

Freddie Mac Multifamily
Customer Compliance Management
Multifamily Eligibility System
February 2017

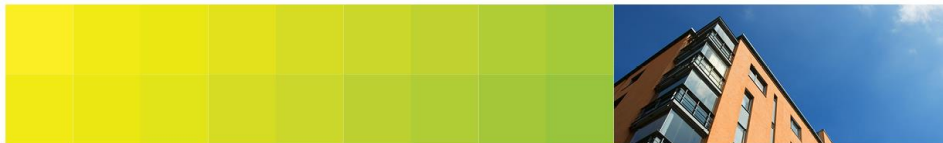
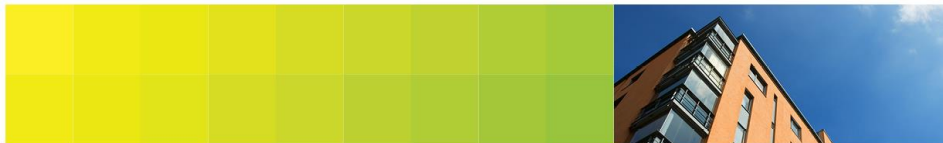


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Introduction

The Multifamily Eligibility System

The Multifamily Eligibility System (MES) is a customer-facing application with the initial objective to simplify and automate the Seller/Service submission of the Freddie Mac required Annual Certification Form and its supporting documentation, while providing transparency into the eligibility data Freddie Mac currently has for the respective Seller/Service. The system features functionality such as:

1. Auto-populated Seller/Service data on the applicable Annual Certification Form (16M, 17M, and 1110M) and guidance into the required attachments for each.
2. Ability to manage insurance policies to ensure Freddie Mac has the most recent information.
3. View custodial account and contact information.

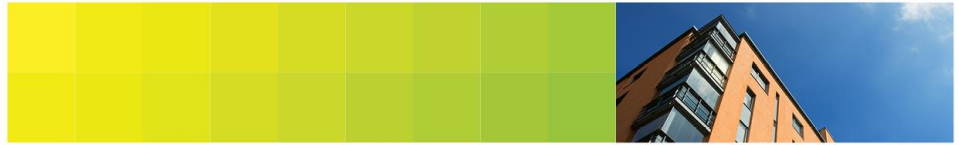
This document will provide you detailed insight into all the functionality the Multifamily Eligibility System introduces, as well as offer key information to help answer any questions that may arise during your use of the system.

Roles and Responsibilities

Role	Responsibility
S/S Admin	Role designated for the S/S Admins, to perform system administrator role assignment to their own users. S/S Admins can only grant access to the S/S User & S/S Read Only roles.
S/S User	The S/S User role has the ability to submit Annual Certifications to Freddie Mac and contact Freddie Mac through the system. They may upload supporting documents, run reports, and download Certification forms. They have the ability to update their respective insurance information, but only view Custodial Account, Contact, and other basic identification data.
S/S Read Only	The S/S Read Only role can view all screens applicable to the S/S User role, run reports and download Certification forms. They do not have access to edit data within the system.

Getting Started

- **System Access:** Please contact your System Administrator for access. The link to the system is [here](#).
- **Training:** Take the e-module training in addition to using this document to get acquainted with the benefits this application has to offer
- **Questions:** For any system issues after the March 2017 Annual Certification deadline, you may call our Multifamily Service Desk at 1-866-MultiFM (1-866-685-8436)
 - For all questions regarding the usability and business content within the system, please feel free to contact [Customer Compliance Management](#)
 - **For the March 2017 Annual Certification deadline**, please feel free to use the Multifamily Eligibility System support line at (703) 918-5655



1.0 Annual Certification Form 16M Population

I. Summary

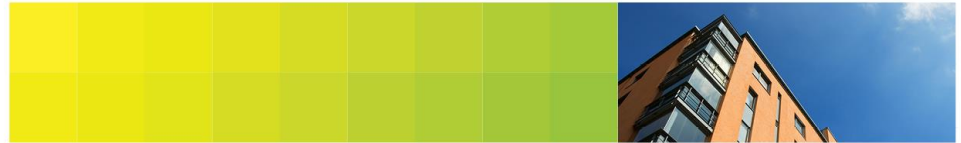
The Multifamily form 16M Annual Eligibility Certification Report (16M) should be submitted by Seller/Service providers who are approved for the Conventional, Targeted Affordable Housing, and Small Balance Loan programs within Freddie Mac. The completion of the 16M, as of the fiscal year-end of by each Freddie Mac Seller/Service provider is one such requirement set forth in Section 3.5(a) of the Multifamily Seller/Service provider Guide. The below steps will guide a user through the submission of the 16M and the applicable required attachments.

Helpful Hints:

- To determine if a 16M form is required for a Seller/Service provider, browse to the “Annual Certification – Due” home page of MES and user will see form and due date assigned.
- User should “Save” the 16M form after completing each section to avoid losing any data.
- New Seller/Service providers will not see auto population of data on the web-based form.


1.1 Section 1: Identification

User Groups	S/S User
Prerequisites	<ol style="list-style-type: none"> 1. S/S User has access to MES (Username, Password, URL, etc.) 2. S/S User is appropriately assigned the 16M Form
Assumptions	<ol style="list-style-type: none"> 1. The most recent data from prior annual certification and/or system is available to auto-populate current year form 2. S/S User has the ability to view and edit 16M Form
Description	<ol style="list-style-type: none"> 1. User logs in to MES using the username and password provided by the system administrator to browse to the home page - see screenshot below of expected results for further clarification. 2. User navigates to Pre Securitization Annual Cert on the left navigation and selects the "Due" sub tab. User views the 16M record in their queue, due to Freddie Mac 3. S/S User right clicks on the Certification record and selects "View Certification Details" to access the web-based Certification form



	<ol style="list-style-type: none"> Within the "Certification Details" window on the "Review Form" sub tab, user can view the web based 16M form. User reads the 16M instructions as well as the Definitions and Explanations S/S User then navigates to Section 1: Identification S/S User views auto-populated information in the section S/S User confirms the following fields are accurately auto-populated by the system: <ul style="list-style-type: none"> Seller/Service Numbers Additional Seller/Service Numbers Tax/Employer Identification Number Seller/Service Name Reporting for Fiscal Year End date Principal Office Address, City, State, and Zip Mailing Address, City, State, and Zip S/S User edits and updates the information (if applicable) User selects one of the following check boxes if the Seller/Service Organization Name has changed: <ul style="list-style-type: none"> Name Change Only Name change due to a change to Seller/Service's organization, assets, and/or operations
Expected Results	<ol style="list-style-type: none"> S/S User has the ability to view the pre-populated 16M Form and make updates to data where applicable S/S User is able to open 16M Form and confirms that correct identification information is populated within Section 1

1.2 Section 2: Direct and Ultimate Parent


Multifamily Eligibility System

Pre Securitization Annual Cert

Client - Annual Certification - Due

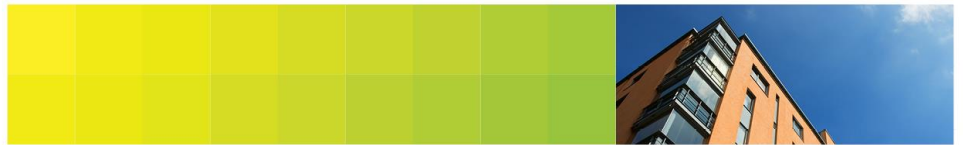
Due
Complete
Insurance
Custodial
Contacts

Drag a column header and drop it here to group by that column

Export to Excel

Menu	Counterparty Name	Form Type	Due Date	Form Received	Date Received	Returned On	Extension Granted
		16M	03/31/2017	TRUE	01/30/2017		

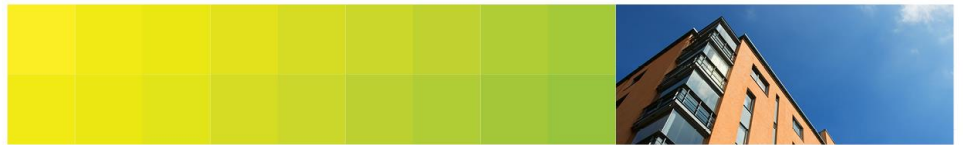
Page: 1 of 1 Go Page size: 1 Change Item 1 to 1 of 1



User Groups	S/S User
Prerequisites	N/A
Assumptions	<ol style="list-style-type: none"> 1. The most recent data from prior annual certification and/or system is available to auto-populate current year form 2. S/S User has the ability to view and edit 16M Form
Description	<ol style="list-style-type: none"> 1. S/S User navigates to Section 2: Direct and Ultimate Parent 2. S/S User views auto-populated information in the section 3. S/S User confirms the following fields are accurately auto-populated by the system: Name, city, and state of Direct Parent (if applicable) Name, city, and state of Ultimate Parent (if applicable) 4. S/S User edits and updates the information (if applicable)
Expected Results	<ol style="list-style-type: none"> 1. S/S User has the ability to view the pre-populated 16M Form and make updates to data where applicable 2. S/S User is able to confirm that correct parent company information is populated within Section 2

1.3 Section 3: Institution Type

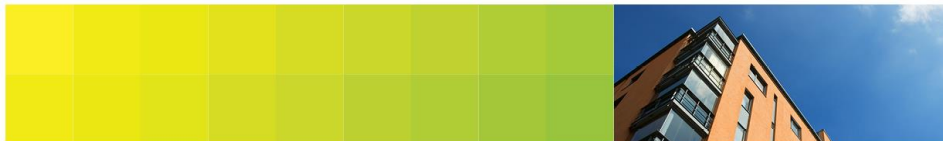
User Groups	S/S User
Prerequisites	N/A
Assumptions	<ol style="list-style-type: none"> 1. The most recent data from prior annual certification and/or system is available to auto-populate current year form 2. S/S User has the ability to view and edit 16M Form
Description	<ol style="list-style-type: none"> 1. S/S User navigates to Section 3: Institution Type 2. S/S User views auto-populated information in the section



	<p>3. S/S User confirms the following fields are accurately auto-populated by the system:</p> <p>Federally Insured Institution</p> <ul style="list-style-type: none"> • A depository insured by the FDIC, • A Credit Union insured by the NCUSIF <p>Mortgage Banker</p> <ul style="list-style-type: none"> • Subsidiary or parent of a depository institution or part of a bank or bank holding company • Another privately or publicly held company <p>Other</p> <ul style="list-style-type: none"> • Holding Company, Insurance Company, Non-Profit, Privately Insured Bank or Credit Union, State Housing Agency, State Insured Financial Institution • Other (write-in) <p>4. S/S User edits and updates the information (if applicable)</p> <p>NOTE: Please see section 1.21 Things to Consider: Federally Insured Seller/Service below if your institution type is a Federally Insured Institution</p>
Expected Results	<ol style="list-style-type: none"> 1. S/S User has the ability to view the pre-populated 16M Form and make updates to data where applicable 2. S/S User is able to confirm that correct institution type information is populated within Section 3

1.4 Section 4: Contacts

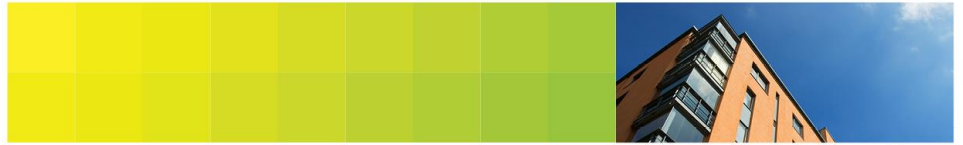
User Groups	S/S User
Prerequisite	N/A
Assumptions	<ol style="list-style-type: none"> 1. The most recent data from prior annual certification and/or system is available to auto-populate current year form 2. S/S User has the ability to view and edit 16M Form
Description	<ol style="list-style-type: none"> 1. S/S User navigates to Section 4: Contacts 2. S/S User views auto-populated information in the section



	<p>3. S/S User confirms Name and Title are accurately auto-populated by the system for the following roles:</p> <p>Chief Executive Officer Chief Financial Officer Freddie Mac Eligibility Contact Chief Servicing Officer Corporate Insurance Contact Head of Underwriting (if applicable) Head of Servicing (if applicable) Head of Loan Origination (if applicable) Anti-Predatory Lending Officer (if applicable) Privacy Officer (if applicable)</p> <p>4. S/S User edits and updates the information (if applicable) 5. S/S User enters email address for every associated role 6. S/S User enters phone number for every associated role</p> <p>NOTE: If contact information is changing, please contact Customer Compliance Management</p>
Expected Results	<p>1. S/S User has the ability to view the pre-populated 16M Form and make updates to data where applicable 2. S/S User is able to confirm that correct contact information is populated within Section 4</p>

1.5 Section 5: Servicing

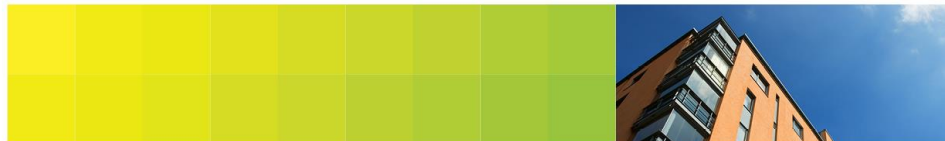
User Groups	S/S User
Prerequisites	N/A
Assumptions	<p>1. The most recent data from prior annual certification and/or system is available to auto-populate current year form 2. S/S User has the ability to view and edit 16M Form</p>
Description	<p>1. S/S User navigates to Section 5: Servicing</p>



	<ol style="list-style-type: none"> S/S User views auto-populated information in the section S/S User confirms the following fields are accurately auto-populated by the system: <ul style="list-style-type: none"> Sub-servicer Y/N S/S Number of Sub-Servicer, if applicable Sub-servicer Name Servicing platform selection (Midland, McCracken, FICS, MORSERV, REALSynergy, Other (write-in)) S/S User edits and updates the information (if applicable) S/S User checks 'Yes' if any sub-servicing activities are performed outside the U.S. S/S User checks 'No' if all sub-servicing activities are performed inside the U.S. S/S User enters specification of location outside the U.S. via free form text (if applicable) S/S User enters name of vendor(s) used for borrower escrow management via free form text
Expected Results	<ol style="list-style-type: none"> S/S User has the ability to view the pre-populated 16M Form and make updates to data where applicable S/S User is able to confirm that correct servicing information is populated within Section 5

1.6 Section 6: Minimum Eligibility Requirements

User Groups	S/S User
Prerequisites	N/A
Assumptions	<ol style="list-style-type: none"> The most recent data from prior annual certification and/or system is available to auto-populate current year form S/S User has the ability to view and edit 16M Form
Description	<ol style="list-style-type: none"> S/S User navigates to Section 6: Minimum Eligibility Requirements S/S User enters dollar value of GAAP Net Worth via free form text



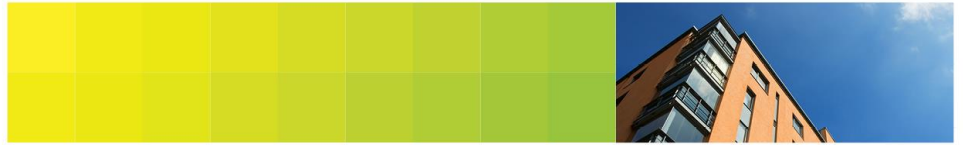
	<ol style="list-style-type: none"> 3. S/S User enters dollar value of Total Liquid Assets via free form text 4. S/S User enters dollar value of Total UPB of mortgages secured by income properties via free form text (if applicable) 5. S/S User enters dollar value of Total UPB of mortgages secured by multifamily properties via free form text (if applicable)
Expected Results	<ol style="list-style-type: none"> 1. S/S User has the ability to view the pre-populated 16M Form and make updates to data where applicable 2. S/S User is able to confirm that correct eligibility requirements information is populated within Section 6

1.7 Section 7: Funds Custodial Information

Helpful Hints:

- Custodial Account information is required for all loans within your Portfolio, regardless of whether the loans are being serviced by a Sub-Servicer on your behalf.
- Custodial Accounts information is only required for Portfolio loans, Pre Securitization.
- Custodial Accounts where you are acting as the "Sub-Servicer" should not be reported.
- **Adding a Custodial Account:** If adding a new Custodial Account, please send the executed original letter agreement to Freddie Mac. Letter Agreement forms can be found at [here](#). Please also submit a bank statement for Freddie Mac to confirm proper titling. Bank statement can be submitted via to [Customer Compliance Management](#) or with Letter Agreement package.
- **Closing a Custodial Account:** If closing a Custodial Account, or the Custodial Account is already no longer active, please email a copy of the bank statement with a \$0 account balance to [Customer Compliance Management](#) to confirm account closure.
- **Updating Custodial Account:** Please enter the updated information within the applicable field.

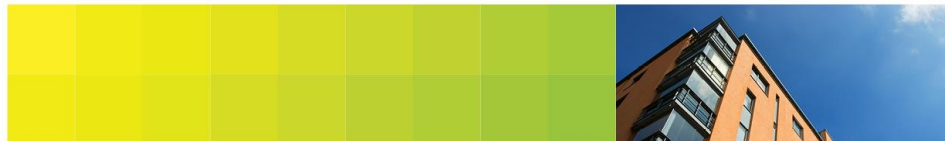
User Groups	S/S User
Prerequisites	N/A
Assumptions	<ol style="list-style-type: none"> 1. The most recent data from prior annual certification and/or system is available to auto-populate current year form 2. S/S User has the ability to view and edit 16M Form



	3. "Helpful Hints" exist through the web based form to assist Seller/Serviceers in submitting their 16M Certification form
Description	<ol style="list-style-type: none"> 1. S/S User navigates to Section 7: Funds Custodian Information 2. S/S User views auto-populated information in the section 3. S/S User confirms the following fields are accurately auto-populated by the system: Seller/Serviceer Number Depository Name Depository City, State ABA# Account Number Account Type selection: P&I - P&I, P&I Disbursement Reserves - Taxes & Insurance, Subsequent cap agreement, Other Reserves Securities Custodial Account for Tax-exempt Bond Transactions - Principal Reserve Fund, Cap Fee Reserve or Hedge Fee Reserve Meets depository eligibility requirements Y/N 4. S/S User clicks on 'Add Funds Custodial Agreement' to add a custodial account (if applicable) <p>NOTE: S/S User must email a Letter Agreement to Customer Compliance Management team to make changes to current custodial account information.</p>
Expected Results	<ol style="list-style-type: none"> 1. S/S User has the ability to view the pre-populated 16M Form and make updates to data where applicable 2. S/S User is able to confirm that correct custodial account information is populated within Section 7

1.8 Section 8: Ownership

User Groups	S/S User
Prerequisites	N/A
Assumptions	<ol style="list-style-type: none"> 1. The most recent data from prior annual certification and/or system is available to auto-populate current year form



	2. S/S User has the ability to view and edit 16M Form
Description	<ol style="list-style-type: none"> 1. S/S User navigates to Section 8: Ownership 2. S/S User reviews questions and checks applicable answer(s) from the following sections: Minority-Owned Business Enterprise Disabled-Owned Business Enterprise Women-Owned Business Enterprise Additional Categories Certifying Organization <p>NOTE: For more information on “Certifying Organization”, please see section 1.9 Things to Consider: Ownership</p>
Expected Results	<ol style="list-style-type: none"> 1. S/S User has the ability to view the pre-populated 16M Form and make updates to data where applicable 2. VALIDATION: S/S User is able to confirm that correct ownership information is populated within Section 8

1.9 Things to Consider: Ownership

What is the new section "Certifying Organization"?

