



DEFAULT AND REAL ESTATE OWNED LEGAL SERVICES LAW FIRM COMPLIANCE CERTIFICATION

FIRM NAME	State or Jurisdiction

GENERAL REQUIREMENTS

As an ongoing requirement for providing Default-Related Legal Services on behalf of Freddie Mac, your law firm must operate in compliance with the terms and conditions set forth in the current version of the following documents:

- Default Law Firm Limited Retention Agreement (“LRA”);
- Freddie Mac Single-Family Seller/Service Guide (“SS Guide”);
- Default-Related Legal Services Reference Guide (“Ref Guide”); and,
- ADR Quick Reference Guide (“ADR Guide”).¹

If your law firm provides Real Estate Owned (REO) Legal Services on behalf of Freddie Mac, your firm must also operate in compliance with the terms and conditions set forth in the current version of the following documents:

- Real Estate Owned Retention Agreement (“RRA”); and,
- Real Estate Owned Operational Provisions (“REO Op Prov”).

In addition, any law firm employee involved in providing Default- or REO-Related Legal Services on behalf of Freddie Mac must have ongoing access to each of the documents set forth above.

Finally, your law firm must:

- Maintain documented policies and procedures for the requirements set forth therein; and,
- Maintain appropriate controls and management oversight to ensure compliance.

CERTIFICATION

Your law firm is required to certify current compliance with each of the requirements set forth below and if not, that your law firm will comply within 60 days. If your law firm will be in compliance within 60 days, your law firm will be required to recertify at that time.

FIRM STAFFING / SUPERVISION	Comply	Comply in 60 days
The Firm meets the minimum requirements specified in the SS Guide, including, but not limited to:		

¹ Found on http://www.freddie.com/singlefamily/service/default_legal_services.html

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<ul style="list-style-type: none"> • The Firm has one or more managing attorney(s) or partner(s) with no less than 8 years of relevant, State-specific experience. <input type="checkbox"/> <input type="checkbox"/> • The Firm's attorneys who will handle Freddie Mac Default or REO Legal Matters are licensed to practice, and in good standing, in the State in which the Firm is retained. <input type="checkbox"/> <input type="checkbox"/> • The Firm meets the requirements for attorney-to-staff ratios and has the necessary policies and procedures in place for the training of its employees to ensure the appropriate oversight and handling of Freddie Mac Default or REO Legal Matters. <input type="checkbox"/> <input type="checkbox"/> 		
<p>The Firm has the necessary policies and procedures in place to ensure the proper preparation, review, execution and notarization of documents and legal pleadings. <input type="checkbox"/> <input type="checkbox"/></p>		
<p>The Firm has designated staff responsible for reporting data directly to Freddie Mac and the data is being recorded in a web-based attorney reporting system within 24 hours of referral. <input type="checkbox"/> <input type="checkbox"/></p>		
<p>The Firm has processes in place to perform a due diligent review of bankruptcy filings, military status checks, title searches and to determine location of mortgage notes. <input type="checkbox"/> <input type="checkbox"/></p>		
ESCALATIONS	Comply	Comply in 60 days
<p>The Firm maintains policies and procedures to notify Freddie Mac of matters that are likely to require Freddie Mac's attention, including, but not limited to:</p> <ul style="list-style-type: none"> • Any conflict of interest in the firm's representation of Freddie Mac. <input type="checkbox"/> <input type="checkbox"/> • All Escalations as defined by paragraph 9 of the LRA and, if applicable, paragraph R of the RRA. <input type="checkbox"/> <input type="checkbox"/> • All non-routine matters as defined in paragraph 10 of the LRA, all non-routine litigation as defined in the SS Guide and, if applicable, paragraph S of the RRA. <input type="checkbox"/> <input type="checkbox"/> • Any material change in the ownership, partnership or organization of the Firm as defined in paragraph 18 of the LRA, and if applicable, paragraph Q of the RRA. <input type="checkbox"/> <input type="checkbox"/> 		

