

# Procedures relating to eNotes and eMortgages

## Chapter

# 6

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## Introduction

This Chapter focuses on the requirements that a Freddie Mac-approved third party eNote custodian (eCustodian) must provide for the acceptance, verification, certification, on-going maintenance, transferring, and release of eNotes. Because an eCustodian must also be able to accept and manage trailing documents for eNotes in paper form, this Chapter leverages and builds on the prior Chapters in the Handbook to address the processes unique to eNotes. The eCustodian must track and cross-reference Electronic documents stored in the eNote Vault System or eStorage System to paper documents stored and maintained in their Vault.

Except as modified below, the terms from Chapters 1-5 apply to eNotes.

To become an eCustodian, in addition to the requirements to become a Document Custodian, you must be approved for eNote custody and execute a special addendum to the Tri-Party Agreement ([Form 1035A](#)) with the Seller/Servicer and Freddie Mac. Certain capitalized terms are used differently in this Chapter as the context indicates:

**“Addendum”** refers to the document amending the Tri-Party Agreement on [Form 1035A](#) to enable Seller/Servicer, using certain specified Seller/Servicer numbers, to deliver and service eNotes and eCustodian to manage custody for eMortgages to be sold to Freddie Mac.

**“eCustodian”** refers to a Document Custodian that Freddie Mac has specifically approved to certify and maintain eNotes and assignments of the Security Instruments as described in the Guide and herein.

**“Note”** refers to the Electronic Note (also sometimes referred to in this Chapter 6 as an “eNote”) and any other Electronic instruments evidencing the indebtedness secured by the Security Instrument, with the original riders, and other modifying instruments to the original Electronic Note that meet the requirements of [Guide Section 1402.7](#); provided, however, that the term “eNote” shall not include any Assignments or supplemental or additional documents maintained in paper format. In this Chapter, the term “Note” shall be deemed to include “eNote”, and the term “Mortgage” shall be deemed to include “eMortgage” unless otherwise identified.

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

Freddie Mac provides certain direct document custodial services for eNotes (described below) that it does not provide for Notes in paper format.

For additional information on certification and custody of eMortgages, please refer to the Guide, including Guide Chapters 1401 and 1402.

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## Document Custodial Options and Requirements

Seller/Servicers selling eNotes to or servicing them for Freddie Mac must select at least one eCustodian which may be Freddie Mac or a third-party Document Custodian. Each relationship between a Seller/Servicer and an eCustodian requires a separate Tri-Party Agreement, unless the Seller/Servicer uses Freddie Mac as its eCustodian, in which case no independent agreement is necessary.

An eCustodian's eNote Vault System is assigned the Document Custodian number assigned with a traditional vault, regardless of the number of Seller/Servicer numbers for which it holds eNotes.

## Eligibility; Application and Approval Process

### Introduction

An eMortgage is a Mortgage that is originated using an eNote. The Security Instrument and other mortgage documents may be paper or Electronic Records.

### Eligibility Requirements

To be approved as an eCustodian, you must be a Freddie Mac approved Document Custodian and meet the additional requirements of [Guide Section 1402.18](#).

#### eNote Vault System security and system requirements:

An eCustodian's eNote Vault System must:

- meet the Freddie Mac's requirements of the eNote Vault system specified in [Guide Sections 1402.5](#) and [1402.6](#);
- be able to accept the eDelivery and Transfer of Control and Location of eNotes on individual and batch transactions;
- enable the eCustodian to initiate Transfers of Control and Location on individual and batch transactions;
- be able to conduct MERS eRegistry transactions and receive the notifications from MERS eRegistry

To apply for approval, contact Freddie Mac at [eMortgage\\_team@freddiemac.com](mailto:eMortgage_team@freddiemac.com) and copy IE for information on the process and requirements. The eMortgage Team will work with you to complete the approval process and notify the applicant of its decision.

Upon approval, to establish a relationship with a Seller/Servicer, the eMortgage Team will send the Tri-Party Agreement (if one has not already been signed) and the Addendum to you to execute and forward to the Seller/Servicer. See [Guide Sections 2202.2](#) and [2202.3](#). You must receive a copy of the fully executed Tri-Party Agreement and Addendum before accepting any documents from a Seller/Servicer for certification or custody. The chart below identifies the standards to qualify as an eCustodian and properly certify and safeguard the

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eNotes. See [Guide Sections 1402.18](#), [2202.2](#), [6304.1](#), and other Sections referenced in the chart.