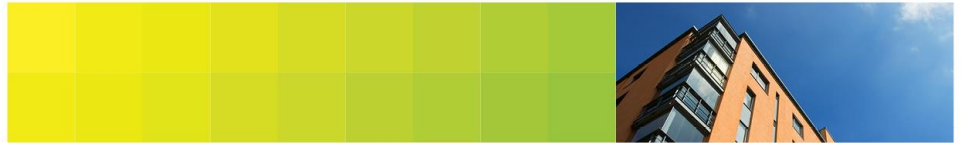
This question only applies if the Seller’s organization is a Minority-Owned, Disabled-Owned, Women-Owned, Service-Disabled Veteran Owned, GLBT-Owned, or Community-oriented lending institution. The Certifying Organization certifies the status of these designations.

1.10 Section 9: Insurance

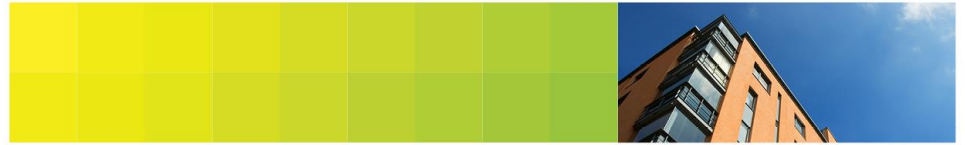
Helpful Hints:

- **UPB:** Please state the Unpaid Balance (UPB) for the entire portfolio covered by your Insurance, not just your Freddie Mac portfolio.
- Please include all insurance policies including any excess insurance policies. A Corporate Insurance Worksheet is available for download to confirm compliance with Fidelity and E&O insurance requirements.

User Groups	S/S User
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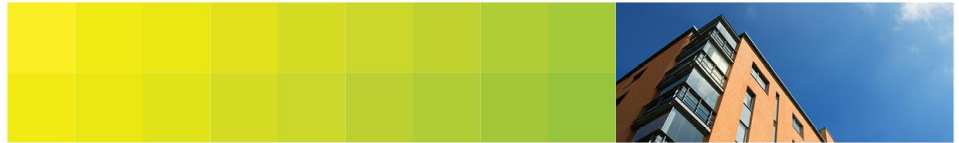
Prerequisites	N/A
Assumptions	<ol style="list-style-type: none"> 1. The most recent data from prior annual certification and/or system is available to auto-populate current year form 2. S/S User has the ability to view and edit 16M Form 3. "Helpful Hints" exist through the web based form to assist Seller/Serviceers in submitting their 16M Certification form
Description	<ol style="list-style-type: none"> 1. S/S User navigates to Section 9: Insurance 2. S/S User views auto-populated information in the section 3. S/S User confirms the following fields are accurately auto-populated by the system: <ul style="list-style-type: none"> Fidelity Bond coverage Errors & Omissions coverage Total UPB of entire mortgage servicing portfolio Fidelity Bond Insurance Provider Fidelity Bond Policy Number Fidelity Bond Coverage Amount Fidelity Bond Deductible Fidelity Bond Expiration Date Fidelity Bond Insurer Rating Fidelity Bond Insurance Broker/Agent Name and Email E&O Insurance Provider E&O Policy Number E&O Coverage Amount E&O Deductible E&O Expiration Date E&O Insurer Rating E&O Insurance Broker/Agent Name and Email 4. S/S User edits and updates the information (if applicable) 5. S/S User clicks on 'Add Bond Insurance Policy' to add a Fidelity Bond Policy (if applicable) 6. S/S User clicks on 'Add E&O Insurance Policy' to add a E&O Policy (if applicable) 7. S/S User checks 'Yes' if S/S had Fidelity Bond/E&O insurance losses > \$100,000 and/or cancellation, reduction, or non-renewal 8. S/S User checks 'No' if S/S did not have Fidelity Bond/E&O insurance losses > \$100,000 and/or cancellation, reduction, or non-renewal 9. S/S User checks 'Yes' if S/S reported event to Freddie Mac



	<p>10. S/S User checks 'No' if S/S did not report event to Freddie Mac</p> <p>11. S/S User downloads excel-based corporate insurance worksheet and manually populates to ensure information meets Freddie Mac eligibility requirements. Please see procedure "Seller/Service Insurance Submission - Review of Policy" for reference</p> <p>NOTE: Expired Insurance Policies will not be auto-populated. Please input updated Insurance Information</p>
Expected Results	<p>1. S/S User has the ability to view the pre-populated 16M Form and make updates to data where applicable</p> <p>2. S/S User is able to confirm that correct insurance information is populated within Section 9</p>

1.11 Section 10: External Auditor

User Groups	S/S User
Prerequisites	N/A
Assumptions	<p>1. The most recent data from prior annual certification and/or system is available to auto-populate current year form</p> <p>2. S/S User has the ability to view and edit 16M Form</p> <p>3. "Helpful Hints" exist through the web based form to assist Seller/Service in submitting their 16M Certification form</p>
Description	<p>1. S/S User navigates to Section 10: External Auditor</p> <p>2. S/S User confirms the following fields are accurately auto-populated by the system:</p> <p style="padding-left: 40px;">Firm name of external auditor Address of external auditor Contact name at external auditor Contact phone number at external auditor</p> <p>3. S/S User edits and updates the information (if applicable)</p> <p>4. S/S User enters explanation of change in external auditor via free form text (if applicable)</p>

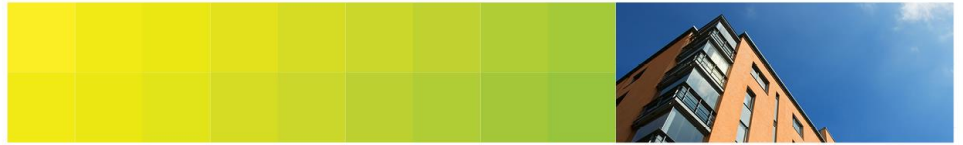


Expected Results	<ol style="list-style-type: none"> 1. S/S User has the ability to view the pre-populated 16M Form and make updates to data where applicable 2. S/S User is able to confirm that correct external auditor information is populated within Section 10
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1.12 Section 11: Audited Financials Submission

Federally Insured Institutions do not need to submit Audited Financial Statements.

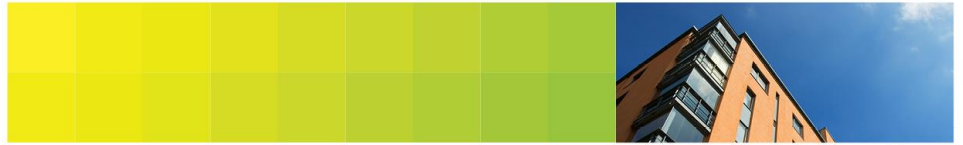
User Groups	S/S User
Prerequisites	N/A
Assumptions	<ol style="list-style-type: none"> 1. The most recent data from prior annual certification and/or system is available to auto-populate current year form 2. S/S User has the ability to view and edit 16M Form
Description	<ol style="list-style-type: none"> 1. S/S User navigates to Section 11: Audited Financials Submission 2. S/S User checks 'Seller/Service Level' if audited financial statements are prepared at the Seller/Service Level 3. S/S User checks 'Parent Level' if audited financial statements are prepared at the Parent Level <p>NOTE: S/S User attaches audited financial statements and auditor's report once form is submitted - see 1.19: Document Attachment</p>
Expected Results	<ol style="list-style-type: none"> 1. S/S User has the ability to view the pre-populated 16M Form and make updates to data where applicable 2. S/S User is able to confirm that correct financial statement information is populated within Section 11



1.13 Section 12: Warehouse Lender

Federally Insured Institutions do not have to complete this section of the 16M Form.

User Groups	S/S User
Prerequisites	N/A
Assumptions	<ol style="list-style-type: none"> 1. The most recent data from prior annual certification and/or system is available to auto-populate current year form 2. S/S User has the ability to view and edit 16M Form
Description	<ol style="list-style-type: none"> 1. S/S User navigates to Section 12: Warehouse Lenders 2. S/S User views auto-populated information in the section 3. S/S User confirms the following fields are accurately auto-populated by the system: <ul style="list-style-type: none"> Full Legal Name Federal Tax ID Address City, State, Zip Contact Name Phone Number E-mail Financing Facilities (Gestation Line, Traditional Repurchase, Warehouse Loan, Other) Explanation of other financing facility (if applicable) Commitment Amount Commitment Effective Date Expire Date Compliance with Covenant Y/N Allow for Repurchase Y/N 4. S/S User edits and updates the information (if applicable) 5. Explanation of non-compliance with covenant (if applicable) 6. S/S User clicks on 'Add Warehouse Lender' to add a warehouse lender or interim finance provider (if applicable)



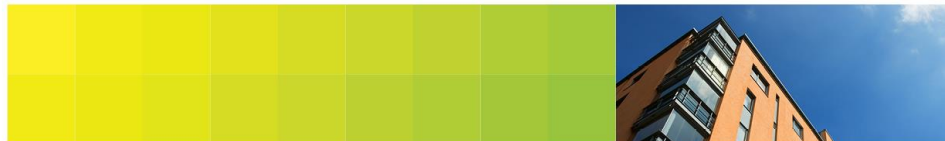
Expected Results	<ol style="list-style-type: none"> 1. S/S User has the ability to view the pre-populated 16M Form and make updates to data where applicable 2. S/S User is able to confirm that correct warehouse lender information is populated within Section 12
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1.14 Section 13: OFAC, FHFA, SS/S and Anti-Money Laundering Program

User Groups	S/S User
Prerequisites	N/A
Assumptions	<ol style="list-style-type: none"> 1. The most recent data from prior annual certification and/or system is available to auto-populate current year form 2. S/S User has the ability to view and edit 16M Form
Description	<ol style="list-style-type: none"> 1. S/S User navigates to Section 13: OFAC, FHFA, SS/S and Anti-Money Laundering Program 2. S/S User reviews questions A through M-2 and checks applicable answers
Expected Results	<ol style="list-style-type: none"> 1. S/S User has the ability to view the pre-populated 16M Form and make updates to data where applicable 2. S/S User is able to confirm that correct program information is populated within Section 13

1.15 Section 14: Change Notification Requirements

User Groups	S/S User
Prerequisites	N/A



Assumptions	<ol style="list-style-type: none"> 1. The most recent data from prior annual certification and/or system is available to auto-populate current year form 2. S/S User has the ability to view and edit 16M Form
Description	<ol style="list-style-type: none"> 1. S/S User navigates to Section 14: Change Notification Requirements 2. S/S User checks 'Yes...' if changes were reported to Freddie Mac and enters date of reported information 3. S/S User checks 'There have been no changes...' if no changes have occurred since information was last reported to Freddie Mac and enters date that information was last reported 4. S/S User checks 'Form 1107M notifying...' if previously unreported changes are attached via Form 1107M <p>NOTE: Form 1107M should be emailed to Customer Compliance Management if notifying Freddie Mac of unreported changes</p>
Expected Results	<ol style="list-style-type: none"> 1. S/S User has the ability to view the pre-populated 16M Form and make updates to data where applicable 2. S/S User is able to confirm that correct change notification information is populated within Section 14

1.16 Section 15: Certificate of Incumbency

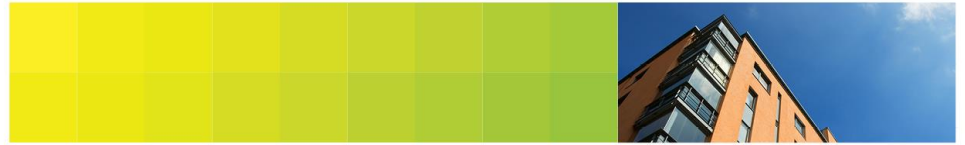
Helpful Hints:

- Please contact [Customer Compliance Management](#) for the current Certificate of Incumbency Freddie Mac has on file for your organization.

What is the Certificate of Incumbency?

A Certificate of Incumbency (COI) is a company's document confirming the identity of officers/ directors or members/managers. A Certificate of Incumbency is also known as an Incumbency Certificate, a Register of Directors, and as a Secretary Certificate. This document allows the Freddie Mac Multifamily Cash Desk to identify the individuals authorized to provide wire instructions to Freddie Mac on behalf of the Seller/Service. Seller/Service are required to submit changes to their authorized individuals within 5 business days to Freddie Mac. Please see attached Guide excerpt for more details.

The COI certification is new to this year's Annual Certification form. Customer Compliance Management has recently assumed the responsibility of maintaining Seller/Service's COI documents from the Multifamily Cash Desk. The Multifamily Cash Desk had previously been responsible for managing the



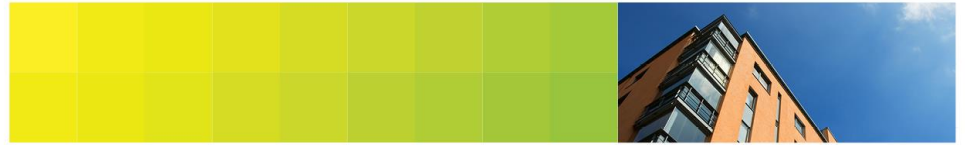
annual certification of COIs, however, this now falls under CCM’s responsibilities and is now included in the Multifamily Eligibility Annual Certification.

Please feel welcome to contact [Customer Compliance Management](#) for additional details regarding the Certificate of Incumbency.

User Groups	S/S User
Prerequisites	N/A
Assumptions	<ol style="list-style-type: none"> 1. The most recent data from prior annual certification and/or system is available to auto-populate current year form 2. S/S User has the ability to view and edit 16M Form
Description	<ol style="list-style-type: none"> 1. S/S User navigates to Section 15: Certificate of Incumbency 2. S/S User checks 'Yes' if all changes to authorized signers have been reported since last 16M filing date 3. S/S User checks 'No' if all changes to authorized signers have not been reported since last 16M filing date
Expected Results	<ol style="list-style-type: none"> 1. S/S User has the ability to view the pre-populated 16M Form and make updates to data where applicable 2. S/S User is able to confirm that correct certificate of incumbency information is populated within Section 15

1.17 Section 16: Multifamily Mortgage Certification

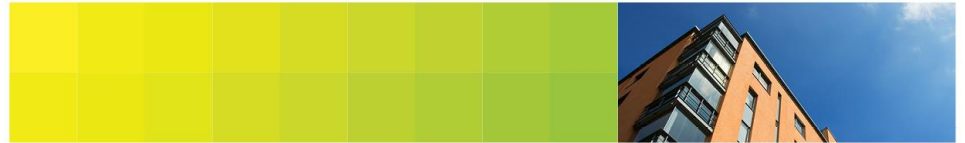
User Groups	S/S User
Prerequisites	N/A
Assumptions	<ol style="list-style-type: none"> 1. The most recent data from prior annual certification and/or system is available to auto-populate current year form 2. S/S User has the ability to view and edit 16M Form



Description	<ol style="list-style-type: none"> 1. S/S User navigates to Section 16: Multifamily Mortgage Certification 1. S/S User enters Freddie Mac Loan Number of mortgage containing delinquent items via free form text (if applicable) 2. S/S User enters type of delinquency of delinquent item via free form text (if applicable) 3. S/S User enters actions to cure delinquent item via free form text (if applicable) 4. S/S User clicks on 'Add Delinquent Loan' to add a delinquent loan
Expected Results	<ol style="list-style-type: none"> 1. S/S User has the ability to view the pre-populated 16M Form and make updates to data where applicable 2. S/S User is able to confirm that correct mortgage certification information is populated within Section 16

1.18 Section 17: Eligibility Requirements and Reporting

User Groups	S/S User
Prerequisites	N/A
Assumptions	<ol style="list-style-type: none"> 1. The most recent data from prior annual certification and/or system is available to auto-populate current year form 2. S/S User has the ability to view and edit 16M Form
Description	<ol style="list-style-type: none"> 1. S/S User navigates to Section 17: Eligibility Requirements & Reporting 2. S/S User checks 'Yes' if the Seller/Servicer is in compliance with Freddie Mac eligibility requirements 3. S/S User checks 'No' if the Seller/Servicer is not in compliance with Freddie Mac eligibility requirements 4. S/S User checks 'Yes' if the Seller/Servicer operates under an alternative/eligibility waiver for non-compliance 5. S/S User checks 'No' if the Seller/Servicer does not operate under an alternative/eligibility waiver for non-compliance 6. S/S User enters actions to correct non-compliance issues via free form text (if selected 'No' to question 2)

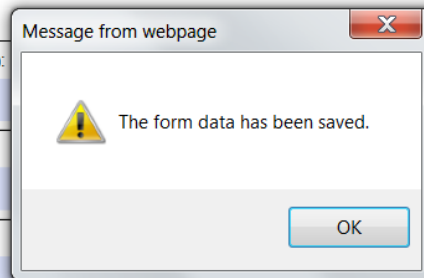


	7. S/S User clicks on the icon in the "Save Form" icon at the bottom of the page to save progress - See screen shot below of expected results for further clarification.
Expected Results	<ol style="list-style-type: none"> 1. S/S User has the ability to view the pre-populated 16M Form and make updates to data where applicable 2. S/S User is able to confirm that correct eligibility requirements & reporting information is populated within Section 17

I understand that Freddie Mac may require additional financial and/or other information.

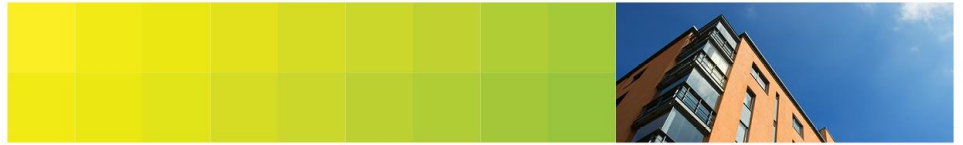
The undersigned duly authorized representative of Seller/Service hereby certifies to the foregoing as of the date noted.

