

Exhibit 4: Cash Remittance System (12/16/15)



PROCEDURES FOR USING FREDDIE MAC'S SERVICE BUREAU (GPI) MULTIFIELD TOUCH-TONE REMITTANCE SYSTEM (See Section 53.7)

The Servicer should call (800) 568-4100.

To receive next-day credit, the Servicer must call by 9:00 p.m. Eastern time, in accordance with Section 53.8.

An audio response unit (ARU) will prompt as follows:

- "WELCOME TO THE GLOBAL PAYMENT'S AUDIO RESPONSE SERVICE"

1.	ARU PROMPTS:	"PLEASE ENTER TYPE"	
	SERVICER ENTERS:	<u>25#</u>	
2.	ARU PROMPTS:	"ENTER COMPANY NUMBER AND IDENTIFICATION NUMBER"	
	SERVICER ENTERS:	<u>5901*</u>	<u>#</u>
		Freddie Mac's four-digit company number	Servicer's six-digit identification
3.	ARU PROMPTS:	"ENTER NONPAYOFF AMOUNT"	
	SERVICER ENTERS:	** —	
		Enter both dollars and cents (for example, an amount of \$15.50 is entered as "1550"). ARU will read back amount.	
		(OR, if Servicer has no nonpayoff amount, enter # to proceed to step 4.)	
	ARU PROMPTS:	"TO PROCEED, ENTER #"	
	SERVICER ENTERS:	# if amount is correct	
		OR	
		* if amount is incorrect (ARU PROMPTS: "THE AMOUNT HAS BEEN VOIDED; REENTER NONPAYOFF AMOUNT.")	
4.	ARU PROMPTS:	"ENTER PAYOFF AMOUNT"	
	SERVICER ENTERS:	** —	
		Enter both dollars and cents (for example, an amount of \$15.00 is entered as "1500"). ARU will read back amount.	
		(OR, if Servicer has no payoff amount, enter # to proceed to step 5.)	
	ARU PROMPTS:	"TO PROCEED, ENTER #"	
	SERVICER ENTERS:	# if amount is correct	
		OR	



		* if amount is incorrect (ARU PROMPTS: "THE AMOUNT HAS BEEN VOIDED; REENTER PAYOFF AMOUNT.")	
5.	ARU PROMPTS:	"ENTER FEE AMOUNT"	
	SERVICER ENTERS:	** _	
		Enter both dollars and cents (for example, an amount of \$15.25 is entered as "1525"). ARU will read back amount.	
		(OR, if Servicer has no fee amount, enter # to proceed to step 6.)	
	ARU PROMPTS:	"TO PROCEED, ENTER #"	
	SERVICER ENTERS:	# if amount is correct	
		OR	
		* if amount is incorrect (ARU PROMPTS: "THE AMOUNT HAS BEEN VOIDED; REENTER FEE AMOUNT.")	
6.	ARU PROMPTS:	"PLEASE WAIT FOR PROCESSING"	
		"ACCEPTED"	
			4-digit verification code
		The Servicer should record this verification code as proof of the call.	
7.	ARU PROMPTS:	"THANK YOU, GOODBYE"	
	NOTE:	SERVICER MAY ENTER: _ to hear verification code again	

CHANGES OR VERIFICATIONS VIA VOICE REPORTING TO FREDDIE MAC'S SERVICE BUREAU (GPI)

To receive next-day credit, the Servicer must call by 9:00 p.m., Eastern time, in accordance with Section 53.8.

