# LOANS ALLOCATED	LOANS WITH EDITS NOT CLEARED	NOT CERTIFIED	LOANS WITH CERT. ISSUES	996E NOT COMPLETE	AWAITING WAREHOUSE LENDER ASSIGNMENT	LOANS NOT PRICED
5	0	3	0	4	0	0

From the Create/View Certification Forms: Build page, you have the option to Build Form 1034E and/or Print Loan Number Labels. If you want to print labels, you must print them before you build Form 1034E. See steps 9 - 10 to Build Labels and steps 11 - 12 to Build Form 1034E.



9. Select the loans you want to print labels for and click **PRINT LABELS**.

Create/View Certification Forms: Build

Select loan(s) to display on the 1034E - Custodial Certification Schedule Form.

Form 1034E can be built, viewed, or printed in a particular sort order only when sorting on these columns: Investor Contract Identifier, Pool #, Seller Loan Identifier, Freddie Mac Loan Number, or Primary Borrower Name.

Loan Closing Process: Both eMortgage Loans Paper Loans

Update Certification Due Dates to:

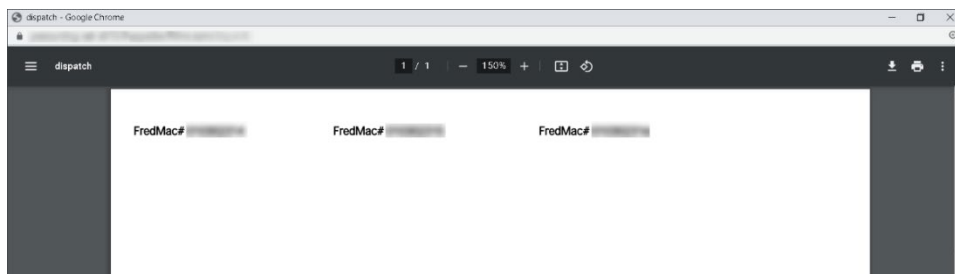
<input checked="" type="checkbox"/>	INVESTOR CONTRACT IDENTIFIER	POOL #	SELLER LOAN IDENTIFIER	FREDDIE MAC LOAN NUMBER	PRIMARY BORROWER NAME	REQUESTED SETTLEMENT DATE	OUTSTANDING	CERTIFICATION DUE DATE	LOAN REFERENCE PRODUCT LABEL	INTEREST RATE	EARLY FUNDING TYPE
<input checked="" type="checkbox"/>		Q5770				09/22/2022		09/15/2022	15-Year Fixed Rate Conventional	4.125%	
<input checked="" type="checkbox"/>		Q5770				09/22/2022		09/15/2022	15-Year Fixed Rate Conventional	3.750%	
<input checked="" type="checkbox"/>		Q5770				09/22/2022		09/15/2022	15-Year Fixed Rate Conventional	4.250%	

Select Page Select All 3 Loans TOTAL SELECTED: 3

1 - 3 of 3 Loans Loans per page: 25

! If Pledged Mortgages are included on this Form 1034E, the information and data that you provide will automatically create the Form 996E, Warehouse Provider Release and Transfer. Your Warehouse Lender(s) will access and submit the Form 996E to Freddie Mac through Loan Selling Advisor; you are solely responsible for the completeness and accuracy of all information contained therein.

10. The labels display in a new window. Use the print command of your browser to print the labels.



11. From the Create/View Certification Forms: Build page, select the loans you want to Build Form 1034E for by clicking the applicable checkbox, then click **Build Form**. If you want to enter a certification due date, be sure to build the form first and then enter the date and click **UPDATE AND BUILD FORM**.

Create/View Certification Forms: Build

Select loan(s) to display on the 1034E - Custodial Certification Schedule Form.

Form 1034E can be built, viewed, or printed in a particular sort order only when sorting on these columns: Investor Contract Identifier, Pool #, Seller Loan Identifier, Freddie Mac Loan Number, or Primary Borrower Name.