Original Signature of Authorized Officer:	Date:
Officer's Name (typed or printed):	
Officer's Title (typed or printed):	
Officer's Office E-mail Address:	Officer's Telephone No.:

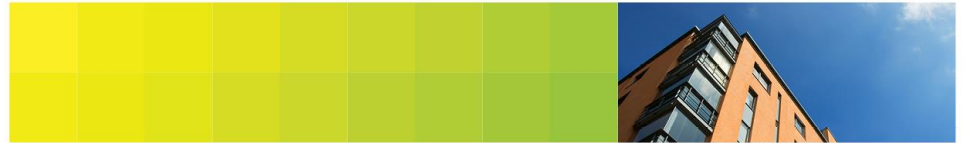


1.19 Document Attachment for Form 16M Submission

User Groups	S/S User
Prerequisites	1. S/S User has completed and saved 16M Form to MES
Assumptions	1. S/S User has correct documentation in electronic format, ready to upload to UI
Description	1. S/S User right clicks on the certification record -> View/Upload Supporting Documents



	<p>2. On the "Document Upload 16M" window, user views that the following attachments are required for a 16M submission</p> <ul style="list-style-type: none"> 1. Audited Financial Statements (N/A for S/S who are a Federally Insured Institution) 2. Report on Internal Controls (N/A for S/S who are a Federally Insured Institution) 3. Evidence of Insurance (Insurance declaration page or ACORD for Fidelity and/or errors and omissions insurance) 4. Signed copy of 16M 6. Corporate Insurance Worksheet - Optional <p>3. S/S User clicks on the Upload button</p> <p>4. S/S User clicks on the Add button</p> <p>5. S/S User selects the applicable documents for upload</p> <p>6. S/S User clicks on the Upload button in the lower right-hand corner</p>
Expected Results	<ul style="list-style-type: none"> 1. S/S User is able to view all attachments uploaded on the UI 2. S/S User is able to see a status of "Pending Review" on the applicable certification record to indicate successful submission <p>See screen shot below of expected results for further clarification.</p>



Pop Up Certification - Document Upload 16M

Certification Details - Doc Summary

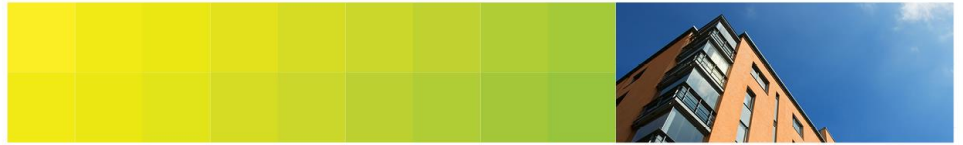
Annual eligibility reporting includes submission of the following documentation within 90 days of the Seller/Service's fiscal year-end.

Expected File	Details
Corporate Insurance Worksheet	
Audited Financial Statements	N/A for SS who have selected 'Federally Insured Institution' for Institution Type.
Report on Internal Controls	N/A for SS who have selected 'Federally Insured Institution' for Institution Type.
Evidence of Insurance	Insurance declaration page or ACORD for Fidelity and/or errors and omissions insurance.
Signed Certification Form	

Pop Up Certification - Document Upload 16M

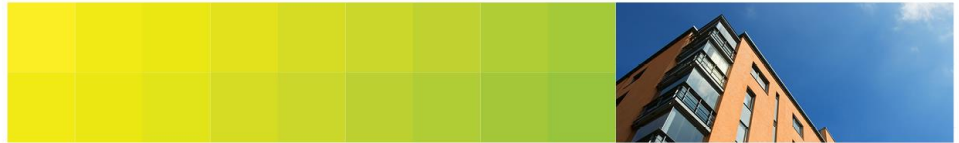
The screenshot displays a web-based document management interface. The background shows a file explorer with a toolbar containing icons for Home, View, Delete, New folder, Download, Upload, Open, Select all, and Select none. The file list shows a folder named 'CertificationDetailsDocuments'. Overlaid on this is a 'Upload Files' dialog box. The dialog box has a title bar and a close button. It displays '1 files, 13 KB' and a list of files. The file list has columns for Name, Size, Type, and Status. The file 'MES Test Document' is listed with a size of 13 KB, type of DOCX File, and status of Pending. At the bottom of the dialog box are buttons for 'Add...', 'Upload', and 'Close'.

Name	Size	Type	Status
MES Test Document	13 KB	DOCX File	Pending



1.20 Annual Certification Form 16M Signoff and Submission

User Groups	S/S User
Prerequisites	1. S/S User has completed the population of the 16M Form
Assumptions	1. S/S User has the ability to view and print out the applicable 16M Form
Description	<ol style="list-style-type: none"> 1. S/S User navigates to Annual Certification -> Due to see applicable certification form in queue and due date 2. S/S User right clicks -> View Certification Details to open the populated web-based form 3. S/S User clicks on the Print Form button at the top of the page to print the form 4. S/S User manually provides a handwritten signature on the certification form from an Authorized Officer 5. S/S User scans and loads the signed certification form in PDF format 6. S/S user navigates to Annual Certification -> Due 7. S/S User right clicks on the applicable record -> Upload Certification 8. S/S User selects the applicable certification form type on the 'Select File Template' dropdown 9. S/S User clicks 'Select' to choose form for upload 10. S/S User clicks 'Upload' to upload form 11. S/S User right clicks on certification record -> View/Upload Supporting Documents 12. S/S User clicks on 'Upload' icon to see a new window to select files for upload 13. S/S User clicks on 'Add' button to select applicable signed certification form 14. S/S User clicks on 'Close' button to close the window 15. S/S User right clicks on the certification record -> Submit to Freddie Mac 16. S/S User receives a confirmation message before submitting that says "Have you reviewed all fields and data and confirm the information provided is the most current?" 17. S/S User selects 'Yes' on the pop-up confirmation message
Expected Results	<ol style="list-style-type: none"> 1. S/S User successfully downloads and prints applicable Certification Form 2. S/S User successfully uploads signed form and required attachments to submit 16M



	<p>3. Seller/Service Certification record shows a "In Progress" status after submission is successful</p> <p>See screen shot below of expected results for further clarification.</p>
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Client - Annual Certification - Complete

Drag a column header and drop it here to group by that column

Export to Excel

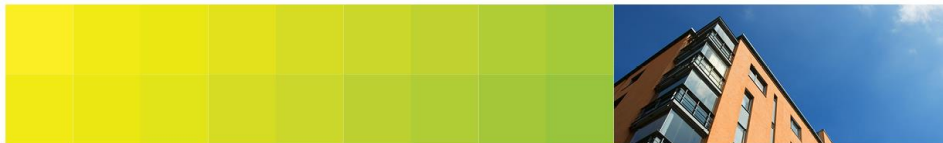
Counterparty Name	Form Type	Due Date	Status	Form Received	Date Received	Extension Granted
16M		03/31/2017	In Progress	TRUE	01/30/2017	

Page: 1 of 1 Go Page size: 1 Change

1.21 Things to Consider: Federally Insured Seller/Serviceers

Seller/Serviceers who are Federally Insured Institutions do not have to complete the following requirements as part of the 16M submission process:

1. Section 12 – Warehouse Lenders
2. Section 11 – Audited Financial Statements
3. Attaching Audited Financial Statements
4. Attaching a Report on Internal Controls



2.0 Annual Certification Form 17M Population

I. Summary

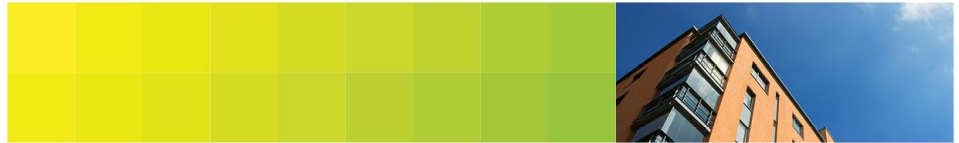
The Multifamily form 17M Annual Eligibility Certification Report (17M) should be submitted by Seller/Service providers who are approved for the Structured Transaction & Tax-Exempt Bond programs within Freddie Mac. The completion of the 17M, as of the fiscal year-end of by each Freddie Mac Seller/Service provider, is one such requirement set forth in Section 3.5(b) of the Multifamily Seller/Service provider Guide. The below steps will guide a user through the submission of the 17M and the applicable required attachments.

Helpful Hints:


- To determine if a 17M form is required for a Seller/Service provider, browse to the “Annual Certification – Due” home page of MES and user will see form and due date assigned.
- User should “Save” the 17M form after completing each section to avoid losing any data.
- New Seller/Service providers will not see auto population of data on the web-based form.

2.1 Section 1: Identification

User Groups	S/S User
Prerequisites	<ol style="list-style-type: none"> 1. S/S User has access to MES (Username, Password, URL, etc.) 2. S/S User is appropriately assigned the 17M Form
Assumptions	<ol style="list-style-type: none"> 1. The most recent data from prior annual certification and/or system is available to auto-populate current year form 2. S/S User has the ability to view and edit 17M Form
Description	<ol style="list-style-type: none"> 1. User logs in to MES using the username and password provided by the system administrator to browse to the home page - see screenshot below of expected results for further clarification. 2. User navigates to Pre Securitization Annual Cert on the left navigation and selects the "Due" sub tab. User views the 17M record in their queue, due to Freddie Mac 3. S/S User right clicks on the Certification record and selects "View Certification Details" to access the web-based Certification form



	<ol style="list-style-type: none"> Within the "Certification Details" window on the "Review Form" sub tab, user can view the web based 17M form. User reads the 17M instructions as well as the Definitions and Explanations S/S User then navigates to Section 1: Identification S/S User views auto-populated information in the section S/S User confirms the following fields are accurately auto-populated by the system: <ul style="list-style-type: none"> Seller/Service Numbers Additional Seller/Service Numbers Tax/Employer Identification Number Seller/Service Name Reporting for Fiscal Year End date Principal Office Address, City, State, and Zip Mailing Address, City, State, and Zip S/S User edits and updates the information (if applicable) User selects one of the following check boxes if the Seller/Service Organization Name has changed: <ul style="list-style-type: none"> Name Change Only Name change due to a change to Seller/Service organization, assets, and/or operations
Expected Results	<ol style="list-style-type: none"> S/S User has the ability to view the pre-populated 17M Form and make updates to data where applicable S/S User is able to open 17M Form and confirms that correct identification information is populated within Section 1


Multifamily Eligibility System

Pre Securitization Annual Cert

Due
Complete
Insurance
Custodial
Contacts

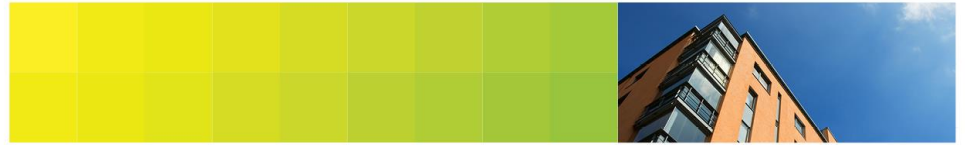
Client - Annual Certification - Due

Drag a column header and drop it here to group by that column

Export to Excel

Menu	Counterparty Name	Form Type	Due Date	Form Received	Date Received	Returned On	Extension Granted
		16M	03/31/2017	TRUE	01/30/2017		

Page: 1 of 1 Go Page size: 1 Change Item 1 to 1 of 1

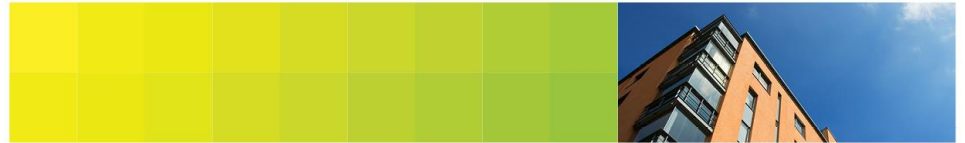


2.2 Section 2: Direct and Ultimate Parent

User Groups	S/S User
Prerequisites	N/A
Assumptions	<ol style="list-style-type: none"> 1. The most recent data from prior annual certification and/or system is available to auto-populate current year form 2. S/S User has the ability to view and edit 17M Form
Description	<ol style="list-style-type: none"> 1. S/S User navigates to Section 2: Direct and Ultimate Parent 2. S/S User views auto-populated information in the section 3. S/S User confirms the following fields are accurately auto-populated by the system: Name, city, and state of Direct Parent (if applicable) Name, city, and state of Ultimate Parent (if applicable) 4. S/S User edits and updates the information (if applicable)
Expected Results	<ol style="list-style-type: none"> 1. S/S User has the ability to view the pre-populated 17M Form and make updates to data where applicable 2. S/S User is able to open 17M Form and confirms that correct parent company information is populated within Section 2

2.3 Section 3: Contacts

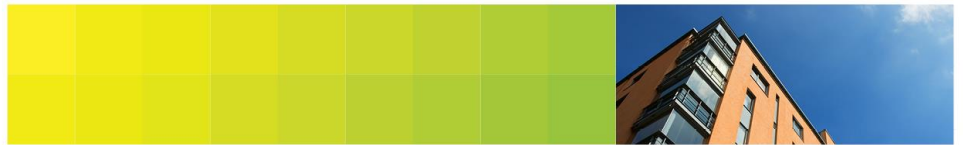
User Groups	S/S User
Prerequisites	N/A
Assumptions	<ol style="list-style-type: none"> 1. The most recent data from prior annual certification and/or system is available to auto-populate current year form 2. S/S User has the ability to view and edit 17M Form



Description	<ol style="list-style-type: none"> 1. S/S User navigates to Section 3: Contacts 2. S/S User views auto-populated information in the section 3. S/S User confirms Name and Title are accurately auto-populated by the system for the following roles: Chief Executive Officer Chief Financial Officer Freddie Mac Eligibility Contact Corporate Insurance Contact Head of Servicing (if applicable) Anti-Predatory Lending Officer (if applicable) Privacy Officer (if applicable) 4. S/S User edits and updates the information (if applicable) 5. S/S User enters email address for every associated role 6. S/S User enters phone number for every associated role <p>NOTE: If contact information is changing, please contact Customer Compliance Management</p>
Expected Results	<ol style="list-style-type: none"> 1. S/S User has the ability to view the pre-populated 17M Form and make updates to data where applicable 2. S/S User is able to open 17M Form and confirms that correct contact information is populated within Section 3

2.4 Section 4: Institution Type

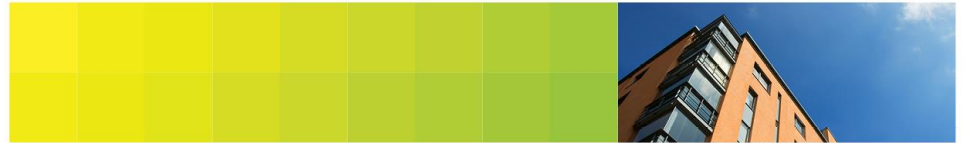
User Groups	S/S User
Prerequisites	N/A
Assumptions	<ol style="list-style-type: none"> 1. The most recent data from prior annual certification and/or system is available to auto-populate current year form 2. S/S User has the ability to view and edit 17M Form
Description	<ol style="list-style-type: none"> 1. S/S User navigates to Section 4: Institution Type 2. S/S User views auto-populated information in the section



	<p>3. S/S User confirms the following fields are accurately auto-populated by the system:</p> <p>Federally Insured Institution</p> <ul style="list-style-type: none"> • A depository insured by the FDIC • A Credit Union insured by the NCUSIF <p>Mortgage Banker</p> <ul style="list-style-type: none"> • Subsidiary or parent of a depository institution or part of a bank or bank holding company • Another privately or publicly held company <p>Other</p> <ul style="list-style-type: none"> • Holding Company, Insurance Company, Non-Profit, Privately Insured Bank Credit Union, State Housing Agency, State Insured Financial Institution • Other (write-in) <p>4. S/S User edits and updates the information (if applicable)</p> <p>NOTE: Please see section 2.20 Things to Consider: Federally Insured Seller/Service below if your institution type is a Federally Insured Institution</p>
Expected Results	<p>1. S/S User has the ability to view the pre-populated 17M Form and make updates to data where applicable</p> <p>2. S/S User is able to open 17M Form and confirms that correct insurance information is populated within Section 4</p>

2.5 Section 5: Ownership

User Groups	S/S User
Prerequisites	N/A
Assumptions	<p>1. The most recent data from prior annual certification and/or system is available to auto-populate current year form</p> <p>2. S/S User has the ability to view and edit 17M Form</p>



Description	<ol style="list-style-type: none"> 1. S/S User navigates to Section 5: Ownership 2. S/S User reviews questions and checks applicable answer(s) from the following sections: Minority-Owned Business Enterprise Disabled-Owned Business Enterprise Women-Owned Business Enterprise Additional Categories Certifying Organization <p>NOTE: See section 2.6 – Things to Consider: Ownership for more information on the new Certifying Organization section.</p>
Expected Results	<ol style="list-style-type: none"> 1. S/S User has the ability to view the pre-populated 17M Form and make updates to data where applicable 2. S/S User is able to open 17M Form and confirms that correct ownership information is populated within Section 5

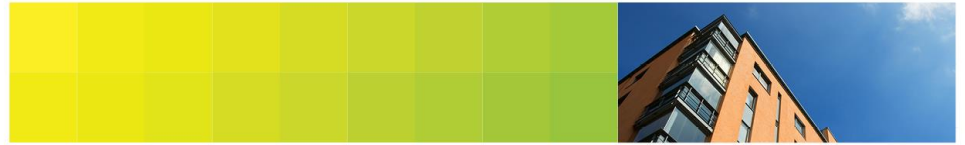
2.6 Things to Consider: Ownership

What is the new section "Certifying Organization"?

This question only applies if the Seller's organization is a Minority-Owned, Disabled-Owned, Women-Owned, Service-Disabled Veteran Owned, GLBT-Owned, or Community-oriented lending institution. The Certifying Organization certifies the status of these designations.

