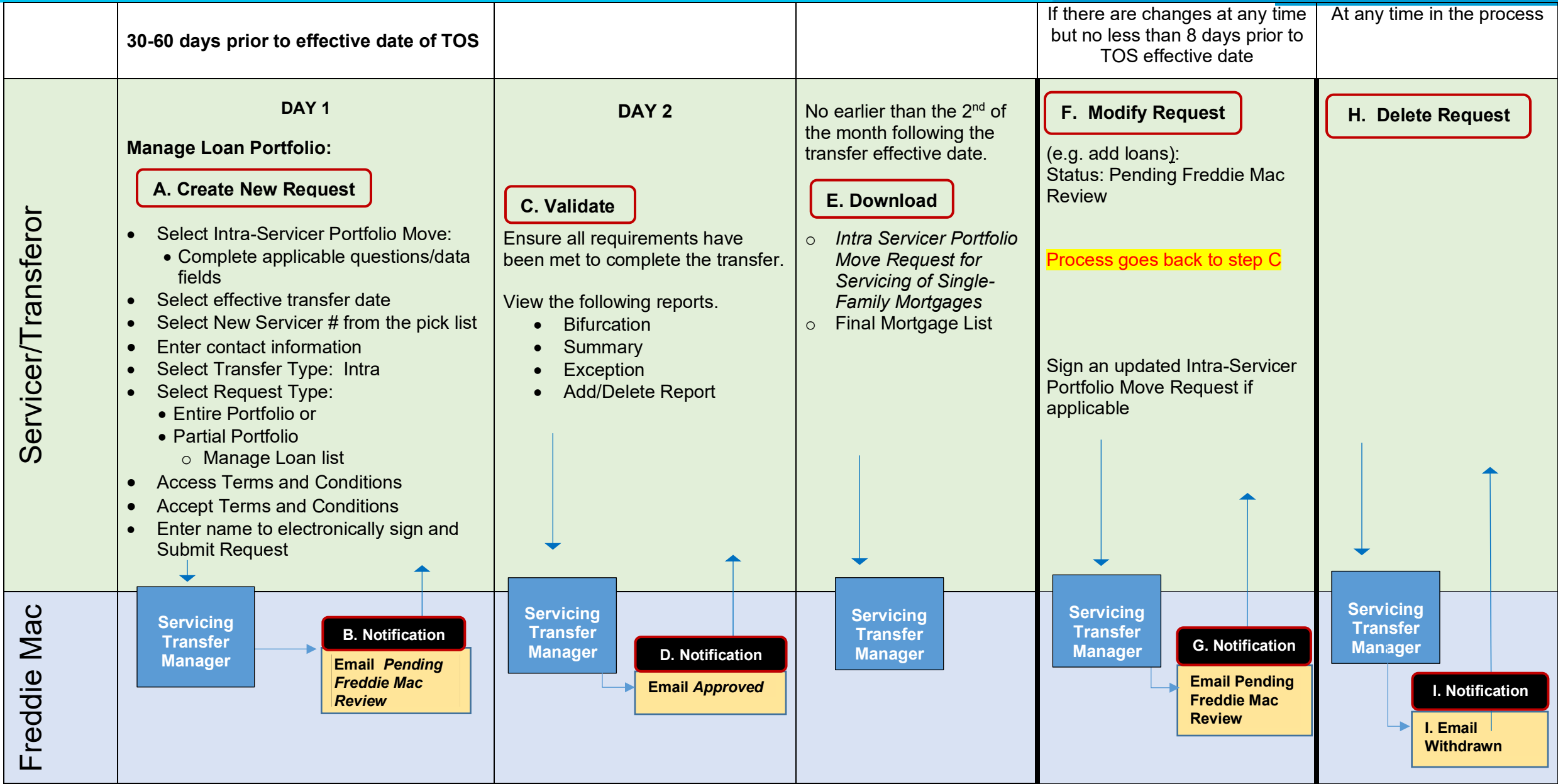


| <b>Subsequent Transfer of Servicing Process</b> |  |   |   | 45 days prior to effective date of TOS   | No earlier than the 2nd of the month following the transfer effective date.                                      | If there are changes at any time but no less than 8 days prior to TOS effective date   | At any time in the process, by either the Transferor or Transferee |
|---|--|---|---|--|--|--|--|
| 45-60 days prior to effective date of TOS       |  |   |   |  |  |  |  |
| Transferor                                      | <b>Day 1</b><br><b>Manage Loan Portfolio:</b><br><b>A. Create New Request</b> <ul style="list-style-type: none"> <li>Complete applicable fields &amp; questions</li> <li>Input Transferee contact information</li> <li>Input/Upload mortgage list</li> <li>Submit</li> </ul> | <b>Day 2</b><br><b>C: Validate and Certify</b> <ol style="list-style-type: none"> <li><b>Validate:</b> <ul style="list-style-type: none"> <li>Data</li> <li>Freddie Mac Responses to question #'s 6-12</li> <li>Proposed Mortgage list</li> <li>Bifurcation, Summary, Exception, Add/Delete Reports</li> </ul> </li> <li><b>Electronically sign-off</b> on the request. <ul style="list-style-type: none"> <li>Status changes to Pending Transferee Signoff</li> </ul> </li> </ol>  | <b>Day 2 / Day 3</b><br><b>Email notification:</b><br>Allow 5-7 days from Transferee sign-off for review by Freddie Mac | <b>Day 7-9</b><br><b>Email Notification:</b><br>with Approval instructions-do not follow STM generated Approval Letter | <b>J. Download</b> <ul style="list-style-type: none"> <li>STOS Agreement</li> <li>Final Mortgage List</li> </ul> | <b>H. Modify Request</b><br><b>Re-certification and approval required if:</b> <ul style="list-style-type: none"> <li>Increasing loan count</li> <li>Changing request type from partial portfolio to all</li> <li>Changing answers to questions 1-6</li> <li>Changing the transfer effective date</li> </ul> <b>Moves back to day 2 step C</b>  | <b>K. Delete Request</b>   |
