

## **Final Delivery Instructions and Final Delivery Package Table of Contents**

(for all Mortgages other than SBL and TEL)

(Revised 7-1-2025)

These Final Delivery Instructions and Final Delivery Package Table of Contents are in addition to those requirements set forth in Chapter 32 of the *Freddie Mac Multifamily Seller/Service Guide* ("Guide"). Capitalized terms used but not otherwise defined in this document will have the meanings assigned to them by the Guide.

The Final Delivery Package Table of Contents indicates:

- If an "Original" and "Electronic Copy" or just an "Electronic Copy" of a document is required for the Final Delivery Package
- The "DMS Document Type" for each document uploaded to the Multifamily DMS
- The required "DMS Document Title" to use for each document uploaded to the Multifamily DMS

Delivery of an "Original" document requires both (a) electronic delivery via Multifamily DMS of a digitally scanned copy of that original "wet ink" signed document; and (b) delivery via overnight courier of the original physical document containing a manually executed, original "wet-ink" signature.

Delivery of an "Electronic Copy" requires ONLY the electronic delivery via Multifamily DMS of a digitally scanned copy of (a) for any Loan Document, the original "wet ink" signed document, or (b) for all other documents, a PDF or photocopy of such document (whether or not such document requires a signature).

Delivery of a "Recorded" document requires (a) at Final Delivery, an electronic delivery via Multifamily DMS of either (i) a true and certified copy of the instrument that was recorded/filed or (ii) a copy of the recorded/filed instrument with stamped recording information or evidence of filing, as applicable, and (b) post Final Delivery, if the recorded/filed copy was not delivered at Final Delivery, an electronic delivery via Multifamily DMS of a copy recorded/filed instrument with stamped recording information or evidence of filing.

A Final Delivery Package is deemed complete once Freddie Mac has received both the required "Originals" and "Electronic Copies" portions of the Final Delivery Package.

An "Original" document must be delivered to:

Freddie Mac Multifamily  
Attn: Records Center Manager  
8100 Jones Branch Drive  
McLean, Virginia 22102

Send a delivery notification email to [MF\\_Delivery\\_Notification@freddiemac.com](mailto:MF_Delivery_Notification@freddiemac.com) with the Freddie Mac Loan Number, Property Name, Counsel name and tracking number within 24 hours of expected receipt. Deliver the original documents in a one inch red-well folder.

**Final Delivery Package  
Table of Contents**  
(for all Mortgage other than SBL and  
TEL) (Revised 7-1-2025)

Upload the completed Final Delivery Package Table of Contents to Multifamily DMS.

| <b>Mortgage Information</b> |  |
|-----------------------------|--|
| Freddie Mac Loan No.        |  |
| Property Name               |  |
| Property City and State     |  |
| Loan Amount                 |  |

| <b>Funding Date and Commitment Amendment</b> |   |
|--|---|
| Requested Funding Date (Select One Option)   | <input type="checkbox"/> <b>ASAP Funding Date</b><br><input type="checkbox"/> <b>Specific Funding Date:</b> |
| Commitment Amendment in Process              | <input type="checkbox"/> <b>Yes</b><br><input type="checkbox"/> <b>No</b>                                   |

| <b>Seller Information</b>           |  |
|-------------------------------------|--|
| Seller Name                         |  |
| Seller Contact Name                 |  |
| Seller Contact Phone Number         |  |
| Seller Contact Email                |  |
| Seller Group Email, if available    |  |
| Email for Pre/Post Funding Comments |  |
| Email for Purchase Statement        |  |

| <b>Seller's Counsel Information</b> |  |
|-------------------------------------|--|
| Name                                |  |
| Phone Number                        |  |
| Email                               |  |
| Group Email, if available           |  |
| Email for Pre/Post Funding Comments |  |

| <b>Wire Instructions for Funding – Electronic Delivery</b><br>(Select applicable option) |                                     |   |
|--|-------------------------------------|---|
|  | <b>Warehouse/Non-Warehouse Loan</b> | <b>DMS Document Type</b>  |
| <input type="checkbox"/>   | Warehouse Loan                      | Form 996 - Warehouse Lender Release of Security Interest          |
|  |                                     | Form 987- Wire Transfer Authorization - Cash Warehouse Delivery   |
| <input type="checkbox"/>   | Non-Warehouse Loan                  | Form 1150 - Wire Transfer Authorization - Non-Warehoused Mortgage |

