



Cash-Released XChange[®] User Guide

November 2025

PUBLIC



Learning

We have updated the Cash-Released XChange® User Guide to incorporate changes for our mortgage Sellers and Servicers in the following chapters:

- Chapter 8
 - **PNC Bank** – Loan Acquisition UPB Errors & Escrow Issues contact information
- Chapter 11
 - **PNC Bank** – Imaged Documents, Missing/Outstanding Documents & New Loan Set-up contact information

These updates are effective immediately.

The updated Cash-Released XChange User Guide is available through the Loan Selling Advisor®. Please make sure the appropriate teams in your organization, including Loan Delivery and Shipping, have access to the User Guide and are aware of this update.

For questions, contact your Freddie Mac representative or Customer Service (800-FREDDIE)

This information is not a replacement or substitute for the requirements in the Freddie Mac Single-Family Seller/Servicer Guide or any other contractual agreements. This information does not constitute or imply an agreement or any other legal relationship between Freddie Mac and any other party.

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Prologue

These materials are designed to assist Freddie Mac Sellers that are approved to sell mortgages through Cash-Released XChange® and engage in a related Concurrent Transfer of Servicing to a Transferee Servicer using Guide [Exhibit 28A](#). The materials contain general information, delivery tips and the Transfer of Servicing instructions.

The materials are organized as follows:

Chapter Number	Contents
1	<ul style="list-style-type: none">• Overview of Cash-Released XChange• Process Flow• What is Guide Exhibit 28A, Loan Servicing Purchase and Sale Agreement for Cash-Released XChange?• Understanding Your Freddie Mac Funding• How to Identify the Servicer in Loan Selling Advisor®• Post-Fund Data Correction Tool• Address Confidentiality Program
2	<p>Delivering Accurate Data in Loan Selling Advisor</p> <ul style="list-style-type: none">• Prevent Loan Delivery and Funding Errors• Deliver a Scheduled UPB and Valid DDLPI (also known as LPIDD)• Submit Post-Fund Data Corrections• Enter escrow and buydown funds information• Borrower Mailing Address Information
3 – 11	Servicing Transfer Instructions
12	Checklists and Forms

Overview of Cash-Released XChange

Loan Selling Advisor is Freddie Mac's online system for selling and delivering mortgages. It integrates all secondary market functions from pricing to funding, allows you to deliver mortgages to Freddie Mac under a variety of executions, and lets you manage your contract and loan pipelines, with access to funding reports and more. Sellers must be pre-approved to participate in Cash-Released XChange.

For Transfers of Servicing under the Cash-Released XChange program, the Seller of the mortgage is the Transferor Servicer; throughout this document, we refer to them as Seller, and to the Transferee Servicer as Servicer. Upon sale of a mortgage to Freddie Mac, the Seller enters into a Servicing Contract thereby creating Servicing Contract Rights related to those mortgages. Under the Cash-Released XChange program, the Seller as Transferor Servicer, assigns the Servicing Contract Rights to the Servicer as Transferee Servicer. Refer to the [Glossary](#) in the Freddie Mac *Single-Family Seller/Servicer Guide* for definitions.



Sellers participating in Cash-Released XChange must comply with the requirements in the Guide and the other Purchase Documents. For information relating to general sale, delivery, and servicing requirements for mortgages sold under Cash-Released XChange, refer to:

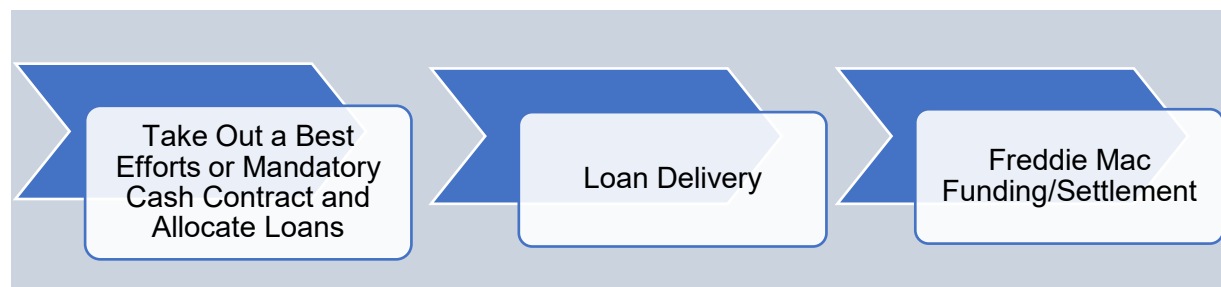
- Guide [Chapter 6302](#): Mortgage Delivery Instructions
- Guide [Chapter 6101](#): Requirements for selling fixed-rate mortgages to Freddie Mac under fixed-rate Cash Contracts, and specifically Guide [Section 6101.7](#).
- Guide [Exhibit 28A](#), Loan Servicing Purchase and Sale Agreement for Cash-Released XChange (the “Agreement”). When you sell mortgages under Cash-Released XChange, you agree to comply with the terms of Guide [Exhibit 28A](#).

Process Flow

When mortgages are sold for cash under Cash-Released XChange, Freddie Mac arranges for a Servicer, as identified by Freddie Mac, to accept a Transfer of Servicing from the Seller simultaneously with the sale of the mortgage to Freddie Mac.

The Freddie Mac Settlement Date (hereafter referred to as the Funding Date or Sale Date) is the date on which Freddie Mac disburses payment to the Seller to purchase the mortgage. The Servicing Contract Rights (SCRs) are assigned by the Seller to the Servicer concurrently with the sale of the mortgage from the Seller to Freddie Mac. The Seller’s SCRs, including the Seller’s right to any portion of the servicing spread or any other servicing fees or income relating to servicing of the loan(s), are assigned by the Seller to the Servicer upon the sale of the mortgages to Freddie Mac.

The diagram below illustrates the Cash-Released XChange high-level process flow.



For more information, refer to [Tasks for Cash Contract Fulfillment](#).

What Happens Next?

The Funding Date/Sale Date triggers the delivery timeline to the Servicer. Seller, at its own expense, shall deliver imaged documents (see [Chapter 4, FAST for Imaged Documents](#), for special instructions) within three (3) business days after the Sale Date.

What is Guide Exhibit 28A, Loan Servicing Purchase and Sale Agreement for Cash-Released XChange?

Guide [Exhibit 28A](#) outlines the terms and conditions under which mortgages are sold to Freddie Mac through Cash-Released XChange. It, along with this user guide, identifies the Seller’s obligation after the Sale Date and describes fees incurred by the Seller for late and incorrect deliveries and loans repurchased:



- **Loan Information:** Provide available computer or like records requested by Servicer reflecting pertinent information on the Loans as of the Origination Dates of such Loans including, but not limited to, comprehensive tax and insurance information identifying payee, payee address, next payment due date and policy number.
- **File:** Provide a complete loan file to Servicer or as directed by Freddie Mac. Seller must also retain a copy of the complete loan file and maintain that copy in accordance with the requirements of Guide [Chapter 3302](#). Imaged documents only.
- **Other Documents:** Seller shall deliver to Servicer any and all further documents reasonably required by Servicer in order to fully transfer to Servicer all of Seller's SCRs, title and interest in and to the SCRs and escrow funds transferred hereunder.
- Comply with the requirements of the Cash-Released XChange User Guide.

The Seller may be subject to the following late fees as set forth in the following sections of Guide [Exhibit 28A](#):

- Section 4.2, Seller Obligations after the Sale Date, 4.2(b). Servicer may charge a per loan, late or missing document fee of up to \$500. For more information, refer to [Chapter 4, FAST for Imaged Documents](#), of this user guide.
- Section 5, Exchange of Funds, 5.1(b). Servicer may charge Seller a late fee of up to \$500 for failure to transfer to Servicer all funds received from the mortgagors after the Sale Date. For more information, refer to [Chapter 8, Resolve Settlement/Funding Errors](#), of this user guide.
- Section 6, Payment of Costs, 6.3. Servicer may charge a per loan, late document fee for "late" recorded documents. For more information, see [Chapter 9, Final Recorded Documents](#), of this user guide.
- Section 6.4, Refund of Servicing-Released Premium, (c) Loans Repurchased (ii). Servicer may charge Seller a \$200 repurchase fee for each loan Seller is required to repurchase. For more information, refer to [Chapter 10, Repayment of the Servicing-Released Premium](#), of this user guide.

Understand Your Freddie Mac Settlement

Freddie Mac disburses payment to the Seller on the Funding Date for mortgages purchased. The cash disbursement includes the cash price and Servicing-Released Premium (SRP), subject to funding adjustments and net funding.

What is Net Funding?

Net funding is the process by which Freddie Mac adds to or deducts from the proceeds of sale for each mortgage sold through Cash-Released XChange including credit fees, premium or discount pricing and servicing-released funding adjustments (such as, escrow funds, unapplied temporary subsidy buydown funds, interest adjustments, the servicing spread adjustment, tax service fees, transaction fees and other funds due to the Servicer). The amount of all funding adjustments is transferred by Freddie Mac from the Seller to the Servicer on the Funding Date. See Guide [Section 6101.7](#) and the rest of this section for additional information regarding funding adjustments.

The tables below illustrate the components used to fund mortgages under the net funding process. These components are listed in the Settlement Summary (amount wired to Seller) and the Servicing-Released Proceeds Summary (amount transferred to Servicer).



Assumption: Funding Date is in the month prior to the last paid installment due date		
Name of Data Component	Add, Subtract or Equal	Total Amount
Principal Purchased	+	128,868.49
Accrued Interest	+	241.62
Total Fees	-	455.84
Premium (+) or Discount (-)	+	10,392.46*
Servicing-Released Proceeds Summary**	-	1,429.85
Total Disbursement (to Seller)	=	137,616.88

**Breakdown of Proceeds to Servicer - See Servicing-Released Proceeds Summary		
Name of Data Field	Add, Subtract or Equal	Total Amount
Escrow Funds collected at Closing	+	578.78
Buydown Collected at Closing (unapplied subsidy buydown)	+	0.00
Interest Adjustment	+	604.07
Servicing Spread Adjustment	+	17.00
Tax Fee	+	80.00
Transaction Fee	+	150.00
Total Funding Adjustments Transferred to Servicer	=	1,429.85

*The Premium (Discount) in the example above, was calculated as follows:

Calculate Premium/Discount		
Data Component	Add, Subtract, Multiply or Equal	Amount
Base Price	+	108.064
Loan SRP	-	1.140
Sub total	=	106.924
Par	-	100.000
Sub total	=	.06924
Principal Purchased	x	128,868.490
Sub total	=	8,922.854
SRP Amount	+	1,469.610
Total Premium (Discount)	=	10,392.464



FreddieMac Form 15 Loan Purchase Statement Fixed-Rate Cash **Loan Selling Advisor®**

Loan Purchase Statement

Seller Name: [REDACTED] Seller Identifier: [REDACTED] Organization Id: [REDACTED]
 Seller Address: [REDACTED]

Contract Detail

Contract Name: [REDACTED] Investor Contract Identifier: [REDACTED] Contract Expiration Date: [REDACTED] Contract Amount: \$129,000.00
 Remittance Option: [REDACTED] Contract Outstanding Balance: \$0.00 Prepayment Remittance Due Days: 5 Participation Percent: 100.000%
 Contract Product: [REDACTED]

Settlement Summary

SELLER LOAN IDENTIFIER	FHLMC LOAN NUMBER	BASE PRICE	NET PRICE	INTEREST RATE	ACCOUNTING NET YIELD	PRINCIPAL PURCHASED	ACCRUED INTEREST	TOTAL FEES	PREMIUM (Discount)	TOTAL DISBURSEMENT
Funds Wired To:										
A/C Name: [REDACTED] 01/09/2023, 06:30 AM										
		108.064%	107.710%	5.875%	5.625%	128,868.49	241.62	455.84	10,392.46	137,616.88
Sub Total						\$128,868.49	\$241.62	\$455.84	\$10,392.46	\$137,616.88
Grand Total						\$128,868.49	\$241.62	\$455.84	\$10,392.46	\$137,616.88

Servicing Released Proceeds Summary

SELLER LOAN IDENTIFIER	FHLMC LOAN NUMBER	SERVICER DELIVERED SERVICE LOAN IDENTIFIER	LOAN SRP	SRP AMOUNT	ESCROW FUNDS COLLECTED AT CLOSING	BUYDOWN COLLECTED AT CLOSING	INTEREST ADJUSTMENT	SERVICING SPREAD ADJUSTMENT	TAX FEE	TRANSACTION FEE
For loans funded on 01/09/2023, 06:30 AM										
			1.140%	1,469.61	578.78	0.00	604.07	17.00	80.00	150.00
Sub Total				\$1,469.61	\$578.78	\$0.00	\$604.47	\$17.00	\$80.00	\$150.00
Grand Total				\$1,469.61	\$578.78	\$0.00	\$604.47	\$17.00	\$80.00	\$150.00



The Loan SRP, which is displayed in the Servicing Released Proceeds Summary section, may be truncated and/or rounded. To view the Loan SRP as a rate (before it is rounded and/or truncated), create a custom export. For step-by-step instructions on how to export data and create custom exports, access the following resources:

- [Export Delivery Data](#) section in Loan Selling Advisor Online Help
- [Map Loan Purchase Statement Data Fields](#) using the Summary Data MISMO 3.30 data set. The Loan SRP data field is available in the Summary MISMO 3.0 data set.

Funding Adjustments

Funding adjustments include escrow funds (formerly known as the escrow deposit), interest adjustment, servicing spread adjustment, tax service fee, transaction fee and unapplied temporary subsidy buydown funds.

Funding adjustments display on the settlement statements and are calculated as follows:

- The Seller delivers the amounts held as escrow funds and temporary subsidy buydown funds for each mortgage sold servicing released.
- Freddie Mac calculates the interest adjustment, servicing spread adjustment, tax service fee and transaction fee. See the sections below for more information on how to calculate funding adjustments.



Escrow Funds

Escrow funds are entered into Loan Selling Advisor by the Seller. **Note:** Freddie Mac does not validate the amounts entered. If the borrower's monthly mortgage payment includes escrow amounts, enter the total amount of escrow funds collected from the borrower at closing, less the aggregate amount in the Other Funds Collected at Closing Detail section of the Create New Loan or Modify Loan page. The aggregate amount represents any disbursements due the collection authority 60 days of the Transfer of Servicing.

Unapplied Temporary Subsidy Buydown Funds

Unapplied temporary subsidy buydown funds are entered into Loan Selling Advisor by the Seller, and the accuracy of these amounts is not validated by Freddie Mac. If the mortgage was originated with a temporary subsidy buydown, enter the amount of the unapplied temporary subsidy buydown in the Other Funds Collected at Closing Detail section of the Create New Loan or Modify Loan page.

Accrued Interest/Interest Adjustment

The Seller is due accrued interest for each mortgage sold to Freddie Mac except when the Funding Date is the first (1st) of the month. When the Servicer is due the interest, it is identified as an Interest Adjustment. The Accrued Interest is due to the Seller and the Interest Adjustment is due to the Servicer under the following circumstances:

- When the Funding Date is not the first of the month and occurs in the same month as the due date of last paid installment (DDLPI), the Seller is due the accrued interest. Refer to the table below on how to calculate.
- When the Funding Date occurs in the month before the DDLPI date, the Servicer is due the interest adjustment. Refer to the table below on how to calculate.

Scenario A = Seller is due the Accrued Interest		Scenario B = Servicer is due the Interest Adjustment	
Loan Details:		Loan Details:	
Loan Acquisition UPB Amount	\$137,000	Loan Acquisition UPB Amount	\$137,000
Note Rate Percent	7.500%	Note Rate Percent	7.500%
Accounting Net Yield	7.250%	Accounting Net Yield	7.250%
Servicing Spread	.250%	Servicing Spread	.250%
Note Date	10/01/2025	Note Date	10/01/2025
Funding Date	10/01/2025	Funding Date	10/12/2025
LPIDD (DDLPI)	10/01/2025	LPIDD (DDLPI)	11/01/2025
Scheduled First Payment Due Date	11/02/2025	Scheduled First Payment Due Date	12/01/2025
No interest is due to the Servicer because the Funding Date occurred between the first and 10th of the month, and there is a zero-dollar funding adjustment. The Servicer collects a payment from the borrower before its first reporting cycle to Freddie Mac; therefore, the Seller does not owe any interest to the Servicer.		Calculation $\$137,000 \times .0725 / 12 = \827.71	



Servicing Spread Adjustment

The servicing spread adjustment is compensation for servicing mortgages for Freddie Mac and is calculated by Freddie Mac as follows:

- When the Funding Date occurs in the same month as the DDLPI date, the Seller is due the servicing spread adjustment. Refer to the table below on how to calculate.
- When the Funding Date occurs in the month before the DDLPI date, the Servicer is due the servicing spread adjustment. Refer to the table below on how to calculate.