|   | <b>B. Notification</b><br>E-mail: <i>Pending Transferor Signoff.</i>   | <b>D. Notification</b><br>E-mail: <i>Pending Transferee Review/Signoff</i>  | <b>F. Notification</b><br>E-mail: <i>Pending Freddie Mac Review</i>   | <b>G. Notification</b><br>E-mail: <i>Approved</i>  | <b>I. Notification</b><br>E-mail: <i>Pending Transferor Sign-off</i>   | <b>L. Notification</b><br>E-mail: <i>Request Withdrawn</i>   |  |
| Freddie Mac                                     | <b>Servicing Transfer Manager</b>  | <b>Servicing Transfer Manager</b>   |   | <b>Servicing Transfer Manager</b><br>Status updates to Approved  | <b>Servicing Transfer Manager</b>  |  | <b>Servicing Transfer Manager</b>                                  |
| Transferee                                      |  | <b>E: Validate and Certify</b><br><b>View STOS request</b> (using Unique ID in email). <ul style="list-style-type: none"> <li>Complete Transferee data fields: Email and phone contact information, Doc Custodian etc.</li> <li><b>Validate:</b> <ul style="list-style-type: none"> <li>Bifurcation, Summary, Exception, Add/Delete Reports</li> <li>Freddie Mac responses to questions #6-12</li> </ul> </li> <li><b>Access and sign-off</b> on Terms and Conditions</li> <li>Status changes to: Pending Freddie Mac Review</li> </ul> | <b>Email notification:</b><br>Allow 5-7 days from Transferee sign-off for review by Freddie Mac                         | <b>Email Notification:</b><br>with Approval instructions-do not follow STM generated Approval Letter                   | <b>J. Download</b> <ul style="list-style-type: none"> <li>STOS Agreement</li> <li>Final Mortgage List</li> </ul> | <b>Re-certification and approval required if:</b> <ul style="list-style-type: none"> <li>Material change (Doc Custodian is deleted or changed)</li> </ul> <b>Moves back to C</b> <ul style="list-style-type: none"> <li>or</li> <li>--If the change is not material after initial sign off by Transferee, Transferor is not required to re-sign.</li> </ul> <b>Moves back to F</b><br>Status: Pending Freddie Mac Review (no email notification) | <b>K. Delete Request</b>   |

# Intra-Servicer Process Flows



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