

Letter Agreement for Servicer's Reserve Custodial Account



Instructions

(Page 1 of this form is to be completed by a Servicer that either (1) is not a depository institution whose deposits are insured by the FDIC or the NCUSIF or maintained in a Federal Reserve Bank or Federal Home Loan Bank or (2) is a federally insured depository, but does not maintain its Freddie Mac Reserve Custodial Accounts in house. Page 2 is to be completed by the depository for the Servicer.)

Letter Agreement

Identify funds account is established to hold (identify all that apply):

- Reserves for taxes, water and sewer charges, assessments, other charges that could become a first lien on the Property, ground rents, and insurance premiums
- Reserves for subsequent cap agreements
- Other Reserves
(Established for Reserves other than any Reserve listed above, e.g. Replacement Reserves, Repair Reserves, Rental Achievement Reserves, Debt Service Reserves, or any other reserves established under the terms of the Loan Documents)

To:

Typed Name of Depository	Depository FDIC Bank 9000, ABA, or S Bank Number
Typed Address of Depository	

The depositor/Servicer named below ("Servicer") hereby authorizes the depository institution named above ("depository") to establish, and requests that said depository establish, a demand deposit account or interest-bearing deposit account for the funds specified above held with respect to Mortgages serviced by the undersigned for Freddie Mac.

The account shall be maintained in the name of "_____¹ as trustee for Freddie Mac." All funds in such account shall be subject to draft thereon signed by the Servicer and shall also be subject to draft thereon by Freddie Mac. The depository is authorized to pay to Freddie Mac at any time the entire amount on deposit in such account, or any lesser amount specified, upon its presentation of a sight draft, in substantially the form of Freddie Mac Form 1062, including a photocopy or facsimile copy of such form, by an authorized officer, employee, representative, agent or attorney of Freddie Mac, designated as such in a Certificate of Incumbency and Authority to Draft Against Custodial Accounts, in substantially the form of Freddie Mac Form 1061, including a photocopy or facsimile copy of such form.

The above authorizations and agreements have been made by the Servicer to induce Freddie Mac to rely on them, and constitute part of the basis of the bargain for Freddie Mac's agreement to permit the Servicer to service Mortgages for Freddie Mac. The Servicer agrees that this Letter Agreement is not and shall not be revocable or subject to rescission by the Servicer, without the express written consent of Freddie Mac.

Please execute the certification on Page 2 and return it to the Servicer with this agreement, thereby acknowledging the existence of the demand deposit account or interest-bearing deposit account, and your undertakings and agreements with respect to the demand deposit account or interest-bearing deposit account, so that we may present the agreement and the certification to Freddie Mac.

Typed Name of Depositor (Freddie Mac Seller/Servicer or, if applicable, subservicer)	Seller/Servicer Number
Typed name of Freddie Mac Seller/Servicer (if a subservicer is the depositor)	Typed Name and Title
By (Signature)	Dated

¹ If the Freddie Mac Seller/Servicer is the depositor, type the complete legal name of the Freddie Mac Seller/Servicer. If a subservicer is the depositor, type the complete legal name of the subservicer, followed by the phrase "as subservicer for," followed by the complete legal name of the Freddie Mac Seller/Servicer.