| <b>Originals and Electronic Copies Required</b><br>(Select all documents included in the Final Delivery Package)  |   |  |  |
|---|---|--|--|
|   | <b>Document</b>   | <b>DMS Document Type</b>   | <b>DMS Document Title</b>  |
| <b>Multifamily Note with Allonge or Endorsement to Freddie Mac</b>  |   |  |  |
| <input type="checkbox"/>  | Multifamily Note with Allonge/Endorsement   | Note   | Note OR [state] Amended and Restated Note<br><br>(The allonge/endorsement must be attached to the Note and not uploaded as a separate document)                                    |
| <b>Underlying Notes for Amended and Restated Notes (not New York)</b>   |   |  |  |
| <input type="checkbox"/>  | Original Underlying Note(s) (or Lost Note Affidavit(s)) for Amended and Restated Note<br><br>As required for the Property jurisdiction:<br><br><input type="checkbox"/> An original or lost note affidavit of each prior note described in the Amended and Restated Note is being delivered<br><br><input type="checkbox"/> Only the original or a lost note affidavit of the immediately prior note described in the Amended and Restated Note is being delivered<br><br>(Underlying Original Note(s) do not need to be endorsed to Freddie Mac) | Note - Underlying Notes for Consolidation or Lost Note Affidavit | Underlying Note - \$ amount and date<br><br>(Upload individually and in chronological order)<br><br>(For New York, see below, NY Consolidation/Modification Loans section below)   |
| <b>NY Consolidation/Modification Loan Notes (see Electronic Copies Required - NY Consolidation/Modification Loans section below for additional items)</b> |   |  |  |
| <input type="checkbox"/>  | New York Consolidated, Amended and Restated Note or Amended and Restated Note with Allonge/Endorsement  | Note   | New York Note - \$ amount and date<br><br>(The allonge/endorsement must be attached to the Note and not uploaded as a separate document)   |
| <input type="checkbox"/>  | Original Note(s) (or Lost Note Affidavit(s)) that were consolidated<br><br>(Underlying Original Note(s) do not need to be endorsed to Freddie Mac)  | Note - Underlying Notes for Consolidation or Lost Note Affidavit | [number that corresponds to List of Existing Notes] Underlying Note - \$ amount and date<br><br>(If there are multiple Notes, upload each individually and in chronological order) |
| <input type="checkbox"/>  | Gap Note<br><br>(Gap Note does not need to be endorsed to Freddie Mac)  | Note - Underlying Notes for Consolidation                        | Gap Note - \$ amount and date  |
| <b>Multistate Guaranty</b>  |   |  |  |
| <input type="checkbox"/>  | Multistate Guaranty   | Guaranty   | [name of Guarantor] – [type of guaranty] (if not the multistate form)<br><br>(If there are multiple Guaranties, upload each individually)  |

| <b>Originals and Electronic Copies Required</b><br>(Select all documents included in the Final Delivery Package)  |  |                          |                                |
|---|--|--------------------------|--------------------------------|
|   | <b>Document</b>                                | <b>DMS Document Type</b> | <b>DMS Document Title</b>      |
| <b>Preservation Rehab Guaranties (see Electronic Copies Required - Preservation Rehab Loans section below for additional Preservation Rehab Loan documents)</b> |  |                          |                                |
| <input type="checkbox"/>  | Guaranty of Completion                         | Guaranty                 | Guaranty of Completion         |
| <input type="checkbox"/>  | Guaranty of Operating Deficits                 | Guaranty                 | Guaranty of Operating Deficits |
| <b>Letter of Credit</b>   |  |                          |                                |
| <input type="checkbox"/>  | Letter of Credit with assignment form attached | Letter of Credit         | LOC -- \$ amount               |