Scenario A = Seller is due the Servicing Spread Adjustment		Scenario B = Servicer is due the Servicing Spread Adjustment	
Loan Details:		Loan Details:	
Loan Acquisition UPB Amount	\$137,000	Loan Acquisition UPB Amount	\$137,000
Note Rate Percent	7.500%	Note Rate Percent	7.500%
Accounting Net Yield	7.250%	Accounting Net Yield	7.250%
Servicing Spread	.250%	Servicing Spread	.250%
Funding Date	10/05/2025	Funding Date	10/11/2025
LPIDD (DDLPI)	10/01/2025	LPIDD (DDLPI)	11/01/2025
Scheduled First Payment Due Date	11/02/2025	Scheduled First Payment Due Date	12/01/2025
Calculation $\$137,000 \times .250 \times (4\text{-days} / 360) = \3.81		Calculation $\$137,000 \times .250 \times (21\text{-days} / 360) = \19.98	

Tax Service Fee

The tax service fee is \$80 and is subject to change without notice at the Servicer's discretion. This fee is a funding adjustment deducted from your sales proceeds, and it is transferred to the Servicer by Freddie Mac.

Transaction Fee

The transaction fee of \$150 (which is subject to change without notice at the Servicer's discretion) is due to the Servicer. The transaction fee is associated with the initial costs of setting up a mortgage for servicing. It is deducted from your sales proceeds and transferred to the Servicer by Freddie Mac.

Settlement Statements

The Loan Purchase Statement and the Funding Details Report are referred to as settlement statements; they confirm loan funding and the total disbursements to the Seller and the Servicer. The statements are available in Loan Selling Advisor on the Funding Date:

- **Loan Purchase Statement.** Discloses the total amount disbursed to the Seller for the mortgages sold and summarizes pertinent data included in the amount funded to the Seller (price information, accrued interest, etc.).
- **Funding Details Report.** Provides detailed loan information used for servicing, accounting and investor reporting purposes.



Access Settlement Statements

To view your settlement statements:

1. From the main menu, click **SETTLEMENTS**, then click **Settlement Statements**.

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

Review Certification Issues Enter Settlement Details Create/View Certification Forms

Settlement Statements Transfer of Servicing for Cash-Released XChange View Certification Pipeline

Funding Details Acknowledge Warehouse Lender Release Status

2. The Settlement Statements page displays. Enter your search criteria and click **SEARCH**.

Settlement Statements

Enter information below to view contracts

Execution Type
☒ Cash ☐ Guarantor/Multilender

Contract Name Investor Contract Identifier Seller Loan Identifier Settlement Date Range | Selected: 0 days

Type here... Type here... Type here... mm/dd/yyyy - mm/dd/yyyy

SEARCH CLEAR ALL

3. The search result displays.
4. Select the contract(s) you want to access by checking the checkboxes to the left of the **CONTRACT NAME**.

1 Selected Clear Selections

Enter information below to view contracts

Execution Type
☒ Cash ☐ Guarantor/Multilender

Contract Name Investor Contract Identifier Seller Loan Identifier Settlement Date Range | Selected: 0 days

Type here... Type here... Type here... mm/dd/yyyy - mm/dd/yyyy

SEARCH CLEAR ALL




10 record(s) found

	CONTRACT NAME	INVESTOR CONTRACT IDENTIFIER	SETTLEMENT DATE	STATUS
<input checked="" type="checkbox"/>	[REDACTED]	[REDACTED]	2024-09-13	Accepted
<input type="checkbox"/>	[REDACTED]	[REDACTED]	2024-01-11	Accepted
<input type="checkbox"/>	[REDACTED]	[REDACTED]	2023-12-21	Accepted


The combined total of all loans in the selected contracts to view cannot exceed 15,000.
The combined total of all loans in the selected contracts to export cannot exceed 60,000.




5. Click the applicable icon to view each report.

Icon	Name	Description
	Purchase Statement	The loan purchase statement/settlement summary is a record of the total sale. You receive one or more Loan Purchase Statement(s)/Summaries for each sale. The report is available as a PDF.
	View Funding Statement	The Funding Details Report is a loan-level backup record of the purchase summaries. You receive one or more Funding Details Report(s) for each sale. The report is available as a PDF.
	Export Funding Statement	Export the funding statement as a .CSV file.

6. The reports are generated as PDF files. The following image is an example of a Funding Details Report for a contract sold through Cash-Released XChange.





Funding Details Report

Seller Name	Seller Identifier	Organization Id	
[Redacted]		[Redacted]	
Seller Address		Designated Servicer Name	Servicer Identifier
[Redacted]		[Redacted]	[Redacted]
Participation Percent	Servicer Address		Remittance Option
100.000%	[Redacted]		STANDARD
Contract Product	Contract Name	Investor Contract Identifier	Prepayment Remittance Due Days
30-Year Fixed Rate Conventional	--	[Redacted]	5

Settlement Summary

SELLER LOAN IDENTIFIER	FHLMC LOAN NUMBER	P & I PAYMENT AMOUNT	LAST PAID INSTALLMENT DUE DATE	INTEREST RATE	ANY RATE	REMAINING MATURITY PERIOD COUNT	PRINCIPAL PURCHASED
Settlement Date 01/29/2024							
[Redacted]	[Redacted]	2,822.49	02/01/2024	6.625%	6.375%	361	440,800.00
[Redacted]	[Redacted]	1,922.84	02/01/2024	6.500%	6.250%	361	304,214.00
[Redacted]	[Redacted]	1,814.33	02/01/2024	6.625%	6.375%	361	283,351.00
Sub Total							\$1,028,365.00
Grand Total							\$1,028,365.00



Export Funding Details

To export a Funding Details report:

1. Select the contract(s) you want to export by checking the checkbox(es) to the left of the **CONTRACT NAME**, then click **Export Funding Details**.

1 Selected [Clear Selections](#)

Enter information below to view contracts

Execution Type
☒ Cash ☐ Guarantor/Multilender

Contract Name Investor Contract Identifier Seller Loan Identifier Settlement Date Range Selected: 0 days

[SEARCH](#) [CLEAR ALL](#)

**The combined total of all loans in the selected contracts to view cannot exceed 15,000.
The combined total of all loans in the selected contracts to export cannot exceed 60,000.**

10816 record(s) found

	CONTRACT NAME	INVESTOR CONTRACT IDENTIFIER	SETTLEMENT DATE	STATUS
<input checked="" type="checkbox"/>			2024-09-13	Accepted
<input type="checkbox"/>			2024-01-11	Accepted

2. A dialog box displays to save the Funding Details report.

Save As

File name:

Save as type:

[Save](#) [Cancel](#)

How to Identify the Servicer in Loan Selling Advisor

The assignment of the Servicing Contract Rights to a Servicer is final in Loan Selling Advisor on the Funding Date. When preparing the mortgage documentation for delivery to the Servicer, you must ensure you are delivering the documents to the correct Servicer. Servicers selected by Freddie Mac to participate in Cash-Released XChange are identified in Loan Selling Advisor by a six-digit number. The Servicer identification numbers are:



Identify the Servicer	
Servicer Name	Servicer Identification Number
Arvest Bank	120787
JPMorgan Chase Bank, National Association	205676
Lakeview Loan Servicing, LLC	226945
Marlin Mortgage Capital, LLC	142838
Nationstar Mortgage LLC d/b/a Mr. Cooper	157360
Newrez, LLC	221092
PHH Mortgage Corporation	212065
PNC Bank, National Association	170287

The Servicer Identification Number displays in the contract details page. Use the following steps to access the contract details page to identify the Servicer:

1. Log into Loan Selling Advisor.
2. From the main menu, select **CONTRACTS**, and then select **Cash Contract Pipeline**. The Search for Cash Contract page displays.
3. Enter the contract number in the **Contract Identifier** field.
4. Click **SEARCH**.
5. The contract result displays. Click on the **INVESTOR CONTRACT IDENTIFIER** number to advance to the Cash Contract Details page.

Loan Selling Advisor®

CONTRACTS

LOANS

EXPORT DATA

THIRD PARTY

SETTLEMENTS

Search for Cash Contract

Contract Identifier

Type here...

Contract Product

Select

Contract Option

☐ Mandatory

☐ Best Efforts

Contract Accepted Date

Selected: 0 days

mm/dd/yyyy - mm/dd/yyyy

Contract Expiration Date

Selected: 0 days

mm/dd/yyyy - mm/dd/yyyy

Contract Status

☒ Accepted

☐ Fulfilled

☐ Unfulfilled

Additional Fields

SEARCH

CLEAR

Contracts expiring in the next 30 calendar days are displayed by default.

295 record(s) found

INVESTOR CONTRACT IDENTIFIER	CONTRACT PRODUCT	CONTRACT TYPE	PI TYPE	CONTRACT ACCEPTED DATE	CONTRACT EXPIRATION DATE	CONTRACT AMOUNT	REMAINING BALANCE ON CONTRACT	NOTE RATE PERCENT RANGE	CONTRACT NAME	CASH SPECIFIED POOL TYPE	SERVICING OPTION	CONTRACT STATUS	EDITS CLEARED	CERTIFICATION STATUS	996 COMPLETE
12345678	30-Year Fixed Rate Conventional	Best Efforts	Flow	2025-09-08	2025-09-10	\$652,402.00	\$0.91	6.125% - 6.125%			Retained	Accepted	N	Not Built	996 Not Built
12345679	30-Year Fixed Rate Conventional	Mandatory	Flow	2025-09-09	2025-09-11	\$10,000.00	\$10,000.00	5.625% - 6.125%			Retained	Accepted	N	Not Built	996 Not Built
12345670	30-Year Fixed Rate Conventional	Mandatory	Flow	2025-09-09	2025-09-11	\$10,000.00	\$10,000.00	5.625% - 6.125%			Retained	Accepted	N	Not Built	996 Not Built
12345671	30-Year Fixed Rate Conventional	Mandatory	Flow	2025-09-12	2025-09-15	\$721,077.00	-\$0.30	5.625% - 6.125%			Retained	Accepted	N	Not Built	N/A



6. The Cash Contract Details page displays. The Servicer Identification Number is in the Loan Details section.

Cash Contract Details

REFRESH

Contract Options

Loan Options

Summary of Contract Terms

INVESTOR CONTRACT IDENTIFIER	CONTRACT OPTION	CONTRACT PRODUCT	ACCEPTED DATE	EXPIRATION DATE
	Mandatory	30-Year Fixed Rate Conventional	10/31/2023 01:51:42	12/26/2023
CONTRACT AMOUNT	PRICING IDENTIFIER	INTEREST RATE PERCENT RANGE	SERVICING OPTION	CONTRACT NAME
\$860,000.00		5.000% - 5.500%	Released	
REMAINING BALANCE	PI TYPE	LOAN AMORTIZATION PERIOD COUNT	PAIR OFF AMOUNT	TOTAL UPB
\$760,120.32	Flow	239 - 362 months	--	\$99,879.68
LOAN MATURITY PERIOD COUNT	LTV RATIO PERCENT RANGE	STATE CODE	CROSS SELL RIGHTS	SERVICING SPREAD
241 - 360 months	0% - <= 105%	TX	Seller Released	0.250%
AVERAGE UNPAID PRINCIPLE BALANCE	ESCROW COVERAGE	CONTRACT STATUS		
250000.00	Taxes and Insurance	Accepted		

Additional Servicing Released Information

Pricing for Cash-Released XChange Mortgages is not final until the Funding Date. Loan level prices are determined at contract allocation based on detailed loan-level attributes and may change if loan detail information is modified before the Funding Date. Final price adjustments for each Mortgage will be determined at settlement and reflected on your settlement statement.

INTEREST RATE RANGE	5.000%	5.125%	5.250%	5.375%	5.500%
CONTRACT PRICE	88.398	89.246	90.345	91.036	91.698
CONTRACT SRP	1.396	1.388	1.382	1.374	1.370
CONTRACT ASSET PRICE	87.002	87.858	88.963	89.662	90.328

Loan Details

View [Loan Pipeline](#) for additional information.

SELLER LOAN IDENTIFIER	PRIMARY BORROWER LAST NAME	INTEREST RATE	LOAN REFERENCE PRODUCT LABEL	LOAN STATUS	WIRE INSTRUCTIONS ATTACHED DATE	UNPAID PRINCIPAL BALANCE	WAREHOUSE LENDER	SERVICER	NET PRICE	TOTAL FEES
		5.000%	30-Year Fixed Rate Conventional	New		\$99,879.68	No		88.265	\$0.00



Sellers may terminate a Servicer's ability to assume SCRs for mortgages sold to Freddie Mac under Cash-Released XChange. Refer to Guide [Section 6101.7](#) for information on screening out Servicers.



Servicer may terminate a Seller's eligibility to assign SCRs to such Servicer for mortgages sold to Freddie Mac under Cash-Released XChange. Refer to Guide [Section 6101.7](#) for information on Servicer's ability to screen out the Seller.

Servicer-Delivered Servicer Loan Identifier

If the Servicer has opted to assign their loan number at the time of funding, it will be viewable two ways: it can be exported when you create a customized export data set or exported or viewed on the settlement statements. Sellers may choose to export the Servicer-Delivered Servicer Loan Identifier to:

- Include in the Transfer of Servicing notification letters or correspondence with the borrower and interested parties.
- Assist you and the borrower in tracking the loan with the Servicer.

To learn how to export this data field, refer to the following resources:

- [Export Data](#) section in Loan Selling Advisor Online Help
- [Export Delivery Data](#) section in Loan Selling Advisor Online Help



- [Implementation Guide for Loan Selling Advisor Export \(Phase 4a updates and Phase 5\) – Sellers \[XLSX\]](#)

See below for an example of the Summary Data MISMO 3.0 data set and the location of the Servicer-Delivered Servicer Loan Identifier:

Export: Customize Data Set

Current Data Set: Summary Data MISMO 3.0 [DELETE] [PRINT PREVIEW]

What is in a Data Set. ▾

Current Fields:

- Seller Loan Identifier
- Servicer Loan Identifier
- Servicer-Delivered Servicer Loan Identifier
- Universal Loan Identifier - Current
- UPB Amount - Current
- Warehouse Lender Indicator - Current
- Adjustment Rule Type 1 - Interest Rate Per Change - AtClosing
- Adjustment Rule Type 2 - Interest Rate Per Change - AtClosing
- Application Received Date - AtClosing
- Assumability Indicator - AtClosing
- Automated Underwriting Case Identifier - AtClosing
- Automated Underwriting Recommendation Description - AtClosing
- Automated Underwriting System Type - AtClosing

New or Modified Data Set:

Data Set Name: SDSLID

Request a Preferred Document Custodian

Cash-Released XChange Sellers have the option to select a preferred Document Custodian when selling loans to Freddie Mac through Loan Selling Advisor. A preferred Document Custodian may be one of the following:

- Bank of New York Mellon (BNYM) (Freddie Mac's Designated Custodian)
- U.S. Bank, National Association (Document Custodian #1000469 – Jacksonville, FL location)

See Chapter 3 for information and tips for requesting a preferred Document Custodian.

Post-Fund Data Correction Tool

Seller/Servicers must submit data corrections electronically using the Post-Fund Data Correction tool. The tool is a web-based application that allows Seller/Servicers to electronically submit post-fund data correction requests related to mortgage data submitted to Loan Selling Advisor. The tool is available in [Freddie Mac GatewaySM](#). If you don't already have access to Freddie Mac Gateway, log in to [Access Manager](#), a self-service system that lets you create, manage and provision your users' access to certain Freddie Mac Single-Family sourcing and servicing tools and applications. If your company already uses Access Manager, contact your administrator and request that they provision you with access to the tool.

If you're new to post-fund data corrections, be sure to view the [Post-Fund Data Correction Tool Overview tutorial](#), which provides a detailed look at the tool. Topics include login and navigation, searching for existing loans and post-fund data correction records, and importing and submitting data correction requests. With the tool, you have the option to submit corrections using manual data entry, one loan at-a-time or import corrections for multiple loans.



For more information, access the following resources:

- [Post-Fund Data Correction Tool: Importing Data Correction Files tutorial](#)
- [Post-Fund Data Correction Tool FAQ](#)
- [Post-Fund Data Correction Tool web page](#)

Address Confidentiality Program (ACP)

Any borrower who is a participant in a State-sponsored ACP may use their substitute mailing address instead of their home address for all mail correspondence.

Within five (5) business days after the Funding Date, the Seller must e-mail Freddie Mac at loan_delivery_funding_ops@freddiemac.com and the new Servicer (contact information below) with the following information:

- Freddie Mac Loan Number and Servicer Loan Number
- Borrower name
- Borrower ACP mailing address (including, when applicable, any lot number or required uniquely identifiable number)

Refer to Guide [Section 1301.2\(j\)](#).

