Multifamily Eligibility System (MES)

Eligibility User Guide

October 2022

Table of Contents

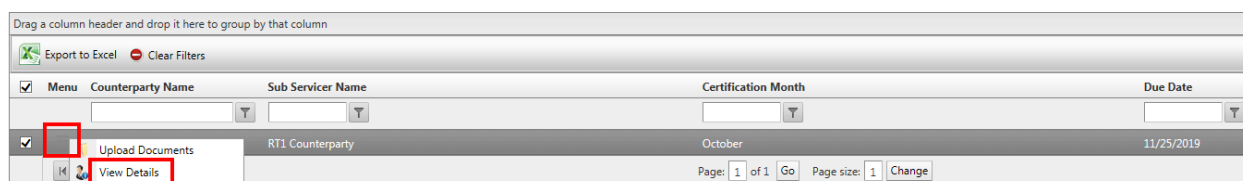# Post-Securitization Primary Servicer Reporting

Monthly Due

1. Log into MES.
2. Navigate to the Post Securitization tab on the left-hand side and select Post Securitization – Monthly Due to view any records in the queue. Menu will show the certification month and due date.

3. Select the three-dash menu and click View Details to view all certifications due for that month.

A pop-up will appear displaying all certifications due for that month.

4. Select the three-dash menu button titled View Post Securitization Documents to upload the certification(s).

5. A pop-up will appear. Upload the appropriate Exhibit I certification file(s). First click Add to select the file from your computer. After the file has been added, click Upload. Once the file(s) have been uploaded, close the pop-up window.

6. If reporting any exceptions on the certification, select the deal and click Add Exception. An exception flag will appear under the Exception column. To remove the exception, click Remove Exception.

7. Submit the certifications and attached files to Freddie Mac by selecting the deal(s) and clicking Submit to FM. You can select and submit multiple deals at once.

After you submit the certifications to Freddie Mac, a confirmation will be sent to you to confirm the submission was received.

Fri 11/8/2019 1:23 PM

A

appstest@covius.com

Exhibit I: Monthly Escrow Account Certification Received by Freddie Mac

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Freddie Mac has received RT1 Counterparty's Exhibit I: Monthly Escrow Account Certification record(s) that were uploaded in MES. You may be contacted if there are any questions or clarifications needed regarding the submission.

Disclaimer

The information contained in this email, including any attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information. Any unauthorized use, disclosure, or distribution is prohibited. If you are not the intended recipient, please contact the sender by reply email and destroy all copies of the original message. Thank you.

Quarterly Due

1. Log into MES.
2. Navigate to the Post Securitization tab on the left-hand side and select Post Securitization – Quarterly Due to view all deals that require certifications for that quarter.

3. Select the three-dash menu and click View Details to view all certifications due for that quarter.

A pop-up window will appear displaying all the deals that are due for that quarter.