Standard	Activity or Requirement
Employ internal controls and use prudent business practices to safeguard and maintain our Notes and assignments.	You must re-validate (i) the Tamper Evident Seal for all eNotes held for Freddie Mac every June and December and (ii) that Freddie Mac is the Controller and you are the Location and Delegatee for Transfer (if applicable) in the MERS eRegistry.
Staff must be trained and knowledgeable in handling Notes, performing other custodial duties, using Loan Selling Advisor and eRegistry. See <a href="#">Guide Section 2202.2</a> .	Your staff must be proficient with use of eNote Vault System and eRegistry transactions.
Have an independent document tracking system to monitor Notes and assignments and releases. See <a href="#">Guide Sections 2202.2</a> , <a href="#">1402.8(c)(iv)</a> and <a href="#">1402.12</a> .	You must be able to cross-reference the eNote and related paper documents
Maintain a disaster recovery (business continuity) plan.	<p>Your plan must provide for:</p> <ul style="list-style-type: none"> <li>▪ Disaster recovery, business continuity, redundancy, data back-up, archival, and retrieval capabilities and should be supported by well-documented plans and annual tests,</li> <li>▪ Immediate notice to Freddie Mac at <a href="mailto:loan_delivery_funding_ops@freddiemac.com">loan_delivery_funding_ops@freddiemac.com</a> and the eMortgage Team <a href="mailto:eMortgage_team@freddiemac.com">eMortgage_team@freddiemac.com</a> if a disaster affects or is likely to affect your eNote Vault or capabilities,</li> <li>▪ If certification is automated, test back up-system for any automated certification process, and verify procedures and processes to transition to manual certification if needed, and</li> </ul>

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Standard	Activity or Requirement
Maintain a disaster recovery (business continuity) plan ( <i>continued</i> ).	<ul style="list-style-type: none"><li>▪ Test and update the plan at least annually and notify the eMortgage Team when testing is completed.</li></ul>
Submit Annual Document Custodian Eligibility Certification.	In addition to the process in Chapter 2, eCustodian must attest its compliance with Freddie Mac requirements provided in <a href="#">Guide Chapter 1402</a> , as part of completing the Annual Document Custodian Eligibility Certification.
Terminate the document custodial relationship. See <a href="#">Guide Section 2202.6</a> .	In addition to Chapter 1 terms, see the Termination Section below.

### Insurance Coverage

In addition to meeting the Chapter 2 requirements, eCustodian must maintain at least the following insurance coverages:

- **Professional liability insurance** covering services and deliverables in the minimum amount of \$5,000,000 each claim and annual aggregate, which includes cyber liability coverage and insures against claims arising out of a failure of computer security, a wrongful release of private information, a failure to protect personally identifiable information from misappropriation, theft of data or records, virus, and other cyber-attacks, vandalism and mischief, denial or impairment of services, and infringements of copyright and patent, trademark, and privacy rights.
- **All-risk physical damage insurance** on building, personal property, income, hardware, and software based on replacement cost of the equipment and software, including coverage against damage caused by computer “viruses,” “worms,” “timebombs,” “trap doors,” and similarly destructive code.

### Access to Loan Selling Advisor and Programmatic Certification

In addition to completing and submitting the Freddie Mac Access Manager Administrator Registration form (i.e. FAM Form) or the Loan Advisor Registration form (i.e. LAR Form) per [Guide Section 2403.11\(b\)](#), an eCustodian may choose to develop a programmatic certification option. An eCustodian seeking to provide an automatic certification process must contact the eMortgage Team to obtain access to Freddie Mac’s Developer Portal and obtain further information on the process and requirements.

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If an eCustodian is set up for programmatic certification:

- Loan Selling Advisor sends certification request with all the applicable eNote certification data to eNote custodian when a 1034 form is built for the loan with eNote Indicator = " true."
- eCustodian's Certification Engine must securely receive the certification request and programmatically compare the data extracted from the eNote to data received from Loan Selling Advisor and provide certification results back to the Loan Selling Advisor, reflecting that the eNote has been certified or citing any discrepancies.
- All the certification requests and responses must be transmitted through S2S ID assigned to the eCustodian.
- The following Loan level certification data elements are sent with certification request.