Loan Closing Process: Both eMortgage Loans Paper Loans

Update Certification Due Dates to:

<input checked="" type="checkbox"/>	INVESTOR CONTRACT IDENTIFIER	POOL #	SELLER LOAN IDENTIFIER	FREDDIE MAC LOAN NUMBER	PRIMARY BORROWER NAME	REQUESTED SETTLEMENT DATE	OUTSTANDING	CERTIFICATION DUE DATE	LOAN REFERENCE PRODUCT LABEL	INTEREST RATE	EARLY FUNDING TYPE
<input checked="" type="checkbox"/>		Q5770				09/22/2022		09/15/2022	15-Year Fixed Rate Conventional	4.125%	
<input checked="" type="checkbox"/>		Q5770				09/22/2022		09/15/2022	15-Year Fixed Rate Conventional	3.750%	
<input checked="" type="checkbox"/>		Q5770				09/22/2022		09/15/2022	15-Year Fixed Rate Conventional	4.250%	

Select Page Select All 3 Loans TOTAL SELECTED: 3

1 - 3 of 3 Loans Loans per page: 25

! If Pledged Mortgages are included on this Form 1034E, the information and data that you provide will automatically create the Form 996E, Warehouse Provider Release and Transfer. Your Warehouse Lender(s) will access and submit the Form 996E to Freddie Mac through Loan Selling Advisor; you are solely responsible for the completeness and accuracy of all information contained therein.

Note: For allocated loans, Form 996E automatically builds when Form 1034E is built and the Warehouse Lender can access Form 996E through Loan Selling Advisor.



12. A separate window displays Form 1034E, Custodial Certification Schedule. Note, you may choose to save or print or the form for your records.

1034E -- Custodial Certification Schedule

Custodial Certification Schedule

Custodian Number: [REDACTED]	Date of Print: [REDACTED]	Seller Identifier: [REDACTED]
Custodian: [REDACTED]	Seller Name: [REDACTED]	Investor Contract Identifier: [REDACTED]
Certification Batch Identifier: [REDACTED]	Prepared by: [REDACTED]	Earliest Certification Due Date: [REDACTED]

Total Loans (Notes): 2 **Total Note Amount: \$623,330.00**

FHLMC Ln #:	Note Date:	Street Address:	City Name:	State Code:	Postal Code:
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Seller Ln Id: [REDACTED]	Service Id: [REDACTED]	Note Rate Percent: [REDACTED]	Note Amt: [REDACTED]	Sched First Pymt Date: [REDACTED]	Init P&I Pymt Amt: [REDACTED]
MERS MIN Id: [REDACTED]	Ln Mod Effective Date: [REDACTED]	Latest Conv Effective Date: [REDACTED]	Invstr Contract Id: [REDACTED]	Pool #: [REDACTED]	Ln Maturity Date: [REDACTED]
Primary Borrower*: [REDACTED]		Secondary Borrower 1*: [REDACTED]			
Warehouse Lender Id: [REDACTED]		Warehouse Lender Name: [REDACTED]			

FHLMC Ln #:	Note Date:	Street Address:	City Name:	State Code:	Postal Code:
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Seller Ln Id: [REDACTED]	Service Id: [REDACTED]	Note Rate Percent: [REDACTED]	Note Amt: [REDACTED]	Sched First Pymt Date: [REDACTED]	Init P&I Pymt Amt: [REDACTED]
MERS MIN Id: [REDACTED]	Ln Mod Effective Date: [REDACTED]	Latest Conv Effective Date: [REDACTED]	Invstr Contract Id: [REDACTED]	Pool #: [REDACTED]	Ln Maturity Date: [REDACTED]
Primary Borrower*: [REDACTED]		Secondary Borrower 1*: [REDACTED]			
Warehouse Lender Id: [REDACTED]		Warehouse Lender Name: [REDACTED]			

* denotes the format for the Borrower name is last name, first name, middle name
 ** denotes the Seller identifier is identical to the Servicer identifier.
 ***For ARMs, the Current Interest Rate Percent will be displayed in the Note Rate Percent field, and Current Principal And Interest Payment Amount will be displayed in the Initial Principal and Interest Payment Amount field

Reminder: As stated in sections 3401.3, 3301.1, and 3302.2 of the Single-Family Seller/Servicer Guide (the Guide), the Seller/Servicer must maintain a legible copy of each Note, together with any related modification or assumption/release of liability instrument, in the Mortgage files.