Report Borrower(s) in Address Confidentiality Program	
Name of Servicer	Contact Information
Arvest Bank	MtgLoanAcquisitions@arvest.com
JPMorgan Chase Bank, National Association	cap.window.escalation@chase.com
Lakeview Loan Servicing, LLC	Judith Tribble Judith.Tribble@lakeview.com Jenny Sanchez JennySanchez@bayviewloans.com Joseph Smith JosephSmith@bayview.com
Marlin Mortgage Capital, LLC	flow-transfers@valon.com
Nationstar Mortgage LLC d/b/a Mr. Cooper	Nick Toon Nick.Toon@mrcooper.com Kasi Saunders Kasi.Saunders@mrcooper.com
Newrez, LLC	Joshua Bishop Joshua.Bishop@newrez.com
PHH Mortgage Corporation	Kelly Woeller Kelly.Woeller@mortgagefamily.com
PNC Bank, National Association	FlowServicing@pnc.com

Chapter 2: Delivering Accurate Data in Loan Selling Advisor

Prevent Data and Funding Errors

The information in this chapter is intended to help you deliver the required loan data for mortgages sold through Cash-Released XChange and prevent delivery and funding errors and error resolution between the Seller, Freddie Mac and the Servicer.

In addition to data delivery requirements for all mortgages sold to Freddie Mac, there are special delivery requirements applicable to mortgages sold through Cash-Released XChange. Delivering accurate data for all required fields will prevent data and funding errors. It is imperative that Sellers adhere to the delivery requirements in Guide [Chapter 6302](#).

Delivery of inaccurate information can affect the amount Freddie Mac funds the Seller and the funding adjustments due to the Servicer (escrow funds, interest adjustment, etc.). The information is used by the Servicer to set up the borrower's servicing account and inaccurate information can result in untimely servicing set up and Real Estate Settlement Procedures Act (RESPA) violations.

The information below highlights some servicing-released data delivery fields where we see frequent data errors. Following the instructions below should help prevent funding errors, post-fund data corrections and postsettlement reconciliation with the Servicer.

Deliver a Scheduled UPB and Valid DDLPI

When selling mortgages to Freddie Mac through Cash-Released XChange, you must deliver the Loan Acquisition Scheduled UPB Amount and may have to amortize down the UPB as described below.

When the Funding Date is after the 10th of the month in which the interest is paid, you will have to amortize down the UPB. The table below provides detailed steps on data delivery requirements for the Loan Acquisition Scheduled UPB Amount and the Last Paid Installment Due Date and Servicer packaging requirements for this circumstance.

Example:

How to Deliver a Scheduled UPB and Update the Last Paid Installment Due Date		
If the...	You must...	Here's what you need to do:
Funding Date is 04/11/2025, the Last Paid Installment Due Date is 04/01/2025, and the note date is 03/01/2025.	Amortize down the loan by the amount of principal due in the month following funding, regardless of whether the payment(s) was collected.	Go to the Loan Acquisition Scheduled UPB Amount field and modify it by amortizing down the loan by one principal payment, even if the payment was not collected.
	Advance the Last Paid Installment Due Date	Go to the Last Paid Installment Due Date field and enter a date of 05/01/2025.
	When amortizing down a mortgage with escrow collections, you must include the escrow portion of the payment(s) applied.	<ol style="list-style-type: none">1. Go to the section titled Other Funds Collected at Closing Details.2. Select Escrow Funds.3. Add the dollar value of the escrow portion of the payment to the Other Funds Collected at Closing Amount field.



How to Deliver a Scheduled UPB and Update the Last Paid Installment Due Date		
If the...	You must...	Here's what you need to do:
	Include a payment history in the Transfer of Servicing file to the Servicer.	The delivery file to the Servicer must contain a legible loan payment history (attached in the order shown on the Document Checklist) that includes: 1. The amount of the applied payment 2. Date the payment was applied. 3. Current UPB, etc.
Funding Date is 04/10/2025, the Last Paid Installment Due Date (known as DDLPI) is 04/01/2025, and the note date is 03/01/2025.	If no payments or curtailments have been received, no adjustments are needed.	Enter the Loan Acquisition Scheduled UPB Amount as the same amount shown on the note and enter the DDLPI date also as shown on your lending documents of 04/01/2025.

For additional information you may also refer to Guide [Section 6302.26](#) and Loan Selling Advisor field-level help, Calculate Loan Acquisition Scheduled UPB Amount.

The illustration below displays the ULDD data points for the Loan Acquisition Scheduled UPB Amount (Sort ID 385) and the Last Paid Installment Due Date (also referred to as the DDLPI) (Sort ID 440).

Payment Details

Loan Acquisition Scheduled UPB Amount

Aggregate Loan Curtailment Amount

Current UPB Amount

Last Paid Installment Due Date

\$257700.00

\$Type here...

\$257700.00

01/01/2017

Delinquent Payments Over Past Twelve Months Count

Type here...



Loan Selling Advisor calculates the scheduled UPB (a feature available in the Loan Pipeline); however, this feature does not advance the DDLPI date in accordance with the Servicing-Released Transfer requirements. If you use this tool, you must return to the Create New Loan or Modify Loan page and edit the Last Paid Installment Due Date.



For more information on funding adjustments and reconciliation of funding adjustments, refer to Guide [Section 6101.7](#) and Sections 1.4 and 3.2 of Guide [Exhibit 28A](#).

Enter Monthly Escrow Collections

For mortgages with full or partial escrow collections, the Seller must complete all required escrow information. The procedure below illustrates how to enter escrow loan data in Loan Selling Advisor's Create New Loan or Modify Loan page.

1. From the Create New Loan or Modify Loan page, go to the Origination Details section.

Origination Details

Application Received Date

Borrower Price Lock Date

Borrower Count

Capitalized Loan Indicator

09/15/2025

09/15/2025

1

False

Escrow Indicator

HMDA HOEPA Loan Status Indicator

HMDA Rate Spread Percent

True

False

Type here... %



2. Go to the Escrow Indicator field and click the drop-down menu to select **True** for loans with full or partial escrow collections.

If the mortgage is not escrowed, select **False** and enter the remaining delivery data fields.

Origination Details

Application Received Date: 09/15/2025

Borrower Price Lock Date: 09/15/2025

Borrower Count: 1

Capitalized Loan Indicator: False

Escrow Indicator: True

HMDA HOEPA Loan Status Indicator: False

HMDA Rate Spread Percent: Type here... %

3. Go to the Escrow Details section to see the escrow breakdown data fields.

Escrow Details

Escrow Item Type: Select

Escrow Monthly Payment Amount: \$Type here...

Escrow Balance Amount: \$Type here...

4. In the Escrow Details section, select the **Escrow Item Type** by clicking the drop-down menu, and enter the amount of the monthly collection in dollars and cents using two decimal spaces. (If the mortgage is not escrowed, do not enter any information in this section.)



If the loan has partial escrow collections, enter only the Escrow Item Type and the Escrow Monthly Payment Amount for the item that will be included in the borrower's monthly PITI payment. For mortgages with monthly escrow collections, refer to the section titled Amounts Deducted at Funding for Escrows and Temporary Buydowns in this chapter.

5. Next, enter the **Escrow Balance Amount**. The amount entered in this field must equal the amount entered in the Other Funds Collected at Closing Amount section for Escrow Funds. See section Amounts Deducted at Funding for Escrows and Temporary Buydowns, Step #4.



As with all loan data, it is the Seller's responsibility to ensure the information entered in the Escrow Details section is correct. The Servicer uses the information to set up the borrower's monthly PITI payment. Entering the data incorrectly will result in incorrect billing to the borrower.

Amounts Deducted at Funding for Escrows and Temporary Buydowns

When the mortgage has monthly escrow collections or an unapplied temporary subsidy buydown, the Seller must complete information in the section titled Other Funds Collected At Closing. These are servicing-released funding adjustments that are automatically deducted/netted (on the Funding Date) from the amount disbursed to the Seller and simultaneously wired to the Servicer.

The procedure below illustrates how to enter data in the Other Funds Collected at Closing Details section of Loan Selling Advisor's Create New Loan or Modify Loan page.



1. From the Create New Loan or Modify Loan page, go to the Other Funds Collected at Closing Details section.

Other Funds Collected at Closing Details

Other Funds Collected At Closing Type

Other Funds Collected At Closing Amount

Select

\$Type here...

+

2. Click the drop-down menu for Other Funds Collected at Closing Type (Sort ID 158,159) and select Escrow Funds or Buydown (for the unapplied temporary subsidy buydown). **Do not select Advanced PITI Payment or Principal Curtailment.**
3. Go to the Other Funds Collected at Closing Amount (Sort ID 157) and enter the applicable amount.

Refer to the table below for help in calculating the dollar value required in this field.

How to Enter Other Funds Collected at Closing Type	
Other Funds Collected at Closing Type	Other Funds Collected at Closing Amount
Escrow Funds	<p>\$ Total escrows collected at closing as per the Closing Disclosure</p> <ul style="list-style-type: none">- Less any aggregate adjustments- Less escrow disbursements due and payable within 60 Days of the Funding Date+ Plus the taxes and insurance portion of an applied payment (for example, when the mortgage is amortized down by a payment.)= Total <p>If the disbursement is due to an escrow collection authority within 60 days of the Funding Date, the Seller must:</p> <ul style="list-style-type: none">• Pay the amount due• Contact the Servicer to inform it of the reimbursement due to the Seller• Provide the Servicer with clear evidence (paper trail) reflecting the amount paid and satisfied• Provide a fully executed Payment/Refund Transmittal to the Servicer
Buydown Funds	Enter the total amount provided to subsidize the borrower's interest rate on the mortgage for the remaining time during which the lower interest rate applies.



The example below illustrates a loan with escrow collections and an unapplied temporary subsidy buydown. The identified funds type and amounts are due to the Servicer and are used to establish the borrower's loan record and set up the borrower's escrow and/or temporary subsidy buydown account(s).

Other Funds Collected at Closing Details	
Other Funds Collected At Closing Type	Other Funds Collected At Closing Amount
Escrow Funds	\$1675.50
Buydown	\$2675.00



When an escrow disbursement is payable within 60 days of the Freddie Mac Funding Date, the Seller is responsible for disbursing funds to the appropriate collection authority. In this situation, the Seller must provide the Servicer with documentation evidencing that the full payment was made to the collection authority.

Borrower Mailing Address Information

The primary borrower's mailing address may be different from the subject property address for the following reasons:

- The subject property is a second home
- The subject property is an investment property
- The primary borrower is stationed away from the subject property

When the address is different from the subject property, follow the steps below to complete the required information.

1. From the Create New Loan or Modify Loan page, go to the Borrower Mailing Address (Borrower 1) section.
2. If the primary borrower's mailing address is not the same as the subject property address, set the Borrower Mail Address Same As Property Indicator (Sort ID #572) to **False** and complete the remaining information in this section including the country code.
3. If the borrower's mailing address is the same as the subject property address, set the Borrower Mail Address Same As Property Indicator (Sort ID #572) to **True** and leave the remaining information in this section blank.

Borrower Mailing Address (Borrower 1)			
Street Address	City Name	State Code	Postal Code
123 Main Street	McLean	VA	22102
Country Code	Address Type	Borrower Mail To Address Same As Property Indicator	
Select	Mailing	True	
Address Unit Identifier			
Type here...			



The Servicer will use the information in the Borrower Mailing Address Certification when forwarding correspondence, billing statements and miscellaneous information to the borrower.

If you do not complete the required delivery data in Loan Selling Advisor before the loan status changes to Settlement Locked, you must complete the Borrower Mailing and Billing Address Certification (located in [Chapter 12, Checklists and Forms](#) of this user guide) and include it in the servicing delivery file.

Credit Score

Freddie Mac requires the Seller to use credit scores to determine whether the borrower has an acceptable credit reputation. Freddie Mac may require that one Credit Score be identified and delivered for a mortgage for reasons such as eligibility or pricing. When one Credit Score is required, the Credit Score is referred to as the Indicator Score. The Indicator Score must be identified in accordance with Section 5203.2(e) and must be delivered in accordance with the requirements of Section [5203.2\(f\)](#).

To expand the range of mortgage products with higher-risk characteristics that Freddie Mac is able to purchase, the eligibility of such mortgages may be limited to those having a minimum Indicator Score. When a minimum Indicator Score is required, it must be met or exceeded for the mortgage to be eligible for delivery to Freddie Mac.

For mortgages sold through Cash-Released XChange, the Seller must deliver ULDD data point Loan Level Credit Score Value (Sort ID #251) regardless of whether the mortgage is a Loan Product Advisor mortgage.

The mortgage will be assessed a Base Grid Credit Fee in Price, by Loan Purpose Type, in [Exhibit 19](#), Credit Fees, based on the ULDD data point Loan Level Credit Score Value.

Submit Post-Fund Data Corrections

All post-fund data corrections for loan origination and delivery data submitted through Loan Selling Advisor must be submitted through the automated Post-Fund Data Correction tool. Use the tool to:

- Import correction requests or manually enter them
- Submit corrections and proactively manage and receive responses to your submissions
- Access precise and simple tracking of submissions

The following user roles are available for submitting post-fund data corrections:

- Seller Analyst
- Seller Manager
- Seller Read Only

Log into [Access Manager](#) to obtain access to the Tool. After receiving your user login credentials, log into the Tool at <https://freddiemacgateway.freddiemac.com> and select the Post-Fund Data Correction Tool from the My Tools tab.



The following training resources are available:

- [Post-Fund Data Correction Tool: System Overview tutorial](#)
- [Post-Fund Data Correction Tool: Importing Data Correction Files](#)

For question, contact the Customer Service (800-FREDDIE).

Introduction

Cash-Released XChange Sellers have the option to select a preferred Document Custodian when selling loans to Freddie Mac through Loan Selling Advisor. The preferred Document Custodian may be one of the following:

- Bank of New York Mellon (BNYM) (Freddie Mac's Designated Custodian)
- U.S. Bank, National Association (Document Custodian #1000469 – Jacksonville, FL location)



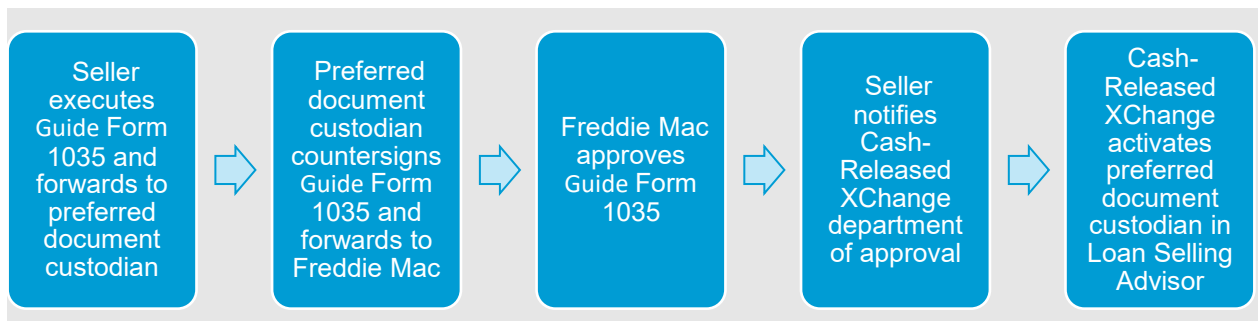
After you select a preferred Document Custodian, all Notes will be required to be certified by that custodian. Presently, BNYM is the designated custodian for loans sold through the Cash-Released XChange.

Request a Preferred Document Custodian

For Sellers that use BNYM, no further action is needed. However, if you want to use a preferred custodian other than BNYM, such as U.S. Bank, you must follow the steps below (Note: U.S. Bank is the only alternative to BNYM as Preferred Document Custodian at this time):

1. Execute Guide [Form 1035](#) (See Guide [Exhibit 43](#) for form type and custodial agreement # details). Guide Form 1035 is the Tri-Party Agreement between Freddie Mac, a Document Custodian and a Seller/Servicer.
2. Forward the executed Guide Form 1035, to the preferred custodian (See Guide [Exhibit 43](#) contact details).
3. The preferred Document Custodian must countersign it and submit it to Freddie Mac via email at institutional_eligibility@freddiemac.com for approval.
4. The Seller and preferred Document Custodian will be notified within three (3) business days by Freddie Mac's Institutional Eligibility department of the approval of Guide Form 1035.
5. Upon approval, the Seller must forward an executed [Preferred Document Custodian Request Form](#) (located in [Chapter 12, Checklists and Forms](#) of this user guide) along with a copy of the fully executed Guide Form 1035 to Freddie_mac_servicing_released_executions@freddiemac.com. An example of the Preferred Document Custodian Request Form is located on page four. The Seller (the sender of the request) will receive an email confirmation that the preferred custodian request was accepted and approved. Loans that are allocated to a contract after the approval confirmation will be assigned to the preferred Document Custodian.