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<ul style="list-style-type: none"> • All occurrence of potential unprofessional or unethical conduct as defined in Ethical Standards and Professionalism section of the Ref Guide. 	<input type="checkbox"/>	<input type="checkbox"/>
<p>The Firm has published to its employees a telephone number and/or email address where employees may provide confidential information to Freddie Mac concerning unlawful, unprofessional or unethical conduct.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>The Firm has an escalation process for employees to raise document execution and other quality control issues to Firm management.</p>	<input type="checkbox"/>	<input type="checkbox"/>
PROTECTED PERSONAL INFORMATION AND CONFIDENTIAL INFORMATION	Comply	Comply in 60 days
<p>The Firm has policies and procedures in place to ensure the protection of Protected Personal Information, Personally Identifiable Information or Confidential Information (non-public personal information obtained from borrowers or consumers, including financial data), including, but not limited to:</p> <ul style="list-style-type: none"> • Treating all Confidential Information received from any source as strictly confidential and in compliance with applicable privacy laws, as specified in paragraph 15 of the LRA, and if applicable, paragraph V of the RRA. • Maintaining physical, technical and procedural controls and effective information security and data management to ensure the security and confidentiality of Confidential Information, as specified in the SS Guide. 	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>
STORAGE OF FREDDIE MAC DOCUMENTS	Comply	Comply in 60 days
<p>The Firm maintains all Freddie Mac documents in accordance with Freddie Mac requirements, including, but not limited to:</p> <ul style="list-style-type: none"> • As specified in the DL Op Reqs, all Freddie Mac files kept in file folders (a) must be clearly marked with the nine-digit Freddie Mac loan number, (b) must bear an exclusive color-coded and clearly identifiable mark, (c) must be kept in a locked cabinet or other secure location with a two-hour minimum fire protection capability, and (d) must be kept separate from original documents received from other investors, lenders, or Servicers. 	<input type="checkbox"/>	<input type="checkbox"/>

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<ul style="list-style-type: none"> As specified in the DL Op Reqs, all Freddie Mac files kept in electronic format must be identifiable by the nine-digit Freddie Mac loan number. 	<input type="checkbox"/>	<input type="checkbox"/>
AFFIDAVIT AND NOTARY PRACTICES	Comply	Comply in 60 days
<p>The Firm has policies and procedures concerning the preparation of documents in accordance with 9501.3 of the SS Guide and State legal requirements, including, but not limited to:</p>		
<ul style="list-style-type: none"> All factual assertions in declarations, affidavits or sworn statements filed in any Default or REO legal matter are accurate, complete and supported by personal knowledge or business records. 	<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> The Firm's notary policies ensure that all documents are accurate and complete when notarized, and that all notary stamps are maintained in locked secure cabinets, files or drawers. 	<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> The Firm's notarization policies and procedures outline the notary process including the requirement that only licensed notaries perform the notarization. 	<input type="checkbox"/>	<input type="checkbox"/>
FEES AND COSTS	Comply	Comply in 60 days
<p>The Firm processes all fees, expenses, cost and other charges in accordance with applicable legal and Freddie Mac requirements as set forth in the SS Guide and RRA, including, but not limited to:</p>		
<ul style="list-style-type: none"> All fees, expenses, cost and other charges imposed on the borrower, are assessed in accordance with the terms of note, mortgage, and customer authorization, and jurisdictional requirements. 	<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> All REO related fees, expenses, cost and other charges submitted for reimbursement to Servicer(s) are reasonable and customary within the approved limits set forth in the RRA (Exhibit A). N/A <input type="checkbox"/> 	<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> All REO related fees, expenses, cost and other charges submitted for reimbursement to Freddie Mac have received the necessary pre-approval, if applicable. N/A <input type="checkbox"/> 	<input type="checkbox"/>	<input type="checkbox"/>

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LAW FIRM TRAINING	Comply	Comply in 60 days
<p>The firm has reviewed the Default Related Law Firm Training module. To access and receive credit for the training, please follow the instructions below:</p> <ul style="list-style-type: none"> • Log into ADR (Attorney Data Reporting System) www.freddiemacadr.com • Navigate to the Support section • Go to the Training Video tab • Go to the E-Learning Module tab • Locate and review the DRLS training module 	<input type="checkbox"/>	<input type="checkbox"/>



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For any requirement for which is not in current compliance, please describe in detail the proposed plan of remediation.

I hereby certify that the firm is in compliance with the general and specific requirements set forth above. Alternatively, if the firm is not in current compliance, we will submit a new Law Firm Certification within 60 days or seek a written extension of time to complete any required remediation activities.

Dated this ____ day of _____, 20__.

Name

Title

Firm