Please print the name of the person to contact for questions related to delivery of the Mortgages above:

Preparer's Name: [REDACTED]	Telephone #: [REDACTED]
-----------------------------	-------------------------

1034E

Note: Warehouse Lender ID and Name will display for mortgages subject to a warehouse financing arrangement.

An alternate option to access forms is from the SETTLEMENTS menu. Click **Create/View Certification Forms** to search for loans and:

- ◇ View an existing form
- ◇ Build Forms and identify the EF Form Type of 1034E or 996E and select the EF Funding Type of "Pool Level". If the loan was previously certified (delivered with IFI H49), you will not build Form 1034E for those loans
- ◇ Edit an existing form
- ◇ Print Freddie Mac Loan Number labels



Loan Selling Advisor® CONTRACTS LOANS DATA SETS THIRD PARTY **SETTLEMENTS**

Review Certification Issues Enter Settlement Details Create/View Certification Forms

Select the type of form to build or view.

Bill of Sale and Form 1034E -- Delayed Certification (also creates the Custodial Certification Schedule)
 Form 1034E -- Custodial Certification Schedule
 Note Delivery Cover Sheet
 Form 996E -- Warehouse Provider Release And Transfer

Cash
 Guarantor/Multi-Lender
 Early Funding

Find eligible loan(s) by specifying one or more search criteria.

Loan Created Date: to

Early Funding Type: Pool Level Loan Level

Loans: Allocated Loans Unallocated Loans

Modified Loan Converted Loan

Finalization and Fulfillment

After completing the steps above, the contract is ready for finalization and fulfillment. With EF pool-level contracts, the contract must be in a Ready to Fund status before it can be “Early funded”. To complete contract finalization, do the following in the order shown below from the Contract Details page:

1. Assign Security wire instructions. From the **Contract Options** section, click **View/Assign Wire Instructions**.

Contract Details

The contract identified below was accepted and agreed to pursuant to Seller's acceptance of and agreement to the Pricing Terms on the Price Results screen.

INVESTOR CONTRACT IDENTIFIER: [REDACTED] PREFIX: Q5 POOL NUMBER: Q57770

Summary of Contract Terms

POOL VALID DATE	POOL VALID	WIRE READY DATE	WIRE READY	APPROVAL STATUS SUMMARY	CONTRACT STATUS
09/01/2022 16:22:15	Yes	09/01/2022 16:24:16	Yes	Not Applicable	Accepted

SECURITY PRODUCT: [REDACTED]

LTV RATIO PERCENT RANGE: Standard PRICING IDENTIFIER: [REDACTED]

SPECIFIED POOL TYPE: CUSIP NUMBER: 3133WJ3J6

CONTRACT NAME: POOL TYPE: Single Issue

Contract Options

- [View/Print Contract Confirmation](#)
- [Modify Contract](#)
- [Validate Pool](#)
- [Add Loan\(s\) to Contract](#)
- [Import Loans](#)
- [Override Contract](#)
- [Void Contract](#)
- [Edit Approval Status](#)
-
- [View Change Fee History](#)
- [R&W* Relief Summary Info](#)
- [Finalize Early Funding Contract](#)



2. From the Assign Security Wire Instructions page, perform the following steps:
 - A. If the Wire Instructions do not default to the desired instructions, click the drop-down menu and select the valid **Wire Instructions for the contract/loans**.
 - i) For fixed-rate contracts, choose
FHLMC WASH/021033205/1030/P61946 FHLMC - TFM
 - ii) For ARM contracts, choose
FHLMC WASH/021033205/2BD1/FFC TO ACCOUNT P61947 FED-TFS
 - B. Click **ADD WIRE**.
 - C. Click **SAVE SECURITY WIRE INSTRUCTIONS**.