Preferred Document Custodian requests are processed daily. All requests for new set up received by 5 p.m. EST will be activated within two (2) business days. Requests received after 5 p.m. will be processed with the next business day's requests.





Pipeline Loans

Pipeline loans refer to loans in your Loan Selling Advisor loan pipeline that have not funded. Once approved for the preferred Document Custodian, all mandatory, unallocated, and uncertified loans where Guide [Form 1034E](#) has not been built, will be assigned to the preferred custodian. See the table below for additional information:

If loan disposition is...	What happens next?
Unallocated/Allocated and already Certified	Loans already certified by BNYM will remain with BNYM.
Unallocated/Allocated AND Guide Form 1034E has not been built (not certified)	Upon allocation to a contract, the loan will automatically be assigned to the preferred Document Custodian.
Allocated and Guide Form 1034E has been built but note has not been certified	<p>Do the following:</p> <ol style="list-style-type: none">1. Edit Guide Form 1034E and remove the loan2. Remove (deallocate) the loan from the contract3. Unassign the Document Custodian through the Enter Settlement Details page4. Re-allocate the loan to the contract5. Rebuild Guide Form 1034E <p>Note: For eNote transactions, select Freddie Mac eVault for the custodian.</p>

[*Form 1034E, Custodial Certification Schedule](#)

All pipeline best efforts, servicing-released loans must proceed with the prior Document Custodian. However, if you want to switch to a preferred Document Custodian, you must let the contract expire and take out a new contract three (3) business days after the original contract expiration.

Change a Preferred Document Custodian

If you want to change to a different preferred Document Custodian with which you have not executed Guide [Form 1035](#), follow the instructions in steps 1–5 above.

If you want to change to a preferred Document Custodian with which Guide [Form 1035](#) was already executed, follow the instructions in step 5 above.



While you can sign up with all eligible preferred Document Custodians, for loans sold through the Cash-Released XChange, Loan Selling Advisor allows for one preferred Document Custodian at-a-time.



Custodial Fees

Custodial fees differ between Document Custodians. You will be provided with the preferred Document Custodian's custodial fee schedule upon execution of Guide [Form 1035](#).

Additional Resources

Refer to the following resources for more information:

- Guide [Form 1035](#), Document Custodial Agreement: Single Family Mortgages
- Guide [Exhibit 28A](#), Loan Servicing Purchase and Sale Agreement for Cash-Released XChange
- Guide [Exhibit 43](#), Cash-Released XChange Document Custodians
- Guide Sections: [2202.3](#), [6101.7](#), [6301.8](#), [6304.1](#), [7101.9](#)
- [Guide Directory 4](#)
- [Example of the Preferred Document Custodian Request Form](#)
- Guide Bulletins: [2021-25](#), [2021-27](#)

If you have questions, contact [Freddie mac servicing released executions@freddiemac.com](mailto:Freddie_mac_servicing_released_executions@freddiemac.com) or call Customer Service (800-FREDDIE).

Example: Cash-Released XChange Preferred Document Custodian Request Form

Cash-Released XChange [®] Preferred Document Custodian Request Form	
Seller Name	ABC Mortgage
Seller Identification Number (6-digit Seller ID)	010101
Contact Name	Jane Doe
Contact Phone Number	555-555-5555
Contact Email Address:	Janedoe@abcmortgage.com
Alternate Contact Information	John Doe Johndoe@abcmortgage.com
Preferred Document Custodian Name	Enter the Preferred Document Custodian's name as it displays on Guide Exhibit 43

Chapter 4: FAST® for Imaged Documents

How to Deliver to the Servicer

After a mortgage is sold through Cash-Released XChange, a Seller has three (3) business days to deliver the servicing delivery file to the Servicer through the Freddie Automated Servicing Transfer (FAST®) Delivery User Interface (UI) tool. FAST eliminates the need for Sellers to conform to each Servicer's delivery requirements for data and documents, and there is no need to create a separate servicing data set.

The FAST UI tool creates efficiencies for Sellers, allows Sellers to securely upload and transfer servicing delivery files and loan documents to Servicers, and helps Servicers set up and onboard the Seller mortgage documents and records. With the FAST UI tool, you can upload loan files easily and receive real-time confirmation and error messages.

The table below provides information and resources to assist you with the FAST UI tool:

General Information	FAST User Interface Tool
How to login	Log into FAST via the Freddie Mac Gateway: https://freddiemacgateway.freddiemac.com
Login credentials	Enter the single sign-on login credentials assigned by Freddie Mac Access Manager .
User Role Name	Loan Delivery Documents Manager
Upload Contents	File Contents The upload file must include all documents identified on the checklist as follows: <ul style="list-style-type: none">• Imaged origination and closing documents as applicable.• There are no stacking order requirements.• Copies of all documents sent for recording.• Copies of any documents held by the Document Custodian such as Note, Riders and Power of Attorney. Miscellaneous Loan Selling Advisor documents, checklists and forms. There are no stacking order requirements.
Tutorial	FAST Delivery User Interface (UI) Tool (10 min)
Online Help	Freddie Automated Servicing Transfer (FAST) Help
How to access the Daily Reconciliation Summary Report	FAST Daily Reconciliation Summary Report [PDF]
Password reset	Freddie Mac Access Manager: System Account Password
Questions	Contact Customer Service (800-FREDDIE) or email Delivery_Support@freddiemac.com

Note: All documents in the mortgage file related to the origination of the mortgage must be in English or translated into English.

Chapter 5: Transfer of Servicing Notifications and IRS Reporting

On the Funding Date and in accordance with RESPA and applicable laws, the Seller must provide a written notice to the mortgagors and all interested parties of the Transfer of Servicing of the Servicing Contract Rights from the Seller to the Servicer. This chapter provides guidance and information on preparing and forwarding the goodbye letter and Transfer of Servicing notifications to interested parties such as insurance carriers and real estate tax authorities.

Goodbye Letters

The goodbye letter (sometimes known as Notice to Mortgagor) must be issued to all mortgagors (borrowers) informing them of the Transfer of Servicing from the Seller to the Servicer. The form and content of the goodbye letter must comply with RESPA, RESPA's implementation of Regulation X and other applicable laws and regulations. The Seller must provide each mortgagor with a written notice at loan closing or such other time as required by RESPA and other applicable laws and regulations. Refer to Section 4.1(b) of Guide [Exhibit 28A](#), Loan Servicing Purchase and Sale Agreement for Cash-Released XChange.

The tables below provide the Servicer-specific information to be included in the goodbye letter:

Servicer's Payment Address for Standard Mail with a Statement	
Servicer Name	Servicer Name to be Displayed and Payment Address
Arvest Bank	Arvest Bank, PO Box 661005, Dallas, TX 75266-1005
JPMorgan Chase Bank, NA	JP Morgan Chase Bank NA, PO Box 78420, Phoenix, AZ 85062-8116
Lakeview Loan Servicing, LLC	Mr. Cooper, subservicer for Lakeview Loan Servicing, LLC, Attn: Payment Processing, PO Box 650783, Dallas, Texas 75265-0783
Marlin Mortgage Capital, LLC	Valon Mortgage, Inc., PO Box 660043, Dallas, Texas 75266-0043
Nationstar Mortgage LLC d/b/a Mr. Cooper	Nationstar Mortgage LLC d/b/a Mr. Cooper, Attn: Payment Processing, PO Box 650783, Dallas, Texas 75265-0783
Newrez, LLC	Newrez LLC, Attn: Payment Processing, PO Box 60535, City of Industry, CA 91716-0535
PHH Mortgage Corporation	PHH Mortgage Services, PO Box 660093, Dallas, TX 75266-0093
PNC Bank, National Association	PNC Bank, PNC Loan Payments, PO Box 31101-2929, Pasadena, CA 91110-2929 (for properties located in: AK, AZ, AR, CA, CO, HI, ID, IA, KS, LA, MN, MS, MO, MT, NE, NV, NM, ND, OK, OR, SD, TX, UT, WA, WY) PNC Bank, PNC Loan Payments, PO Box 771021, Chicago, IL 60677 (for properties located in: AL, CT, DC DE, FL, GA, IN, IL, KY, MA, MD, ME, MI, NC, NH, NJ, NY, OH, PA, RI, SC, TN, VA, VT, WI, WV)



Servicer's Payment Address for Standard Mail without a Statement	
Servicer Name	Servicer Name to be Displayed and Payment Address
Arvest Bank	Arvest Bank, PO Box 661005, Dallas, TX 75266-1005
JPMorgan Chase Bank, National Association	JP Morgan Chase Bank NA, PO Box 78420, Phoenix, AZ 85062-8116
Lakeview Loan Servicing, LLC	N/A
Marlin Mortgage Capital, LLC	Valon Mortgage, Inc., PO Box 660043, Dallas, TX 75266-0043
Nationstar Mortgage LLC d/b/a Mr. Cooper	N/A
Newrez, LLC	Newrez LLC, Attn: Payment Processing, PO Box 60535, City of Industry, CA 91716-0535
PHH Mortgage Corporation	PHH Mortgage Services, PO Box 660093, Dallas, TX 75266-0093
PNC Bank, National Association	PNC Bank, PNC Loan Payments, PO Box 31101-2929, Pasadena, CA 91110-2929 (for properties located in: AK, AZ, AR, CA, CO, HI, ID, IA, KS, LA, MN, MS, MO, MT, NE, NV, NM, ND, OK, OR, SD, TX, UT, WA, WY) PNC Bank, PNC Loan Payments, PO Box 771021, Chicago, IL 60677 (for properties located in: AL, CT, DC DE, FL, GA, IN, IL, KY, MA, MD, ME, MI, NC, NH, NJ, NY, OH, PA, RI, SC, TN, VA, VT, WI, WV)

Servicer's Payment Address for Express Overnight Mail with a Statement	
Servicer Name	Servicer Name to be Displayed and Payment Address
Arvest Bank	Arvest Bank, 500 Broadway Street, Little Rock, AR 72201
JPMorgan Chase Bank, National Association	Chase, Attn: Lockbox B Overnight Payment, 3137 East Elwood St., P.O. Box 78420 Suite 130, Phoenix, AZ 85034
Lakeview Loan Servicing, LLC	Mr. Cooper, Attn: Payment Processing – 650783, 3000 Kellway Drive, Suite 120, Carrollton, TX 75006
Marlin Mortgage Capital, LLC	Attn: Valon Mortgage, Inc. – 0043, 3000 Kellway Dr. Ste 120, Carrollton, Texas 75006
Nationstar Mortgage LLC d/b/a Mr. Cooper	Mr. Cooper, Attn: Payment Processing – 650783, 3000 Kellway Drive, Suite 120, Carrollton, TX 75006
Newrez, LLC	Newrez LLC, Attn: Payment Processing, 75 Beattie Place, Suite LL202, Greenville, SC 29601
PHH Mortgage Corporation	PHH Mortgage Services, Box 6251 3000, Kellway Drive, Suite 120, Carrollton, TX 75006



Servicer's Payment Address for Express Overnight Mail with a Statement	
Servicer Name	Servicer Name to be Displayed and Payment Address
PNC Bank, National Association	PNC Bank, Pasadena Tech Center, 465 N Halstead St., Ste 160, Pasadena, CA 91107 (for properties located in: AK, AZ, AR, CA, CO, HI, ID, IA, KS, LA, MN, MS, MO, MT, NE, NV, NM, ND, OK, OR, SD, TX, UT, WA, WY) PNC Bank, 350 East Devon Ave., Itasca, IL 60143 (for properties located in: AL, CT, DC DE, FL, GA, IN, IL, KY, MA, MD, ME, MI, NC, NH, NJ, NY, OH, PA, RI, SC, TN, VA, VT, WI, WV)

Servicer's Payment Address for Express Overnight Mail without a Statement	
Servicer Name	Servicer Name to be Displayed and Payment Address
Arvest Bank	Central Bank, 500 Broadway Street, Little Rock, AR 72201
JPMorgan Chase Bank, National Association	Chase, Attn: Lockbox B Overnight Payment, 3137 East Elwood St., P.O. Box 78420 Suite 130, Phoenix, AZ 85034
Lakeview Loan Servicing, LLC	Mr. Cooper, Attn: Payment Processing – 650783, 3000 Kellway Drive, Suite 120, Carrollton, TX 75006
Marlin Mortgage Capital, LLC	Attn: Valon Mortgage, Inc. – 0043, 3000 Kellway Dr. Ste 120, Carrollton, Texas 75006
Nationstar Mortgage LLC d/b/a Mr. Cooper	Mr. Cooper, Attn: Payment Processing – 650783, 3000 Kellway Drive, Suite 120, Carrollton, TX 75006
Newrez, LLC	Newrez LLC, Attn: Payment Processing, 75 Beattie Place, Suite LL202, Greenville, SC 29601
PHH Mortgage Corporation	PHH Mortgage Services, Attn: SV30, 1661 Worthington Rd., Suite 100, West Palm Beach, FL 33409
PNC Bank, National Association	PNC Bank, Pasadena Tech Center, 465 N Halstead St., Ste 160, Pasadena, CA 91107 (for properties located in: AK, AZ, AR, CA, CO, HI, ID, IA, KS, LA, MN, MS, MO, MT, NE, NV, NM, ND, OK, OR, SD, TX, UT, WA, WY) PNC Bank, 350 East Devon Ave., Itasca, IL 60143 (for properties located in: AL, CT, DC DE, FL, GA, IN, IL, KY, MA, MD, ME, MI, NC, NH, NJ, NY, OH, PA, RI, SC, TN, VA, VT, WI, WV)



Customer Service Information			
Servicer Name	Phone Number and Hours of Operation	Forward General Correspondence	Automatic Payment Drafting
Arvest Bank	800-366-2132 Monday - Friday (CST) 7:00 AM - 7:00 PM Saturday (CST) 8:00 AM - 2:00 PM	Arvest Bank Attn: Customer Care 500 Broadway Street Little Rock, AR 72201 1-800-366-2132 mymortgage@arvest.com	ACH forms are located in Welcome Packet and can also be set up online at https://mymortgage.arvest.com
JPMorgan Chase Bank, National Association	1-800-848-9136 Monday - Friday (ET) 8:00 AM - 8:00 PM Saturday (ET) 9:00 AM - 6:00 PM	JPMorgan Chase Bank, N.A. Mail Code LA4-6475 700 Kansas Lane Monroe, LA 71203-4774 www.chase.com	Visit us online at www.chase.com or contact the Customer Service Department to request.
Lakeview Loan Servicing, LLC	833-685-2580 Monday - Thursday (CT) 7:00 AM - 8:00 PM Friday (CT) 7:00 AM - 7:00 PM Saturday (CT) 8:00 AM - 12:00 PM	Mr. Cooper Attn: Customer Service Department 8950 Cypress Waters Blvd. Coppell, TX 75019	Visit us online at www.mylakeviewloan.com or contact the Customer Service Department to request.
Marlin Mortgage Capital, LLC	855-218-3690 Monday – Friday (ET) 9:00 AM – 8:00 PM	Valon Mortgage, Inc. 9450 SW Gemini Dr PMB 28754 Beaverton, OR 97008-7105	Visit us online at https://help.valon.com/hc/en-us/articles/4405912686228-Setting-up-AutoPay . Automatic payments can also be set up by calling Valon support at 855-218-3690 and talking to an agent.
Nationstar Mortgage LLC d/b/a Mr. Cooper	877-372-0512 Monday - Thursday (CT) 7:00 AM - 8:00 PM Friday (CT) 7:00 AM - 7:00 PM Saturday (CT) 8:00 AM - 12:00 PM	Mr. Cooper Attn: Customer Service Department 8950 Cypress Waters Blvd. Coppell, TX 75019	Visit us online at www.mrcooper.com or contact the Customer Service Department to request.