| <b>Electronic Copies Required - General</b><br>(Select all documents included in the Final Delivery Package)  |  |   |  |
|---|--|---|--|
|   | <b>Document</b>  | <b>DMS Document Type</b>                            | <b>DMS Document Title</b>  |
| <b>Rate Cap Agreement</b>   |  |   |  |
| <input type="checkbox"/>  | Cap Agreement  | Interest Rate Hedge Agreement (cap-swap)            |  |
| <input type="checkbox"/>  | Cap Agreement Assignment   | Interest Rate Hedge Agreement Assignment (cap-swap) |  |
| <b>Loan and Security Agreement (Non-Seniors) (see Electronic Copies Required - Seniors Housing Loans section below for Seniors Housing Loan Agreement and other Seniors Housing Loan documents)</b> |  |   |  |
| <input type="checkbox"/>  | Loan and Security Agreement  | Loan Agreement                                      |  |
| <b>Security Instrument – Recorded (see Electronic Copies Required - NY Consolidation/Modification Loans section below for CEMA)</b>   |  |   |  |
| <input type="checkbox"/>  | State Specific Security Instrument   | Security Instrument                                 | [Certified or Recorded]  |
| <b>Assignment of Security Instrument – Recorded (see Electronic Copies Required - NY Consolidation/Modification Loans section below for Assignment of Consolidated Security Instruments)</b>        |  |   |  |
| <input type="checkbox"/>  | Assignment of Security Instrument  | Security Instrument                                 | [Certified or Recorded] Assignment   |
| <b>UCC Financing Statements – Recorded</b>  |  |   |  |
| <input type="checkbox"/>  | UCC-1  | UCC   | [Certified or Recorded] UCC-1 [recording jurisdiction]<br><br>(upload each individually) |
| <input type="checkbox"/>  | UCC-3  | UCC   | [Certified or Recorded] UCC-3 [recording jurisdiction]<br><br>(upload each individually) |
| <b>Omnibus Assignment</b>   |  |   |  |
| <input type="checkbox"/>  | Omnibus Assignment   | Assignment  | Omnibus  |
| <b>Title Policy, Title Insurance Policy Certification, and Title Exception Documents</b>  |  |   |  |
| <input type="checkbox"/>  | Title Insurance Policy Certification with Title Policy and Endorsements attached | Title Policy  | [Final or Amended]   |
| <input type="checkbox"/>  | Reinsurance or Coinsurance Agreement   | Reinsurance Agreement                               |  |
| <input type="checkbox"/>  | Title Exception Documents  | Title Exceptions                                    | (Include all title exceptions listed in Title Policy)                                    |
| <b>Survey</b>   |  |   |  |
| <input type="checkbox"/>  | Survey   | Survey  |  |
| <input type="checkbox"/>  | Survey Certificate   | Survey  | Survey Certificate   |
| <b>Settlement Statement</b>   |  |   |  |
| <input type="checkbox"/>  | Settlement Statement   | Settlement Statement                                |  |