Assign Security Wire Instructions

Add new or remove Security Wire Instructions below and/or set Wire Amount.

POOL#:	Q57770	CUSIP#:	3133WJ3J6
INVESTOR CONTRACT IDENTIFIER:		SETTLEMENT DATE:	09/22/2022
CONTRACT NAME:		EARLY FUNDING TARGET DATE:	09/16/2022
SECURITY AMOUNT:	\$1,373,370.00	FINAL DELIVERY DUE DATE:	09/16/2022

You must choose Freddie Mac Security Wire Instructions for an Early Funding Contract.

A Wire Instructions: (Bank Name/ABA#/Third Party/Further Credit Information)

Wire Amount: \$ or Set wire amount to the final allocated loan UPB

B **ADD WIRE**

Wire Amount Information

ALLOCATED LOAN UPB:	\$1,373,370.00
CURRENTLY ASSIGNED:	\$1,373,370.00
AMOUNT REMAINING (FROM ALLOCATED LOAN UPB):	\$0.00

SECURITY WIRE 1

Wire Instructions

BANK NAME:	FHLMC WASH
ABA#:	
THIRD PARTY/FRB SUBACCOUNT:	
FURTHER CREDIT INFORMATION:	
AMOUNT:	Final allocated loan UPB

C **SAVE SECURITY WIRE INSTRUCTIONS**

[Back to Contract Details](#)



3. After receiving the confirmation, click **Back to Contract Details**.

Assign Security Wire Instructions Confirmation

Confirmation:
Security wire instructions have been successfully saved

FURTHER INFORMATION:

AMOUNT: Final allocated loan UPB

[Back to Contract Details](#)

If your process involves manually building Form 996E, follow steps 4-6. If the Form 996E was automatically built when you built Form 1034E, go to step 7.

4. In the Loan Options section, click Build Form 996E to build both the form and Appendix 1: Schedule of Pledged Mortgages.

Contract Details

The contract identified below was accepted and agreed to pursuant to Seller's acceptance of and agreement to the Pricing Terms on the Price Results screen. [REFRESH](#) [PRINT PREVIEW](#)

INVESTOR CONTRACT IDENTIFIER: PREFIX: 05 POOL NUMBER: Q57770

DELIVERY TYPE:	Optional	PREPAYMENT PENALTY INDICATOR:	raise
SECURITY COUPON:	3.500%	ACCEPTED DATE:	9/01/2022 02:22 PM
FINAL DELIVERY DATE:	9/16/2022 08:00 PM	SETTLEMENT DATE:	09/22/2022
SETTLEMENT CYCLE DAYS:	4 Days	ORIGINAL SECURITY AMOUNT:	\$1,000,000.00
TOTAL UPSIZE AMOUNT:	\$373,370.00	TOTAL PAIROFF AMOUNT:	\$0.00
SECURITY AMOUNT:	\$1,373,370.00	ALLOCATED LOAN UPB:	\$1,373,370.00
	\$0.00		Periodic

Contract Options

Loan Options

- [Enter Settlement Details](#)
- [Evaluate Loan\(s\)](#)
- [Remove Loan\(s\) from Contract](#)
- [Price Loans Against Contract](#)
- [Build Form 996E](#)
- [Build Form 1034E](#)

Note: If there are loans in the contract that are assigned to different Warehouse Lenders, you will need to build a separate Form 996E for each Warehouse Lender.



The ULDD Data Points to identify the Warehouse Lender for Pledged Mortgages are shown in the table that follows:

Data Point Name	Sort ID#	Import Data or Manually Enter Data
Warehouse Lender Indicator	Sort ID 398.1	Both
Party Role Type	Sort ID 650.2	Import only
Party Role Identifier	Sort ID 650.1	Both

If you import these data points, you will not need to assign the Warehouse Lender on the **Enter Settlement Details** page, but you will need to add these data points to your current ULDD delivery file. For more information on importing data, refer to tab 9 of [Appendix D \[XLS\] – Freddie Mac XML Data Requirements Reference Tool V.5.0.0](#). Also, refer to Guide Section 6302.38 for delivery instructions.