2.7 Section 6: Servicing

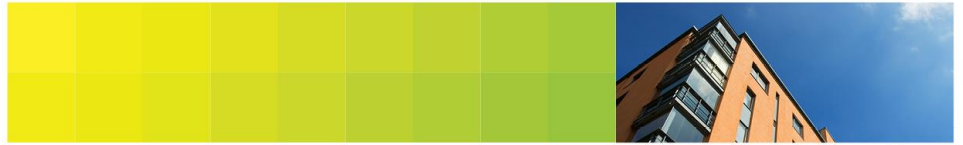
User Groups	S/S User
Prerequisites	N/A
Assumptions	<ol style="list-style-type: none"> 1. The most recent data from prior annual certification and/or system is available to auto-populate current year form 2. S/S User has the ability to view and edit the 17M Form



Description	<ol style="list-style-type: none"> 1. S/S User navigates to Section 6: Servicing 2. S/S User views auto-populated information in the section 3. S/S User confirms the following fields are accurately auto-populated by the system: Sub-servicer Y/N S/S Number of Sub-Servicer, if applicable Sub-servicer Name Servicing platform selection (Midland, McCracken, FICS, MORSERV, REALSynergy, Other (write-in)) 4. S/S User edits and updates the information (if applicable) 5. S/S User checks 'Yes' if any sub-servicing activities are performed outside the U.S. 6. S/S User checks 'No' if all sub-servicing activities are performed inside the U.S. 7. S/S User enters specification of location outside the U.S. via free form text (if applicable) 8. S/S User enters name of vendor(s) used for borrower escrow management via free form text
Expected Results	<ol style="list-style-type: none"> 1. S/S User has the ability to view the pre-populated 17M Form and make updates to data where applicable 2. S/S User is able to open 17M Form and confirms that correct servicing information is populated within Section 6

2.8 Section 7: Change Notification Requirements

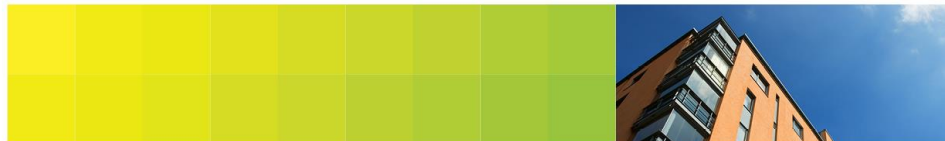
User Groups	S/S User
Prerequisites	N/A
Assumptions	<ol style="list-style-type: none"> 1. The most recent data from prior annual certification and/or system is available to auto-populate current year form 2. S/S User has the ability to view and edit 17M Form



Description	<ol style="list-style-type: none"> 1. S/S User navigates to Section 7: Change Notification Requirements 2. S/S User checks 'Yes...' if notification of changes were reported to Freddie Mac and enters date of reported information 3. S/S User checks 'There have been no changes...' if no changes have occurred since information was last reported to Freddie Mac and enters date that information was last reported 4. S/S User checks 'Form 1107M notifying...' if previously unreported changes are attached via Form 1107M <p>NOTE: Form 1107M should be emailed to Customer Compliance Management if notifying Freddie Mac of unreported changes</p>
Expected Results	<ol style="list-style-type: none"> 1. S/S User has the ability to view the pre-populated 17M Form and make updates to data where applicable 2. S/S User is able to open 17M Form and confirms that correct change notification information is populated within Section 7

2.9 Section 8: Eligibility Requirements and Reporting

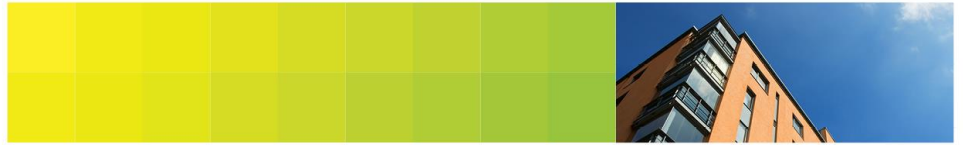
User Groups	S/S User
Prerequisites	N/A
Assumptions	<ol style="list-style-type: none"> 1. The most recent data from prior annual certification and/or system is available to auto-populate current year form 2. S/S User has the ability to view and edit 17M Form
Description	<ol style="list-style-type: none"> 1. S/S User navigates to Section 8: Eligibility Requirements & Reporting 2. S/S User checks 'Yes' if the Seller/Service is in compliance with Freddie Mac eligibility requirements 3. S/S User checks 'No' if the Seller/Service is not in compliance with Freddie Mac eligibility requirements 4. S/S User checks 'Yes' if the Seller/Service operates under an alternative/eligibility waiver for non-compliance 5. S/S User checks 'No' if the Seller/Service does not operate under an alternative/eligibility waiver for non-compliance



	6. S/S User enters actions to correct non-compliance issues via free form text (if selected 'No' to question 2)
Expected Results	<ol style="list-style-type: none"> 1. S/S User has the ability to view the pre-populated 17M Form and make updates to data where applicable 2. S/S User is able to open 17M Form and confirms that correct eligibility information is populated within Section 8

2.10 Section 9: Minimum Eligibility Requirements

User Groups	S/S User
Prerequisites	N/A
Assumptions	<ol style="list-style-type: none"> 1. The most recent data from prior annual certification and/or system is available to auto-populate current year form 2. S/S User has the ability to view and edit 17M Form
Description	<ol style="list-style-type: none"> 1. S/S User navigates to Section 9: Minimum Eligibility Requirements 2. S/S User enters dollar value of GAAP Net Worth via free form text 3. S/S User enters dollar value of Total Liquid Assets via free form text
Expected Results	<ol style="list-style-type: none"> 1. S/S User has the ability to view the pre-populated 17M Form and make updates to data where applicable 2. S/S User is able to open 17M Form and confirms that correct eligibility information is populated within Section 9

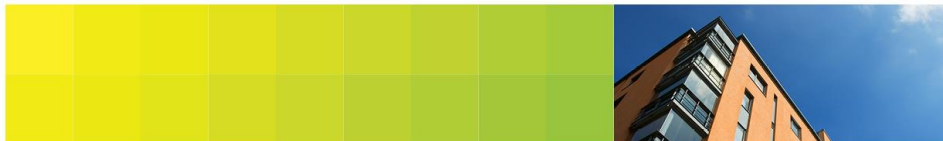


2.11 Section 10: Custodial Accounts

Helpful Hints:

- Custodial Account information is required for all loans within your Portfolio, regardless of whether the loans are being serviced by a Sub-Servicer on your behalf.
- Custodial Accounts information is only required for Portfolio loans, Pre Securitization.
- Custodial Accounts where you are acting as the "Sub-Servicer" should not be reported.
- **Adding a Custodial Account:** If adding a new Custodial Account, please send the executed original letter agreement to Freddie Mac. Letter Agreement forms can be found [here](#). Please also submit a bank statement for Freddie Mac to confirm proper titling. Bank statement can be submitted via email to [Customer Compliance Management](#) or with Letter Agreement package.
- **Closing a Custodial Account:** If closing a Custodial Account, or the Custodial Account is already no longer active, please email a copy of the bank statement with a \$0 account balance to [Customer Compliance Management](#) to confirm account closure.
- **Updating Custodial Account:** Please enter the updated information within the applicable field.

User Groups	S/S User
Prerequisites	N/A
Assumptions	<ol style="list-style-type: none"> 1. The most recent data from prior annual certification and/or system is available to auto-populate current year form 2. S/S User has the ability to view and edit 17M Form
Description	<ol style="list-style-type: none"> 1. S/S User navigates to Section 10: Custodial Accounts 2. S/S User views auto-populated information in the section 3. S/S User confirms the following fields are accurately auto-populated by the system: <ul style="list-style-type: none"> Seller/Servicer Number Depository Name Depository City, State ABA# Account Number Account Type selection: P&I - P&I, P&I Disbursement Reserves - Taxes & Insurance, Subsequent cap agreement, Other Reserves



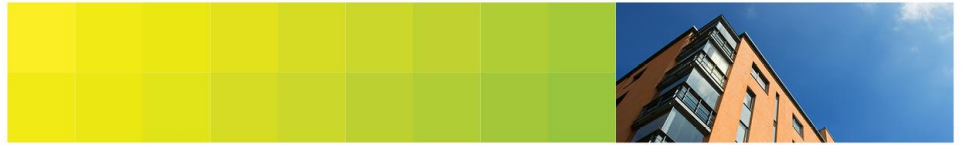
	<p>Securities Custodial Account for Tax-exempt Bond Transactions - Principal Reserve Fund, Cap Fee Reserve or Hedge Fee Reserve Meets depository eligibility requirements Y/N</p> <p>4. S/S User clicks on 'Add Funds Custodial Agreement' to add a custodial account (if applicable)</p> <p>NOTE: S/S User must email a Letter Agreement to Customer Compliance Management to make changes to current custodial account information.</p>
Expected Results	<ol style="list-style-type: none"> 1. S/S User has the ability to view the pre-populated 17M Form and make updates to data where applicable 2. S/S User is able to open 17M Form and confirms that correct custodial account information is populated within Section 10

2.12 Section 11: Insurance

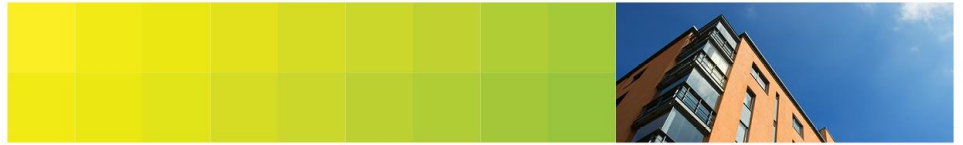
Helpful Hints:

- **UPB:** Please state the Unpaid Balance (UPB) for the entire portfolio covered by your Insurance, not just your Freddie Mac portfolio.
- Please include all insurance policies including any excess insurance policies. A Corporate Insurance Worksheet is available for download to confirm compliance with Fidelity and E&O insurance requirements.

User Groups	S/S User
Prerequisites	N/A
Assumptions	<ol style="list-style-type: none"> 1. The most recent data from prior annual certification and/or system is available to auto-populate current year form 2. S/S User has the ability to view and edit 17M Form
Description	<ol style="list-style-type: none"> 1. S/S User navigates to Section 11: Insurance 2. S/S User views auto-populated information in the section



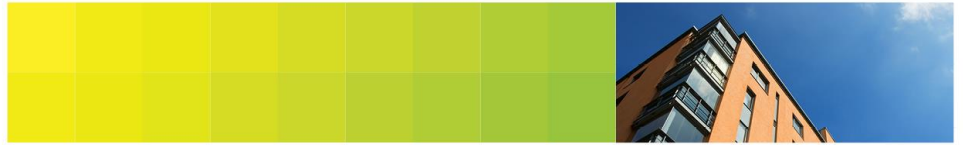
	<p>3. S/S User confirms the following fields are accurately auto-populated by the system:</p> <p>Fidelity Bond coverage Errors & Omissions coverage Total UPB of entire mortgage servicing portfolio Fidelity Bond Insurance Provider Fidelity Bond Policy Number Fidelity Bond Coverage Amount Fidelity Bond Deductible Fidelity Bond Expiration Date Fidelity Bond Insurer Rating Fidelity Bond Insurance Broker/Agent Name and Email E&O Insurance Provider E&O Policy Number E&O Coverage Amount E&O Deductible E&O Expiration Date E&O Insurer Rating E&O Insurance Broker/Agent Name and Email</p> <p>4. S/S User edits and updates the information (if applicable)</p> <p>5. S/S User clicks on 'Add Bond Insurance Policy' to add a Fidelity Bond Policy (if applicable)</p> <p>6. S/S User clicks on 'Add E&O Insurance Policy' to add a E&O Policy (if applicable)</p> <p>7. S/S User checks 'Yes' if S/S had Fidelity Bond/E&O insurance losses > \$100,000 and/or cancellation, reduction, or non-renewal</p> <p>8. S/S User checks 'No' if S/S did not have Fidelity Bond/E&O insurance losses > \$100,000 and/or cancellation, reduction, or non-renewal</p> <p>9. S/S User checks 'Yes' if S/S reported event to Freddie Mac</p> <p>10. S/S User checks 'No' if S/S did not report event to Freddie Mac</p> <p>11. S/S User downloads excel-based corporate insurance worksheet and manually populates to ensure information meets Freddie Mac eligibility requirements. Please see procedure "Seller/Service Insurance Submission - Review of Policy" for reference</p> <p>NOTE: Expired Insurance Policies will not be auto-populated. Please input updated Insurance Information</p>
Expected Results	<p>1. S/S User has the ability to view the pre-populated 17M Form and make updates to data where applicable</p>



	2. S/S User is able to open 17M Form and confirms that correct insurance information is populated within Section 11
--	---

2.13 Section 12: External Auditor

User Groups	S/S User
Prerequisites	N/A
Assumptions	<ol style="list-style-type: none"> 1. The most recent data from prior annual certification and/or system is available to auto-populate current year form 2. S/S User has the ability to view and edit 17M Form
Description	<ol style="list-style-type: none"> 1. S/S User navigates to Section 12: External Auditor 2. S/S User confirms the following fields are accurately auto-populated by the system: Firm name of external auditor Address of external auditor Contact name at external auditor Contact phone number at external auditor 3. S/S User edits and updates the information (if applicable) 4. S/S User enters explanation of change in external auditor via free form text (if applicable)
Expected Results	<ol style="list-style-type: none"> 1. S/S User has the ability to view the pre-populated 17M Form and make updates to data where applicable 2. S/S User is able to open 17M Form and confirms that correct external auditor information is populated within Section 12



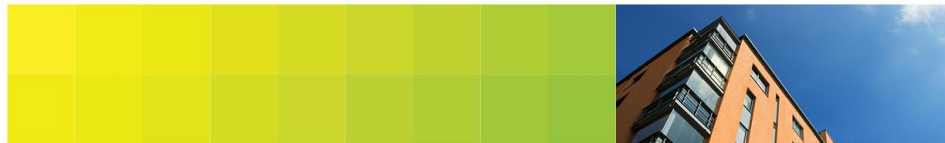
2.14 Section 13: Audited Financials Submission

Federally Insured Institutions do not need to submit Audited Financial Statements.

User Groups	S/S User
Prerequisites	N/A
Assumptions	<ol style="list-style-type: none"> 1. The most recent data from prior annual certification and/or system is available to auto-populate current year form 2. S/S User has the ability to view and edit 17M Form
Description	<ol style="list-style-type: none"> 1. S/S User navigates to Section 13: Audited Financials Submission 2. S/S User checks 'Seller/Service Level' if audited financial statements are prepared at the Seller/Service Level 3. S/S User checks 'Parent Level' if audited financial statements are prepared at the Parent Level <p>NOTE: S/S User attaches audited financial statements and auditor's report once form is submitted - see 2.18: Document Attachment</p>
Expected Results	<ol style="list-style-type: none"> 1. S/S User has the ability to view the pre-populated 17M Form and make updates to data where applicable 2. S/S User is able to open 17M Form and confirms that correct audited financial information is populated within Section 13

2.15 Section 14: OFAC, FHFA, SS/S and Anti-Money Laundering Program

User Groups	S/S User
Prerequisites	N/A



Assumptions	<ol style="list-style-type: none"> 1. The most recent data from prior annual certification and/or system is available to auto-populate current year form 2. S/S User has the ability to view and edit 17M Form
Description	<ol style="list-style-type: none"> 1. S/S User navigates to Section 14: OFAC, FHFA, SS/S and Anti-Money Laundering Program 2. S/S User reviews questions A through I and checks applicable answers
Expected Results	<ol style="list-style-type: none"> 1. S/S User has the ability to view the pre-populated 17M Form and make updates to data where applicable 2. S/S User is able to open 17M Form and confirms that correct program information is populated within Section 14

2.16 Section 15: Certificate of Incumbency

Helpful Hints:

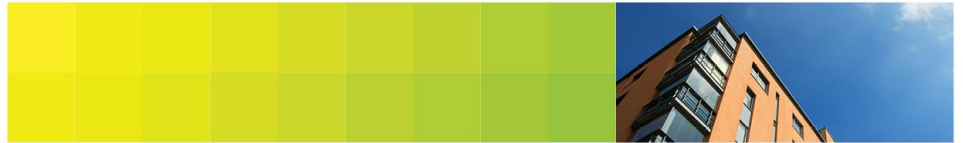
- Please contact [Customer Compliance Management](#) for the current Certificate of Incumbency Freddie Mac has on file for your organization.

What is the Certificate of Incumbency?

A Certificate of Incumbency (COI) is a company's document confirming the identity of officers/ directors or members/managers. A Certificate of Incumbency is also known as an Incumbency Certificate, a Register of Directors, and as a Secretary Certificate. This document allows the Freddie Mac Multifamily Cash Desk to identify the individuals authorized to provide wire instructions to Freddie Mac on behalf of the Seller/Service. Seller/Service are required to submit changes to their authorized individuals within 5 business days to Freddie Mac. Please see attached Guide excerpt for more details.

The COI certification is new to this year's Annual Certification form. Customer Compliance Management has recently assumed the responsibility of maintaining Seller/Service's COI documents from the Multifamily Cash Desk. The Multifamily Cash Desk had previously been responsible for managing the annual certification of COIs, however, this now falls under CCM's responsibilities and is now included in the Multifamily Eligibility Annual Certification.

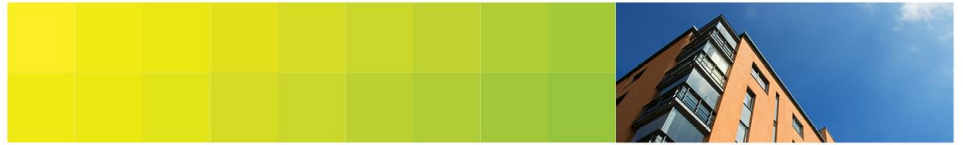
Please feel welcome to contact [Customer Compliance Management](#) for additional details regarding the Certificate of Incumbency.



User Groups	S/S User
Prerequisites	N/A
Assumptions	<ol style="list-style-type: none"> 1. The most recent data from prior annual certification and/or system is available to auto-populate current year form 2. S/S User has the ability to view and edit 17M Form
Description	<ol style="list-style-type: none"> 1. S/S User navigates to Section 15: Certificate of Incumbency 2. S/S User checks 'Yes' if all changes to authorized signers have been reported since last 17M filing date 3. S/S User checks 'No' if all changes to authorized signers have not been reported since last 17M filing date 4. S/S User checks 'Not Applicable' if there are no changes to report regarding authorized signers since the last Form 17M filing date
Expected Results	<ol style="list-style-type: none"> 1. S/S User has the ability to view the pre-populated 17M Form and make updates to data where applicable 2. S/S User is able to open 17M Form and confirms that correct certificate of incumbency information is populated within Section 15

2.17 Section 16: Multifamily Mortgage Certification

User Groups	S/S User
Prerequisites	N/A
Assumptions	<ol style="list-style-type: none"> 1. The most recent data from prior annual certification and/or system is available to auto-populate current year form 2. S/S User has the ability to view and edit 17M Form
Description	<ol style="list-style-type: none"> 1. S/S User navigates to Section 16: Multifamily Mortgage Certification 2. S/S User enters Freddie Mac Loan Number of mortgage containing delinquent items via free form text (if applicable)



	<ol style="list-style-type: none"> 3. S/S User enters type of delinquency of delinquent item via free form text (if applicable) 4. S/S User enters actions to cure delinquent item via free form text (if applicable) 5. S/S User clicks on 'Add Delinquent Loan' to add a delinquent loan 6. S/S User clicks on the icon in the "Save Form" icon at the bottom of the page to save progress – See screen show below of expected results for further clarification. 7. VALIDATION: S/S User confirms all data updated has been saved on the Web Based form
Expected Results	<ol style="list-style-type: none"> 1. S/S User has the ability to view the pre-populated 17M Form and make updates to data where applicable 2. S/S User is able to open 17M Form and confirms that correct mortgage certification information is populated within Section 16

I understand that Freddie Mac may require additional financial and/or other information.

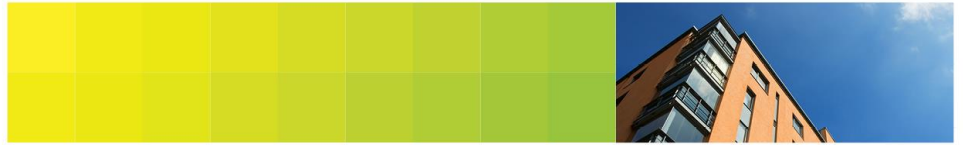
The undersigned duly authorized representative of Seller/Service hereby certifies to the foregoing as of the date noted.