#	<b><i>Certification Data Element</i></b>	<b><i>Loan Selling Advisor Screen Name</i></b>	<b><i>MISMO Data Point Name</i></b>
1	Freddie Mac Loan Number	Freddie Mac loan number	InvestorLoanIdentifier
2	Note Date	Note Date	NoteDate
3	Property Street	Street Address	AddressLineText
4	Property City	City Name	CityName
5	Property State	State Code	StateCode
6	Property zip code	Postal Code	PostalCode
7	Original Loan Amount	Note Amount	NoteAmount
8	Original Interest Rate	Note Rate Percent	NoteRatePercent
9	Original P&I Payment Date	Scheduled First Payment Date	ScheduledFirstPaymentDate
10	Original Maturity Date	Loan Maturity Date	LoanMaturityDate
11	Original P&I Payment	Initial Principal and Interest Payment Amount	InitialprincipalAndInterestPayment Amount

## eNotes/eMortgages

#	<i>Certification Data Element</i>	<i>Loan Selling Advisor Screen Name</i>	<i>MISMO Data Point Name</i>
12	Borrower Name	First Name Last Name Middle Name	FirstName LastName MiddleName BorrowerClassificationType
13	Co-Borrower Name	First Name Last Name Middle Name	FirstName LastName MiddleName BorrowerClassificationType
14	First rate adjustment date	First Rate Adjustment Effective Date	PerChangeRateAdjustmentEffectiveDate
15	Index Source	Index Source Type	IndexSourceType
16	Index Lookback Days	Interest and Payment Adjustment Index Lead Days Count	InterestAndPaymentAdjustmentIndexLeadDaysCount
17	Note Margin	Margin Rate Percent	MarginRatePercent
18	Interest Rate Rounded	Interest Rate Rounding Percent	InterestRateRoundingPercent
19	Periodic Interest Rate Cap	Subsequent Rate Adjustment  Maximum Increase Rate Percent  Subsequent Rate Adjustment Maximum Decrease Rate Percent	PerChangeMaximumIncreaseRatePercent  PerChangeMaximumDecreaseRatePercent  AdjustmentRuleType="Subsequent"
20	Life-of-loan max rate	Ceiling Rate Percent	CeilingRatePercent
21	Convertible	Convertible Indicator	ConvertibleIndicator
22	Conversion Effective Date	Latest Conversion Effective Date	LatestConversionEffectiveDate



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#	<i>Certification Data Element</i>	<i>Loan Selling Advisor Screen Name</i>	<i>MISMO Data Point Name</i>
23	Loan Modification Date	Loan Modification Effective Date	LoanModificationEffectiveDate
24	MERS MIN Identifier	MERS MIN Identifier	mersminIdentifier
25	Index Source Type Other Description	Index Source Type Other Description	Index Source Type Other Description
26	Life-of-loan min rate	Floor Rate Percent	FloorRatePercent

- The following attributes will be sent with the certification request in addition to loan level certification data.
  - Seller Identifier (Seller/Servicer number) and Name.
  - Certification Batch Identifier.
- Upon receiving the certification request from Loan Selling Advisor, eCustodian must locate the eNote for data provided using the MERS MIN Identifier.
- eCustodian must validate the following documentation errors:

<b>Documentation Errors</b>
eNote is not present or MERS MIN is missing/invalid
eNote is not MISMO compliant
MERSCORP Holdings is not listed as Registry Operator
eNote is not signed by Borrower
Freddie Mac is not the Controller
Freddie Mac or an eCustodian is not the Location
Tamper Evident Seal does not match the MERS eRegistry
eNote is not a Uniform Instrument
eNote is not an eligible product type (e.g. ARM data is delivered, but the eNote in the eNote Vault System is a Fixed).

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Documentation Errors
eNote has been modified and it is not reflected on the MERS eRegistry
Seller is not approved to deliver eNotes
The Lifetime Floor Percent is not matching with the Margin Rate Percent

For any of the documentation errors listed above, an error code associated with the error must be included in the response file sent to Loan Selling Advisor.