To simplify your reconciliation process, export the settlement details data set by individual Warehouse Lenders. For more information and tips on delivering Warehouse Lender information and Form 996E, refer to [Form 996E Tips and Best Practices](#).

- In the **Create/View Certification Forms: Build** page, select the pledged mortgages you want to assign to the Warehouse Lender by clicking the applicable check box then click **BUILD FORM**. If you want to enter a Warehouse Lender Due Date, be sure to build the form first and then enter the date and click **UPDATE AND BUILD FORM**.

Create/View Certification Forms: Build

Select the loan(s) to appear on the Form 996EF.

Update Warehouse Lender Due Dates to:

<input checked="" type="checkbox"/>	INVESTOR CONTRACT IDENTIFIER	POOL #	SELLER LOAN IDENTIFIER	FREDDIE MAC LOAN NUMBER	PRIMARY BORROWER NAME	REQUESTED SETTLEMENT DATE	WAREHOUSE LENDER	WAREHOUSE LENDER DUE DATE	SECURITY WIRE INSTRUCTIONS	CASH WIRE INSTRUCTIONS	EARLY FUNDING TYPE
<input checked="" type="checkbox"/>		Q57770				09/22/2022		09/25/2022 20:00:00	FHLMC WASH		Pool Level
<input checked="" type="checkbox"/>		Q57770				09/22/2022		09/25/2022 20:00:00	FHLMC WASH		Pool Level
<input checked="" type="checkbox"/>		Q57770				09/22/2022		09/25/2022 20:00:00	FHLMC WASH		Pool Level
<input type="checkbox"/>		Q57770				09/22/2022		09/25/2022 20:00:00	FHLMC WASH		Pool Level

Select Page Select All 4 Loans TOTAL SELECTED: 3

1 - 4 of 4 Loans Loans per page: 25



6. A separate window displays Form 996E and Appendix 1: Scheduled of Pledged Mortgages. You may choose to save or print the form for your records.

PRINT CANCEL

Form 996EF
 Warehouse Provider Release And Transfer

Seller/Service Identifier: [REDACTED] Date of Print: 9/20/2022
 Seller's Full Legal Name: [REDACTED] Form 996EF ID: [REDACTED]

By submitting this Form 996EF ("Form 996E"), Warehouse Provider identified herein agrees to release and relinquish and transfer and assign to Freddie Mac any and all right, title, and interest of whatever nature Warehouse Provider has in the Mortgages listed in Appendix 1: Schedule of Pledged Mortgages to this Form 996E (the "Pledged Mortgages") as of the date and time that Freddie Mac transmits the Purchase Proceeds in accordance with the wire transfer instructions set forth below. The Purchase Proceeds are payment for the Pledged Mortgages Freddie Mac is purchasing from Seller/Service under Seller/Service's Purchase Documents.

The Warehouse Provider acknowledges and agrees that:

- 1) Warehouse Provider has access to and is familiar with Freddie Mac's Single-Family Seller/Service Guide (the "Guide").
- 2) Guide chapters and sections cited herein are incorporated into this Form 996E by reference, and capitalized terms used and not defined herein have the meanings ascribed to them in the Guide.
- 3) The rights and responsibilities of Seller, Warehouse Provider, and Freddie Mac with respect to the Pledged Mortgages are set forth in Guide Chapter 6305, and Warehouse Provider specifically acknowledges and agrees to the terms and conditions of Sections 1401.2, 1402.8, 1402.16, and 6305.12 of the Guide.
- 4) The wire transfer instructions below may be modified only as described in the Guide.
- 5) Warehouse Provider has reviewed and verified all information appearing in and associated with this Form 996E, which information was provided by Seller, and
- 6) When delivered to Freddie Mac through Loan Selling Advisor as an Electronic Record, such delivery, together with the information provided by Warehouse Provider below, constitutes Warehouse Provider's Electronic Signature of the Form 996E and its intent to be bound thereby, which Electronic Record and Electronic signature shall legally bind the Warehouse Provider and be as effective, enforceable, and valid as if a paper original of this Form 996E containing an original signature had been delivered to Freddie Mac.