| <b>Electronic Copies Required - General</b><br>(Select all documents included in the Final Delivery Package) |  |   |  |
|--|--|---|--|
|  | <b>Document</b>  | <b>DMS Document Type</b>                                    | <b>DMS Document Title</b>  |
| <b>Escrow and Reserve Accounts</b>   |  |   |  |
| <input type="checkbox"/>   | Form 1056  | Form 1056 – List of All Escrow Accounts Held                |  |
| <b>Management Agreement</b>  |  |   |  |
| <input type="checkbox"/>   | Assignment of Management Agreement with Management Agreement, including all amendments | Assignment of Management Agreement                          |  |
| <b>Organizational Documents (including Good Standing/Authorization to Transact Certificates)</b>             |  |   |  |
| <input type="checkbox"/>   | Borrower Organizational Documents  | Organizational Documents                                    | Borrower – [Borrower name]   |
| <input type="checkbox"/>   | Guarantor Organizational Documents   | Organizational Documents                                    | Guarantor – [Guarantor name]   |
| <input type="checkbox"/>   | SPE Equity Owner Organizational Documents  | Organizational Documents                                    | SPE Equity Owner [SPE entity name]   |
| <input type="checkbox"/>   | Certificate of Good Standing/Existence for Borrower                                    | Certificate of Good Standing – Existence for Borrower       | Borrower – [Borrower name]<br>(If there are multiple entity borrowers, upload each individually)   |
| <input type="checkbox"/>   | Authorization to Transact Business   | Authorization to Transact Business                          | Borrower – [Borrower name]<br>(If there are multiple entity borrowers, upload each individually)   |
| <b>Certifications</b>  |  |   |  |
| <input type="checkbox"/>   | Seller's Counsel Certification   | Seller's Counsel Certification                              |  |
| <input type="checkbox"/>   | Seller's Certification of Outstanding Items  | Seller's Certification of Outstanding Items                 |  |
| <input type="checkbox"/>   | Letter of Credit Certification   | Letter of Credit  | Letter of Credit Certification   |
| <input type="checkbox"/>   | Green Benchmarking Data Consultant Engagement Certification                            | Green Benchmarking Data Consultant Engagement Certification |  |
| <b>Opinion Letters</b>   |  |   |  |
| <input type="checkbox"/>   | Opinion Letter   | Opinion of Counsel  | Opinion Letter – [type of opinion letter (e.g., Borrower or Guarantor)]<br><br>(If there are multiple opinion letters, upload each individually) |
| <input type="checkbox"/>   | Opinion of Bank's Counsel – Letter of Credit   | Letter of Credit  | Letter of Credit Opinion   |
| <b>Operational Repairs</b>   |  |   |  |
| <input type="checkbox"/>   | Repair Letter – Operational Repair   | Repair Letter   |  |
| <b>Intercreditor Agreement</b>   |  |   |  |
| <input type="checkbox"/>   | Intercreditor Agreement  | Intercreditor Agreement                                     | [Supplemental or Existing Debt] - [lender name]  |
| <b>Ground Lease</b>  |  |   |  |
| <input type="checkbox"/>   | Ground Lessor's Estoppel Certificate with Ground Lease, including all amendments       | Lease - Ground  |  |
| <b>Commercial Lease</b>  |  |   |  |
| <input type="checkbox"/>   | Subordination Agreement or SNDA  | Lease - Commercial  | [if applicable, Certified or Recorded]<br>[Subordination Agreement or SNDA] – [tenant name]  |
| <input type="checkbox"/>   | Estoppel Certificate with lease, including all amendments                              | Lease - Commercial  | Estoppel – [tenant name]   |

| Electronic Copies Required - General  |  |  |  |
|---|--|--|--|
| (Select all documents included in the Final Delivery Package)                         |  |  |  |
|   | Document   | DMS Document Type  | DMS Document Title   |
| <b>Telecommunication Agreement</b>  |  |  |  |
| <input type="checkbox"/>  | Subordination Agreement or SNDA  | Lease - Other  | [if applicable, Certified or Recorded]<br>[Subordination Agreement or SNDA] -<br>Telecom – [tenant name]   |
| <b>Subordinate Financing</b>  |  |  |  |
| <b>Number of Subordinate Loans:</b> _____   |  |  |  |
| <input type="checkbox"/>  | Subordinate Financing Documents:<br>Note, Security Instrument,<br>Loan/Security Agreement, UCCs and<br>Estoppel Certificate  | Subordinate Financing  | [subordinate lender name] – [document<br>title]<br><br>(Upload each document individually)   |
| <b>Housing Assistance Payment (HAP) Contract</b>                                      |  |  |  |
| <input type="checkbox"/>  | HAP Contract (and any<br>amendments, renewals, and<br>assignments)   | HAP Contract   | Final HAP Contract<br><br>(Upload the final HAP contract with<br>amendments, renewals, and assignments<br>as one document)                               |
| <input type="checkbox"/>  | Consent to Assignment of HAP<br>Contract   | Consent to Assignment of<br>HAP Contract   |  |
| <b>Regulatory Agreement</b>   |  |  |  |
| <b>Number of Regulatory Agreements:</b> _____   |  |  |  |
| <input type="checkbox"/>  | Regulatory Agreement(s)  | Regulatory Agreement<br>(LURA)   | [if applicable, Recorded or Certified] [add<br>title of each document]<br><br>(If there are multiple regulatory<br>agreements, upload each individually) |
| <b>LIHTC Documents (only upload fully executed versions not previously delivered)</b> |  |  |  |
| <input type="checkbox"/>  | LIHTC Application to Allocating<br>Agency  | Low Income Housing Tax<br>Credits (LIHTC) Allocation<br>and Certification<br>Documentation | LIHTC Application<br><br>(Only required if LIHTC Regulatory<br>Agreement has not yet been delivered)   |
| <input type="checkbox"/>  | LIHTC Award/Reservation Letter or<br>Allocation Agreement [Allocating<br>Agency Resolution]  | Low Income Housing Tax<br>Credits (LIHTC) Allocation<br>and Certification<br>Documentation | LIHTC Award/Reservation Letter or<br>Allocation Agreement  |
| <input type="checkbox"/>  | Section 42(m) Letter [Approval of<br>Allocating Agency]  | Low Income Housing Tax<br>Credits (LIHTC) Allocation<br>and Certification<br>Documentation | 42(m) Letter<br><br>(Only required for transactions with 4%<br>LIHTC; not applicable to 9% LIHTC)  |
| <input type="checkbox"/>  | IRS Form 8609  | Tax & Regulatory<br>Documents  | Form 8609<br><br>(If received post Funding, upload to DMS<br>immediately upon receipt)   |
| <b>Notice to Third Parties</b>  |  |  |  |
| <input type="checkbox"/>  | Notice to Third Parties of Origination<br>of Mortgage and Assignment to<br>Freddie Mac   | Notice to Third Parties  | [name of notice recipient]<br><br>(If there are multiple notices, upload each<br>individually)   |
| <b>Side Letter/Agreement</b>  |  |  |  |
| <input type="checkbox"/>  | Side Letter/Agreement<br><br>All side letters or agreements require<br>prior Freddie Mac approval and<br>Freddie Mac will not be bound by any<br>agreement to which it is not a party. | Side Agreements  | Side Letter/Agreement regarding [topic]  |