Customer Service Information			
Servicer Name	Phone Number and Hours of Operation	Forward General Correspondence	Automatic Payment Drafting
Newrez, LLC	866-317-2347 Monday – Friday 8:00AM-9:00PM Saturday 10:00AM-2:00PM	Shellpoint Mortgage Servicing PO Box 10826 Greenville, SC 29603-0826	Visit our website at www.ezhub.newrez.com or contact Customer Service Department at 866-317-2347 to request.
PHH Mortgage Corporation	800-449-8767 Monday - Friday (ET) 8:00 AM - 9:00 PM Saturday (ET) 8:00 AM - 5:00 PM	PHH Mortgage Services PO Box 24738 West Palm Beach, FL 33416	Contact PHH Mortgage Services at 800-449-8767
PNC Bank, National Association	800-822-5626 Monday - Thursday 8:00 AM - 9:00 PM Friday 8:00 AM - 5:00 PM	PNC Mortgage Attn: Customer Service Department B6-YM07-01-7, PO Box 1820 Dayton, OH 45401-1820	www.pnc.com/homehq

Optional Information for the Goodbye Letter

The table below contains optional information to include in the goodbye letter:

Servicer's Website Address	
Servicer Name	URL
Arvest Bank	https://mymortgage.arvest.com
JPMorgan Chase Bank, National Association	www.chase.com
Lakeview Loan Servicing, LLC	http://www.mylakeviewloan.com
Marlin Mortgage Capital, LLC	https://www.marlinmtg.com/valon.html
Nationstar Mortgage LLC d/b/a Mr. Cooper	www.mrcooper.com
Newrez, LLC	www.newrez.com
PHH Mortgage Corporation	www.mortgagequestions.com
PNC Bank, National Association	http://www.pnc.com/homehq



Will the borrower receive monthly billing statements or a coupon booklet?	
Servicer Name	Coupon Booklet/Monthly Statements
Arvest Bank	Monthly Statements
JPMorgan Chase Bank, National Association	Monthly Statements
Lakeview Loan Servicing, LLC	Monthly Statements
Marlin Mortgage Capital, LLC	Monthly Statements
Nationstar Mortgage LLC d/b/a Mr. Cooper	Monthly Statements
Newrez, LLC	Monthly Statements
PHH Mortgage Corporation	Monthly Statements
PNC Bank, National Association	Monthly Statements

If the first payment mailing address is different from subsequent payments, when will the borrower receive the new mailing address information?	
Servicer Name	Mailing Address
Arvest Bank	N/A
JPMorgan Chase Bank, National Association	With the first monthly statement
Lakeview Loan Servicing, LLC	N/A
Marlin Mortgage Capital, LLC	N/A
Nationstar Mortgage LLC d/b/a Mr. Cooper	N/A
Newrez, LLC	N/A
PHH Mortgage Corporation	With the first monthly statement
PNC Bank, National Association	With the first monthly statement and welcome letter



Contact information for Questions on Escrows or Erroneous Billing	
Servicer Name	Contact
Arvest Bank	Customer Care 1-800-366-2132 mymortgage@arvest.com
JPMorgan Chase Bank, National Association	Chase Customer Service Center 1-800-848-9136 (toll free)
Lakeview Loan Servicing, LLC	Customer Service 833-685-2580
Marlin Mortgage Capital, LLC	Customer Service 1-855-218-3690 support@valon.com
Mr. Cooper	Customer Service 1-877-372-0512
Newrez, LLC	Customer Service 1-866-317-2347
PHH Mortgage Corporation	Customer Service 1-800-449-8767
PNC Bank, National Association	Customer Service 1-800-822-5626

Transfer of Servicing Notification Letters

On the Funding Date, the Seller must provide a written notice to all interested parties, insurance companies and/or their agents of the Transfer of Servicing from the Seller to the Servicer.

Flood and Catastrophe Insurance

Final evidence of life-of-loan, transferable flood insurance must meet the requirements set forth in Guide [Section 8202.3](#). If the property is in a flood zone, but flood insurance has been waived, the mortgage file must include documentation, which explains the basis of the waiver (FEMA Letter of Map Amendment or FEMA Letter of Map Revision).

The assignment of existing flood certifications is handled differently amongst the Servicers. Refer to the table below for Servicer-specific requirements:



Flood Certification Assignment Requirements	
Name of Servicer	Requirements
Arvest Bank	If the Flood Certification is with CoreLogic, the Seller must reassign the flood certificate to Arvest Bank.
	If the Flood Certificate is not with CoreLogic: Arvest Bank will order a new certificate.
JPMorgan Chase Bank, National Association	If the Flood Certification is with CoreLogic, the Seller must reassign the flood certificate to JPMorgan Chase Bank, NA. (3415 Vision Drive, Columbus, OH 43219).
	If the Flood certificate is not with CoreLogic, JPMorgan Chase Bank, NA will order a new certificate.
Lakeview Loan Servicing, LLC	If the Flood Certification is with CoreLogic, the Seller must reassign the flood certificate to Nationstar.
	If the Flood certificate is not with CoreLogic, Lakeview/Nationstar will order a new certificate.
Marlin Mortgage Capital, LLC	If the Flood Certification is with CoreLogic, the Seller must reassign the flood certificate to Valon Mortgage.
	If the Flood Certification is not with CoreLogic, Marlin/Valon will order a new certificate.
Nationstar Mortgage LLC d/b/a Mr. Cooper	If the Flood Certification is with CoreLogic, the Seller must reassign the flood certificate to Nationstar.
	If the Flood certificate is not with CoreLogic, Nationstar will order a new certificate.
Newrez, LLC	If the Flood Certification is with CoreLogic, the Seller must reassign the flood certificate to Newrez.
	If the Flood Certificate is not with CoreLogic, Newrez will order a new certificate.
PHH Mortgage Corporation	If the Flood certificate is with CoreLogic or LPS (Service Link), PHH will work with CoreLogic or LPS to complete the transfer of the certificate. The Seller must notify flood company and place the certificate into "pending" status.
	If the Flood certificate is not with CoreLogic or LPS (Service Link), PHH will order a new certificate.
PNC Bank, National Association	If the Flood Certification is with LPS (Service Link), the Seller must reassign the Flood Certificate to PNC.
	If the Flood Certification is with CoreLogic, the Seller must reassign the Flood Certificate to PNC.
	If the Flood Certification is not with LPS (Service Link) or CoreLogic, cancel the flood certificate and PNC will order a new certificate with Service Link.



Hazard Insurance (Fire and Extended Coverage)

Evidence of hazard insurance must be forwarded in the form of a current policy or a hazard insurance binder and paid receipt. For purchase transactions, the Seller must provide evidence that the policy has been paid in full for the first year. For refinance transactions or transfer of an existing policy, the Seller must provide a balance sufficient to pay the policy in full at time of renewal.

The insurance policy must comply with the requirements for evidence of insurance set forth in Guide [Section 8202.8](#).

Optional Insurance

Optional insurance coverage (insurance coverage not required by Freddie Mac) such as mortgage life insurance is not transferable from the Seller to the Servicer. If the borrower elected optional insurance coverage, the Seller must make arrangements to bill the borrower directly for this coverage on or before the Funding Date.

Private Mortgage Insurance

Private mortgage insurance is required in most instances where the LTV exceeds 80 percent unless otherwise required in the Guide and/or the Seller's other Purchase Documents.

- **Annual Mortgage Insurance:** The Seller must collect and pay the first annual premium. If the premium is paid at closing, the Closing Disclosure must reflect the premium paid in advance by the lender. If paid after closing, the Seller must provide the Servicer with clear evidence that the first annual premium was paid in full. The lender may either provide a copy of the check sent to the mortgage insurer or a copy of the paid receipt.
- **Monthly Mortgage Insurance:** The Seller must collect one month of mortgage insurance payments at closing. If the premium is paid at closing, the Closing Disclosure must reflect the payment paid in advance by the lender. If paid after closing, the Seller must provide the Servicer with clear evidence that one month's worth of payments was paid to the mortgage insurer. The lender may either provide a copy of the check sent to the mortgage insurer or a copy of the paid receipt.
- **Single Premium Mortgage Insurance:** The Seller must provide the Servicer with clear evidence that it was paid to the mortgage insurer.

The Seller must provide written notification of the Transfer of Servicing to any collection authority entitled to receive escrow or impounds associated with the mortgage. Such notifications must instruct the collection authority to deliver all future notices, tax bills, insurance statements and related correspondence to the Servicer and must provide the applicable contact information and address shown below:

Required Contact Information for Transfer of Servicing Notification Letters				
Servicer Name	Tax Authority	Hazard Insurance	Flood Insurance	Private Mortgage Insurance
Arvest Bank	Arvest Bank 500 Broadway Street Little Rock, AR 72201 Attn: Tax Department 1-800-366-2132	Arvest Bank ISAOA/ATIMA PO Box 2845 Sioux City, IA 51106	Arvest Bank ISAOA/ATIMA PO Box 2845 Sioux City, IA 51106 1-800-366-2132	Arvest Bank 500 Broadway Street Little Rock, AR 72201 1-800-366-2132



Required Contact Information for Transfer of Servicing Notification Letters				
Servicer Name	Tax Authority	Hazard Insurance	Flood Insurance	Private Mortgage Insurance
JPMorgan Chase Bank, National Association	CoreLogic Tax Services PO Box 9218 Coppell, TX 75019-9236	JPMorgan Chase Bank, N.A. ISAOA/ATIMA PO Box 4465 Springfield, OH 45501	JPMorgan Chase Bank, N.A. ISAOA/ATIMA PO Box 4465 Springfield, OH 45501	JPMorgan Chase Bank, N.A. PMI PO Box 24843 Columbus, OH 43224-0843
Lakeview Loan Servicing, LLC	Lakeview Loan Servicing, LLC c/o Mr. Cooper ISAOA/ATIMA PO Box 7729 Springfield, OH 45501-7729	Lakeview Loan Servicing, LLC c/o Mr. Cooper ISAOA/ATIMA PO Box 7729 Springfield, OH 45501-7729	Lakeview Loan Servicing, LLC c/o Mr. Cooper ISAOA/ATIMA PO Box 7729 Springfield, OH 45501-7729	Lakeview Loan Servicing, LLC c/o Mr. Cooper ISAOA/ATIMA PO Box 7729 Springfield, OH 45501-7729
Marlin Mortgage Capital, LLC	Valon Mortgage, Inc and its successors and/or assigns PO BOX 29415 Phoenix, AZ 85038-9415	Valon Mortgage, Inc and its successors and/or assigns PO BOX 29415 Phoenix, AZ 85038-9415	Valon Mortgage, Inc and its successors and/or assigns PO BOX 29415 Phoenix, AZ 85038-9415	Valon Mortgage, Inc and its successors and/or assigns PO BOX 29415 Phoenix, AZ 85038-9415
Nationstar Mortgage LLC d/b/a Mr. Cooper	Nationstar Mortgage LLC d/b/a Mr. Cooper Attn: Tax Department 8950 Cypress Waters Blvd. Coppell, TX 75019	Nationstar Mortgage LLC d/b/a Mr. Cooper Its Successors and/or Assigns PO Box 7729 Springfield, OH 45501-7729	Nationstar Mortgage LLC d/b/a Mr. Cooper Its Successors and/or Assigns PO Box 7729 Springfield, OH 45501-7729	Mr. Cooper Attn: PMI/MIP Unit 8950 Cypress Waters Blvd. Coppell, TX 75019
Newrez, LLC	Newrez LLC PO BOX 10826 Greenville, SC 29603	Newrez LLC ISAOA ATIMA P.O. BOX 7050 Troy, MI 48007-7050 For Properties Located in Texas: Newrez Mortgage LLC ISAOA ATIMA P.O. BOX 7050 Troy, MI 48007-7040	Newrez LLC ISAOA ATIMA P.O. BOX 7050 Troy, MI 48007-7050	Newrez LLC P.O. Box 10826 Greenville, SC 29603



Required Contact Information for Transfer of Servicing Notification Letters				
Servicer Name	Tax Authority	Hazard Insurance	Flood Insurance	Private Mortgage Insurance
PHH Mortgage Corporation	PHH Mortgage Services PO Box 24665 West Palm Beach, FL 33416-4665	PHH Mortgage Services Its Successors and/or assigns as their interest may appear PO Box 5954 Springfield, OH 45501-5954 Attn: Insurance Department	PHH Mortgage Services Its Successors and/or assigns as their interest may appear PO Box 5954 Springfield, OH 45501-5954 Attn: Insurance Department	PHH Mortgage Services Its Successors and/or assigns as their interest may appear PO Box 5954 Springfield, OH 45501-5954 Attn: Insurance Department
PNC Bank, National Association	PA Customers: Tax Department- 0046586 PO Box 961242 Ft. Worth, TX 76161-9839 Fax: 817-826-1697 Non-PA Customers: PNC Bank, National Association Mail stop B6YM13017 PO Box 1804 Dayton Ohio 45401 - 1804 Fax: 855-226-0948	PNC Bank, National Association ISAOA/ATIMA PO Box 7433 Springfield, OH 45501	PNC Bank, National Association ISAOA/ATIMA PO Box 7433 Springfield, OH 45501	PNC Bank, National Association Attention Insurance Dept. PO Box 8736 B6-YM13-01-5 Dayton, OH 45401-8736

For more information on Transfer of Servicing Notification Letters refer to Guide [Exhibit 28A](#), 4.1.



Requirements for Completing IRS Form 1098

The IRS Form 1098, Mortgage Interest Statement, is an Internal Revenue Service (IRS) form that details the amount of interest and mortgage-related expenses paid on a mortgage during the tax year.

The Seller is to report all interest paid directly to them by the mortgagor, including interest that is passed through to the Servicer in connection with the Transfer of Servicing under the Cash-Released XChange. The Servicer does not report interest unless the Servicer receives it directly from the mortgagor.

The Seller and the Servicer must comply with all IRS Form 1098 reporting requirements.

Example of IRS Form 1098:

8181		<input type="checkbox"/> VOID <input type="checkbox"/> CORRECTED		
RECIPIENT'S/LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.		OMB No. 1545-1380 Form 1098 (Rev. January 2022) For calendar year 20__		Mortgage Interest Statement Copy A For Internal Revenue Service Center File with Form 1096. For Privacy Act and Paperwork Reduction Act Notice, see the current General Instructions for Certain Information Returns. 11 Mortgage acquisition date
1 Mortgage interest received from payer(s)/borrower(s) \$		2 Outstanding mortgage principal \$		
3 Mortgage origination date		4 Refund of overpaid interest \$		
5 Mortgage insurance premiums \$		6 Points paid on purchase of principal residence \$		
7 <input type="checkbox"/> If address of property securing mortgage is the same as PAYER'S/BORROWER'S address, check the box, or enter the address or description in box 8.		8 Address or description of property securing mortgage (see instructions)		
9 Number of properties securing the mortgage		10 Other		
Account number (see instructions)				
PAYER'S/BORROWER'S name				
Street address (including apt. no.)				
City or town, state or province, country, and ZIP or foreign postal code				
RECIPIENT'S/LENDER'S TIN		PAYER'S/BORROWER'S TIN		

Form **1098** (Rev. 1-2022) Cat. No. 14402K www.irs.gov/Form1098 Department of the Treasury - Internal Revenue Service
Do Not Cut or Separate Forms on This Page — Do Not Cut or Separate Forms on This Page

Instructions relating to [IRS Form 1098](#) are the General Instructions for Certain Information Returns and the applicable Instructions for Form 1098. Both can be found at <https://www.irs.gov/forms-pubs/about-form-1098> or call 1-800-TAX-FORM (1-800-829-3676).

Chapter 6: Assignments of Mortgages and Title Insurance Endorsement

This chapter provides guidance for the assignments of mortgage security instruments (“Assignments”) and requirements for endorsement for title insurance.

Instructions for the Assignment

Each servicing delivery file must contain a copy of the Assignment sent for recording. Failure to provide evidence of an Assignment sent for recording (in the Servicer’s name) may result in late fees due to the Servicer and Freddie Mac.

After the Assignment is recorded, the Seller must forward the original, recorded Assignment together with the Loan Selling Advisor Final Document Checklist to the Servicer’s Final Recorded Documents Division.

For Mortgage Electronic Registration System (MERS) mortgages:

- If mortgage was originated with MERS as mortgagee, no Assignment is necessary
- If mortgage is registered with MERS, the Assignment is made to MERS

Refer to the table below for Servicer-specific Assignment preparation information.