- In addition to the documentation requirements, eCustodian must validate the data elements stated in the table above and propose data changes if a data element fails validation.
- Certification response file from eCustodian should include these attributes:
  - Freddie Mac loan number
  - Seller/Servicer Number and Name
  - MERS MIN Identifier
  - Certification Batch Identifier
  - Certification Due Date
  - Custodian Note Received Date (transfer of Location date), if the MERS MIN is found
- Loan Selling Advisor updates the loan certification status as per the response sent from eCustodian.
- Documentation issues may require Seller to have the eNote re-executed and re-sent for programmatic certification. See [Guide Section 1402.8\(c\)](#) for requirements concerning major and minor corrections.
- If the Seller rejects the proposed changes and submits for manual Certification, you will have to manually certify the eNote by comparing the corrective affidavit and the loan data.

If an eCustodian is set up for manual certification, the eCustodian must login to their eNote Vault System to check for the documentation errors specified above. After confirming that there are no documentation errors, eCustodian must verify that the information on the eNote stored in their eNote Vault System matches the loan information in Loan Selling Advisor. If the Loan Selling Advisor information does not match eNote data, eCustodian must propose data changes in the Loan Selling Advisor for Seller review.

## Reporting

In addition to reports due to Freddie Mac pursuant to Chapter 2, for eNotes, you must:

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- re-verify (i) the Tamper Evident Seal for all eNotes held for Freddie Mac every June and December and (ii) that Freddie Mac is the Controller and you are the Location and Delegatee for Transfer (if applicable) in the MERS eRegistry; and

Freddie Mac may require an audit of the eNote Vault System conducted in accordance with the Statement on Standards for Attestation Engagements (SSAE) 18 or other comparable type of audit acceptable to Freddie Mac, in its sole discretion. A copy of the audit must be provided to Freddie Mac within 30 days of its completion.

### Termination of Tri-Party Agreement

For eCustodians, termination of the Addendum will cease the approval for all eNotes but does not impact the approval to certify paper notes. An eCustodian being terminated must continue to fulfill its custodial duties until all eNotes have been transferred to and recertified by the Transferee eCustodian, at which time the eCustodian relationship is ended.

### Custodial Functions

See Chapter 2 for general information.

#### eNote Custody Requirements

An eCustodian shall:

- a. Accept the eDelivery and maintain the Authoritative Copy of each eNote in its eNote Vault system.
- b. Accept the Transfer of Control on behalf of Freddie Mac and be identified as the Location of the eNote.
- c. Act as a “vendor” or a “Delegatee for Transfer” for Freddie Mac and automatically (“auto-Accept”) accept the Transfer of Control of the eNotes to Freddie Mac from Seller/Serviceicers that have signed the Tri-Party Agreement Addendum.
- d. Reject eNotes delivered by ineligible Sellers.
- e. Handle the outgoing transfer of Control and Location requests on behalf of Freddie Mac.

### Compliance and Controls

The chart below identifies several compliance controls for eNotes in addition to those described in the Handbook for Notes in paper format; it is not all-inclusive.

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Custodial Functions	Compliance Controls
Hold Notes and assignments in trust for the sole benefit of Freddie Mac	See Chapter 2 and verify within the eRegistry that: <ul style="list-style-type: none"> <li>the Location and Delegatee for Transfer (if applicable) of the eNote is the eCustodian, and</li> <li>the Controller is Freddie Mac.</li> </ul>
Maintain custody and tracking of Control and Location of the Notes and assignments  Provide periodic re-verification of the Tamper Evident Seal for eNotes held for Freddie Mac	You must re-validate (i) the Tamper Evident Seal for all eNotes held for Freddie Mac every June and December and (ii) that Freddie Mac is the Controller and you are the Location and Delegatee for Transfer (if applicable) in the MERS eRegistry. If there is an issue, contact <a href="mailto:eMortgage_team@freddiemac.com">eMortgage_team@freddiemac.com</a> or <a href="mailto:loan_delivery_funding_ops@freddiemac.com">loan_delivery_funding_ops@freddiemac.com</a> immediately.
Verify and certify Notes, supplemental documents, and assignments	See Chapter 3 and below for detailed information.
Transfer Location and/Control of Note to Servicer	See <a href="#">Guide Section 8107.2</a> , Chapter 4, and below for detailed information.
Release documents to Transferee Document Custodian	See Chapter 5 and below for detailed information.