Warehouse Provider Full Legal Name: [REDACTED] Warehouse Provider Contact: [REDACTED]
 Warehouse Provider Identifier: [REDACTED] Phone #: [REDACTED]
 Street Address: [REDACTED] Fax #: [REDACTED]
 City Name, State Code and Postal Code: [REDACTED]

WIRE TRANSFER INSTRUCTIONS - Purchase Proceeds

Two-party transfers
 Beneficiary's Bank Name: [REDACTED]
 ABA Number: [REDACTED]
 Beneficiary's Name (Final): [REDACTED]
 Beneficiary's Account Number: [REDACTED]

Further instructions
 For Attention Of: [REDACTED]
 Immediate Phone Advice: [REDACTED]

SECURITIES DELIVERY INSTRUCTIONS
 Bank's name: [REDACTED]
 ABA Number: [REDACTED]

Form 996EF
 Warehouse Provider Release And Transfer
 Appendix 1: Schedule Of Pledged Mortgages

Seller Service Identifier: [REDACTED]
 Seller's Full Legal Name: [REDACTED]

Date of Print: 9/20/2022
 Form 996EF ID: [REDACTED]

#	Investor Contract Identifier	Freddie Mac Loan Number	Loan Identifier	Primary Borrower Name	Note Amount	Property Address
1	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	\$342,000.00	[REDACTED]
2	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	\$274,971.00	[REDACTED]
3	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	\$53,200.00	[REDACTED]
					Total Loans(Notes): 3	
					Total Note Amount: \$670,171.00	

After Forms are Built:

- a) Notify the Warehouse Lender that Form 996EF is ready for processing
- b) Notify the Document Custodian that Form 1034E is ready for processing. Forward Notes to the Document Custodian if you are in possession of them.

Form 996EF must be processed and the Notes must be certified in Loan Selling Advisor before you can finalize the contract.

Note: If you manually deallocate a loan after Form 996E is built or recorded, the system will retain Form 996E information and transfer it to a Guarantor or MultiLender contract you select. If you reallocate the loan to a Cash contract, you must rebuild the form.



- Verify the status of the Form 1034E and Form 996E in the **Loan Summary Information** section of the **Contract Details** page (as in the image that follows) or by viewing loan status information in the Loan Pipeline.

Example: Contract Details, Loan Summary Information.

Contract Details

The contract identified below was accepted and agreed to pursuant to Seller's acceptance of and agreement to the Pricing Terms on the Price Results screen. REFRESH PRINT PREVIEW

INVESTOR CONTRACT IDENTIFIER: [REDACTED] PREFIX: Q5 POOL NUMBER: Q57770

Summary of Contract Terms

POOL VALID DATE	POOL VALID	WIRE READY DATE	WIRE READY	APPROVAL STATUS SUMMARY	CONTRACT STATUS
09/22/2022	Yes	09/22/2022	Yes	Approved	Accepted

Contract Options

- [View/Print Contract Confirmation](#)
- [Modify Contract](#)
- [Validate Pool](#)
- [Add Loan\(s\) to Contract](#)
- [Import Loans](#)
- [Validate](#)

Loan Summary Information

# LOANS ALLOCATED	LOANS WITH ERTS NOT CLEARED	NOT CERTIFIED	LOANS WITH CERT. ISSUES	996E NOT COMPLETE	AWAITING WAREHOUSE LENDER ASSIGNMENT	LOANS NOT PRICED
5	0	0	0	0	0	0

Loan Pipeline

Modify Create Date Range to generate results.