Original Signature of Authorized Officer:	Date:
Officer's Name (typed or printed):	
Officer's Title (typed or printed):	
Officer's Office E-mail Address:	Officer's Telephone No.:

Message from webpage

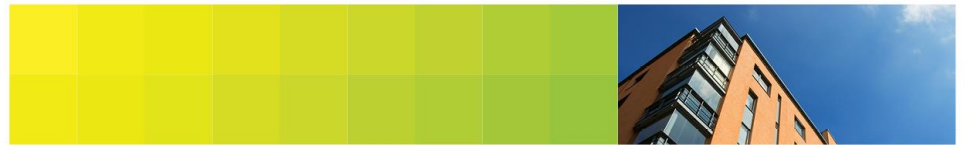
The form data has been saved.

OK



2.18 Document Attachment for Form 17M Submission

User Groups	S/S User
Prerequisites	1. S/S User has completed and saved 17M Form to MES
Assumptions	1. S/S User has correct documentation in electronic format, ready to upload to UI
Description	<ol style="list-style-type: none"> 1. S/S User right clicks on the certification record -> View/Upload Supporting Documents 2. On the "Document Upload 17M" window, user views that the following attachments are required for a 17M submission: <ol style="list-style-type: none"> 1. Audited Financial Statements (N/A for S/S who are a Federally Insured Institution) 2. Evidence of Insurance (Insurance declaration page or ACORD for Fidelity and/or errors and omissions insurance) 3. Signed copy of 17M 4. Corporate Insurance Worksheet - Optional 3. S/S User clicks on the Upload button 4. S/S User clicks on the Add button 5. S/S User selects the applicable documents for upload 6. S/S User clicks on the Upload button in the lower right-hand corner
Expected Results	<ol style="list-style-type: none"> 1. S/S User is able to view all attachments uploaded on the UI 2. S/S User is able to see a status of "Pending Review" on the applicable certification record to indicate successful submission <p>See screen shot below of expected results for further clarification.</p>



Pop Up Certification - Document Upload 17M

Annual eligibility reporting includes submission of the following documentation within 90 days of the Seller/Service's fiscal year-end.

Expected File	Details
Signed Certification Form	
Corporate Insurance Worksheet	
Audited Financial Statements	N/A for SS who have selected 'Federally Insured Institution' for Institution Type.
Evidence of Insurance	Insurance declaration page or ACORD for Fidelity and/or errors and omissions insurance.

Upload Files

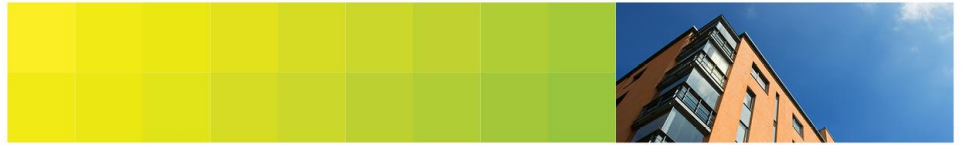
Select files to be uploaded 1 files, 13 KB

Name	Size	Type	Status
MES Test Document	13 KB	DOCX File	Pending

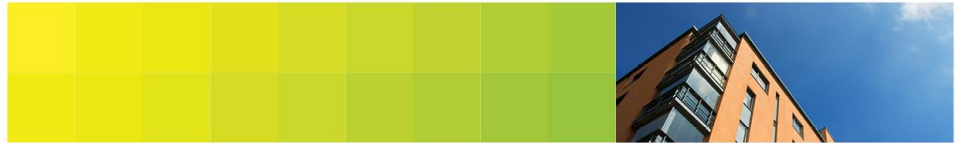
Buttons: Add..., Upload, Close

2.19 Annual Certification Form 17M Signoff and Submission

User Groups	S/S User
Prerequisites	1. S/S User has completed the population of the 17M Form
Assumptions	1. S/S User has the ability to view and print out the applicable 17M Form




Description	<ol style="list-style-type: none"> 1. S/S User navigates to Annual Certification -> Due to see applicable certification form in queue and due date 2. S/S User right clicks -> View Certification Details to open the populated web-based form 3. S/S User clicks on the Print Form button at the top of the page to print the form 4. S/S User manually provides a handwritten signature on the certification form from an Authorized Officer 5. S/S User scans and loads the signed certification form in PDF format 6. S/S user navigates to Annual Certification -> Due 7. S/S User right clicks on the applicable record -> Upload Certification 8. S/S User selects the applicable certification form type on the 'Select File Template' dropdown 9. S/S User clicks 'Select' to choose form for upload 10. S/S User clicks 'Upload' to upload form 11. S/S User right clicks on certification record -> View/Upload Supporting Documents 12. S/S User clicks on 'Upload' icon to see a new window to select files for upload 13. S/S User clicks on 'Add' button to select applicable signed certification form 14. S/S User clicks on 'Close' button to close the window 15. S/S User right clicks on the certification record -> Submit to Freddie Mac 16. S/S User receives a confirmation message before submitting that says "Have you reviewed all fields and data and confirm the information provided is the most current?" 17. S/S User selects 'Yes' on the pop-up confirmation message
Expected Results	<ol style="list-style-type: none"> 1. S/S User successfully downloads and prints applicable Certification Form 2. S/S User successfully uploads signed form and required attachments to submit the 17M 3. Seller/Service Certification record shows a "In Progress" status after submission is successful <p>See screen shot below of expected results for further clarification.</p>



Client - Annual Certification - Complete

Drag a column header and drop it here to group by that column

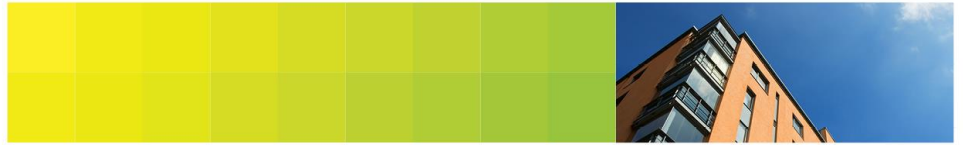
 Export to Excel

Counterparty Name	Form Type	Due Date	Status	Form Received	Date Received	Extension Granted
	<input type="text" value="17M"/>	<input type="text" value="03/31/2017"/>	<input type="text" value="In Progress"/>	<input type="text" value="TRUE"/>	<input type="text" value="01/30/2017"/>	

2.20 Things to Consider: Federally Insured Seller/Serviceers

Seller/Serviceers who are Federally Insured Institutions do not have to complete the following requirements as part of the 17M submission process:

1. Section 13 – Audited Financial Statements
2. Attaching Audited Financial Statements



3.0 Annual Certification Form 1110M Population

I. Summary

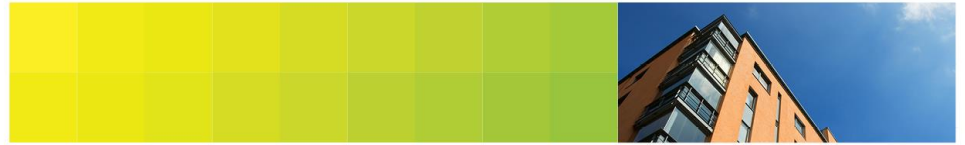
The Multifamily form 1110M Annual Eligibility Certification Report (1110M) should be submitted by each Multifamily customer approved to only service Mortgages for Freddie Mac (Servicer Only). The completion of the 1110M, as of the fiscal year-end of by each Freddie Mac Servicer Only, is one such requirement set forth in Section 3.5(c) of the Multifamily Seller/Servicer Guide. The below steps will guide a user through the submission of the 1110M and the applicable required attachments.

Helpful Hints:

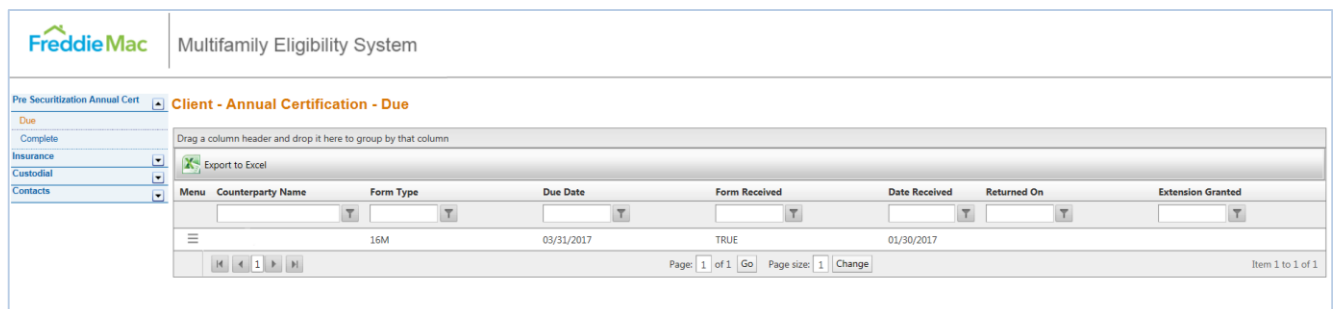
- To determine if an 1110M form is required for a Seller/Servicer, browse to the “Annual Certification – Due” home page of MES and user will see form and due date assigned.
- User should “Save” the 1110M form after completing each section to avoid losing any data.
- New Seller/Servicers will not see auto population of data on the web-based form.

3.1 Section 1: Identification

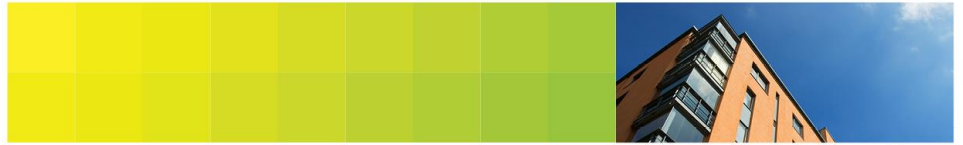
User Groups	S/S User
Prerequisites	<ol style="list-style-type: none"> 1. S/S User has access to MES (Username, Password, URL, etc.) 2. S/S User is appropriately assigned the 1110M Form
Assumptions	<ol style="list-style-type: none"> 1. The most recent data from prior annual certification and/or system is available to auto-populate current year form 2. S/S User has the ability to view and edit 1110M Form
Description	<ol style="list-style-type: none"> 1. User logs in to MES using the username and password provided by the system administrator to browse to the home page - see screenshot below of expected results for further clarification. 2. User navigates to Pre Securitization Annual Cert on the left navigation and selects the "Due" sub tab, user views the 1110M record in their queue, due to Freddie Mac 3. S/S User right clicks on the Certification record and selects "View Certification Details" to access the web-based Certification form



	<ol style="list-style-type: none"> Within the "Certification Details" window on the "Review Form" sub tab, user can view the web based 1110M form. User reads the 1110M instructions as well as the Definitions and Explanations S/S User then navigates to Section 1: Identification S/S User views auto-populated information in the section S/S User confirms the following fields are accurately auto-populated by the system: <ul style="list-style-type: none"> Seller/Service Numbers Additional Seller/Service Numbers Tax/Employer Identification Number Seller/Service Name Reporting for Fiscal Year End date Principal Office Address, City, State, and Zip Mailing Address, City, State, and Zip S/S User edits and updates the information (if applicable) User selects one of the following check boxes if the Seller/Service Organization Name has changed: <ul style="list-style-type: none"> Name Change Only Name change due to a change to Seller/Service's organization, assets, and/or operations
Expected Results	<ol style="list-style-type: none"> S/S User has the ability to view the pre-populated 1110M Form and make updates to data where applicable S/S User is able to open 1110M Form and confirms that correct identification information is populated within Section 1



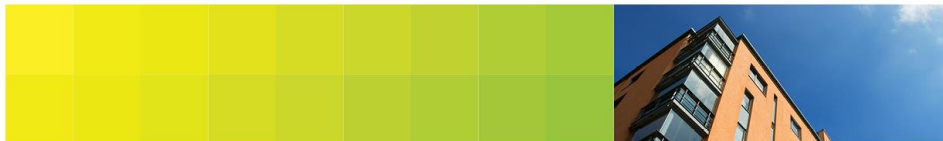
3.2 Section 2: Direct and Ultimate Parent



User Groups	S/S User
Prerequisites	N/A
Assumptions	<ol style="list-style-type: none"> 1. The most recent data from prior annual certification and/or system is available to auto-populate current year form 2. S/S User has the ability to view and edit 1110M Form
Description	<ol style="list-style-type: none"> 1. S/S User navigates to Section 2: Direct and Ultimate Parent 2. S/S User views auto-populated information in the section 3. S/S User confirms the following fields are accurately auto-populated by the system: Name, city, and state of Direct Parent (if applicable) Name, city, and state of Ultimate Parent (if applicable) 4. S/S User edits and updates the information (if applicable)
Expected Results	<ol style="list-style-type: none"> 1. S/S User has the ability to view the pre-populated 1110M Form and make updates to data where applicable 2. S/S User is able to open 1110M Form and confirms that correct parent company information is populated within Section 2

3.3 Section 3: Institution Type

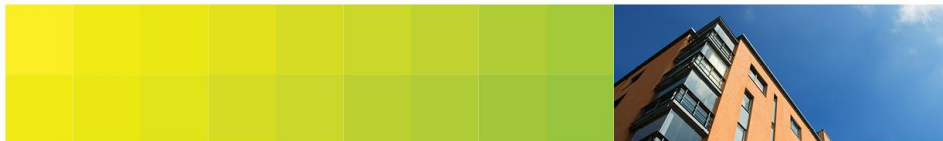
User Groups	S/S User
Prerequisites	N/A
Assumptions	<ol style="list-style-type: none"> 1. The most recent data from prior annual certification and/or system is available to auto-populate current year form 2. S/S User has the ability to view and edit 1110M Form
Description	<ol style="list-style-type: none"> 1. S/S User navigates to Section 3: Institution Type



	<ol style="list-style-type: none"> S/S User views auto-populated information in the section S/S User confirms the following fields are accurately auto-populated by the system: <ul style="list-style-type: none"> Federally Insured Institution <ul style="list-style-type: none"> A depository insured by the FDIC, A Credit Union insured by the NCUSIF Mortgage Banker <ul style="list-style-type: none"> Subsidiary or parent of a depository institution or part of a bank or bank holding company Another privately or publicly held company Other <ul style="list-style-type: none"> Holding Company, Insurance Company, Non-Profit, Privately Insured Bank or Credit Union, State Housing Agency, State Insured Financial Institution Other (write-in) S/S User edits and updates the information (if applicable) <p>NOTE: Please see section 3.19 Things to Consider: Federally Insured Seller/Service below if your institution type is a Federally Insured Institution</p>
Expected Results	<ol style="list-style-type: none"> S/S User has the ability to view the pre-populated 1110M Form and make updates to data where applicable S/S User is able to open 1110M Form and confirms that correct institution type information is populated within Section 3

3.4 Section 4: Ownership

User Groups	S/S User
Prerequisites	N/A
Assumptions	<ol style="list-style-type: none"> The most recent data from prior annual certification and/or system is available to auto-populate current year form S/S User has the ability to view and edit 1110M Form



Description	<ol style="list-style-type: none"> 1. S/S User navigates to Section 4: Ownership 2. S/S User reviews questions and checks applicable answer(s) from the following sections: Minority-Owned Business Enterprise Disabled-Owned Business Enterprise Women-Owned Business Enterprise Additional Categories Certifying Organization <p>NOTE: See 3.5 – Things to Consider: Certifying Organizations for more information on the new Certifying Organization section.</p>
Expected Results	<ol style="list-style-type: none"> 1. S/S User has the ability to view the pre-populated 1110M Form and make updates to data where applicable 2. S/S User is able to open 1110M Form and confirms that correct ownership information is populated within Section 4

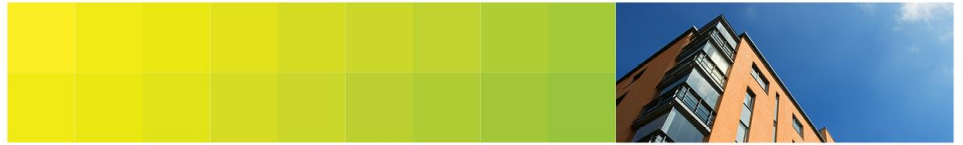
3.5 Things to Consider: Ownership

What is the new section "Certifying Organization"?

This question only applies if the Seller's organization is a Minority-Owned, Disabled-Owned, Women-Owned, Service-Disabled Veteran Owned, GLBT-Owned, or Community-oriented lending institution. The Certifying Organization certifies the status of these designations.

3.6 Section 5: Contacts

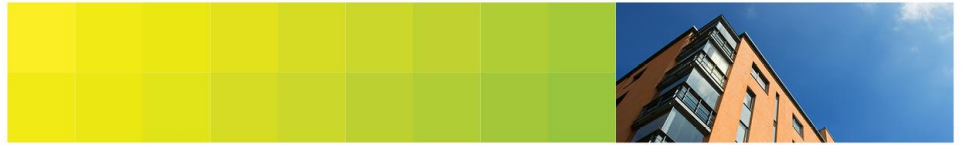
User Groups	S/S User
Prerequisites	N/A
Assumptions	<ol style="list-style-type: none"> 1. The most recent data from prior annual certification and/or system is available to auto-populate current year form 2. S/S User has the ability to view and edit 1110M Form



Description	<ol style="list-style-type: none"> 1. S/S User navigates to Section 5: Contacts 2. S/S User views auto-populated information in the section 3. S/S User confirms Name and Title are accurately auto-populated by the system for the following roles: Chief Executive Officer Chief Financial Officer Freddie Mac Eligibility Contact Corporate Insurance Contact Head of Servicing (if applicable) Anti-Predatory Lending Officer (if applicable) Privacy Officer (if applicable) 4. S/S User edits and updates the information (if applicable) 5. S/S User enters email address for every associated role 6. S/S User enters phone number for every associated role <p>NOTE: If contact information is changing, please contact Customer Compliance Management</p>
Expected Results	<ol style="list-style-type: none"> 1. S/S User has the ability to view the pre-populated 1110M Form and make updates to data where applicable 2. S/S User is able to open 1110M Form and confirms that correct contact information is populated within Section 5

3.7 Section 6: Minimum Eligibility Requirements

User Groups	S/S User
Prerequisites	N/A
Assumptions	<ol style="list-style-type: none"> 1. The most recent data from prior annual certification and/or system is available to auto-populate current year form 2. S/S User has the ability to view and edit 1110M Form
Description	<ol style="list-style-type: none"> 1. S/S User navigates to Section 6: Minimum Eligibility Requirements 2. S/S User enters dollar value of GAAP Net Worth via free form text



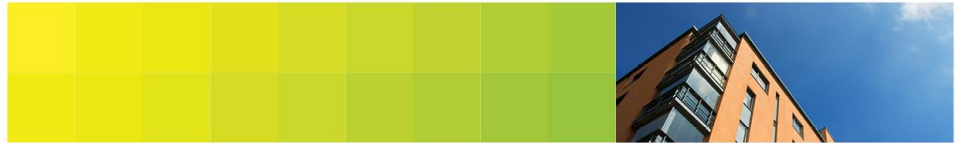
	3. S/S User enters dollar value of Total Liquid Assets via free form text
Expected Results	<ol style="list-style-type: none"> 1. S/S User has the ability to view the pre-populated 1110M Form and make updates to data where applicable 2. S/S User is able to open 1110M Form and confirms that correct eligibility requirement information is populated within Section 6

3.8 Section 7: Custodial Accounts

Helpful Hints:

- Custodial Account information is required for all loans within your Portfolio, regardless of whether the loans are being serviced by a Sub-Servicer on your behalf.
- Custodial Accounts information is only required for Portfolio loans, Pre Securitization.
- Custodial Accounts where you are acting as the "Sub-Servicer" should not be reported.
- **Adding a Custodial Account:** If adding a new Custodial Account, please send the executed original letter agreement to Freddie Mac. Letter Agreement forms can be found at [here](#). Please also submit a bank statement for Freddie Mac to confirm proper titling. Bank statement can be submitted via email to [Customer Compliance Management](#) or with Letter Agreement package.
- **Closing a Custodial Account:** If closing a Custodial Account, or the Custodial Account is already no longer active, please email a copy of the bank statement with a \$0 account balance to [Customer Compliance Management](#) to confirm account closure.
- **Updating Custodial Account:** Please enter the updated information within the applicable field.