### Changes to eCustodian Information

For any changes that impact or may impact your role or function as an eCustodian, notify the eMortgage team at [eMortgage\\_Team@freddiemac.com](mailto:eMortgage_Team@freddiemac.com), IE at [Institutional\\_Eligibility@freddiemac.com](mailto:Institutional_Eligibility@freddiemac.com) and the Loan Acquisition team at [Loan\\_Delivery\\_Funding\\_Ops@freddiemac.com](mailto:Loan_Delivery_Funding_Ops@freddiemac.com).

### Documents to be Verified

Without an executed Tri-Party Agreement and Addendum, you cannot accept eNotes for certification or maintenance.

An eCustodian may receive documents that are part of the Note file in an Electronic or paper format. You must be able to process documents in either format and maintain cross-references between storage systems as necessary to track the entire Note file.

The Seller/Servicer must eDeliver the eNote and Custodial Certification Schedule [Form 1034E](#) and any other trailing documents whether in electronic or paper form that travel with the Note to you.

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If the certification is performed manually, eCustodian must verify that Loan Selling Advisor properly identifies eMortgages by confirming that the term “EMTG” is on the [Form 1034E](#) in Loan Selling Advisor or on a print version of [Form 1034E](#); or the “eNote Indicator” column in the data export from Loan Selling Advisor is “true” or a check mark in a column appears with a lower case “e” on the Loan Selling Advisor certification screen.

eCustodian must also validate that:

- The MIN in Loan Selling Advisor matches the MIN on the eNote;
- The eNote’s Tamper Evident Seal matches the Tamper Seal in the MERS eRegistry;
- Freddie Mac is the Controller of the eNote and eCustodian is the Location of the eNote in the MERS eRegistry;
- When the eNote is viewed in the eNote Vault System, there is a representation of the Borrower’s typed name and Electronic Signature (which may or may not include a time and date stamp), and the Borrower’s legal signing capacity, if signing other than in an individual capacity;
- When the eNote is viewed in the eNote Vault System, ‘MERSCORP Holdings, Inc., a Delaware corporation’ appears as the “Operator of the Registry” in the eNote Uniform Instrument;
- If the eNote has been modified, the MERS eRegistry reflects the modification;
- The eNote is a valid Version 1.02 MISMO Category 1 SMART Document;
- The eNote is a valid Uniform Instrument;
- The Lifetime Floor Percent is matching with the Margin Rate Percent;
- The Seller/Servicer number on the [Form 1034E](#) is included in Attachment 1 of the Addendum; and
- eNote is an eligible product type (e.g., ARM data is delivered, but the eNote in the Note Vault is a fixed rate note).

**Note:** When the Borrower’s holographic signature is not consistent with a typed or printed name below the signature line on the Note or in Loan Selling Advisor, no Signature or Name Affidavit is required because the eClosing System authenticates the Borrower and has an associated audit trail.

### Verification Requirements

You may verify and certify eNotes using an automated certification process that was reviewed and formally approved by Freddie Mac. See Access to Loan Selling Advisor and Programmatic Certification above for additional information.

You may validate eNotes manually in the same manner as paper Notes or use an automated certification process in which data is automatically compared the data in Loan Selling Advisor.

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eNotes must be originated on Uniform Instruments. The verification elements and ULDD requirements are the same as for paper Notes.

## Borrower Signature

Because eNotes are executed using an Electronic Signature process, their signatures do not need to be verified as for paper Notes, but you must perform the verifications described in Chapter 3 for other documents originated on paper with Borrower signatures.

## Reviewing Supplemental Documentation:

### Guidance on POAs:

eCustodians must perform the actions described in Chapter 3.

If the eNote was executed by a person acting as attorney-in-fact pursuant to authority granted by a Borrower under a POA the Seller/Servicer must meet the requirements in [Guide Section 1402.8](#).

### Guidance on Modification Agreements

If the modification of an eMortgage is memorialized in a paper modification agreement, the Seller/Servicer must deliver the loan modification documents as required in [Guide Section 9206.17](#).

If the modification of an eMortgage is memorialized in an eModification Agreement, the Seller/Servicer must deliver following via MERS eDelivery to the eCustodian's eNote Vault System that contains the Authoritative Copy of the eNote:

- An Electronic copy of the executed eModification Agreement, within 25 days after receiving it from the Borrower; and
- If the eModification Agreement is recorded electronically, an Electronic copy of the recorded eModification Agreement, with recording information therein or Recording Confirmation, within five Business Days of receipt; or
- If the eModification agreement is not recorded electronically, an Electronic scanned copy of the recorded eModification Agreement, with recording information therein or Recording Confirmation, within five Business Days of receipt.