Servicer’s Name as it Must Appear on the Assignment Do not use abbreviations other than permitted by the Servicer	
Servicer	Name
Arvest Bank	Arvest Bank
JPMorgan Chase Bank, National Association	JPMorgan Chase Bank, N.A. (“Chase”)
Lakeview Loan Servicing, LLC	Lakeview Loan Servicing, LLC
Marlin Mortgage Capital, LLC	Marlin Mortgage Capital, LLC
Nationstar Mortgage LLC d/b/a Mr. Cooper	Nationstar Mortgage LLC
Newrez, LLC	Newrez LLC
PHH Mortgage Corporation	PHH Mortgage Corporation
PNC Bank, National Association	PNC Bank, NA

Servicer’s State of Incorporation	
Servicer Name	Name of State
Arvest Bank	Arkansas
JPMorgan Chase Bank, National Association	Louisiana
Lakeview Loan Servicing, LLC	Delaware
Marlin Mortgage Capital, LLC	Delaware
Nationstar Mortgage LLC d/b/a Mr. Cooper	New Jersey
Newrez, LLC	Delaware



Servicer's State of Incorporation	
Servicer Name	Name of State
PHH Mortgage Corporation	New Jersey
PNC Bank, National Association	Delaware
County of Incorporation	
Servicer Name	County Name
Arvest Bank	Washington
JPMorgan Chase Bank, National Association	Ouachita
Lakeview Loan Servicing, LLC	N/A
Marlin Mortgage Capital, LLC	Dover
Nationstar Mortgage LLC d/b/a Mr. Cooper	N/A
Newrez, LLC	N/A
PHH Mortgage Corporation	N/A
PNC Bank, National Association	N/A

Servicer Address	
Servicer Name	Address
Arvest Bank	500 Broadway Street, Little Rock, AR 72201
JPMorgan Chase Bank, National Association	700 Kansas Lane, MC 8000, Monroe, LA 71203
Lakeview Loan Servicing, LLC	4425 Ponce de Leon Blvd, MS 5-251 Coral Gables, FL 33146
Marlin Mortgage Capital, LLC	646 2 nd Ave S. St Petersburg, FL 33701
Nationstar Mortgage LLC d/b/a Mr. Cooper	8950 Cypress Waters Boulevard, Coppell, TX 75019
Newrez, LLC	75 Beattie Place Suite 300 Greenville, SC 29601
PHH Mortgage Corporation	PO Box 24665, West Palm Beach, FL 33416-4665
PNC Bank, National Association	3232 Newmark Drive, Miamisburg, OH 45342



Optional Address to be Included in Assignment Endorsement	
Servicer Name	Address
Arvest Bank	Use Servicing Address
JPMorgan Chase Bank, National Association	Use Servicing Address
Lakeview Loan Servicing, LLC	Use Servicing Address
Marlin Mortgage Capital, LLC	Use Servicing Address
Nationstar Mortgage LLC d/b/a Mr. Cooper	Use Servicing Address
Newrez, LLC	601 Office Center Drive, Suite 100, Fort Washington, PA 19034
PHH Mortgage Corporation	Use Servicing Address
PNC Bank, National Association	Use Servicing Address

Assignment Endorsement Question	
Servicer Name	Name and Contact Information
Arvest Bank	MtgCollateralDocs@arvest.com
JPMorgan Chase Bank, National Association	LoanAdmin.Investor.Support@jpmchase.com
Lakeview Loan Servicing, LLC	FinalDocsLPA@Lakeview.com
Marlin Mortgage Capital, LLC	special-products@valon.com
Nationstar Mortgage LLC d/b/a Mr. Cooper	SR.Assignment.Inquiry@mrcooper.com
Newrez, LLC	Assignments@newrez.com
PHH Mortgage Corporation	Keith Goldin Keith.Goldin@mortgagefamily.com
PNC Bank, National Association	Jennifer Myers jennifer.myers@pnc.com 937-910-1577

Title Insurance Endorsement

The title insurance policy must name the Servicer and its successors and assigns as an insured (unless the Seller's policy of the title insurance for the loan defines insured as any owner of indebtedness secured by the insured mortgage).

MERS Registered Mortgages

MERS registered mortgages, and mortgages originated with MERS as the original Mortgagee of Record, **are accepted by the following Servicers.**

Information for MERS Registered Mortgages or MERS Mortgages	
Servicer Name	Member Org ID
Arvest Bank	1000510
JPMorgan Chase Bank, National Association	For Paper Notes: 1000150 For eNotes: 1015100
Lakeview Loan Servicing, LLC	1010298
Marlin Mortgage Capital, LLC	For Paper Notes: 1015737 For eNotes: 1015311
Nationstar Mortgage LLC d/b/a Mr. Cooper	1003972
Newrez, LLC	1007544
PHH Mortgage Corporation	1000200
PNC Bank, National Association	1000225
Servicer Name	Subservicer Member Org ID
Arvest Bank	N/A
JPMorgan Chase Bank, National Association	N/A
Lakeview Loan Servicing, LLC	1003972
Marlin Mortgage Capital, LLC	1015311
Nationstar Mortgage LLC d/b/a Mr. Cooper	N/A
Newrez, LLC	N/A
PHH Mortgage Corporation	1000200
PNC Bank, National Association	N/A



Primary Contact Information	
Servicer Name	Contact Information
Arvest Bank	MtgMERS@arvest.com Vicki McClendon 501-716-5631 Tahnya Hayes 501-716-5659
JPMorgan Chase Bank, National Association	Mers.request.mla@jpmchase.com
Lakeview Loan Servicing, LLC	mersresearch@mrcooper.com
Marlin Mortgage Capital, LLC	operations@marlinmtg.com
Nationstar Mortgage LLC d/b/a Mr. Cooper	MERS questions/inquiries send to: mersresearch@mrcooper.com
Newrez, LLC	MERS@newrez.com
PHH Mortgage Corporation	MERS@mortgagefamily.com
PNC Bank, National Association	David Dunmire 440-546-1717 MERS@pnc.com

Chapter 8: Resolve Settlement/ Funding Errors

Resolve Settlement/Funding Errors

Errors in the amounts funded to the Seller or Servicer occur due to incorrect amounts delivered in Loan Selling Advisor for the ULDD data points: Other Funds Collected at Closing Amount (Sort ID 157) and Current UPB Amount (Sort ID 442). Corrections to and reconciliation of the amount funded by Freddie Mac are the responsibility of the Seller and the Servicer and occur after the Funding Date.

To prevent funding errors, refer to [Chapter 2, Delivering Accurate Data in Loan Selling Advisor](#), of this user guide for detailed instructions on how to deliver accurate data and prevent funding errors and postsettlement reconciliation with the Servicer. See sections titled Deliver a Scheduled UPB and Valid DDLPI and Amounts Deducted at Funding for Escrows and Temporary Buydowns.

This chapter provides guidance on resolving funding errors and exchanging funds between Seller and Servicer.

For each loan for which Servicer informs the Seller of the need to adjust and reconcile the funding adjustments, the Seller must research the discrepancy and wire to the Servicer within three (3) business days after notification from the Servicer any additional funds required.

If the Seller fails to transfer any and all funds due to the Servicer within three (3) business days after notice from the Servicer, the Servicer, in its sole discretion, may charge the Seller a late fee of up to \$500.

Other Funds Collected at Closing Amount

For incorrect amounts entered in Loan Selling Advisor under the section titled Other Funds Collected at Closing Details, the reconciliation is conducted between the Seller and the Servicer. Refer to the table below for instructions on how to resolve these error(s):

How to resolve settlement/funding errors for: Other Funds Collected at Closing Amount	
If...	Then...
A refund is due to the Seller	The Seller must provide to the Servicer: <ul style="list-style-type: none">• Documentation to support the request for a refund• Seller's wire Instructions• A fully executed Payment/Refund Transmittal Form (located in Chapter 12 of this user guide)
A refund is due to the Servicer	The Seller must: <ul style="list-style-type: none">• Wire the amount due to the Servicer• Send a fully executed Payment/Refund Transmittal to the Servicer

Loan Acquisition Scheduled UPB Amount (formerly Unpaid Principal Balance)

When the Loan Acquisition Scheduled UPB Amount is delivered incorrectly, the Seller must immediately report the error to the Servicer.



Errors in delivering an incorrect Loan Acquisition Scheduled UPB may result in:

- A credit due to the Seller for the UPB and SRP
- A credit due to the Servicer for the UPB and SRP
- Repurchase of the mortgage by the Seller

Contact the Servicer directly to report the error using the contact information shown below.

Report Loan Acquisition Scheduled UPB Errors	
Name of Servicer	Contact Information
Arvest Bank	MtgLoanAcquisitions@arvest.com
JPMorgan Chase Bank, National Association	Research.Request@Chase.com
Lakeview Loan Servicing, LLC	Lakeview.TM@Lakeview.com
Marlin Mortgage Capital, LLC	flow-transfers@valon.com flow-servicing@valon.com
Nationstar Mortgage LLC d/b/a Mr. Cooper	FlowAcquisitions@mrcooper.com
Newrez, LLC	CoissuePostFunding@newrez.com
PHH Mortgage Corporation	PostTransferQueries@ocwen.com
PNC Bank, National Association	Acquisitions&Transfers@pnc.com

The Servicer will coordinate the resolution with Freddie Mac and will notify the Seller on the course of action to be taken. A resolution resulting in a system change (sometimes known as a master file change) will be subject to a compensatory fee paid by the Seller, as noted in Guide [Section 8303.43](#). A resolution resulting in a repurchase will be subject to fees and other requirements as noted in Guide [Exhibit 28A](#), [Chapter 3602](#) and [Section 8303.14](#).

Payments and Refunds: Forward or Request Funds

This section provides information and instructions on how to forward funds due to the Servicer and how to request refunds due to the Seller.

The postsettlement reconciliation of funds due to the Seller or the Servicer is conducted between the Seller and the Servicer. If funds are due to either party, it is the Seller's responsibility to complete the Payment/Refund Transmittal Form and forward it to the Servicer. For each loan for which the Servicer informs the Seller of the need to adjust and reconcile the funding adjustments, the Seller must research the discrepancy and transfer to the Servicer by wire transfer any additional funds required. Freddie Mac will not adjust, calculate, refund or pay any amounts with respect to the escrow deposits or temporary subsidy buydown funds after the Funding Date.



Payments due to the Servicer include:

- Principal & Interest (P&I) payments sent by the borrower to the Seller after the Funding Date. Within one (1) business day of receipt, Seller must transfer and forward to the Servicer via wire transfer or overnight delivery service all funds received from borrowers after the Funding Date (Sale Date). Refer to Guide [Exhibit 28A](#) for a definition of the Sale Date.
- Shortage of escrow collections. Escrow shortages are due to the Servicer regardless of whether the amount was collected from the borrower.
- Shortage of temporary subsidy buydown. Temporary subsidy buydowns are due to the Servicer, regardless of whether the amount was collected at closing.
- Unpaid principal balance errors.

Refunds due to the Seller include:

- Overpayment of escrow amounts
- Overpayment of temporary subsidy buydown
- Unpaid principal balance errors

If the Seller fails to transfer any and all funds required pursuant to Guide [Exhibit 28A](#), Loan Servicing Purchase and Sale Agreement for Cash-Released XChange within three (3) business days' notice from Servicer, then the Servicer may, in its sole discretion, charge Seller a late fee of up to \$500.

All funds the Seller receives from the borrower after the Funding Date must be transferred to the Servicer within one (1) business day of receipt via wire transfer or overnight delivery service.

Seller must use the Payment/Refund Transmittal Form to forward funds to or request funds from the Servicer. The Payment/Refund Transmittal Form is located in [Chapter 12](#) of this user guide.

Reconciliation of Funding Adjustments

Any reconciliation, correction or adjustment to the amount of escrow funds or temporary subsidy buydown funds transferred to the Servicer is the responsibility of the Seller and the Servicer. Freddie Mac will not adjust, calculate, refund or pay any amounts with respect to the escrow funds or temporary subsidy buydown funds after the Funding Date. See Guide [Section 6101.7\(c\)](#) for additional information.

90-Day Notice for Certain Funding Adjustments

Seller must send the Servicer any proposed funding adjustments relating to (i) the unpaid principal balance of the mortgage, or (ii) escrow deposits, no later than 90 days after the Funding Date. The Servicer will not consider any requests for such funding adjustments after the 90-day period has expired.

Refer to Guide [Section 6101.7](#), [Exhibit 28A](#) and [Chapter 1](#) of this user guide for additional guidance regarding the reconciliation of funds between the Seller and the Servicer.



Servicer Contacts for Reconciliations

The table below contains Servicer contact information for postsettlement reconciliation of funds due to the Seller or the Servicer.

Servicer Contact for Payments and Refunds (Postsettlement Reconciliations)	
Escrow Issues	
Servicer Name	Contact Information
Arvest Bank	MtgLoanAcquisitions@arvest.com
JPMorgan Chase Bank, National Association	Research.Request@Chase.com
Lakeview Loan Servicing, LLC	Payment.Research@mrcooper.com
Marlin Mortgage Capital, LLC	payments@valon.com & flow-servicing@valon.com
Nationstar Mortgage LLC d/b/a Mr. Cooper	Payment.Research@mrcooper.com
Newrez, LLC	coissuepostfunding@newrez.com
PHH Mortgage Corporation	msrflowrecon@phh.com & Escrow_postFundingADJ@ocwen.com
PNC Bank, National Association	Acquisitions&Transfers@pnc.com

All Other Issues	
Servicer Name	Contact Information
Arvest Bank	MtgLoanAcquisitions@arvest.com
JPMorgan Chase Bank, National Association	Wire Issues Tersia Forrest (614) 422-3179 Keli Dillard (614) 422-3134 Loan.Transfers.Recon@chase.com All other issues CHF.prime.payment.research@jpmchase.com
Lakeview Loan Servicing, LLC	Lakeview.TM@Lakeview.com
Marlin Mortgage Capital, LLC	Operations@marlinmtg.com
Nationstar Mortgage LLC d/b/a Mr. Cooper	Forward Transmittal to: Payment.Research@mrcooper.com
Newrez, LLC	coissuesupport@newrez.com
PHH Mortgage Corporation	PostTransferQueries@ocwen.com
PNC Bank, National Association	Melissa Sims 501-217-6061 melissa.sims@pnc.com



Wire Information	
Servicer Name	Wire Instructions
Arvest Bank	Bank Name: ARVEST Bank
	City & State: Rogers, AR
	ABA#: 082900872
	Beneficiary Name: Arvest Bank – Mortgage Division
	Beneficiary Account #: 50019588
JPMorgan Chase Bank, National Association	Bank Name: Chase
	City & State: Columbus, OH
	ABA#: 021000021
	Beneficiary Name: JPMCB NA ITF Freddie Mac PMSR/Cash Window
	Beneficiary Account #: 880328047
	Attn: Loan Trsf Recon
	Note: All wires require loan level detail (including the Payment/Refund Transmittal Form provided in Chapter 12) to be emailed to Loan.Transfers.Recon@chase.com
Lakeview Loan Servicing, LLC	Bank Name: JP Morgan Chase, N.A.
	City & State: New York, NY 10172
	ABA#: 021000021
	Credit Account Name: Nationstar Payment Clearing
	Beneficiary Account #: 550387622, For Credit to Payment Clearing Account
	Other: Wire Detail Spreadsheets should be sent to cash.wires@mrcooper.com
Marlin Mortgage Capital, LLC	Bank Name: Goldman Sachs
	City & State: New York, NY
	Routing Number: 026015079
	Account Number: 290000033121
	Other: 200 West Street, New York, NY 10282 Wire detail spreadsheets should be sent to payments@valon.com
Nationstar Mortgage LLC d/b/a Mr. Cooper	Bank Name: JP Morgan Chase, N.A.
	City & State: New York, NY 10172
	ABA#: 021000021
	Credit Account Name: Nationstar Payment Clearing
	Beneficiary Account #: 550387622, For Credit to Payment Clearing Account



Wire Information	
Servicer Name	Wire Instructions
	Other: Wire Detail Spreadsheets should be sent to cash.wires@mrcooper.com
Newrez, LLC	Bank Name: Citibank, N.A.
	City & State: 388 Greenwich St, New York, NY 10013
	ABA #: 021000089
	Beneficiary Name: Newrez LLC DBA Shellpoint Mortgage Servicing Consolidated Deposit Account
	Beneficiary Account #: 31354717
	Other: Account Number/Borrower Name
PHH Mortgage Corporation	Bank Name: M&T Bank
	City & State: Buffalo, NY
	ABA #: 022000046
	Beneficiary Name PHH Mortgage Services, Customer Wire Account
	Beneficiary Account #: 9865548854
	Other: Attn: Loan Transfer Reference: Seller Name and Transfer Date NOTE: All wires require loan level detail in excel format and must be sent to: PHHservicetransfer_payments@mortgagefamily.com
PNC Bank, National Association	Bank Name: PNC Bank
	City & State: Pittsburgh, PA
	ABA#: 041000124
	Beneficiary Name: PNC Mortgage
	Beneficiary Account #:4600097238
	Attn: FHLMC CRX

Chapter 9: Final or Recorded Documents

Final or Recorded Documents

Final documents for each loan are due to the Servicer immediately upon completion of recording or finalization but not later than six (6) months after the Funding Date. All final documents must be attached to a fully executed final document checklist. Do not attach or commingle final documents for multiple loans using a single final document checklist.

Final documents include, but are not limited to:

- Title Policy and/or endorsements
- Recorded Mortgage Deed of Trust (Security Instrument)
- Recorded Assignment from the Seller to the Servicer
- Intervening Assignments if the mortgage was not originated by the Seller
- Recorded Power of Attorney or copy of Power of Attorney with original recording receipt
- Other

The Servicer is entitled to charge the Seller a fee (Late Document Fee) equal to \$100 per loan per month for any loan that is missing an original final document that has not been delivered to the Servicer or the Designated Custodian, as applicable, within six (6) months of the Funding Date. The fee will begin to accrue on the first day of the seventh (7th) month after the Funding Date. Notwithstanding the foregoing, Servicer shall not impose a Late Document Fee if Seller's failure to deliver an original Loan document is caused by the failure of the applicable recording office to record and return an original Loan document, provided Seller, in Servicer's reasonable judgment, has exercised and continues to exercise reasonable good faith effort to fulfill its obligation hereunder.