4. Select the three-dash menu button titled View/Add Documents to upload the certification(s) due.

5. A pop-up window will appear for you to upload the appropriate Exhibit E certification file(s). First click Add to select the file from your computer. After the file has been added, click Upload. Once the file(s) have been uploaded, close the pop-up window.
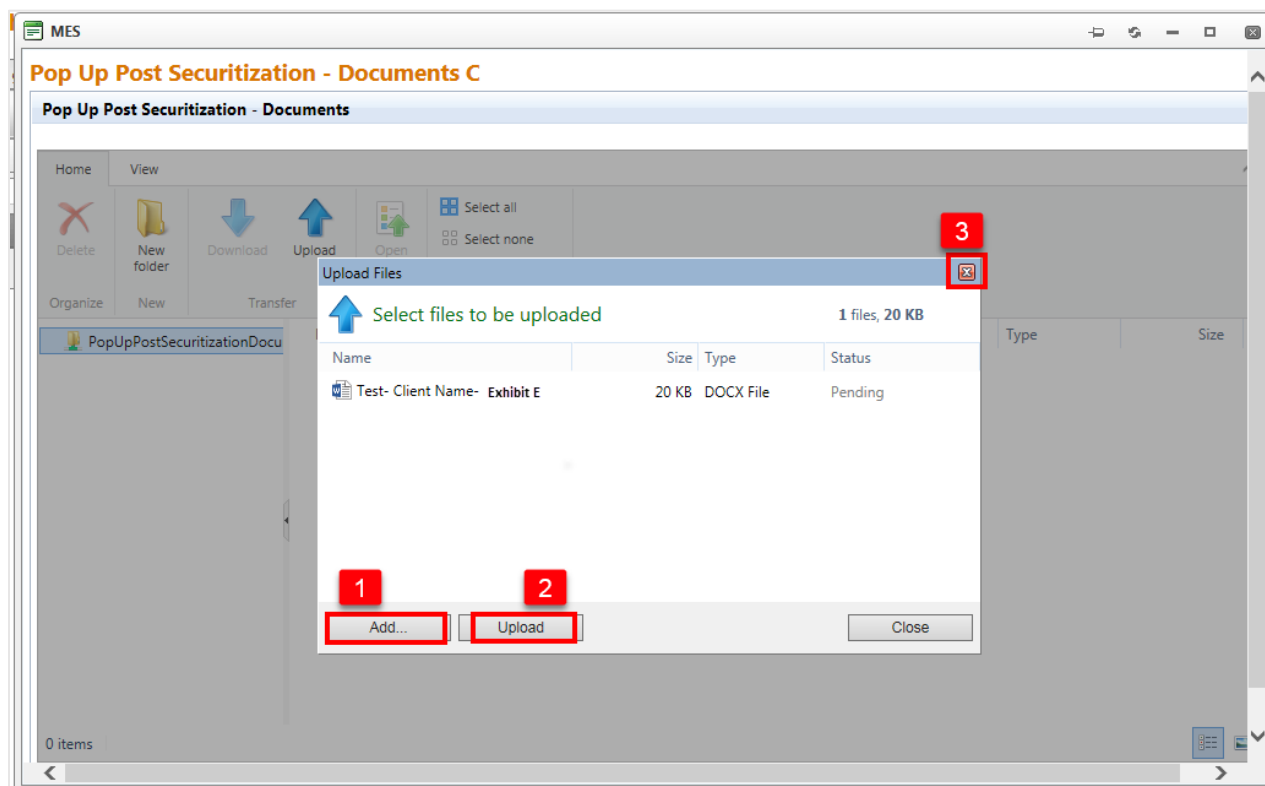
6. If reporting any exceptions on the certification, select the deal and click Add Exception. An exception flag will appear under the Exception column. To remove the exception, click Remove Exception.

Pop Up - Post Sec Quarterly Detail

Pop Up - Post Sec Quarterly Detail Counterparty Su

S/S Name — RT1 Counterparty
S/S Status — Active

Pop Up - Post Sec Quarterly Detail

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

⊕ Submit To FM   ⊕ Add Exception/s (Servicer)   ⊖ Remove Exception/s (Servicer)   ⊖ Clear Filters