Select Create Date Range * Custom dates Create Date Range (mm/dd/yyyy) to Requested Settlement Date (mm/dd/yyyy) to or ASAP

Seller Loan Identifier Primary Borrower Last Name Freddie Mac Loan #

Loan Status Evaluation Status Certification Status

Investor Contract Identifier or to Prefix Pool # Interest Rate Range % to %

Search Result View Advanced View MANAGE VIEWS

Select Page Select All 101 Loans TOTAL SELECTED: 0

	SELLER LOAN IDENTIFIER ^	INVESTOR CONTRACT IDENTIFIER	LAST NAME	PREFIX	POOL #	CONTRACT EXPIRES	UPB	INTEREST RATE	LOAN REFERENCE PRODUCT LABEL	LOAN STATUS	CERTIFICATION STATUS	CERTIFICATION BATCH IDENTIFIER	CERTIFICATION COMPLETED D
<input type="checkbox"/>	[REDACTED]	[REDACTED]	[REDACTED]	Q5	Q57770	09/22/2022	\$175,000.00	4.250%	15-Year Fixed Rate Conventional	Ready To Fund	Certified	[REDACTED]	09/16/20
<input type="checkbox"/>	[REDACTED]	[REDACTED]	[REDACTED]	Q5	Q57770	09/22/2022	\$148,803.55	4.250%	15-Year Fixed Rate Conventional	Ready To Fund	Certified	[REDACTED]	09/16/20
<input type="checkbox"/>	[REDACTED]	[REDACTED]	[REDACTED]	Q5	Q57770	09/22/2022	\$351,260.00	4.125%	15-Year Fixed Rate Conventional	Ready To Fund	Certified	[REDACTED]	09/16/20
<input type="checkbox"/>	[REDACTED]	[REDACTED]	[REDACTED]	Q5	Q57770	09/22/2022	\$124,023.17	4.500%	15-Year Fixed Rate Conventional	Ready To Fund	Certified	[REDACTED]	09/16/20
<input type="checkbox"/>	[REDACTED]	[REDACTED]	[REDACTED]	Q5	Q57770	09/22/2022	\$148,815.72	4.375%	15-Year Fixed Rate Conventional	Ready To Fund	Certified	[REDACTED]	09/16/20

Note: If the Warehouse Lender Released and Recorded their interest in the pledged mortgage(s) and you need to reassign the mortgages to a different Warehouse Lender, you must contact them and ask them to unrecord the loan. You will then acknowledge the system notification, edit Form 996E by removing the loan, enter settlement details to select a different Warehouse Lender and rebuild Form 996E.



- Next, re-validate the pool, even if the pool valid status is Yes. From the **Contract Options** section, click **Validate Pool**. A message window will display and state your request is processing. Click **OK** and click **Refresh** to update the date and time of the pool validation. If the status is No, you will receive a message describing why the pool could not be validated.

Confirmation

Your Validate Pool request is processing. Please wait for the request to complete before making additional changes to your contract. You will need to re-access your page to see your updated contract.

OK **CANCEL**

Contract Options

- [View/Print Contract Confirmation](#)
- [Modify Contract](#)
- [Validate Pool](#)
- [Add Loan\(s\) to Contract](#)
- [Import Loans](#)
- [Override Contract](#)

POOL VALID DATE	POOL VALID	WIRE READY DATE	WIRE READY	APPROVAL STATUS SUMMARY	CONTRACT STATUS
09/01/2022 16:22:15	Yes	09/20/2022 14:26:02	Yes	Not Applicable	Accepted

If you are not ready to finalize the contract and want to modify it (for example, by adding or deleting loans), see the Modify the Contract (Optional) section of this reference before proceeding.

- If delivery requirements are met and you do not intend to modify the contract, click **Finalize Early Funding Contract**. Clicking Finalize Early Funding Contracts means no additional changes will be made to the pool.

Note: Clicking Finalize Early Funding Contract notifies Freddie Mac you are ready for funding. Without performing this action, the contract does not fund, even if all delivery requirements are met.

Contract Details

The contract identified below was accepted and agreed to pursuant to Seller's acceptance of and agreement to the Pricing Terms on the Price Results screen.

