	Subsequent Tra	45 days prior to effective date of	No earlier than the 2nd of the	If there are changes at any	At any time in the process, by either the		
	45-60 days prior to effective date of TOS			TOS	month following the transfer effective date.	time but no less than 8 days prior to TOS effective date	Transferor or Transferee
Transferor	Day 1 Manage Loan Portfolio: A. Create New Request Complete applicable fields & questions Input Transferee contact information Input/Upload mortgage list Submit	Day 2 C: Validate and Certify 1. Validate: Data Freddie Mac Responses to question #'s 6-12 Proposed Mortgage list Bifurcation, Summary, Exception, Add/Delete Reports Electronically sign-off on the request. Status changes to Pending Transferee Signoff	Day 2 / Day 3 Email notification: Allow 5-7 days from Transferee sign-off for review by Freddie Mac	Day 7-9 Email Notification: with Approval instructions-do not follow STM generated Approval Letter	J. Download • STOS Agreement • Final Mortgage List	H. Modify Request Re-certification and approval required if: Increasing loan count Changing request type from partial portfolio to all Changing answers to questions 1-6 Changing the transfer effective date Moves back to day 2 step C	K. Delete Request
Freddie Mac	Servicing Transfer Manager B. Notification E-mail: Pending Transferor Signoff.	Servicing Transfer Manager D. Notification Email: Pending Transferee Review/Signoff	F. Notification Email: Pending Freddie Mac Review	G. Notification Email: Approved	Servicing Transfer Manager Status updates to Approved	Servicing Lanster Manager Man	Servicing Transfer Manager L. Notification Email: Request Withdrawn
Transferee		E: Validate and Certify View STOS request (using Unique ID in email). Complete Transferee data fields: Email and phone contact information, Doc Custodian etc. Validate: Bifurcation, Summary, Exception, Add/Delete Reports Freddie Mac responses to questions #6-12 Access and sign-off on Terms and Conditions Status changes to: Pending Freddie Mac Review	Email notification: Allow 5-7 days from Transferee sign-off for review by Freddie Mac	Email Notification: with Approval instructions-do not follow STM generated Approval Letter	J. Download • STOS Agreement • Final Mortgage List	Re-certification and approval required if: • Material change (Doc Custodian is deleted or changed) Moves back to C orIf the change is not material after initial sign off by Transferee, Transferor is not required to re-sign. Moves back to F Status: Pending Freddie Mac Review (no email notification)	K. Delete Request

Intra-Servicer Process Flows



	30-60 days prior to effective date of TOS			If there are changes at any time but no less than 8 days prior to TOS effective date	At any time in the process
Servicer/Transferor	Manage Loan Portfolio: A. Create New Request Select Intra-Servicer Portfolio Move: Complete applicable questions/data fields Select effective transfer date Select New Servicer # from the pick list Enter contact information Select Transfer Type: Intra Select Request Type: Entire Portfolio or Partial Portfolio Manage Loan list Access Terms and Conditions Accept Terms and Conditions Enter name to electronically sign and Submit Request	C. Validate Ensure all requirements have been met to complete the transfer. View the following reports. Bifurcation Summary Exception Add/Delete Report	No earlier than the 2 nd of the month following the transfer effective date. E. Download Intra Servicer Portfolio Move Request for Servicing of Single-Family Mortgages Final Mortgage List	F. Modify Request (e.g. add loans): Status: Pending Freddie Mac Review Process goes back to step C Sign an updated Intra-Servicer Portfolio Move Request if applicable	H. Delete Request
Freddie Mac	Servicing Transfer Manager B. Notification Email Pending Freddie Mac Review	Servicing Transfer Manager D. Notification Email Approved	Servicing Transfer Manager	Servicing Transfer Manager G. Notification Email Pending Freddie Mac Review	Servicing Transfer Manager I. Notification U. Email Withdrawn

Transfer of Servicing Process Flows



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 an agreement between Freddie Mac and any other party.

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