	Menu	Exception	Counterparty Name	Org ID	Frequency	Date of Servicing Agreement	Sub Servicer Name	S/S #	Deal Name	Document Name	Date Due	Date Submitted	Variance	Closing Date
☐	☰		RT1 Counterparty	5555	Quarterly	08/01/2015	RT1 Counterparty	999000	FRESB15SB2	Exhibit E: Quarterly Servicing Certification	01/23/2020			08/28/2015
☐	☰	⚠	RT1 Counterparty	5555	Quarterly	10/01/2017	RT1 Counterparty	999000	FRESB17SB39	Exhibit E: Quarterly Servicing Certification	01/23/2020			10/18/2017
☐	☰		RT1 Counterparty	5555	Quarterly	01/01/2018	RT1 Counterparty	999000	FRESB18SB45	Exhibit E: Quarterly Servicing Certification	01/23/2020			01/29/2018
☐	☰	⚠	RT1 Counterparty	5555	Quarterly	04/01/2016	RT1 Counterparty	999000	FRESB16SB15	Exhibit E: Quarterly Servicing Certification	01/23/2020			04/29/2016
☐	☰		RT1 Counterparty	5555	Quarterly	10/01/2015	RT1 Counterparty	999000	FRESB15SB6	Exhibit E: Quarterly Servicing Certification	01/23/2020			10/30/2015
☐	☰		RT1 Counterparty	5555	Quarterly	03/01/2016	RT1 Counterparty	999000	FRESB16SB13	Exhibit E: Quarterly Servicing Certification	01/23/2020			03/04/2016
☐	☰		RT1 Counterparty	5555	Quarterly	07/01/2017	RT1 Counterparty	999000	FRESB17SB34	Exhibit E: Quarterly Servicing Certification	01/23/2020			07/26/2017
☐	☰		RT1 Counterparty	5555	Quarterly	02/01/2017	RT1 Counterparty	999000	FRESB17SB27	Exhibit E: Quarterly Servicing Certification	01/23/2020			02/27/2017
☐	☰		RT1 Counterparty	5555	Quarterly	06/01/2016	RT1 Counterparty	999000	FRESB16SB17	Exhibit E: Quarterly Servicing Certification	01/23/2020			06/27/2016
☐	☰		RT1 Counterparty	5555	Quarterly	10/01/2016	RT1 Counterparty	999000	FRESB16SB23	Exhibit E: Quarterly Servicing Certification	01/23/2020			10/28/2016
☐	☰		RT1 Counterparty	5555	Quarterly	12/01/2015	RT1 Counterparty	999000	FRESB15SB9	Exhibit E: Quarterly Servicing Certification	01/23/2020			12/22/2015

|◄ ◄ 1 ► ►| Page: 1 of 1 Go   Page size: 11 Change

7. Submit the certifications and attached files to Freddie Mac by selecting the deal(s) and clicking Submit to FM. You can select and submit multiple deals at once.

Pop Up - Post Sec Quarterly Detail

Pop Up - Post Sec Quarterly Detail Counterparty Su

S/S Name — RT1 Counterparty
S/S Status — Active

Pop Up - Post Sec Quarterly Detail

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

⊕ Submit To FM   ⊕ Add Exception/s (Servicer)   ⊖ Remove Exception/s (Servicer)   ⊖ Clear Filters

	Menu	Exception	Counterparty Name	Org ID	Frequency	Date of Servicing Agreement	Sub Servicer Name	S/S #	Deal Name	Document Name	Date Due	Date Submitted	Variance	Closing Date
☑			RT1 Counterparty	5555	Quarterly	08/01/2015	RT1 Counterparty	999000	FRESB15SB2	Exhibit E: Quarterly Servicing Certification	01/23/2020			08/28/2015
☑		⚠	RT1 Counterparty	5555	Quarterly	10/01/2017	RT1 Counterparty	999000	FRESB17SB39	Exhibit E: Quarterly Servicing Certification	01/23/2020			10/18/2017
☑			RT1 Counterparty	5555	Quarterly	01/01/2018	RT1 Counterparty	999000	FRESB18SB45	Exhibit E: Quarterly Servicing Certification	01/23/2020			01/29/2018
☑		⚠	RT1 Counterparty	5555	Quarterly	04/01/2016	RT1 Counterparty	999000	FRESB16SB15	Exhibit E: Quarterly Servicing Certification	01/23/2020			04/29/2016
☑			RT1 Counterparty	5555	Quarterly	10/01/2015	RT1 Counterparty	999000	FRESB15SB6	Exhibit E: Quarterly Servicing Certification	01/23/2020			10/30/2015
☑			RT1 Counterparty	5555	Quarterly	03/01/2016	RT1 Counterparty	999000	FRESB16SB13	Exhibit E: Quarterly Servicing Certification	01/23/2020			03/04/2016
☑			RT1 Counterparty	5555	Quarterly	07/01/2017	RT1 Counterparty	999000	FRESB17SB34	Exhibit E: Quarterly Servicing Certification	01/23/2020			07/26/2017
☑			RT1 Counterparty	5555	Quarterly	02/01/2017	RT1 Counterparty	999000	FRESB17SB27	Exhibit E: Quarterly Servicing Certification	01/23/2020			02/27/2017
☑			RT1 Counterparty	5555	Quarterly	06/01/2016	RT1 Counterparty	999000	FRESB16SB17	Exhibit E: Quarterly Servicing Certification	01/23/2020			06/27/2016
☑			RT1 Counterparty	5555	Quarterly	10/01/2016	RT1 Counterparty	999000	FRESB16SB23	Exhibit E: Quarterly Servicing Certification	01/23/2020			10/28/2016
☑			RT1 Counterparty	5555	Quarterly	12/01/2015	RT1 Counterparty	999000	FRESB15SB9	Exhibit E: Quarterly Servicing Certification	01/23/2020			12/22/2015

