

Preface

This Handbook supplements the requirements and information in Freddie Mac's Single-Family Seller/Servicer Guide, as it may be amended (the "Guide"). The Guide is one of each Seller/Servicer's Purchase Documents, and portions of it are incorporated by reference into each Tri-Party Agreement.

The Guide and the Tri-Party Agreement have priority over this Handbook, and any conflict between them, such as may occur when the Guide is updated or amended, must be resolved accordingly. Similarly, conflicts between the Guide and Tri-Party Agreement are resolved to favor the Guide, as changes to the Guide are automatically incorporated into Tri-Party Agreements.

Capitalized terms used in the Handbook are defined in the Guide - many in the Glossary. Certain terms and phrases, including the following, may be used differently in the Handbook as the context indicates:

"Assignment" refers to the Intervening Assignments and any instrument used to assign a Security Instrument to Freddie Mac. See [Guide Sections 2202.1](#) and [6304.1](#).

"Form 1034" may refer to all versions collectively or to a specific version. Because the Handbook assumes that Mortgages are delivered to Freddie Mac through Loan Selling Advisor®, most references will be to [Form 1034E](#), the version of Custodial Certification Schedule used for Loan Selling Advisor deliveries. [Form 1034T](#), *Document Custodial Certification Schedule for Transfer of Custody and Subsequent Transfers of Servicing*, is used for Mortgages as described in the title.

"Form 1036" refers to Freddie Mac's Request for Possession or Control of Documents or an alternative version document Servicers use to request physical or constructive possession of Notes and Note files from Document Custodians. See [Guide Section 8107.2](#).

"IE" refers to Freddie Mac's I&CM Counterparty Management Department's Institutional Eligibility team.

"LNA" is a lost note affidavit, which is a sworn statement that represents and substitutes for a promissory note (other than an e-Note) that is lost, missing, or has been destroyed.

"Mortgage file" refers to the Servicer's file. See [Guide Section 3301.1](#).

"Note" refers to the instrument evidencing a Borrower's indebtedness, and includes any POA or modifying instrument, such as a modification agreement, conversion

agreement, assumption of liability or release of liability agreement. References to 'Note' include, as the context requires:

- an LNA,
- an eNote, and
- all documents held for Freddie Mac, as the context requires.

“**Note file**” refers to the Document Custodian’s file and the documents retained in that file pursuant to the Tri-Party Agreement.

“**POA**” refers to a power of attorney. See Chapter 3 for information.

“**Seller/Servicer**” refers to the party selling Mortgages to, or servicing Mortgages for, Freddie Mac. We try to use either “Seller” or “Servicer” where that is more accurate, however, absent a Transfer of Servicing, the same entity may be both Seller and Servicer, although using different personnel. This convention should clarify the different roles.

“**SLE**” refers to any waiver of a Purchase Document requirement, or single loan exception, granted to a Seller/Servicer for a specific Mortgage or group of Mortgages that are identified in the SLE.

“**TOB**” refers to any special provision, or term of business, in a Seller/Servicer’s Purchase Documents that permits variance from a requirement of the Guide or another Purchase Document.

“**Tri-Party Agreement**” refers, as the context requires, to the Document Custodial Agreement by and between Freddie Mac, a Seller/Servicer, and a Document Custodian on [Form 1035](#), [1035DC](#), or [1035CS](#), including any Addendum on Form 1035A/1035CSA.

Throughout the Handbook, ‘**you**’ and ‘**your**’ refer to the Document Custodian.

Freddie Mac oversees and manages the document custody program and the certification, maintenance, and release processes and requirements. Freddie Mac does not provide direct document custodial services to Seller/Servicers for Notes delivered in paper format; however, it does provide certain direct custodial services for eNotes.

For each Seller/Servicer number, Seller/Servicers may contract with up to ten Document Custodians, each of which may be a Designated Custodian or another Freddie Mac-approved Document Custodian. Except as required by the context, references in this Handbook to “Document Custodian” include the Designated Custodians.

Acting as Document Custodian (Freddie Mac-approved third-party eCustodian) for Freddie Mac’s eNotes requires separate approval from Freddie Mac. The approval process and the special requirements for managing eNotes are described in Chapter 6, *Procedures Relating to eNotes and eMortgages*.

We hope that you find this Handbook helpful, and we welcome your comments and questions about your role as a Freddie Mac Document Custodian.

We will continue to update the handbook periodically.