

<b>Subsequent Transfer of Servicing Process</b>				45 days prior to effective date of TOS	No earlier than the 2nd of the month following the transfer effective date.	If there are changes at any time but no less than 8 days prior to TOS effective date	At any time in the process, by either the Transferor or Transferee
45-60 days prior to effective date of TOS							
Transferor	<b>Day 1</b> <b>Manage Loan Portfolio:</b> <b>A. Create New Request</b> <ul style="list-style-type: none"> <li>Complete applicable fields &amp; questions</li> <li>Input Transferee contact information</li> <li>Input/Upload mortgage list</li> <li>Submit</li> </ul>	<b>Day 2</b> <b>C: Validate and Certify</b> <ol style="list-style-type: none"> <li><b>Validate:</b> <ul style="list-style-type: none"> <li>Data</li> <li>Freddie Mac Responses to question #'s 6-12</li> <li>Proposed Mortgage list</li> <li>Bifurcation, Summary, Exception, Add/Delete Reports</li> </ul> </li> <li><b>Electronically sign-off</b> on the request. <ul style="list-style-type: none"> <li>Status changes to Pending Transferee Signoff</li> </ul> </li> </ol>	<b>Day 2 / Day 3</b> <b>Email notification:</b> Allow 5-7 days from Transferee sign-off for review by Freddie Mac	<b>Day 7-9</b> <b>Email Notification:</b> with Approval instructions-do not follow STM generated Approval Letter	<b>J. Download</b> <ul style="list-style-type: none"> <li>STOS Agreement</li> <li>Final Mortgage List</li> </ul>	<b>H. Modify Request</b> <b>Re-certification and approval required if:</b> <ul style="list-style-type: none"> <li>Increasing loan count</li> <li>Changing request type from partial portfolio to all</li> <li>Changing answers to questions 1-6</li> <li>Changing the transfer effective date</li> </ul> <b>Moves back to day 2 step C</b>	<b>K. Delete Request</b>
	<b>B. Notification</b> E-mail: <i>Pending Transferor Signoff.</i>	<b>D. Notification</b> E-mail: <i>Pending Transferee Review/Signoff</i>	<b>F. Notification</b> E-mail: <i>Pending Freddie Mac Review</i>	<b>G. Notification</b> E-mail: <i>Approved</i>	<b>I. Notification</b> E-mail: <i>Pending Transferor Sign-off</i>	<b>L. Notification</b> E-mail: <i>Request Withdrawn</i>	
Freddie Mac	<b>E: Validate and Certify</b> <b>View STOS request</b> (using Unique ID in email). <ul style="list-style-type: none"> <li>Complete Transferee data fields: Email and phone contact information, Doc Custodian etc.</li> <li><b>Validate:</b> <ul style="list-style-type: none"> <li>Bifurcation, Summary, Exception, Add/Delete Reports</li> <li>Freddie Mac responses to questions #6-12</li> </ul> </li> <li><b>Access and sign-off</b> on Terms and Conditions</li> <li>Status changes to: Pending Freddie Mac Review</li> </ul>	<b>Email notification:</b> Allow 5-7 days from Transferee sign-off for review by Freddie Mac	<b>Email Notification:</b> with Approval instructions-do not follow STM generated Approval Letter	<b>J. Download</b> <ul style="list-style-type: none"> <li>STOS Agreement</li> <li>Final Mortgage List</li> </ul>	<b>Re-certification and approval required if:</b> <ul style="list-style-type: none"> <li>Material change (Doc Custodian is deleted or changed)</li> </ul> <b>Moves back to C</b> <ul style="list-style-type: none"> <li>or</li> <li>--If the change is not material after initial sign off by Transferee, Transferor is not required to re-sign.</li> </ul> <b>Moves back to F</b> Status: Pending Freddie Mac Review (no email notification)	<b>K. Delete Request</b>	
Transferee							

# Intra-Servicer Process Flows