|◄ ◄ 1 ► ►| Page: 1 of 1 Go   Page size: 11 Change

8. After you submit the certifications to Freddie Mac, a confirmation will be sent to you to confirm the submission was received.
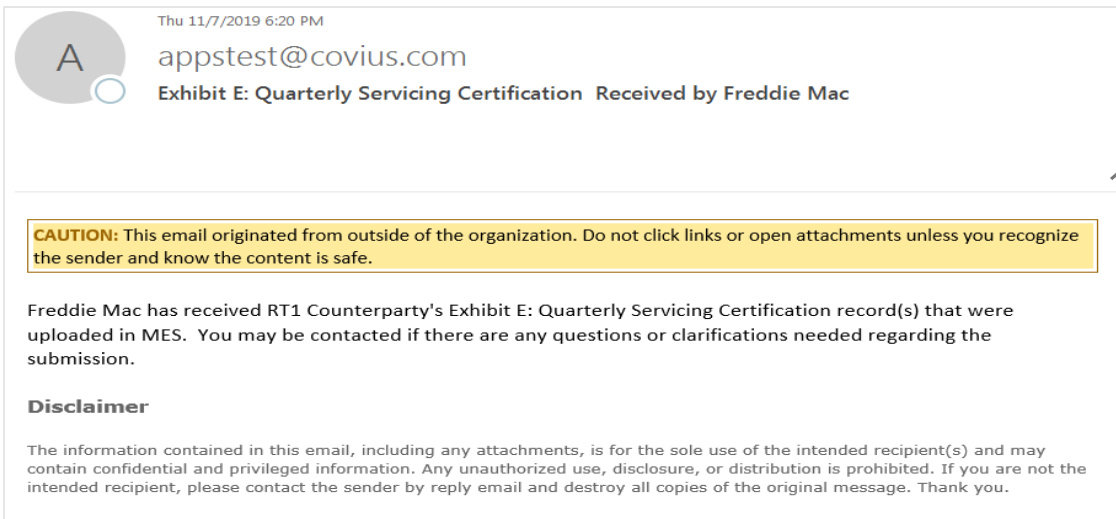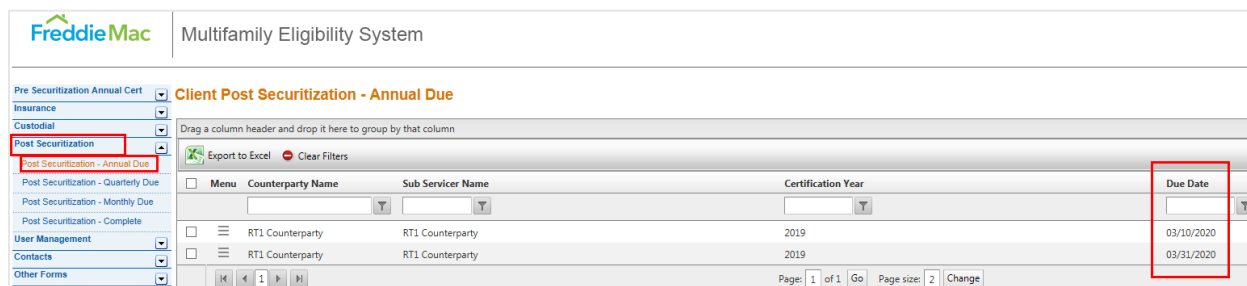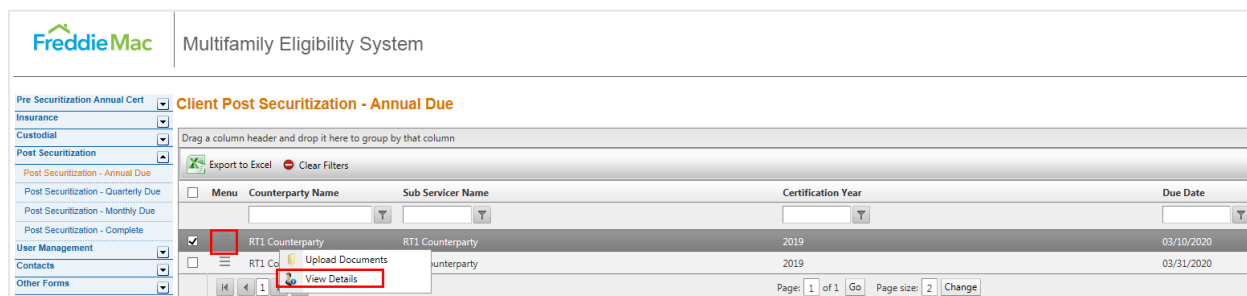
Thu 11/7/2019 6:20 PM