1. The Servicer should call (800) 944-2020.
2. A GPI operator will answer, "Global Payments."
3.
 - A. To change or cancel a previous report, the Servicer should say, "I want to change/cancel my information report. My ID number is 5901/_____" (The caller must say, "slash.")
 - B. To verify a report or obtain a verification code, the Servicer should say, "I would like to display my information report. My ID number is 5901/_____" (The caller must say, "slash.")
 - C. To use as a back-up procedure to report regular deposit information, the Servicer should say, "I have an information report. My ID number is 5901/_____" (The caller must say, "slash.")
4. The Servicer must provide the operator with only the appropriate fields and identify the amounts as follows:
 - For a nonpayoff amount: "Field 1 is _____ dollars and _____ cents.
 - "For a payoff amount: "Field 2 is _____ dollars and _____ cents.
 - "For a fee amount: "Field 3 is _____ dollars and _____ cents."



5. The GPI operator will state the new amount; indicate whether the amount has been changed, canceled, or accepted; and, if appropriate, give a new four-digit verification code.

ROLLOVER FROM GPI TOUCH-TONE REMITTANCE SYSTEM TO GPI OPERATOR

If the call has been rolled over during touch-tone input, the Servicer should say, "I need to verify my information report. My ID number is 5901/_____" (The caller must say, "slash.")

- If the report is already in the computer, the Servicer should ask for the verification code.
- If the report is not in the computer, the Servicer should use the back-up procedure (step 3-C under "Changes or Verifications Via Voice Reporting.")

QUESTIONS AND ANSWERS ABOUT USING FREDDIE MAC'S SERVICE BUREAU (GPI) MULTIFIELD TOUCH-TONE REMITTANCE SYSTEM

Q. IF MY REMITTANCE IS IN EVEN DOLLARS, DO I STILL ENTER CENTS?

A. Yes, cents must be entered even if zero (for example, a deposit of \$15.00 is entered as 1500).

Q. CAN I CHANGE OR CANCEL A PREVIOUS ENTRY?

A. Yes, but not via the touch-tone input mode. The change or cancellation must be related to a report sent the same day and must be made before the cutoff. See the procedures in this exhibit for "Changes or Verifications Via Voice Reporting."

Q. WHAT IS THE PURPOSE OF THE FOUR-DIGIT VERIFICATION CODE?

A. The first two digits are a computer-generated figure giving information on your identification and call date. The last two digits provide a means of checking the accuracy of your reported amount.

Q. HOW DO I CALCULATE THE LAST TWO DIGITS OF MY VERIFICATION CODE?

A. The last two digits of a verification code are calculated as follows:(Assume an information report of a nonpayoff amount of \$5,203.87 and a payoff amount of \$3,011.30 for a total of \$8,215.17.)

1. Total all digits in each type of payment:(nonpayoff) $5 + 2 + 0 + 3 + 8 + 7 = 25$ (payoff) $3 + 0 + 1 + 1 + 3 + 0 = 8$
2. Count the number of digits in each type of payment:(nonpayoff) 5, 2, 0, 3, 8, 7 = 6(payoff) 3, 0, 1, 1, 3, 0 = 6
3. Add the total from steps 1 and 2 above for each type:(nonpayoff) $25 + 6 = 31$ (payoff) $8 + 6 = 14$
4. Add the two-digit verification code for each type of payment to obtain the verification code for the total call-in:(nonpayoff) $31 +$ (payoff) $14 = 45$ In this example, the last two digits of the four-digit verification number are 45.
5. In the above example, if the \$8,215.17 consisted solely of payoff proceeds, then the following steps would be used to calculate the last two digits of the verification code:
 - a. Sum of the digits, $8 + 2 + 1 + 5 + 1 + 7 = 24$
 - b. Count number of digits, 8, 2, 1, 5, 1, 7 = 6
 - c. Add the two numbers together, $24 + 6 = 30$

In this example, the last two digits of the four-digit verification number are 30.

Q. WHAT IF I GET CUT OFF OR RECEIVE AN INCORRECT VERIFICATION CODE?



A. Follow the instructions in "Changes or Verifications Via Voice Reporting." Say to the GPI operator, "I want to verify my information report."

If you have further questions on this cash remittance system, call Freddie Mac at 1-(800) FREDDIE.