

Exhibit 5: Draft Letter of Authorization (10/07/02)



[Draft Letter of Authorization]

(Designated bank name)
(Street address)
(City, state, zip code)

Re: (Freddie Mac Seller/Servicer number)
(Name of account)
(Account number)

Dear _____:

This letter authorizes your bank to honor electronic debits initiated through the Automated Clearinghouse (ACH) system against the subject account at your bank.

We approve your honoring of the ACH transfers without signature or other authorization.

Sincerely,

(Seller/Servicer authorized signature)