A appstest@covius.com

Exhibit E: Quarterly Servicing Certification Received by Freddie Mac

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Freddie Mac has received RT1 Counterparty's Exhibit E: Quarterly Servicing Certification record(s) that were uploaded in MES. You may be contacted if there are any questions or clarifications needed regarding the submission.

Disclaimer

The information contained in this email, including any attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information. Any unauthorized use, disclosure, or distribution is prohibited. If you are not the intended recipient, please contact the sender by reply email and destroy all copies of the original message. Thank you.

Annual Due

1. Log into MES.
2. Navigate to the Post Securitization tab on the left-hand side and selects Post Securitization – Annual Due to view any records in the queue. Menu will show the certification year and due date.
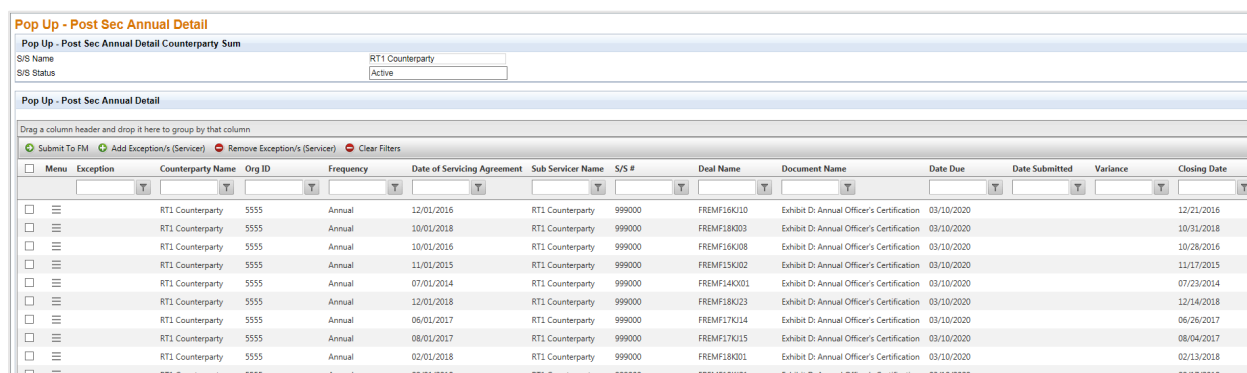
   Notice there are two types of annual certifications – Exhibit D (due March 10 each year) and the Accountant Statement (due March 31 each year).

3. Select the three-dash menu and click View Details to view all certifications due for that year.

   A pop-up will appear displaying all annual certifications due.

4. Select the three-dash menu button titled View Post- Securitization Documents to upload the certification(s).

5. A pop-up will appear for you to upload the appropriate annual certification file(s). First click Add to select the file from your computer. After the file has been added, click Upload. Once the file(s) have been uploaded, close the pop-up window.

6. If reporting any exceptions on the certification, select the deal and click Add Exception. An exception flag will appear under the Exception column. To remove the exception, click Remove Exception.

7. Submit the certifications and attached files to Freddie Mac by selecting the deal(s) and clicking Submit to FM. You can select and submit multiple deals at once.