User Groups	S/S User
Prerequisites	N/A
Assumptions	<ol style="list-style-type: none"> 1. The most recent data from prior annual certification and/or system is available to auto-populate current year form 2. S/S User has the ability to view and edit 1110M Form
Description	<ol style="list-style-type: none"> 1. S/S User navigates to Section 7: Custodial Accounts 2. S/S User views auto-populated information in the section 3. S/S User confirms the following fields are accurately auto-populated by the system:

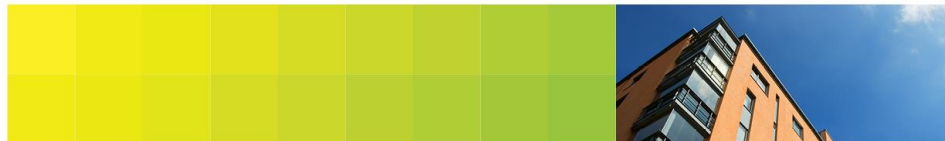


	<p> Seller/Service Number Depository Name Depository City, State ABA# Account Number Account Type selection: P&I - P&I, P&I Disbursement Reserves - Taxes & Insurance, Subsequent cap agreement, Other Reserves Securities Custodial Account for Tax-exempt Bond Transactions - Principal Reserve Fund, Cap Fee Reserve or Hedge Fee Reserve Meets depository eligibility requirements Y/N </p> <p>4. S/S User clicks on 'Add Funds Custodial Agreement' to add a custodial account (if applicable)</p> <p>NOTE: S/S User must email a Letter Agreement to Customer Compliance Management to make changes to current custodial account information.</p>
Expected Results	<ol style="list-style-type: none"> 1. S/S User has the ability to view the pre-populated 1110M Form and make updates to data where applicable 2. S/S User is able to open 1110M Form and confirms that correct custodial account information is populated within Section 7

3.9 Section 8: Audited Financials Submission

Federally Insured Institutions do not need to submit Audited Financial Statements.

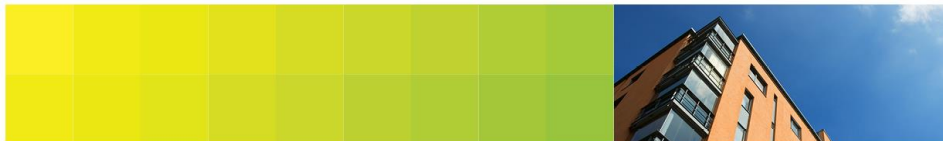
User Groups	S/S User
Prerequisites	N/A
Assumptions	<ol style="list-style-type: none"> 1. The most recent data from prior annual certification and/or system is available to auto-populate current year form 2. S/S User has the ability to view and edit 1110M Form
Description	<ol style="list-style-type: none"> 1. S/S User navigates to Section 8: Audited Financials Submission



	<ol style="list-style-type: none"> S/S User checks 'Seller/Service Level' if audited financial statements are prepared at the Seller/Service Level S/S User checks 'Parent Level' if audited financial statements are prepared at the Parent Level <p>NOTE: S/S User attaches audited financial statements and auditor's report once form is submitted - see 3.17: Document Attachment.</p>
Expected Results	<ol style="list-style-type: none"> S/S User has the ability to view the pre-populated 1110M Form and make updates to data where applicable S/S User is able to open 1110M Form and confirms that correct audited financial information is populated within Section 8

3.10 Section 9: External Auditor

User Groups	S/S User
Prerequisites	N/A
Assumptions	<ol style="list-style-type: none"> The most recent data from prior annual certification and/or system is available to auto-populate current year form S/S User has the ability to view and edit 1110M Form
Description	<ol style="list-style-type: none"> S/S User navigates to Section 9: External Auditor S/S User confirms the following fields are accurately auto-populated by the system: <ul style="list-style-type: none"> Firm name of external auditor Address of external auditor Contact name at external auditor Contact phone number at external auditor S/S User edits and updates the information (if applicable) S/S User enters explanation of change in external auditor via free form text (if applicable)



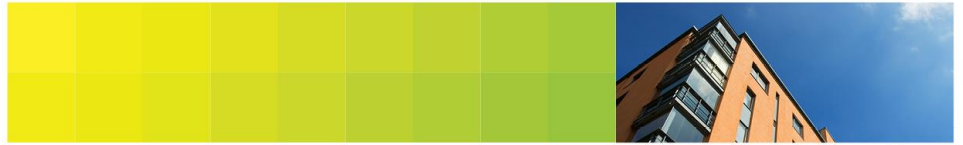
Expected Results	<ol style="list-style-type: none"> 1. S/S User has the ability to view the pre-populated 1110M Form and make updates to data where applicable 2. S/S User is able to open 1110M Form and confirms that correct external auditor information is populated within Section 9
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3.11 Section 10: Insurance

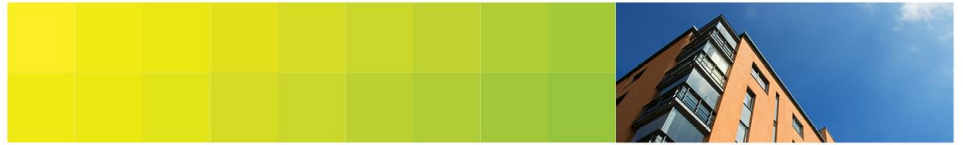
Helpful Hints:

- **UPB:** Please state the Unpaid Balance (UPB) for the entire portfolio covered by your Insurance, not just your Freddie Mac portfolio.
- Please include all insurance policies including any excess insurance policies. A Corporate Insurance Worksheet is available for download to confirm compliance with Fidelity and E&O insurance requirements.

User Groups	S/S User
Prerequisites	N/A
Assumptions	<ol style="list-style-type: none"> 1. The most recent data from prior annual certification and/or system is available to auto-populate current year form 2. S/S User has the ability to view and edit 1110M Form
Description	<ol style="list-style-type: none"> 1. S/S User navigates to Section 10: Insurance 2. S/S User views auto-populated information in the section 3. S/S User confirms the following fields are accurately auto-populated by the system: <ul style="list-style-type: none"> Fidelity Bond coverage Errors & Omissions coverage Total UPB of entire mortgage servicing portfolio Fidelity Bond Insurance Provider Fidelity Bond Policy Number Fidelity Bond Coverage Amount Fidelity Bond Deductible Fidelity Bond Expiration Date Fidelity Bond Insurer Rating Fidelity Bond Insurance Broker/Agent Name and Email



	<p>E&O Insurance Provider E&O Policy Number E&O Coverage Amount E&O Deductible E&O Expiration Date E&O Insurer Rating E&O Insurance Broker/Agent Name and Email</p> <ol style="list-style-type: none"> S/S User edits and updates the information (if applicable) S/S User clicks on 'Add Bond Insurance Policy' to add a Fidelity Bond Policy (if applicable) S/S User clicks on 'Add E&O Insurance Policy' to add a E&O Policy (if applicable) S/S User checks 'Yes' if S/S had Fidelity Bond/E&O insurance losses > \$100,000 and/or cancellation, reduction, or non-renewal S/S User checks 'No' if S/S did not have Fidelity Bond/E&O insurance losses > \$100,000 and/or cancellation, reduction, or non-renewal S/S User checks 'Yes' if S/S reported event to Freddie Mac S/S User checks 'No' if S/S did not report event to Freddie Mac S/S User downloads excel-based corporate insurance worksheet and manually populates to ensure information meets Freddie Mac eligibility requirements. Please see procedure "Seller/Service Insurance Submission - Review of Policy" for reference <p>NOTE: Expired Insurance Policies will not be auto-populated. Please input updated Insurance Information</p>
Expected Results	<ol style="list-style-type: none"> S/S User has the ability to view the pre-populated 1110M Form and make updates to data where applicable S/S User is able to open 1110M Form and confirms that correct insurance information is populated within Section 10

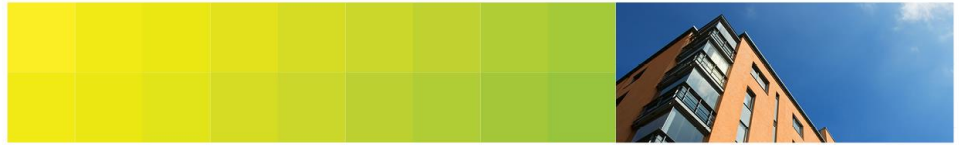


3.12 Section 11: OFAC, FHFA, SS/S and Anti-Money Laundering Program

User Groups	S/S User
Prerequisites	N/A
Assumptions	<ol style="list-style-type: none"> 1. The most recent data from prior annual certification and/or system is available to auto-populate current year form 2. S/S User has the ability to view and edit 1110M Form
Description	<ol style="list-style-type: none"> 1. S/S User navigates to Section 11: OFAC, FHFA, SS/S and Anti-Money Laundering Program 2. S/S User reviews questions A through I and checks applicable answers
Expected Results	<ol style="list-style-type: none"> 1. S/S User has the ability to view the pre-populated 1110M Form and make updates to data where applicable 2. S/S User is able to open 1110M Form and confirms that correct program information is populated within Section 11

3.13 Section 12: Change Notification Requirements

User Groups	S/S User
Prerequisites	N/A
Assumptions	<ol style="list-style-type: none"> 1. The most recent data from prior annual certification and/or system is available to auto-populate current year form 2. S/S User has the ability to view and edit 1110M Form
Description	<ol style="list-style-type: none"> 1. S/S User navigates to Section 12: Change Notification Requirements 2. S/S User checks 'Yes...' if changes were reported to Freddie Mac and enters date of reported information



	<p>3. S/S User checks 'There have been no changes...' if no changes have occurred since information was last reported to Freddie Mac and enters date that information was last reported</p> <p>4. S/S User checks 'Form 1107M notifying...' if previously unreported changes are attached via Form 1107M</p> <p>NOTE: Form 1107M should be emailed to Customer Compliance Management if notifying Freddie Mac of unreported changes</p>
Expected Results	<p>1. S/S User has the ability to view the pre-populated 1110M Form and make updates to data where applicable</p> <p>2. S/S User is able to open 1110M Form and confirms that correct change notification information is populated within Section 12</p>

3.14 Section 13: Certificate of Incumbency

Helpful Hints:

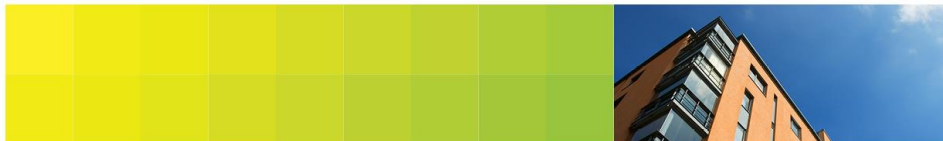
- Please contact [Customer Compliance Management](#) for the current Certificate of Incumbency Freddie Mac has on file for your organization.

What is the Certificate of Incumbency?

A Certificate of Incumbency (COI) is a company's document confirming the identity of officers/ directors or members/managers. A Certificate of Incumbency is also known as an Incumbency Certificate, a Register of Directors, and as a Secretary Certificate. This document allows the Freddie Mac Multifamily Cash Desk to identify the individuals authorized to provide wire instructions to Freddie Mac on behalf of the Seller/Service. Seller/Service are required to submit changes to their authorized individuals within 5 business days to Freddie Mac. Please see attached Guide excerpt for more details.

The COI certification is new to this year's Annual Certification form. Customer Compliance Management has recently assumed the responsibility of maintaining Seller/Service's COI documents from the Multifamily Cash Desk. The Multifamily Cash Desk had previously been responsible for managing the annual certification of COIs, however, this now falls under CCM's responsibilities and is now included in the Multifamily Eligibility Annual Certification.

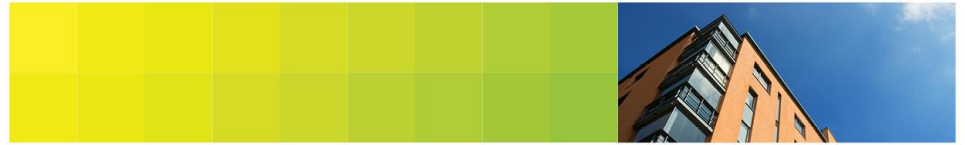
Please feel welcome to contact [Customer Compliance Management](#) for additional details regarding the Certificate of Incumbency.



User Groups	S/S User
Prerequisites	N/A
Assumptions	<ol style="list-style-type: none"> 1. The most recent data from prior annual certification and/or system is available to auto-populate current year form 2. S/S User has the ability to view and edit 1110M Form
Description	<ol style="list-style-type: none"> 1. S/S User navigates to Section 13: Certificate of Incumbency 2. S/S User checks 'Yes' if all changes to authorized signers have been reported since last 17M filing date 3. S/S User checks 'No' if all changes to authorized signers have not been reported since last 17M filing date 4. S/S User checks 'Not Applicable' if there are no changes to report regarding authorized signers since the last Form 17M filing date
Expected Results	<ol style="list-style-type: none"> 1. S/S User has the ability to view the pre-populated 1110M Form and make updates to data where applicable 2. S/S User is able to open 1110M Form and confirms that correct certificate of incumbency information is populated within Section 13

3.15 Section 14: Multifamily Mortgage Certification

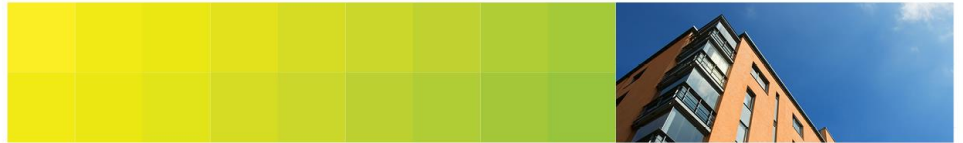
User Groups	S/S User
Prerequisites	N/A
Assumptions	<ol style="list-style-type: none"> 1. The most recent data from prior annual certification and/or system is available to auto-populate current year form 2. S/S User has the ability to view and edit 1110M Form
Description	<ol style="list-style-type: none"> 1. S/S User navigates to Section 14: Multifamily Mortgage Certification 2. S/S User enters Freddie Mac Loan Number of mortgage containing delinquent items via free form text (if applicable) 3. S/S User enters type of delinquency of delinquent item via free form text (if applicable)



	<ol style="list-style-type: none"> S/S User enters actions to cure delinquent item via free form text (if applicable) S/S User clicks on 'Add Delinquent Loan' to add a delinquent loan
Expected Results	<ol style="list-style-type: none"> S/S User has the ability to view the pre-populated 1110M Form and make updates to data where applicable S/S User is able to open 1110M Form and confirms that correct mortgage certification information is populated within Section 14

3.16 Section 15: Eligibility Requirements and Reporting

User Groups	S/S User
Prerequisites	N/A
Assumptions	<ol style="list-style-type: none"> The most recent data from prior annual certification and/or system is available to auto-populate current year form S/S User has the ability to view and edit 1110M Form
Description	<ol style="list-style-type: none"> S/S User navigates to Section 15: Eligibility Requirements & Reporting S/S User checks 'Yes' if the Seller/Servicer is in compliance with Freddie Mac eligibility requirements S/S User checks 'No' if the Seller/Servicer is not in compliance with Freddie Mac eligibility requirements S/S User checks 'Yes' if the Seller/Servicer operates under an alternative/eligibility waiver for non-compliance S/S User checks 'No' if the Seller/Servicer does not operate under an alternative/eligibility waiver for non-compliance S/S User enters actions to correct non-compliance issues via free form text (if selected 'No' to question 2) S/S User clicks on the icon in the "Save Form" icon at the bottom of the page to save progress – See screen show below of expected results for further clarification. VALIDATION: S/S User confirms all data updated has been saved on the Web Based form




Expected Results	<ol style="list-style-type: none"> 1. S/S User has the ability to view the pre-populated 1110M Form and make updates to data where applicable 2. S/S User is able to open 1110M Form and confirms that correct eligibility requirement information is populated within Section 15
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I understand that Freddie Mac may require additional financial and/or other information.
The undersigned duly authorized representative of Seller/Service hereby certifies to the foregoing as of the date noted.

Original Signature of Authorized Officer:	Date:
Officer's Name (typed or printed):	
Officer's Title (typed or printed):	
Officer's Office E-mail Address:	Officer's Telephone No.:

Save Form

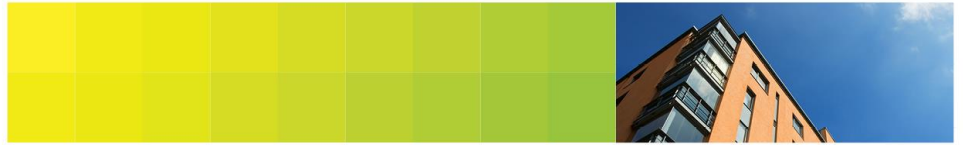
Message from webpage

 The form data has been saved.