| <b>Electronic Copies Required – Seniors Housing Loans</b><br>(Select all documents included in the Final Delivery Package) |   |   |  |
|--|---|---|--|
|  | <b>Document</b>   | <b>DMS Document Type</b>                                | <b>DMS Document Title</b>  |
| <input type="checkbox"/>   | Loan and Security Agreement – Seniors   | Loan Agreement  | Seniors Loan Agreement   |
| <input type="checkbox"/>   | Security Agreement for Manager or Operator  | Sr. Housing – Final Delivery                            | Security Agreement for Manager or Operator   |
| <input type="checkbox"/>   | Assignment of Security Agreement for Manager or Operator                                | Sr. Housing – Final Delivery                            | Assignment of Security Agreement for Manager or Operator   |
| <input type="checkbox"/>   | Security Assignment and Subordination Agreement for Operating Lease – Seniors           | Sr. Housing – Final Delivery                            | Security Agreement for Manager or Operator   |
| <input type="checkbox"/>   | Operator's Estoppel Certificate   | Sr. Housing – Final Delivery                            | Operator Estoppel Certificate  |
| <input type="checkbox"/>   | Subordination, Non-Disturbance and Attornment Agreement – Unrelated OR Related Operator | Sr. Housing – Final Delivery                            | [if applicable, Certified or Recorded]<br>[Related Operator OR Unrelated Operator] – [operator name] |
| <input type="checkbox"/>   | Certificate of Operator Manager   | Sr. Housing – Final Delivery                            | Certificate of Operator OR Certificate of Manager  |
| <input type="checkbox"/>   | Collateral Assignment of Licenses, Certificates and Permits                             | Sr. Housing – Final Delivery                            | Collateral Assignment of Licenses, Certificates and Permits  |
| <input type="checkbox"/>   | Collateral Assignment of Management Agreement   | Collateral Assignment of Management Agreement – Seniors | Collateral Assignment of Management Agreement  |
| <input type="checkbox"/>   | Collateral Assignment of Service Contracts  | Sr. Housing – Final Delivery                            | Collateral Assignment of Service Contracts   |
| <input type="checkbox"/>   | Certified List of Furniture, Fixtures, Equipment and Motor Vehicles                     | Sr. Housing – Final Delivery                            | Certified List of Furniture, Fixtures, Equipment and Motor Vehicles                                  |