Note: If MERS eDelivery is not available for delivery of the Electronic documents, delivery by other electronic means (e.g., e-mail) is acceptable.

## Transfers of Control

The MERS eRegistry, tracks the current Controller, and all transfers of Control and Location of the Note.

## Assignments

If the Security Instrument associated with the eNote names MERS® as the original mortgagee of record, then Mortgage assignments associated with all such eNotes

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are tracked in the MERS System, a separate system from the MERS eRegistry  
See generally [Guide Section 8101.12](#).

### Resolving Discrepancies

See Chapter 3 for general information.

For eNotes, please see [Guide Section 1402.8\(c\)\(i\) and \(ii\)](#) to address major and minor corrections; however, all errors, omissions, and discrepancies must be resolved prior to Delivery to Freddie Mac.

### Notarization

See Chapter 3 and [Guide Section 1401.16](#) for Electronically Notarized (In-Person or Remote Online) Electronic Documents.

### Servicing-related Custodial Functions

#### Form 1036 Requirements

See Chapter 4 for general information. In requesting release of the Note file for an eNote, Servicers must include the following fields in addition to those required in Form 1036:

- the MERS MIN Number;
- MERS eRegistry Organization identifier; and
- the type of possession requested.

#### Document Release Types

See Chapter 4 for general information. Following the receipt of a [Form 1036](#) request for release for an eNote, you must:

- for a request of Control, initiate the Transfer of Control from Freddie Mac to the Servicer.
- for request of Location, initiate the Transfer of Location from you to the Servicer.

#### Paid-in-Full Notes

See Chapter 4 for general information

#### Return of Released Documents

Following receipt of a [Form 1036](#) from a Servicer returning an eNote, you must:

- accept Transfer of Control from Servicer to back to Freddie Mac, if applicable;
- accept Transfer of Location of the Authoritative Copy from Servicer to you
- verify that the Freddie Mac is listed as the Controller, and you are listed as the Location and Controller for Delegatee for Transfer of the eNote (if applicable).

## Transfer of Servicing and Custody

See Chapter 5 for general information. For eNotes, changes to the Location of the Authoritative Copy are made in the eRegistry system. There should be no changes to Freddie Mac as the Controller in eRegistry unless there is a [Form 1036](#) request or the Note is sold.

## Transferor Document Custodian Responsibilities

See Chapter 5 for general information. In addition to [Guide Chapters 2202, 6304, 7101](#), and [8107](#), see [Guide Section 1402.13](#) for Transfers of Servicing for eNotes.

Additionally, for eNotes, in accordance with [Guide Chapter 1402](#), the Transferor eCustodian must, for each eMortgage in a transfer of custody or in a Subsequent Transfer of Servicing with a change of eCustodian:

- deliver any related paper documents to the Transferee Servicer's eCustodian,
- create an offer of change in the MERS eRegistry of the Location to Transferee Servicer's eCustodian, and
- delivery of the Authoritative Copy to Transferee eCustodian's eNote Vault via MERS eDelivery.

For each eMortgage in a Subsequent Transfer of Servicing where the Document Custodian does not change – no additional tasks.

## Transferee Document Custodian Responsibilities

See Chapter 5 for general information. For eNotes, in accordance with [Guide Chapter 1402](#), the Transferee eCustodian must, for each eMortgage in a transfer of custody or in a Subsequent Transfer of Servicing with a change of eCustodian:

- conduct the activities in [Guide Section 1402.8](#) in addition to [Guide Section 7101.9](#) and Chapter 5,
- accept an offer of change of Location in the MERS eRegistry to Transferee Servicer's eCustodian, and
- verify (i) delivery of the Authoritative Copy to Transferee Servicer's eCustodian's eNote Vault System via MERS eDelivery, (ii) the MIN number, (iii) Freddie Mac is the Controller, and (iv) the Tamper Evident Seal against the MERS eRegistry.

For each eMortgage in a Subsequent Transfer of Servicing where the Document Custodian remains the same – no additional tasks.

For Transfers of Servicing of MERS-registered eMortgages from MERS member to MERS member require no additional documents: such transfers are tracked within the eRegistry.