For more information on late fees, refer to 6.3 Late Fees, of Guide [Exhibit 28A](#), Loan Servicing Purchase and Sale Agreement for Cash-Released XChange.

The table below contains the Servicer's instructions for forwarding final documents:

Where to Forward Final Documents	
Servicer Name	Address
Arvest Bank	Arvest Bank c/o First American Mortgage Solutions 1795 International Way Idaho Falls, ID 83402
JPMorgan Chase Bank, National Association	JPMorgan Chase Bank, NA Attn: Collateral Trailing Documents MC 8000 700 Kansas Lane Monroe, LA 71203



Where to Forward Final Documents	
Servicer Name	Address
Lakeview Loan Servicing, LLC	<p>Send Collateral File and Trailing Documents to the selected Custodian below.</p> <p>For eNotes, please also send the Trailing Documents to the selected Custodian below:</p> <p>Bank of New York Mellon Attn: Lakeview/FHLMC Trailing Docs 2322 French Settlement Road, Suite 100 Dallas, TX 75212 Phone: 800-211-2677</p> <p>U.S. Bank Attn: Lakeview/FHLMC Trailing Docs 7861 Bayberry Road Jacksonville, FL 32256</p> <p>Please send PDF images of all final documents to Lakeview via the Freddie Automated Servicing Transfer (FAST®) tool.</p>
Marlin Mortgage Capital, LLC #142838	<p>Send to selected Custodian:</p> <p>Bank of New York Mellon Trust Company – Dallas Attn: Valon Mortgage, Inc/FHLMC Trailing Docs 2322 French Settlement Road, Suite 100 Dallas, TX 75212 Phone: 800-211-2677</p> <p>U.S. Bank Attn: Valon Mortgage, Inc/FHLMC Trailing Docs 7861 Bayberry Road Jacksonville, FL 32256</p> <ul style="list-style-type: none">• Please read <i>Good Order Instructions</i> from BNYM for all requirements on the shipment.• Manifest must be included with shipment and must contain, Investor, Seller, and Marlin Number, MIN, Name and Property Address. <p>Please send PDF images of all final documents to Valon via the Freddie Automated Servicing Transfer (FAST®) tool only if the Funding Date is within 12 months. If the Funding Date is greater than 12 months, please contact flow-transfers@valon.com for instructions.</p>



Where to Forward Final Documents	
Servicer Name	Address
Nationstar Mortgage LLC d/b/a Mr. Cooper	<p>Send to selected Custodian:</p> <p>Bank of New York Mellon Trust Company – Dallas Attn: Mr. Cooper/FHLMC Trailing Docs 2322 French Settlement Road, Suite 100 Dallas, TX 75212 Phone: 800-211-2677</p> <p>U.S. Bank Attn: Mr. Cooper/FHLMC Trailing Docs 7861 Bayberry Road Jacksonville, FL 32256</p> <ul style="list-style-type: none">• Please read <i>Good Order Instructions</i> from BNYM for all requirements on the shipment.• Manifest must be included with shipment and must contain, Investor, Seller, and MRC Loan Number, MIN, Name and Property Address. <p>Please send PDF images of all final documents to Mr. Cooper via the Freddie Automated Servicing Transfer (FAST®) tool only if the Funding Date is within 12 months. If the Funding Date is greater than 12 months, please contact Rocky Lucero and Peter Wueger for instructions.</p>
Newrez, LLC	<p>Indecomm Global Services 1427 Energy Park Drive St. Paul, MN 55108 Mail Stop Code NR – 9915</p>
PHH Mortgage Corporation	<p>Upload all trailing documents to PHH Post Closing Portal: https://postclosing.phhmortgage.com</p> <p>To register for access, please email FreddieMacPostClosingSetup@phh.com</p>
PNC Bank, National Association	<p>PNC Bank, NA Attn: Mortgage Document Custody 3232 Newmark Dr., MS B6-YM10-01-2 Miamisburg, OH 45342</p>

All final documents must be attached to a fully executed Final Document Checklist. The Final Document Checklist is located in [Chapter 12](#) of this user guide.

Chapter 10: Mortgage Payoffs and Repayment of Servicing-Released Premium

How to View Loan Payoff Information

For mortgages sold through Cash-Released XChange, Sellers can view and access loan payoff information through Freddie Mac's Loan Coverage Advisor®.

Loan Coverage Advisor is Freddie Mac's representation and warranty tracking tool. You can use it to look up loan-level details on transfer of servicing transactions, mortgage insurance (MI), other credit enhancements and more. To request access to Loan Coverage Advisor, access the [Loan Coverage Advisor](#) web page.

To generate a report with loan payoff information, follow the instructions in the [Search by Events Criteria](#) section of the Loan Coverage Advisor Online Help. Use the tips in the illustration below to guide you through the filters for the search criteria.

- Restrict the search results to **Closed Loans Only** by selecting the appropriate radio button.

The default setting is **Active & Closed Loans**.

- Select **Events Criteria** from the Additional Search Options drop-down list.

The Events selection drop-down list and date fields display.

- Choose the Event Type **Loan Closed** for your search from the drop-down list.
- Click **Search**.

The screenshot shows the 'Advanced Search' page of the Loan Coverage Advisor. The interface includes a top navigation bar with 'SEARCH', 'REPORTS', and 'SAVED RESULTS' tabs. The main content area is titled 'Advanced Search' and contains several sections: 'Select Search Parameters', 'Representation and Warranty Relief Date Options', and 'Additional Search Options'. The 'Select Search Parameters' section has a dropdown for 'What do you want to search by?' set to 'Seller / Servicer Number' and a text input for 'What is the number?'. Below this, the 'Include in results...' section has three radio buttons: 'Active & Closed Loans' (selected), 'Active Loans Only', and 'Closed Loans Only' (highlighted with an orange box). The 'Representation and Warranty Relief Date Options' section has a dropdown for 'Selling R&W* Type' set to '-- Select --', a dropdown for 'Selling R&W* Period' set to '-- Select --', and date fields for 'Selling R&W* Relief Date' (Month and Year). Below these are checkboxes for 'Collateral', 'Asset', and 'Income'. The 'Additional Search Options' section has a dropdown set to '-- Select --'. At the bottom, there is a 'SEARCH' button highlighted with an orange box. Annotations with orange arrows point from the text instructions to the 'Closed Loans Only' radio button, the 'Additional Search Options' dropdown, and the 'SEARCH' button.



Additional Resources for Loan Coverage Advisor

- [Loan Coverage Advisor web page](#)
- [Loan Coverage Advisor Online Help](#)

For more information, refer to [Guide Bulletin 2018-7](#).

Refund of the Servicing-Released Premium (SRP) to the Servicer

The Servicer is due a 100% reimbursement of the SRP if:

- The mortgage is paid off (paid in full) within 120 days of the Funding Date. Servicer shall bill the Seller directly for the SRP to be repaid.
- A borrower fails to make any of the first four monthly payments following the Funding Date and the mortgage becomes 60 days or more delinquent, Servicer shall bill the Seller directly for the SRP to be repaid.

Repurchases

If the Seller is required by Freddie Mac to repurchase a loan, Freddie Mac will send the repurchase request directly to the Seller with a copy to the Servicer. Upon receipt of the repurchase request, the Seller must contact the Servicer's designated business area to make repurchase arrangements. The amounts due for a repurchase (including all or a portion, as applicable, of the servicing-released premium) must be sent to the Servicer. The Servicer reports the repurchase and remits the proceeds to Freddie Mac in accordance with the requirements in Guide [Section 8303.14](#) (see the table below for servicing-released premium repayment schedule for repurchases). Once Freddie Mac has received the repurchase amount, the note is released and returned to the Servicer from the Designated Custodian. The Servicer will process the necessary mortgage transfer documentation and return the original file along with its contents to the Seller.

As noted in Guide [Exhibit 28A](#), the Servicer may charge the Seller a \$200 repurchase fee for each loan the Seller is required to repurchase. Seller shall remit payment of such repurchase fees directly to Servicer.

SRP Repayment Schedule	
Time from date of the Transfer of Servicing	Percent of SRP to be Repaid
Up to 12 months	100%
13 to 24 months	75%
25 to 36 months	50%
37 to 60 months	25%
Greater than 60 months	0%

Chapter 11: Servicer Contact Information

Servicer Call Trees for Sellers and for Borrowers

The Servicer call trees contain important points of contact for each Servicer. This chapter contains separate call trees the Servicers have created for Seller and for borrower use.

Be sure to refer to the appropriate call tree when contacting the Servicer.

Arvest Bank Seller Call Tree

Arvest Bank Servicer ID 120787 Seller Use Only		
Department/Address	Contact Name	Phone Number/Email
Accounting	Loretta Hogue	501-716-5635 lhogue@arvest.com MtgLoanAcquisitions@arvest.com
Document Control (Outstanding and missing documentation)		MtgSvgLoanBoarding@arvest.com MtgCollateralDocs@arvest.com
Escrow set up (Taxes, Hazard, Mortgage Insurance, Flood Insurance)		501-716-5631 MtgSvgLoanBoarding@arvest.com
Final Documents		MtgCollateralDocs@arvest.com 501-716-4897
Imaged Documents		MtgImagesGroup@arvest.com
Incorrect Unpaid Principal Balance	Loretta Hogue	501-716-5635 lhogue@arvest.com MtgLoanAcquisitions@arvest.com
Missing/Outstanding Documents Arvest Bank Attn: Final Docs 500 Broadway Street Little Rock, AR 72201		MtgCollateralDocs@arvest.com
New Loan Set-Up Arvest Bank, Attn: File Delivery 500 Broadway Street Little Rock, AR 72201		MtgLoanAcquisitions@arvest.com
Repurchase Questions	Misty Faulkner	501-716-6011 mfaulkner@arvest.com , MtgFreddieMacRepurchase@arvest.com
Release of File and Funds		MtgFreddieMacRepurchase@arvest.com MtgLoanAcquisitions@arvest.com
SRP Reimbursement		MtgFreddieMacRepurchase@arvest.com MtgLoanAcquisitions@arvest.com



Arvest Bank Borrower Call Tree

Arvest Bank Borrower Use Only	
Department Name	Phone Number
Customer Service	1-800-366-2132
Escrow payment issues/Escrow Analysis	1-800-366-2132
Billing Questions (Late payments, Incorrect billing address, Erroneous charges)	1-800-366-2132
Removal of Mortgage Insurance	1-800-366-2132
Removal of Escrows/Monthly impounds for Taxes and Insurance	1-800-366-2132
Foreclosure	1-800-366-2132
Mortgage Life Insurance	1-800-366-2132
Automatic Payment Drafting	1-800-366-2132
Payoff Department	1-800-366-2132



JPMorgan Chase Bank, National Association Seller Call Tree

JPMorgan Chase Bank, National Association Servicer ID 205676 Seller Use Only		
Department	Contact Name	Phone Number/Email
Accounting		Research.Request@Chase.com
Document Control (Outstanding and missing documentation)	Correspondent Salability Requests	corr.salability.requests@jpmchase.com
Escrow set up (Taxes, Hazard, Mortgage Insurance, Flood Insurance)	Sarah Pablo Mario Salvador	614-422-3823 614-422-7602 Escrow.Post.Closing@jpmchase.com
Final Documents		ddc.sr@chase.com
Imaged Documents	N/A Must use the Freddie Automated Servicing Transfer® (FAST)	N/A Must use the Freddie Automated Servicing Transfer® (FAST)
Incorrect Unpaid Principal Balance		Research.Request@Chase.com
Missing/Outstanding Documents		Research.Request@Chase.com Must use the Freddie Automated Servicing Transfer® (FAST)
New Loan Set-Up	Keli Dillard	614-422-3134 LTO.Manual.Boards@chase.com
Repurchase		bifurcated_concur@chase.com
Release of File and Funds		Chase.correspondent.recovery@chase.com
SRP Reimbursement		Chase.correspondent.recovery@chase.com



JPMorgan Chase Bank, National Association Borrower Call Tree

JPMorgan Chase Bank, National Association Borrower Use Only	
Department	Phone Number
Customer Service (New Loan Acquisitions)	Chase Customer Service Center 1-800-848-9136
Escrow payment issues/Escrow Analysis	Chase Customer Service Center 1-800-848-9136
Billing Questions (Late payments, Incorrect billing address, Erroneous charges)	Chase Customer Service Center 1-800-848-9136
Removal of Mortgage Insurance	Chase Customer Service Center 1-800-848-9136
Removal of Escrows/Monthly impounds for Taxes and Insurance	Chase Customer Service Center 1-800-848-9136
Foreclosure	Chase Customer Service Center 1-800-848-9136
Mortgage Life Insurance	Chase Customer Service Center 1-800-848-9136
Automatic Payment Drafting	Chase Customer Service Center 1-800-848-9136
Payoff Department	Chase Customer Service Center 1-800-848-9136



Lakeview Loan Servicing, LLC Seller Call Tree

Lakeview Loan Servicing, LLC Servicer ID 226945 Seller Use Only		
Department	Contact Name	Phone Number/Email
Accounting	Transaction Mgmt	Lakeview.TM@Lakeview.com
Document Control (Outstanding and missing documentation)	Flow Acquisitions Department	FlowAcquisitions@mrcooper.com
Escrow set up (Taxes, Hazard, Mortgage Insurance, Flood Insurance)	Flow Acquisitions Department	FlowAcquisitions@mrcooper.com
Final Documents	Final Docs	finaldocslpa@lakeview.com
Incorrect Unpaid Principal Balance	Flow Acquisitions Department	FlowAcquisitions@mrcooper.com
Missing/Outstanding Documents	Flow Acquisitions Department	FlowAcquisitions@mrcooper.com
New Loan Set-Up	Flow Acquisitions Department	FlowAcquisitions@mrcooper.com
Repurchase	Repurchase Team	mortgagerepurchases@lakeview.com
Release of File and Funds	Repurchase Team	mortgagerepurchases@lakeview.com
SRP Reimbursement	Repurchase Team	mortgagerepurchases@lakeview.com

Lakeview Loan Servicing, LLC Borrower Call Tree

Lakeview Loan Servicing, LLC Borrower Use Only	
Department	Phone Number/Email
Customer Service	Customer Service 833-685-2580
Escrow payment issues/Escrow Analysis	Customer Service 833-685-2580
Billing Questions (Late payments, Incorrect billing address, Erroneous charges)	Customer Service 833-685-2580
Removal of Mortgage Insurance	Customer Service 833-685-2580
Removal of Escrows/Monthly impounds for Taxes and Insurance	Customer Service 833-685-2580
Foreclosure	N/A
Automatic Payment Drafting	Customer Service 833-685-2580
Payoff Department	Customer Service 833-685-2580



Marlin Mortgage Capital, LLC Seller Call Tree

Marlin Mortgage Capital, LLC Servicer ID 142838 Seller Use Only		
Department	Contact Name	Phone Number/Email
Accounting	Ben Seltzer	accounting@marlinmtg.com
Document Control (Outstanding and missing documentation)	Operations	flow-transfers@valon.com
Escrow set up (Taxes, Hazard, Mortgage Insurance, Flood Insurance)	Operations	flow-transfers@valon.com
Final Documents	Operations	flow-transfers@valon.com
Incorrect Unpaid Principal Balance	Operations	flow-transfers@valon.com
Missing/Outstanding Documents	Operations	flow-transfers@valon.com
New Loan Set-Up	Operations	flow-transfers@valon.com
Repurchase	Operations	operations@marlinmtg.com
Release of File and Funds	Operations	operations@marlinmtg.com
SRP Reimbursement	Operations	operations@marlinmtg.com

Marlin Mortgage Capital, LLC Borrower Call Tree

Marlin Mortgage Capital, LLC Borrower Use Only	
Department	Phone Number/Email
Customer Service	Valon Customer Service 1-855-218-3690 support@valon.com
Escrow payment issues/Escrow Analysis	Valon Customer Service 1-855-218-3690 support@valon.com
Billing Questions (Late payments, Incorrect billing address, Erroneous charges)	Valon Customer Service 1-855-218-3690 support@valon.com
Removal of Mortgage Insurance	Valon Customer Service 1-855-218-3690 support@valon.com
Removal of Escrows/Monthly impounds for Taxes and Insurance	Valon Customer Service 1-855-218-3690 support@valon.com
Foreclosure	Valon Customer Service 1-855-218-3690 support@valon.com
Automatic Payment Drafting	Valon Customer Service 1-855-218-3690 support@valon.com
Payoff Department	Valon Customer Service 1-855-218-3690 support@valon.com