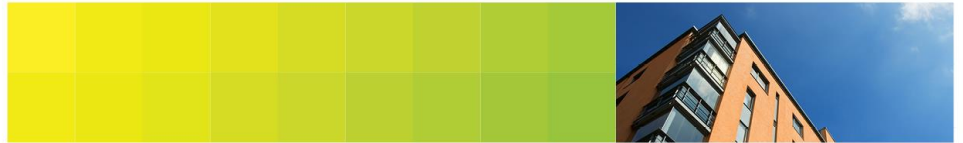
OK

3.17 Document Attachment for Form 1110M Submission

User Groups	S/S User
Prerequisites	<ol style="list-style-type: none"> 1. S/S User has completed and saved 1110M Form to MES
Assumptions	<ol style="list-style-type: none"> 1. S/S User has correct documentation in electronic format, ready to upload to UI
Description	<ol style="list-style-type: none"> 1. S/S User right clicks on the certification record -> View/Upload Supporting Documents 2. On the "Document Upload 1110M" window, user views that the following attachments are required for a 1110M submission: <ol style="list-style-type: none"> 1. Audited Financial Statements (N/A for S/S who are a Federally Insured Institution)



	<ol style="list-style-type: none"> 2. Evidence of Insurance (Insurance declaration page or ACORD for Fidelity and/or errors and omissions insurance) 3. Signed copy of 1110M 4. Corporate Insurance Worksheet - Optional <ol style="list-style-type: none"> 3. S/S User clicks on the Upload button 4. S/S User clicks on the Add button 5. S/S User selects the applicable documents for upload 6. S/S User clicks on the Upload button in the lower right-hand corner
Expected Results	<ol style="list-style-type: none"> 1. S/S User is able to view all attachments uploaded on the UI 2. S/S User is able to see a status of "Pending Review" on the applicable certification record to indicate successful submission <p>See screen shot below of expected results for further clarification.</p>



Pop Up Certification - Document Upload 1110M

Certification Details - Doc Summary	
Annual eligibility reporting includes submission of the following documentation within 90 days of the Seller/Service's fiscal year-end.	
Expected File	Details
Signed Certification Form	
Corporate Insurance Worksheet	
Audited Financial Statements	N/A for SS who have selected 'Federally Insured Institution' for Institution Type.
Evidence of Insurance	Insurance declaration page or ACORD for Fidelity and/or errors and omissions insurance.

Home

View

Delete

New folder

Download

Upload

Open

Select all

Select none

Organize

New

Transfer

CertificationDetailsDocuments

Upload Files

Select files to be uploaded

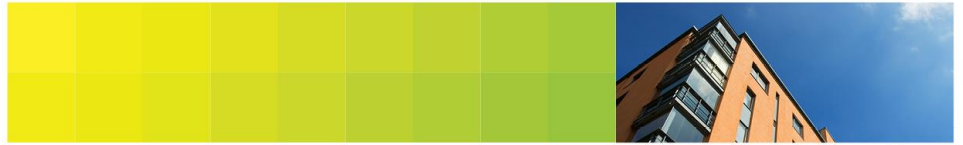
1 files, 13 KB

Name	Size	Type	Status
MES Test Document	13 KB	DOCX File	Pending

Add...

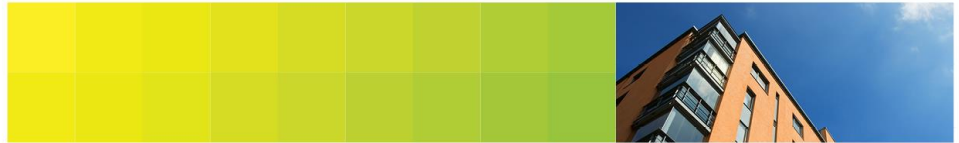
Upload

Close



3.18 Annual Certification Form 1110M Signoff and Submission


User Groups	S/S User
Prerequisites	1. S/S User has completed the population of the 1110M Form
Assumptions	1. S/S User has the ability to view and print out the applicable 1110M Form
Description	<ol style="list-style-type: none"> 1. S/S User navigates to Annual Certification -> Due to see applicable certification form in queue and due date 2. S/S User right clicks -> View Certification Details to open the populated web-based form 3. S/S User clicks on the Print Form button at the top of the page to print the form 4. S/S User manually provides a handwritten signature on the certification form from an Authorized Officer 5. S/S User scans and loads the signed certification form in PDF format 6. S/S user navigates to Annual Certification -> Due 7. S/S User right clicks on the applicable record -> Upload Certification 8. S/S User selects the applicable certification form type on the 'Select File Template' dropdown 9. S/S User clicks 'Select' to choose form for upload 10. S/S User clicks 'Upload' to upload form 11. S/S User right clicks on certification record -> View/Upload Supporting Documents 12. S/S User clicks on 'Upload' icon to see a new window to select files for upload 13. S/S User clicks on 'Add' button to select applicable signed certification form 14. S/S User clicks on 'Close' button to close the window 15. S/S User right clicks on the certification record -> Submit to Freddie Mac 16. S/S User receives a confirmation message before submitting that says "Have you reviewed all fields and data and confirm the information provided is the most current?" 17. S/S User selects 'Yes' on the pop-up confirmation message
Expected Results	<ol style="list-style-type: none"> 1. S/S User successfully downloads and prints applicable Certification Form 2. S/S User successfully uploads signed form and required attachments to submit 1110M



	<p>3. Seller/Service Certification record shows a "In Progress" status after submission is successful</p> <p>See screen shot below of expected results for further clarification.</p>
--	---

Client - Annual Certification - Complete

Drag a column header and drop it here to group by that column

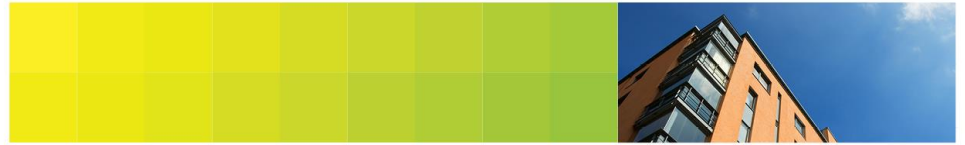
 Export to Excel

Counterparty Name	Form Type	Due Date	Status	Form Received	Date Received	Extension Granted
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
1110M		03/31/2017	In Progress	TRUE	01/30/2017	

3.19 Things to Consider: Federally Insured Seller/Serviceers

Seller/Serviceers who are Federally Insured Institutions do not have to complete the following requirements as part of the 1110M submission process:

1. Section 8 – Audited Financial Statements
2. Attaching Audited Financial Statements



4.0 Seller/Service Insurance Review and Submission

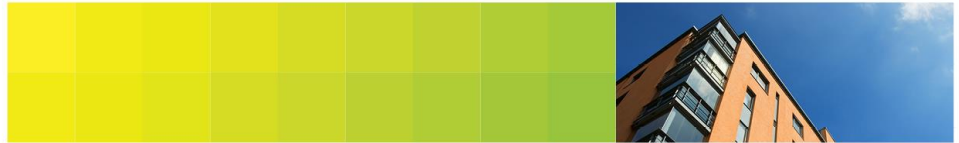
I. Summary

The “Insurance” section of the Multifamily Eligibility System allows Seller/Service to maintain their Fidelity Bond and Errors & Omissions insurance policy information that is required by Freddie Mac. Additionally, a Seller/Service is able to determine if the applicable insurance policy provides adequate coverage to be compliant with Freddie Mac requirements. Users are encouraged to monitor the expiration date of their insurance policies to ensure Freddie Mac has the most up to date information.

Please state the Unpaid Balance (UPB) for the entire portfolio covered by your Insurance, not just your Freddie Mac portfolio. All policies including any excess insurance policies are required. A Corporate Insurance Worksheet is available for download to confirm compliance with Fidelity and E&O insurance requirements.

4.1 Add an Insurance Policy

User Groups	S/S User
Prerequisites	Insurance policy information has been submitted by the Seller/Service and is loaded in the system
Assumptions	N/A
Description	<ol style="list-style-type: none"> On the homepage, User browses to the "Insurance" tab on the left navigation, and selects the "insurance" sub tab User selects the "Add New" function located above all Insurance Policies User enters the following fields: <ol style="list-style-type: none"> Policy Type (either Fidelity Bond or Errors & Omissions) Insurance Provider (select from drop down) <p>NOTE: If Insurance Provider is not visible, please contact the Multifamily Eligibility mailbox at Customer Compliance Management</p>



	<p>3. Insurance Rating (from any applicable Rating Agency per Freddie Mac S/S Guide Requirements)</p> <p>4. Policy Number</p> <p>5. Coverage Amount (\$)</p> <p>6. Deductible (\$)</p> <p>7. Most Recent UPB (\$)</p> <p>8. Expiration Date (MM/DD/YYYY format)</p> <p>9. Broker/Agent Name</p> <p>10. Broker/Agent Email</p> <p>4. User selects "Save"</p> <p>5. VALIDATION: User is able to view added Insurance Policy within the "Client - Insurance - Insurance table"</p> <p>6. User then notifies the Multifamily Eligibility mailbox at Customer Compliance Management of new Insurance Policy</p> <p>See screen shot below of expected results for further clarification.</p>
Expected Results	S/S User is able to view added Insurance Policy within "Client - Insurance - Insurance table"

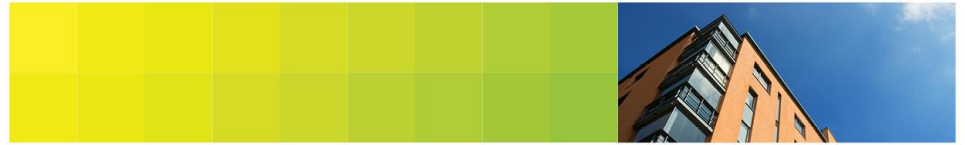
Client - Insurance - Insurance

Edit	Menu	CounterParty Name	Policy Type (FB/EO)	Insurance Provider	Insurance Provider Other	Insurance Rating	Policy Number	Coverage Amount (\$)	Deductible (\$)	Most Recent

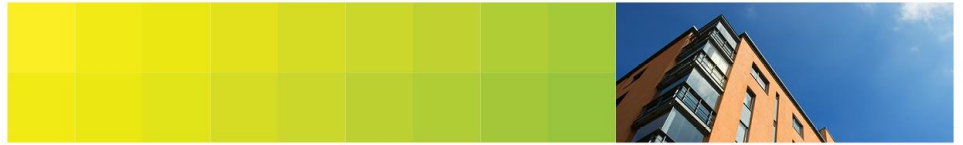
Policy Type (FB / EO) FB
 Insurance Provider Test Insurance Pr
 Insurance Provider Other
 Insurance Rating A
 Policy Number 12345
 Coverage Amount (\$) 500000
 Deductible (\$) 100000
 Most Recent UPB (\$) 1000000
 Expiration Date 1/31/2018
 Broker/Agent Name: Test User
 Broker/Agent Email: test@company.com

4.2 Review Insurance Policy – Corporate Insurance Worksheet

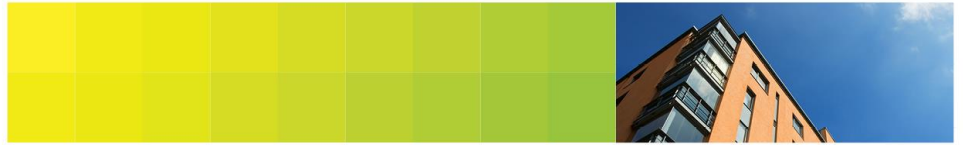
User Groups	S/S User
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Prerequisites	Insurance policy information has been submitted by the Seller/Service and is loaded in the system
Assumptions	S/S User is able to download the Corporate Insurance Worksheet
Description	<ol style="list-style-type: none"> On the homepage, User browses to the "Insurance" tab on the left navigation, and selects the "insurance" sub tab. User browses to the applicable and/or the recently added insurance record in the "Client - Insurance -Insurance" table User right clicks on an insurance record and selects "View Corporate Insurance Worksheet" Once prompted, user "Opens" the excel based file VALIDATION: User is able to download Corporate Insurance Worksheet "After the "Corporate Insurance Worksheet" is opened up in Microsoft Excel, user begins to enter the applicable insurance information into each field: (Fields required for manual input are highlighted in yellow) <p>NOTE: User may view Corporate Insurance Worksheet in a different window / computer screen so they may leverage the applicable insurance data located in MES to aid the completion of the worksheet"</p> <ol style="list-style-type: none"> In the Insurer Quality section, user enters "Y" (Yes) or "N" dependent on manual lookup of Insurer Ratings in 1 of the following fields <ol style="list-style-type: none"> Rated at least A- for financial strength AND VII for financial size category by A.M. Best Rated A- or better by Standard & Poor's Rated A- or better by Fitch, Inc. Rated A3 or better by Moody's Investor Service, Inc. User enters "Y" or "N" in the yellow "Compliance" field based on above review In the Timely Notification of Renewal and Changes section, user enters "Y" or "N" in the following fields dependent on manual review <ol style="list-style-type: none"> Did either insurance policy renew/change since the previous certification/audit: _____ (Y/N) If Yes, did the Service notify CCM within 30 days of the effective date: _____ (Y/N)



	<p>10. User enters "Y" or "N" in the yellow "Compliance" field based on above review</p> <p>11. In the Deductible section, user fills out the following data fields (highlighted in yellow) to ensure insurance policy information is adequate</p> <ol style="list-style-type: none"> 1. Servicing Volume 2. Errors and Omissions (if applicable) 3. Coverage Amount 4. Deductible <p>12. User views the following auto-populated (based on spreadsheet calculation) fields to determine if Insurance information is adequate</p> <ol style="list-style-type: none"> 1. Freddie Mac Required Coverage 2. Compliance (Y/N) 3. Freddie Mac Required Deductible 4. Compliance (Y/N) <p>13. In the Fidelity Bond section, user fills out the following data fields (highlighted in yellow) to ensure insurance Fidelity Bond policy information is adequate</p> <ol style="list-style-type: none"> 1. Coverage Amount 2. Deductible <p>14. User views the following auto-populated fields (based on spreadsheet calculation) to determine if Insurance information is adequate</p> <ol style="list-style-type: none"> 1. Freddie Mac Required Coverage 2. Compliance (Y/N) 3. Freddie Mac Required Deductible 4. Compliance (Y/N) <p>15. Based on the completion of the worksheet, user determines if the Insurance Policy is adequate. If inadequate, contact the Multifamily Eligibility mailbox at Customer Compliance Management</p>
Expected Results	<p>S/S User is able to determine if insurance policy is adequate per Freddie Mac's eligibility requirements.</p>

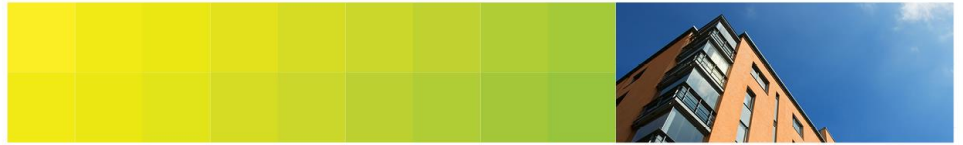


4.3 Attach Insurance Documentation

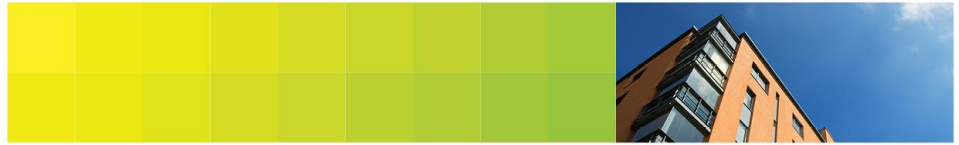
User Groups	S/S User
Prerequisites	Insurance policy information has been submitted by the Seller/Service and is loaded in the system
Assumptions	S/S User has up-to-date insurance policy documentation
Description	<ol style="list-style-type: none"> 1. On the homepage, User browses to the "Insurance" tab on the left navigation, and selects the "Insurance" sub tab 2. "User browses to applicable Insurance Policy to add attachments, right clicks and selects ""View/Add Insurance Documents"" <p>NOTE: It is required to upload Evidence of Insurance (the Insurance declaration page or ACORD for Fidelity and/or Errors & Omissions Insurance) and a populated "Corporate Insurance Worksheet"</p> <ol style="list-style-type: none"> 3. In the "Pop Up Insurance - Documents" window, user selects the "Upload" function and then selects "Add" 4. User browses for applicable attachments and then selects "Upload"
Expected Results	S/S User is able to view added Insurance documentation in the "Pop Up Insurance - Documents" window

4.4 Edit Insurance Policy Information

User Groups	S/S User
--------------------	----------



Prerequisites	Insurance policy information has been submitted by the Seller/Service and is loaded in the system
Assumptions	N/A
Description	<ol style="list-style-type: none"> 1. On the homepage, User browses to the "Insurance" tab on the left navigation, and selects the "insurance" sub tab 2. User browses to applicable Insurance Policy to edit and selects the Edit function located to the left on the policy 3. User edits the desired fields as applicable: <ol style="list-style-type: none"> 1. Policy Type (either Fidelity Bond or Errors & Omissions) 2. Insurance Provider (select from drop down) <p>NOTE: If Insurance Provider is not visible, please contact the Multifamily Eligibility mailbox at Customer Compliance Manager</p> <ol style="list-style-type: none"> 3. Insurance Rating (from any applicable Rating Agency per Freddie Mac S/S Guide Requirements) 4. Policy Number 5. Coverage Amount (\$) 6. Deductible (\$) 7. Most Recent UPB (\$) 8. Expiration Date (MM/DD/YYYY format) 9. Broker/Agent Name 10. Broker/Agent Email 4. User selects "Save" 5. VALIDATION: User is able to view adjusted Insurance Policy within the "Client - Insurance - Insurance table" 6. User then notifies the Multifamily Eligibility mailbox at Customer Compliance Management of adjusted Insurance Policy <p>See screen shot below of expected results for further clarification.</p>
Expected Results	S/S User is able to view all updated Insurance Policy information within "Client – Insurance – Insurance table"



5.0

Client - Insurance - Insurance

[Add New](#)
[Export to Excel](#)

Edit	Menu	CounterParty Name	Policy Type (FB/EO)	Insurance Provider	Insurance Provider Other	Insurance Rating	Policy Number	Coverage Amount (\$)	Deductible (\$)	Most Re
			EO	Test Insurance Provider 3			0098765	\$123,458.00	\$654,321.00	\$654,321.00

Policy Type (FB / EO)
 Insurance Provider
 Insurance Provider Other
 Insurance Rating
 Policy Number
 Coverage Amount (\$)
 Deductible (\$)
 Most Recent UPB (\$)
 Expiration Date
 Broker/Agent Name:
 Broker/Agent Email:

EO
 Test Insurance Pr
 12345
 500000
 100000
 2000000
 1/31/2018
 Test User
 me@you.com

Seller/Service Custodial Account Management

I. Summary

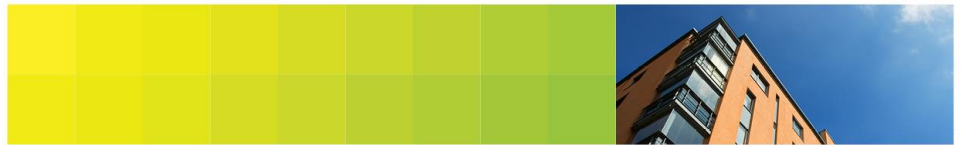
The "Custodial Account" section allows Seller/Service to view the most recent Custodial Account information that Freddie Mac has on record. The viewable Custodial Accounts are for all loans within a Portfolio, regardless of whether the loans are being serviced by a Sub-Service on the Seller/Service's behalf. Note that the Custodial Accounts viewable are for Portfolio loans, Pre Securitization, only and Custodial Accounts where a Seller/Service is acting as the "Sub-Service" would not be viewable here.