INVESTOR CONTRACT IDENTIFIER: [REDACTED] PREFIX: Q5 POOL NUMBER: Q57770

Summary of Contract Terms

POOL VALID DATE	POOL VALID	WIRE READY DATE	WIRE READY	APPROVAL STATUS SUMMARY	CONTRACT STATUS
09/01/2022 16:22:15	Yes	09/20/2022 14:26:02	Yes	Not Applicable	Accepted

SECURITY PRODUCT: [REDACTED]

LTV RATIO PERCENT RANGE: **Standard** PRICING IDENTIFIER: [REDACTED]

SPECIFIED POOL TYPE: [REDACTED] CUSIP NUMBER: [REDACTED]

CONTRACT NAME: [REDACTED] POOL TYPE: Single Issue

Contract Options

- [View/Print Contract Confirmation](#)
- [Modify Contract](#)
- [Validate Pool](#)
- [Add Loan\(s\) to Contract](#)
- [Import Loans](#)
- [Override Contract](#)
- [Void Contract](#)
- [Edit Approval Status](#)
- [View/Assign Wire Instructions](#)
- [View Change Fee History](#)
- [R&W* Relief Summary Info](#)
- [Finalize Early Funding Contract](#)



- The page refreshes and confirms that the EF contract has been finalized. Click **Back to Contract Details**.

Finalize Early Funding Contract

The Early Funding Contract has been finalized. No changes to the contract terms, pool or loans are allowed, except, in certain circumstances the Early Funding Target Date can be updated.

[Back to Contract Details](#)

NOTICE: Loan Selling Advisor only maintains loan and loan purchase data back to January 1, 2010. Older data is stored elsewhere under our record retention policy.

If all requirements are met, the **Contract Status** will reflect **Ready to Fund**, and the contract will fund on the Early Funding Target Date.

The contract identified below was accepted and agreed to pursuant to Seller's acceptance of and agreement to the Pricing Terms on the Price Results screen. REFRESH PRINT PREVIEW

INVESTOR CONTRACT IDENTIFIER: [REDACTED] PREFIX: [REDACTED] POOL NUMBER: [REDACTED]

Summary of Contract Terms

POOL VALID DATE	POOL VALID	WIRE READY DATE	WIRE READY	APPROVAL STATUS SUMMARY	CONTRACT STATUS
[REDACTED]	Yes	[REDACTED]	Yes	Not Applicable	Ready To Fund

Contract Options

- [View/Print Contract Confirmation](#)
- [Modify Contract](#)
- [Void Contract](#)
- [Edit Approval Status](#)
- [View/Assign Wire Instructions](#)
- [View Change Fee History](#)
- [R&W Relief Summary Info](#)

Before finalizing the EF Contract:

- Make sure the **Final Delivery Date** displays a date that is a current or a future date, not a date in the past.
- Do not click **Finalize Early Funding Contract** if additional contract changes or modifications are required.

Failure to do this will result in the following:

- Contract status not changing to Settlement Locked.
- Pool not settling.
- Security not being issued.

Modify the Contract (Optional)

All EF contract terms can be modified until the contract status is Ready to Fund. After that point, you may:

- Modify the Early Funding Target Date and the Contract Name
- Not add or remove loans or void the contract

For questions with voiding a contract or obtaining an exception, contact:

- To void a pool, send your correspondence to Early_funding_group@freddiemac.com and Early_Funding_Support@freddiemac.com.
- To obtain an exception, contact Early_Funding_Support@freddiemac.com and early_funding_group@freddiemac.com.



Resources

The following additional resources may assist you with Early Funding transactions:

- [Delivery Standards for Guarantor and MultiLender Swap Programs.](#)
- [Form 996E Tips and Best Practices.](#)
- [Understand and Resolve Early Funding Error Messages.](#)
- The [Early Funding](#) webpage, which provides access to job aids, FAQs, and more.
- [Loan Selling Advisor Online Help](#)
- [Access Manager](#) webpage, which provides access to Freddie Mac tools and applications.
- Early_Funding_Support@freddiemac.com
- Customer Support (800-FREDDIE) for general questions and assistance.

This document is not a replacement or substitute for the information found in the *Freddie Mac Single-Family Seller/Service Guide* or terms of your Master Agreement or other Pricing Identifier Terms.

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