

# **eMortgage Supporting Document Delivery Requirements**

February 2021

## About This Guide

This quick reference guide outlines the high-level delivery requirements for supplemental documents, such as power of attorney, modification agreement and payment deferral agreements associated with eMortgages. For complete information regarding the creation and delivery of supplementation documents, please refer to the Freddie Mac *Single-Family Seller/Servicer Guide* Chapter 1402.

If you have any questions or need additional information regarding the supplemental documents, contact our eMortgage team at [eMortgage\\_Team@FreddieMac.com](mailto:eMortgage_Team@FreddieMac.com)



## Power of Attorney (POA)

Type of POA	Delivery Requirements
Paper POA	<ol style="list-style-type: none"> <li>1. Deliver an electronic copy of the following to the eNote custodian's eVault along with the eNote using MERS eDelivery:               <ul style="list-style-type: none"> <li>▪ The original POA (signed in ink by the borrower), or</li> <li>▪ A copy of the POA, or</li> <li>▪ A copy of the POA showing the recordation information</li> </ul> </li> <li>2. If applicable law requires an original for enforcement or foreclosure, deliver the original POA to the Document Custodian</li> <li>3. If the POA is recorded, and a copy of the POA with recordation information is not delivered along with the eNote, deliver an electronic copy of the POA with recordation information received from the recording office to the eNote custodian's eVault using MERS eDelivery, within 30 days of receipt.</li> </ol>
Electronic POA	<p>Deliver the following to the eNote custodian's eVault using MERS eDelivery:</p> <ol style="list-style-type: none"> <li>1. An electronic POA along with the eNote.</li> <li>2. If the POA is recorded, and a copy of the POA with recordation information is not delivered along with the eNote, deliver an electronic copy of the POA with recordation information received from the recording office to the eNote custodian's eVault, using MERS eDelivery, within 30 days of receipt.</li> </ol>



## Modification Agreement

Type of Modification Agreement	Recording Method	Delivery Requirements
Paper modification agreement	Traditional	<p>Deliver the following to the Document Custodian:</p> <ol style="list-style-type: none"> <li>1. A certified copy of the fully executed modification agreement within 25 days after receiving it from the borrower.</li> <li>2. The original recorded modification agreement within 5 business days of receipt from the recording office.</li> </ol>
	Electronic	<ol style="list-style-type: none"> <li>1. Deliver the fully executed original modification agreement to the Document Custodian within 25 days after receiving it from the borrower.</li> <li>2. Deliver an electronic copy of the recorded modification agreement to the eNote custodian's eVault, using MERS eDelivery, within 5 business days of receipt from the recording office.</li> </ol>
	Recordation not required	<ol style="list-style-type: none"> <li>1. Deliver the fully executed original modification agreement to the Document Custodian within 25 days after receiving it from the borrower.</li> </ol>
eModification agreement	Traditional	<p>Deliver the following to the eNote custodian's eVault, using MERS eDelivery:</p> <ol style="list-style-type: none"> <li>1. An electronic copy of the executed eModification agreement within 25 days after receiving it from the borrower.</li> <li>2. An electronic scanned copy of the recorded eModification agreement within 5 business days of receipt from the recording office.</li> </ol>
	Electronic	<p>Deliver the following to the eNote custodian's eVault, using MERS eDelivery:</p> <ol style="list-style-type: none"> <li>1. An electronic copy of the executed eModification agreement within 25 days after receiving it from the borrower.</li> <li>2. An electronic copy of the recorded eModification agreement, within 5 business days of receipt from the recording office.</li> </ol>
	Recordation not required	<ol style="list-style-type: none"> <li>1. Deliver an electronic copy of the executed eModification agreement to the eNote custodian's eVault, using MERS eDelivery, within 25 days after receiving it from the borrower.</li> </ol>



## Payment Deferral Agreement

Type of Payment Deferral Agreement	Borrower Signature/ Recording Method	Delivery Requirements
Paper Payment Deferral Agreement	Borrower signature is not required	1. Deliver a copy of the Servicer-executed payment deferral agreement to the Document Custodian within 25 days of the effective date of the payment deferral
	Borrower signature is required, and recordation is not required.	1. Deliver the fully executed original payment deferral agreement to the Document Custodian within 25 days of the effective date payment deferral.
	Recordation is required, and will not be recorded electronically	Deliver the following to the Document Custodian: 1. A certified copy of the fully executed payment deferral agreement within 25 days of the effective date of the payment deferral. 2. The original recorded payment deferral agreement within 5 business days of receipt from the recording office.
	Recordation is required, and will be recorded electronically	1. Deliver the fully executed original payment deferral agreement to the Document Custodian within 25 days of the effective date of the payment deferral. 2. Deliver an electronic copy of the recorded payment deferral agreement using MERS eDelivery to the eNote custodian's eVault within 5 business days of receipt from the recording office.
Electronic Payment Deferral Agreement	Borrower signature is not required	1. Deliver an electronic copy of the Servicer-executed electronic payment deferral agreement to the eNote custodian's eVault, using MERS eDelivery, within 25 days of the effective date of the payment deferral.
	Borrower signature is required, and recordation is not required	1. Deliver an electronic copy of the fully executed electronic payment deferral agreement to the eNote custodian's eVault, using MERS eDelivery, within 25 days of the effective date of the payment deferral.
	Recordation is required, and will not be recorded electronically	Deliver the following to the eNote Custodian's eVault Using MERS eDelivery: 1. An electronic copy of the fully executed electronic payment deferral agreement within 25 days of the effective date of the payment deferral. 2. An electronic scanned copy of the recorded electronic payment deferral agreement within 5 business days of receipt from the recording office.
	Recordation is required, and will be recorded electronically	Deliver the following to the eNote Custodian's eVault Using MERS eDelivery: 1. An electronic copy of the fully executed electronic payment deferral agreement within 25 days of the effective date of the payment deferral. 2. An electronic copy of the recorded electronic payment deferral agreement within 5 business days of receipt from the recording office.

**Please Note:** If MERS eDelivery is not available for the delivery of electronic supporting documents listed in the tables above, then delivery by electronic means (e.g., e-mail) to Freddie Mac or the Freddie Mac approved third-party eNote custodian is acceptable. If Freddie Mac is the eNote custodian, deliver the electronic documents to [loan\\_delivery\\_funding\\_ops@freddiemac.com](mailto:loan_delivery_funding_ops@freddiemac.com).