If a user would like to add a Custodial Account to the system, please send the executed original letter agreement to Freddie Mac. Letter Agreement forms can be found [here](#). Please also submit a bank statement for Freddie Mac to confirm proper titling. Bank statement can be submitted via email to [Customer Compliance Management](#) or with Letter Agreement package.

If a user would like to close Custodial Account, or the Custodial Account is already no longer active, please email a copy of the bank statement with a \$0 account balance to [Customer Compliance Management](#) to confirm account closure.

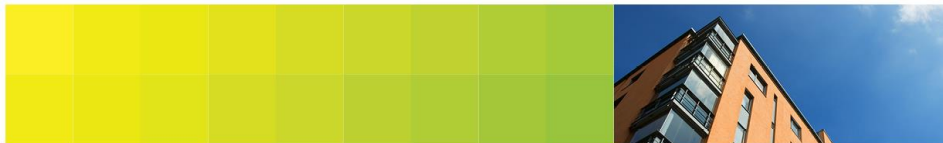
The Seller/Service should still submit the Annual Certification form, even if these account changes are pending. The Freddie Mac Eligibility Team will be notified of any changes made to the Annual Certification form. The Eligibility Team analyst assigned to your review will evaluate the change and then follow up to collect the new letter agreements.

5.1 Pre Securitization Custodial Account Lookup



User Groups	S/S User
Prerequisites	<ol style="list-style-type: none"> 1. Custodial account information has been submitted by the Seller/Servicer and is loaded in the system 2. Seller/Servicer has submitted a Letter Agreement
Assumptions	<ol style="list-style-type: none"> 1. Custodial account information is accurate and up-to-date 2. Only internal Freddie Mac business users have the ability to add or update custodial account information within the system
Description	<ol style="list-style-type: none"> 1. On the homepage, User browses to the "Custodial" tab on the left navigation, and selects the "Pre Securitization" sub tab 2. S/S User views the custodial account information displayed for the following non-editable fields: <ol style="list-style-type: none"> 1. Seller/Servicer Name 2. SS # 3. Account # 4. Account Type 5. Account Sub-Type 6. Depository Name 7. City 8. State 9. ABA # 10. Meets Depository Eligibility Requirements 3. To export to excel (if desired) S/S User selects the "Export to Excel" button in the top left hand of the grid and selects "Open" to the pop up at the bottom of the screen. <p>NOTE: S/S User must email a Letter Agreement to Customer Compliance Management to make changes to current custodial account information.</p>
Expected Results	S/S User can view and save the excel report with the appropriate custodial account information.

5.2 Things to Consider: Servicing Details



Within the Custodial – Pre Securitization page, a S/S User can view all S/S #'s associated with their organization by right-clicking on the S/S Name and selecting “View Servicing Details.” The S/S User will be able to view the following information:

- All S/S #'s on record within the system
- The associated sub-servicers
- The Freddie Mac program that each S/S # is approved for
- The fiscal month end for each sub-servicer
- Whether each S/S # is active or inactive

6.0 Seller/Servicer Contact Information Management

I. Summary

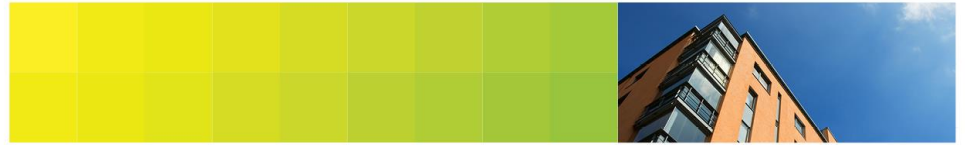
The “Contacts” sections allows Seller/Servicers to view the most recent Contact information that Freddie Mac has on record. The information displayed shows the applicable S/S resource, their title within the respective organization, and the associated Freddie Mac role, along with an email address and phone number.

To update the contact information displayed, please contact the [Customer Compliance Management Team](#)

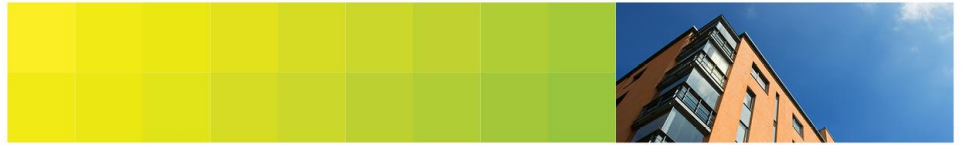
The Seller/Servicer should still submit the Annual Certification form, even if these changes are pending. The Freddie Mac Eligibility Team will be notified of any changes made to the Annual Certification form. The Eligibility Team analyst assigned to your review will evaluate the change and then follow up to collect the **1107M** org change form for personnel changes.

6.1 Seller/Servicer Contact Information Lookup

User Groups	S/S User
Prerequisites	1. Seller/Servicer contact information has been submitted by the Seller/Servicer and is loaded in the system



Assumptions	<ol style="list-style-type: none"> 1. Custodial account information is accurate and up-to-date 2. Only internal Freddie Mac business users have the ability to add or update custodial account information within the system
Description	<ol style="list-style-type: none"> 1. On the homepage, User browses to the "Contacts" tab on the left navigation, and selects the "Contacts" sub tab 2. S/S User views the contact information displayed for the following non-editable fields: <ol style="list-style-type: none"> 1. Contact Name 2. Title 3. Associated Role 4. Email Address 5. Phone 3. To export to excel (if desired) S/S User selects the "Export to Excel" button in the top left hand of the grid and selects "Open" to the pop up at the bottom of the screen. <p>NOTE: S/S User must email Customer Compliance Management to make changes to current contact information.</p>
Expected Results	S/S User can view and save the excel report with the appropriate contact information.



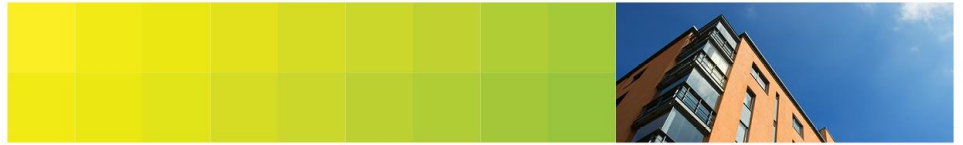
7.0 Seller/Service System Administrators

I. Summary

A Seller/Service System Administrator is responsible for provisioning their respective business users to either the “S/S User” or “S/S Read Only” security group (descriptions of each role can be found in the introduction of this document). To assign a user the “S/S Admin” role, the System Administrator must call the Freddie Mac helpdesk at 1-866-MultiFM (1-866-685-8436), available from 8:00 am to 8:00 pm ET, Monday through Friday. Only a Seller/Service System Administrators should be able to access the provisioning functionality.

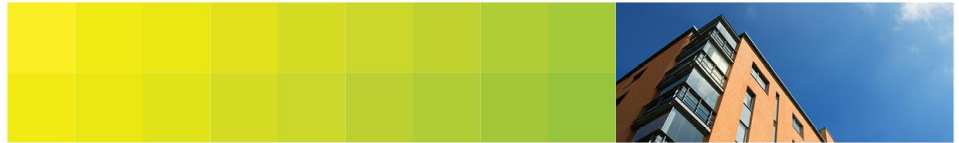
7.1 Adding a User

User Groups	S/S Administrator
Prerequisites	New S/S User is approved for access to the system.
Assumptions	S/S User has administrative rights within the system.
Description	<ol style="list-style-type: none"> 1. On the homepage, User browses to the "User Management" section on the left navigation, selects the "User Management" sub tab 2. In the "Client User Management - Users" screen, user selects the "Add New" icon. 3. User enters the following information



	<ol style="list-style-type: none"> 1. Display Name 2. Username 3. Company (Should only show applicable Seller/Service) 4. Email Address 5. Active Yes/No <ol style="list-style-type: none"> 4. User saves 5. VALIDATION: User is able to view the new User in the "Administration - Users" window 6. In the "User Management" screen, user browses to the applicable user newly created 7. User right clicks on the applicable user and selects "Manage User Roles" 8. In the "Pop Up Admin - User Roles" screen user selects the "Add New" icon 9. In the role drop down menu, User selects one of the following roles S/S User S/S Read Only 10. User selects "Save" 11. VALIDATION: User views the updated "Role Name" for the applicable User 12. In the "User Management" screen, user browses to the applicable user recently created 13. User right clicks on the applicable user and selects "Password Reset" to provide newly added user a temporary password 14. In the "Pop Up Admin - Password Reset" window, User selects "yes" when prompted to reset the password for the desired user <p>NOTE: Please see the screen shots below for further clarification on adding new users.</p>
Expected Results	<ol style="list-style-type: none"> 1. S/S Admin is able to view the new User in the "Administration - Users" window as well as associated roles/system access rights. 2. New S/S User receives an email from MES with the system generated temporary password and is able to log in and update their password.

1. Adding a New User



Client User Management - Users

[Add New](#) [Export To Excel](#)

Edit	Menu	DisplayName	UserName	CompanyName	EmailAddress	Locked?	Is Active
		DisplayName UserName Company EmailAddress Is Active?	<div>Test User *</div> <div>tuser *</div> <div>Test CounterParty</div> <div>john@test.com *</div> <div><input checked="" type="checkbox"/></div>				

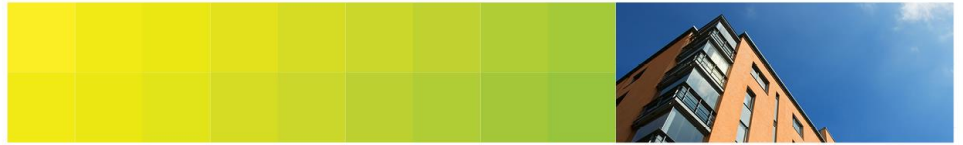
- System generated Temporary Password Email:** Once logged in with the temporary password, users will be immediately prompted to create their own password.

From: multifamily-mes@covius.com [<mailto:multifamily-mes@covius.com>]
Sent: Thursday, February 02, 2017 9:38 AM
To: [REDACTED]
Subject: Client Portal Password Reset

A new password has been generated for you. The new password is: DVNjZfq2ckHw

7.2 Deactivate a User

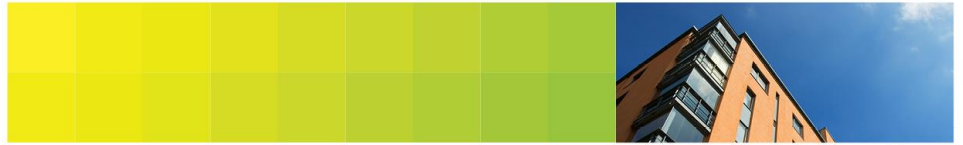
User Groups	S/S Administrator
Prerequisites	S/S User no longer needs access to the system
Assumptions	S/S User has administrative rights within the system
Description	<ol style="list-style-type: none"> On the homepage, User browses to the "User Management" section on the left navigation, selects the "User Management" sub tab In the "Client User Management - Users" screen, user browses to the applicable user User selects the edit icon located next to the user and removes the "Is Active?" check mark to deactivate the applicable user



	4. User Selects "Save"
Expected Results	S/S Administrator is able to view that the applicable user in the "Client User Management" window is now marked as "No" under the "Is Active" column

7.3 Managing User Roles

User Groups	S/S Administrator
Prerequisites	S/S User needs an updated level of access within the system
Assumptions	S/S User has administrative rights within the system
Description	<ol style="list-style-type: none"> On the homepage, User browses to the "Client User Management - Users" section on the top of the screen User browses to the applicable user User right clicks on the applicable user and selects "Manage User Roles" In the "Pop Up Admin - User Roles" screen user selects the edit icon next to the applicable user role to edit In the role drop down menu, User selects one of the following roles S/S User S/S Read Only User selects "Save" <p>NOTE: See screen shot below of expected results for further clarification.</p>
Expected Results	S/S Administrator is able to view the updated "Role Name" for the applicable User



CCM

Pop Up Admin - User Roles Client

+ Add New

<input type="checkbox"/>	Edit	Role Name	Delete
UserName	tuser		
Role	S/S User	▼	

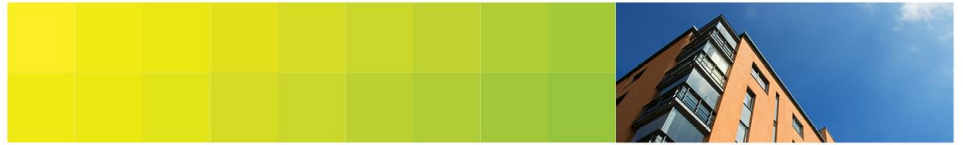
No records to display.

7.4 Reset User Password

User Groups	S/S Administrator
Prerequisites	S/S User needs a new password
Assumptions	S/S User has administrative rights within the system
Description	<ol style="list-style-type: none"> 1. In the "Client User Management - Users" screen, user browses to the applicable user 2. User right clicks on the applicable user and selects "Password Reset" to provide user a temporary password 3. In the "Pop Up Admin - Password Reset" window, User selects "yes" when prompted to reset the password for the desired user
Expected Results	S/S User receives a temporary password via email and is able to log into MES and update their password (screen shot in section 7.1).

7.5 Unlock User

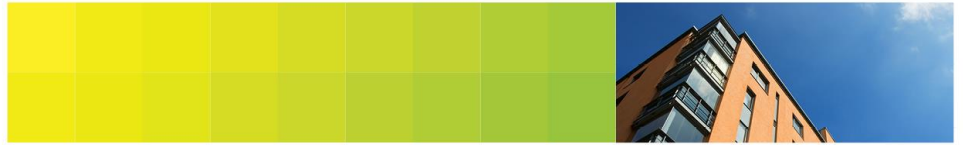
User Groups	S/S Administrator
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Prerequisites	S/S User is locked out of the system (e.g. 5 failed login attempts)
Assumptions	S/S User has administrative rights within the system
Description	<ol style="list-style-type: none"> 1. In the "Client User Management - Users" screen, user browses to the applicable user 2. User right clicks on the applicable user and selects "Unlock User" to unlock users account access 3. In the "Pop Up Admin - Lock User" window, User selects "yes" when prompted to unlock the desired user
Expected Results	S/S Administrator views that desired User record no longer shows a "yes" in the "Locked?" column

7.6 Things to Consider: Getting Started

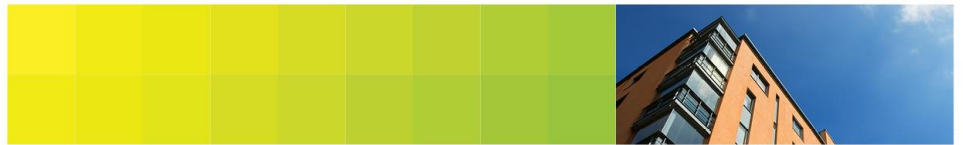
1. **Whitelist System Email:** Seller/Service System Administrators must ensure that the email address "Multifamily-mes@covius.com" is whitelisted with their respective IT organizations, as users will receive a system generated temporary password from this email address.
2. **Confirm User Groups:** Seller/Service System Administrators should confirm their user group with the applicable business unit. Freddie Mac has identified potential users, but it is the Seller/Service System Administrators responsibility for granting access and provisioning their business users. The identified potential users can be found on the "User Management" page of the Multifamily Eligibility System. Note that users that are registered with the MultiSuite Online Registration system (MSOR) have already been given the same username to ensure consistency.



Appendix

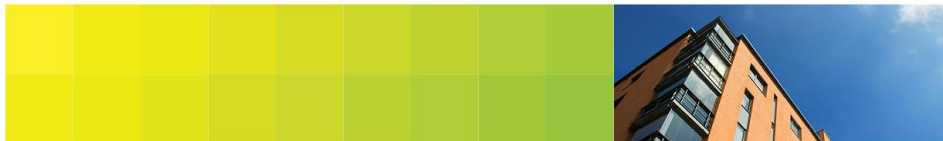
1.0 Upload PDF version of Annual Certification Form

User Groups	S/S User
Prerequisites	N/A
Assumptions	1. S/S User is able to download the PDF version of the Annual Certification Form
Description	<ol style="list-style-type: none"> 1. S/S User navigates to Pre Securitization Annual Certification -> Due to see the applicable Annual Certification Form in queue and due date 2. S/S User right clicks -> View Form to open a blank, fillable PDF form on the S/S Users' PC 3. S/S selects the applicable document and selects 'Download' to save the certification form on the users' PC 4. S/S User manually completes all remaining fields of the form and saves. 5. S/S User Navigates to Annual Certification -> Due in MES 6. S/S User right clicks on the certification record -> Upload Certification 7. S/S User selects saved certification form and clicks 'Upload' 8. S/S User confirms that upload was successful. <p>NOTE: All required fields must be completed on the pdf form for successful submission into the system.</p> <ol style="list-style-type: none"> 9. S/S User right clicks on the certification record -> View Certification Details 10. S/S User views data populated on web-based form on UI 11. S/S User confirms all fields are accurately populated by the system 12. S/S User right clicks on the certification record -> Submit to Freddie Mac to submit the final annual certification form.
Expected Results	1. S/S User is able to view and confirm the accuracy of all data populated on the web-based form.



2.0 Populate and Submit Annual Certification Form Offline

User Groups	S/S User
Prerequisites	N/A
Assumptions	1. S/S User is able to print and scan the Annual Certification Form
Description	<ol style="list-style-type: none"> 1. S/S User navigates to Annual Certification -> Due to see applicable Annual Certification Form in queue and due date 2. S/S User right clicks -> View Certification Details to open the web-based form on the S/S Users' PC 3. S/S User clicks on the 'Print Form' button at the top of the page to print the certification form 4. S/S User is able to view all options and questions on the printed version of the certification form 5. S/S User completes all sections of the form through manual write-in of the following sections: <ul style="list-style-type: none"> Identification Direct and Ultimate Parent Institution Type Contacts Servicing Minimum Eligibility Requirements Funds Custodian Information Ownership Insurance External Auditor Audited Financials Submission Warehouse Lenders (16M only) OFAC, FHFA, SS/S and Anti-Money Laundering Program Change Notification Requirements Certificate of Incumbency Multifamily Mortgage Certification Eligibility Requirements & Reporting 6. S/S User scans completed form and saves to PC 7. S/S User Navigates to Annual Certification -> Due in MES



	<p>8. S/S User right clicks on the certification record -> View/Upload Supporting Documents</p> <p>9. S/S User selects 'Upload'</p> <p>10. S/S User selects 'Add' to select the applicable document then selects 'Upload'</p>
Expected Results	<p>1. S/S User is able to view the uploaded certification form in the Document Upload window</p>