| <b>Electronic Copies Required – New York Consolidation/Modification Loans</b><br>(Select all documents included in the Final Delivery Package) |   |  |  |
|--|---|--|--|
|  | <b>Document</b>   | <b>DMS Document Type</b>                           | <b>DMS Document Title</b>                        |
| <input type="checkbox"/>   | NY Consolidation, [Extension] [Extension, Spreader], and Modification Agreement | Consolidation Extension and Modification Agreement | [Certified or Recorded] [title of document]      |
| <input type="checkbox"/>   | Assignment of Consolidated Security Instruments                                 | Consolidation Extension and Modification Agreement | [Certified or Recorded] CEMA Assignment          |
| <input type="checkbox"/>   | NY Gap Security Instrument  | Security Instrument                                | [Certified or Recorded] Gap Security Instrument  |
| <input type="checkbox"/>   | NY Section 255 Affidavit  | Section 255 Affidavit                              | (Uploaded separately; do not attach to the CEMA) |

| <b>Electronic Copies Required – Cross-Collateralized Loans</b><br>(Select all documents included in the Final Delivery Package) |  |                                   |   |
|---|--|-----------------------------------|---|
|   | <b>Document</b>  | <b>DMS Document Type</b>          | <b>DMS Document Title</b>                                   |
| <input type="checkbox"/>  | Cross-Collateralization Agreement                          | Cross-Collateralization Agreement | [if applicable, Certified or Recorded] Agreement            |
| <input type="checkbox"/>  | Cross-Collateralization Agreement Memorandum               | Cross-Collateralization Agreement | [Certified or Recorded] Memorandum<br>Certified or Recorded |
| <input type="checkbox"/>  | Assignment of Cross-Collateralization Agreement Memorandum | Cross-Collateralization Agreement | [Certified or Recorded] Assignment of Memorandum            |

| <b>Electronic Copies Required – Preservation Rehab Loans</b><br>(Select all documents included in the Final Delivery Package) |   |                                |                                     |
|---|---|--------------------------------|-------------------------------------|
|   | <b>Document</b>   | <b>DMS Document Type</b>       | <b>DMS Document Title</b>           |
| <input type="checkbox"/>  | Assignment of Equity Interests, Pledge and Security Agreement | Assignment of Equity Interests |                                     |
| <input type="checkbox"/>  | Consent of Equity Investor                                    | Consent of Equity Investor     |                                     |
| <input type="checkbox"/>  | Subordination Agreement – Equity Bridge Loan Private Entity   | Subordination Agreement        | Equity Bridge Loan – Private Entity |

| <b>Electronic Copies Required - Additional Documents Required in Exhibit D-1 of the Commitment</b><br>(Select all documents included in the Final Delivery Package) |  |   |   |
|---|--|---|---|
|   | <b>Document</b>                            | <b>DMS Document Type</b>                                      | <b>DMS Document Title</b>                   |
| <input type="checkbox"/>  | Certified Rent Roll                        | Rent Roll   | Final Delivery Rent Roll                    |
| <input type="checkbox"/>  | Property Financial Statement               | Property Financial Statements - Trailing 12 Months, Certified | [enter time period]                         |
| <input type="checkbox"/>  | Lead Based Paint Indemnification Agreement | Indemnification Agreement                                     | Lead Based Paint                            |
| <input type="checkbox"/>  | Indemnification Agreement                  | Indemnification Agreement                                     |   |
| <input type="checkbox"/>  | Cash Management Agreement                  | Cash Management   | Cash Management Agreement                   |
| <input type="checkbox"/>  | Clearing Account Agreement                 | Cash Management   | Clearing Account Agreement                  |
| <input type="checkbox"/>  | Standstill Agreement                       | Standstill Agreement  | [Certified or Recorded] [title of document] |
| <input type="checkbox"/>  |  | Additional Documents Final Delivery Package                   | [title of document]                         |
| <input type="checkbox"/>  |  | Additional Documents Final Delivery Package                   | [title of document]                         |
| <input type="checkbox"/>  |  | Additional Documents Final Delivery Package                   | [title of document]                         |
| <input type="checkbox"/>  |  | Additional Documents Final Delivery Package                   | [title of document]                         |
| <input type="checkbox"/>  |  | Additional Documents Final Delivery Package                   | [title of document]                         |