Nationstar Mortgage d/b/a Mr. Cooper Seller Call Tree

Nationstar Mortgage LLC d/b/a Mr. Cooper Servicer ID 157360 Seller Use Only		
Department	Contact Name	Phone Number/Email
Accounting	Flow Acquisitions Department	FlowAcquisitions@mrcooper.com
Customer Service	Customer Service	FlowAcquisitions@mrcooper.com
Document Control (Outstanding and missing documentation)	Doc Administration Department	Final.Docs@mrcooper.com
Escrow set up (Taxes, Hazard, Mortgage Insurance, Flood Insurance)	Flow Acquisitions Department	FlowAcquisitions@mrcooper.com
Final Documents	Doc Administration Department	Final.Docs@mrcooper.com
Imaged Documents		FlowAcquisitions@mrcooper.com
Incorrect Unpaid Principal Balance	Flow Acquisitions Department	FlowAcquisitions@mrcooper.com
Missing/Outstanding Documents Mr. Cooper Attn: Doc Admin 8950 Cypress Waters Boulevard, Coppell, TX 75019		Final.Docs@mrcooper.com
New Loan Set-Up Mr. Cooper, Attn: Doc Admin, 8950 Cypress Waters Blvd. Coppell, TX 75019	Flow Acquisitions Department	FlowAcquisitions@mrcooper.com Note: use mailbox for all inquiries.
Repurchase	Repurchase Team	demandrequest@mrcooper.com
Release of File and Funds	Repurchase Team	demandrequest@mrcooper.com
SRP Reimbursement	Repurchase Team	demandrequest@mrcooper.com



Nationstar Mortgage LLC d/b/a Mr. Cooper Borrower Call Tree

Nationstar Mortgage LLC d/b/a Mr. Cooper Borrower Use Only	
Department	Phone Number
Customer Service	Customer Service 1-877-372-0512
Escrow payment issues/Escrow Analysis	Customer Service 1-877-372-0512
Billing Questions (Late payments, Incorrect billing address, Erroneous charges)	Customer Service 1-877-372-0512
Removal of Mortgage Insurance	Customer Service 1-877-372-0512
Removal of Escrows/Monthly impounds for Taxes and Insurance	Customer Service 1-877-372-0512
Foreclosure	N/A
Mortgage Life Insurance	Customer Service 1-877-372-0512
Automatic Payment Drafting	Customer Service 1-877-372-0512
Payoff Department	Customer Service 1-877-372-0512



NewRez LLC Seller Call Tree

NewRez LLC Servicer ID 221092 Seller Use Only		
Department	Contact Name	Phone Number/Email
Accounting	Post Funding	CoissuePostFunding@newrez.com
Customer Service	Operations	CoissueOperations@newrez.com
Document Control (Outstanding and missing documentation)	Post Funding	CoissuePostFunding@newrez.com
Escrow set up (Taxes, Hazard, Mortgage Insurance, Flood Insurance)	Post Funding	CoissuePostFunding@newrez.com
Final Documents	Indecomm	Newrez.docgenius@indecmm.net 651-766-2364
Imaged Documents	Operations	CoissueOperations@newrez.com
Incorrect Unpaid Principal Balance	Post Funding	CoissuePostFunding@newrez.com
Missing/Outstanding Documents	Operations	CoissueOperations@newrez.com
New Loan Set-Up	Operations	CoissueOperations@newrez.com
Repurchase	Post Funding	CoissuePostFunding@newrez.com
Release of File and Funds	Post Funding	CoissuePostFunding@newrez.com
SRP Reimbursement	Post Funding	CoissuePostFunding@newrez.com

NewRez LLC Borrower Call Tree

NewRez LLC Borrower Use Only	
Department	Phone Number
Customer Service	866-317-2347
Escrow payment issues/Escrow Analysis	866-317-2347
Billing Questions (Late payments, Incorrect billing address, Erroneous charges)	866-317-2347
Removal of Mortgage Insurance	866-317-2347
Removal of Escrows/Monthly impounds for Taxes and Insurance	866-317-2347
Foreclosure	866-317-2347
Mortgage Life Insurance	866-317-2347
Automatic Payment Drafting	866-317-2347
Payoff Department	866-317-2347



PHH Mortgage Corporation Seller Call Tree

PHH Mortgage Corporation Servicer ID 212065 Seller Use Only		
Department	Contact Name	Phone Number/Email
Accounting		PostTransferQueries@ocwen.com
Customer Inquiries or Concerns via Seller	ERM	PHH_CL_Servicing@PHHMortgage.com
Document/Image Control (Outstanding and missing documentation)	Kelly Woeller Donna Schares	Kelly.Woeller@mortgagefamily.com 609-281-8706 Donna.Schares@ocwen.com 561-855-3591
Escrow Reimbursement (post-funding adjustments)		msrflowrecon@phh.com
Escrow set up (Taxes, Hazard, Mortgage Insurance, Flood Insurance)		ESCAAnalysisManagement@ocwen.com
Final Documents	Final Docs Department	PHHCLPost-Funding@phhmortgage.com
General Questions		PostTransferQueries@ocwen.com
Incorrect Unpaid Principal Balance		PostTransferQueries@ocwen.com
Repurchase Questions		cm.repurchases@ocwen.com

PHH Mortgage Corporation Borrower Call Tree

PHH Mortgage Corporation Borrower Use Only	
Department Name	Phone Number
Customer Service	1-800-449-8767
Escrow payment issues/Escrow Analysis	1-800-449-8767
Billing Questions (Late payments, Incorrect billing address, Erroneous charges)	1-800-449-8767
Removal of Mortgage Insurance	1-800-449-8767
Removal of Escrows/Monthly impounds for Taxes and Insurance	1-800-449-8767
Foreclosure	1-800-449-8767
Mortgage Life Insurance	1-800-449-8767
Automatic Payment Drafting	1-800-449-8767
Payoff Department	1-800-449-8767



PNC Bank, National Association Seller Call Tree

PNC Bank, National Association Servicer ID 170287 Seller Use Only		
Department	Contact Name	Phone Number/Email
Accounting	Christine Ryerse	937-910-4502
Document Control (Outstanding and missing documentation)	Melissa Sims	501-217-6061
Escrow set up (Taxes, Hazard, Mortgage Insurance, Flood Insurance)	Shannon Walker	937-910-1905
Final Documents	Jennifer Myers	937-910-1577 jennifer.myers@pnc.com
Imaged Documents		Image.Center@pnc.com
Incorrect Unpaid Principal Balance	Tim Remington	501-217-6093
Missing/Outstanding Documents PNC Bank, National Association 3232 Newmark Drive MS B6-YM13-01-1 Miamisburg, OH 45342	David Dunmire	David Dunmire 440-546-1717 David.Dunmire@pnc.com Or Image.Center@pnc.com
New Loan Set-Up PNC Bank, National Association Records/Image Center 8177 Washington Church Rd. B6-YM10-01-1 Dayton, OH 45458	Shannon Walker Acquisitions & Transfers Dept.	Shannon Walker 937-910-1905 Shannon.C.Williams@pnc.com Or Acquisitions&Transfers@pnc.com
Repurchase Questions	John Flohre	937-910-1378 Repurchase.Support@pnc.com
Release of File and Funds	Tracy Schurr	tracy.schurr@pnc.com
SRP Reimbursement	Tracy Schurr	tracy.schurr@pnc.com



PNC Bank, National Association Borrower Call Tree

PNC Bank, National Association Borrower Use Only	
Department Name	Phone Number
Escrow payment issues/Escrow Analysis	Customer Service 1-800-822-5626
Billing Questions (Late payments, Incorrect billing address, Erroneous charges)	Customer Service 1-800-822-5626
Removal of Mortgage Insurance	Customer Service 1-800-822-5626
Removal of Escrows/Monthly impounds for Taxes and Insurance	Customer Service 1-800-822-5626
Foreclosure	Customer Service 1-800-822-5626
Mortgage Life Insurance	Customer Service 1-800-822-5626
Automatic Payment Drafting	Customer Service 1-800-822-5626
Payoff Department	Customer Service 1-800-822-5626

The checklists and forms referenced in this chapter will assist you in meeting the Servicer’s packaging and delivery requirements for sales of mortgages through Cash-Released XChange.

Sellers may duplicate the applicable checklists and forms as needed:

Name	Referred to in
Imaged Document Checklist	Chapter 4: FAST for Imaged Documents
Final Document Checklist	Chapter 9: Final Recorded Documents
Borrower Mailing and Billing Address Certification Form	Chapter 2: Delivering Accurate Data in Loan Selling Advisor
Payment/Refund Transmittal Form	Chapter 8: Resolve Settlement/Funding Errors
Preferred Document Custodian Request Form	Chapter 3: How to Request and Preferred Document Custodian

Cash-Released XChange® Imaged Document Checklist

Required	Document Name (Documents That Are Not Originals Must Be Certified True Copy)
Yes	Flood Certification Evidencing Life of Loan Coverage, Flood Zone and Proof of Transfer
Yes	Tax Information Sheet (Contains Tax ID#S, Tax Authorities Name & Address, Date Last Paid, Next Due Date). If New Jersey Property, include Tax Certificate
Yes	Signed Closing Disclosure
Yes	Escrow Disclosure Statement /Escrow Instructions/Signed Escrow Waiver Notification evidencing items to be waived
Yes	IRS W-9 Evidencing All Borrower Social Security Numbers
Yes	Copy of Note, Riders and Note Modification
Yes	NY Property – all documentation required for NY CEMA
Yes	Copy of Mortgage (Deed of Trust), Applicable Riders And Legal Description
Yes	Manufactured Housing Real Property Certificate Documents (or assigned COT with proper UCCs)
Yes	Copy of Assignment to Servicer or verification of MERS Successful Transfer of Servicing
Yes	eNotes: eConsent form and eClosing Audit Trail
Yes	PMI Certificate and Endorsements, if applicable
Yes	Form 1008/1077 Uniform Underwriting and Transmittal Summary
Yes	Initial Loan Application(s) Signed By All Borrowers (FHLMC 1003)
Yes	Final Loan Application(s) Signed By All Borrowers (FHLMC 1003)
Yes	Supplemental Consumer Information Form (SCIF)
Yes	Complete appraisal documentation as per underwriting/approval guidelines
Yes	Mailing Address Certification (If Borrower's billing address is different from the property address)
Yes	Legal Description (Copy)
Yes	Ground Rents/Lease Agreement
Yes	Signed Homeowners Authorization Letter (NJ, NY & IL Only)
Yes	Homeowner Option Letter (WI & MD Only)
Yes	Hazard Insurance Policy and/or Other Insurance Policies (Including Certificate of Insurance) and Endorsement Change Letter
Yes	PMI Disclosure for Conventional Loans with MI/PMI
Yes	Copy of Buydown Agreement
Yes	First Payment Letter
Yes	Borrower Payment History (required for seasoned loans, loans with interest credit or where UPB was amortized down) payment history must reflect P&I Payment Amounts and Due Dates and escrow amounts applied)
Yes	Rural Housing Loans, Loan Note Guarantee
Yes	Title Policy Commitment

Yes	Borrower's Goodbye Letter
Yes	All Applicable Transfer of Servicing Notification Letters (Hazard, Flood, PMI, Tax, Etc.)
Yes	Credit Report And Evidence of Borrower Credit Score
Yes	Signed Final Closing Disclosure
Yes	Power of Attorney
Yes	Executed USA Patriot Act Notice to Applicants
Yes	Name Affidavit
Yes	Final LP Underwriting Findings Along with Loan Product Advisor Key & Transaction Number
Yes	Final Underwriting Approval If Non-Loan Product Advisor Loan
Yes	All Conditions of Loan Approval (whether LPA or manually underwritten)
Yes	Signed Right of Rescission Notification
Yes	Loan Estimate Disclosure, Taxpayer First Act Consent Form and other applicable disclosure statements signed by borrower at loan application
Yes	<u>All Remaining Credit Documents:</u> VOE, Pay Stubs, W-2 Statements, Tax Returns, 4506-C (Form 8821 is an acceptable alternative), VOD, Bank Statements, Divorce Decree, Lease Agreements, Etc.

Guide [Exhibit 28A](#), 6.3: Late Fee

Servicer shall be entitled to charge Seller a fee ("Late Document Fee") equal to \$100.00 per Loan per month on those Loans for which all original final documents specified in the Final Documents section of the Cash-Released XChange® User Guide have not been delivered to Servicer within six (6) months of the Sale Date. Such Late Document Fee shall begin to accrue on the first day of the seventh (7th) month after the Sale Date. Notwithstanding the foregoing, Servicer shall not impose a Late Document Fee if Seller's failure to deliver an original Loan document is caused by the failure of the applicable recording office to record and return an original Loan document, provided Seller, in Servicer's reasonable judgment, has exercised and continues to exercise reasonable good faith effort to fulfill its obligation hereunder.

Cash-Released XChange® Final Document Checklist

Date forwarded to Servicer:	Servicer Loan Number (if available):
Seller Name:	Freddie Mac Seller Number:
Contact Name:	Contact Phone Number:
Contact Email Address:	Contact Fax Number:

Enclosed are the following final documents for the loans listed below:

Note: All documents attached hereto, must be original documents

[illegible]

This section to be completed by Servicer:

Servicer's Required Signoff:	Servicer Signoff Date:
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Guide [Exhibit 28A](#), 6.3: Late Fee

Service shall be entitled to charge Seller a fee ("Late Document Fee") equal to \$100.00 per Loan per month on those Loans for which all original final documents specified in the Final Documents section of the Cash-Released XChange® User Guide have not been delivered to Service within six (6) months of the Sale Date. Such Late Document Fee shall begin to accrue on the first day of the seventh (7th) month after the Sale Date. Notwithstanding the foregoing, Service shall not impose a Late Document Fee if Seller's failure to deliver an original Loan document is caused by the failure of the applicable recording office to record and return an original Loan document, provided Seller, in Service's reasonable judgment, has exercised and continues to exercise reasonable good faith effort to fulfill its obligation hereunder.

Complete this form only if the borrower's mailing/billing address is different from the subject property address.

Cash-Released XChange® Borrower Mailing and Billing Address Certification Form	
Seller Loan Identifier (Seller Loan Number)	
Freddie Mac Loan Number	
Freddie Mac Investor Contract Identifier	
Borrower Name	
Occupancy Type (Owner Occupied, Second Home, Investment, etc.)	
Subject Property Address	
Borrower's name to appear on Billing Statement/Coupon Booklets	
Borrower Billing address	
Borrower Billing Phone Number	
Date Forwarded To Servicer	Freddie Mac Seller Number
Borrower's Last Name	Freddie Mac Investor Contract Identifier
Property Address	Freddie Mac Loan Number
Seller Name	Servicer Loan Number (if known)
Contact Name	Contact Phone Number
Contact Email Address:	
Contact Fax Number	Seller Loan Identifier (Loan Number)
<i>This section to be completed by the Servicer</i>	
Servicer's Required Signoff	
Servicer Signoff Date	

Cash-Released XChange®				
Payment/Refund Transmittal Form				
(Check which applies)				
<input type="checkbox"/> Funds to Seller		<input type="checkbox"/> Funds to Servicer		
Seller Information				
Seller Name				
Freddie Mac Seller Number				
Contact Name				
Contact Phone Number				
Seller Contact Email Address				
Mortgage Loan Information				
Seller Loan Identifier (Seller Loan Number)				
Freddie Mac Loan Number				
Freddie Mac Investor Contract Identifier				
Borrower Name				
Property Address				
Servicer Loan Number (if available)				
Payment Information				
Payment Type	Payment Amount	Date Payment To Be Applied		
PITI	\$	Month	Day	Year
ESCROW: (Circle type below)	\$	Month	Day	Year
Escrow payment/shortage/reserves or cushion		Type of escrow: Taxes, MI, Hazard, Flood or Other:		
PRINCIPAL CURTAILMENT/REDUCTION	\$	Month	Day	Year
OTHER: DESCRIBE	\$	Month	Day	Year
Forward Check				
Forward endorsed check to Servicer along with this Transmittal to the attention of		Attention:		
Servicer address				
Servicer Contact Phone Number				

**Cash-Released XChange®
Preferred Document Custodian Request Form**

Seller Name	
Seller Identification Number (6-digit Seller ID)	
Contact Name	
Contact Phone Number	
Contact Email Address:	
Alternate Contact Information	
Preferred Document Custodian Name	
Document Custodial Agreement #	
<i>This section to be completed by Freddie Mac's Servicing Released Executions team</i>	

Guide [Exhibit 28A](#), 6.3: Late Fee

Servicer shall be entitled to charge Seller a fee ("Late Document Fee") equal to \$100.00 per Loan per month on those Loans for which all original final documents specified in the Final Documents section of the Cash-Released XChange® User Guide have not been delivered to Servicer within six (6) months of the Sale Date. Such Late Document Fee shall begin to accrue on the first day of the seventh (7th) month after the Sale Date. Notwithstanding the foregoing, Servicer shall not impose a Late Document Fee if Seller's failure to deliver an original Loan document is caused by the failure of the applicable recording office to record and return an original Loan document, provided Seller, in Servicer's reasonable judgment, has exercised and continues to exercise reasonable good faith effort to fulfill its obligation hereunder.