After you submit the certifications to Freddie Mac, a confirmation will be sent to you to confirm the submission was received.

appstest@covius.com

Exhibit D: Annual Officer's Certification Received by Freddie Mac

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Freddie Mac has received RT1 Counterparty's Exhibit D: Annual Officer's Certification record(s) that were uploaded in MES. You may be contacted if there are any questions or clarifications needed regarding the submission.
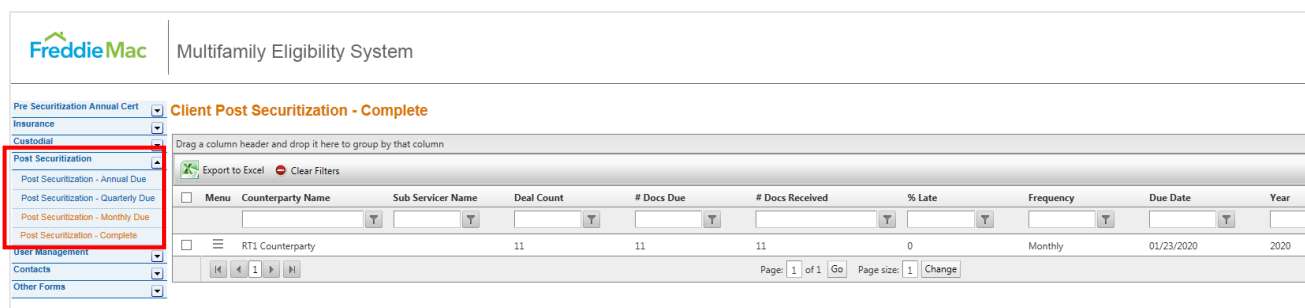
Disclaimer

The information contained in this email, including any attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information. Any unauthorized use, disclosure, or distribution is prohibited. If you are not the intended recipient, please contact the sender by reply email and destroy all copies of the original message. Thank you.

View Approved Certifications

1. Log into MES.
2. Navigate to the Post Securitization tab on the left-hand side and select Post Securitization – Complete to view previously submitted certifications that have been reviewed and approved by Freddie Mac.
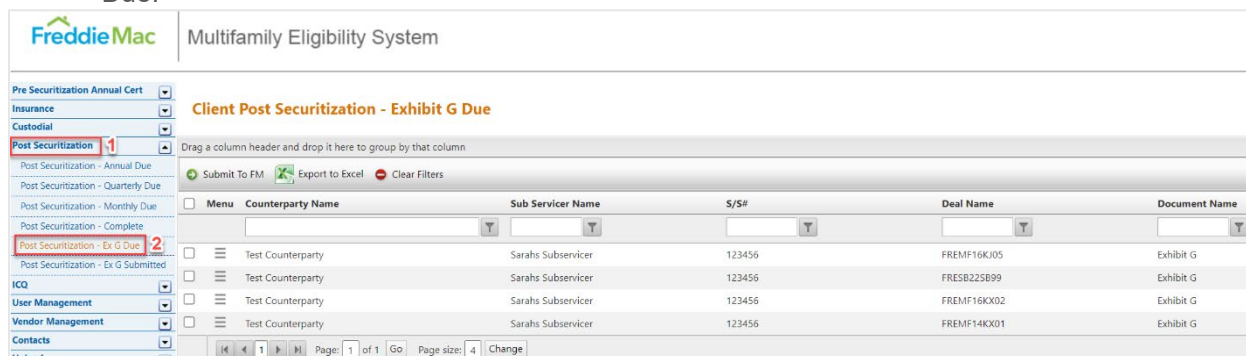
   Note that certifications will only appear in the Complete section once the Freddie Mac team has reviewed and approved the certifications.

Exhibit G – Submission

1. Log into MES. **Note:** Only the S/S User role can to submit an Exhibit G
2. Navigate to the Post-Securitization tab and on the drop-down, select Post Securitization – Ex G Due.

3. To upload the Exhibit G document, select the respective counterparty name. Right click the counterparty name and select Upload Documents. A pop-up screen will appear.

4. To upload document/s, select the blue arrow icon pointing up labeled Upload. A pop-up window titled, "Upload Files" will appear. Select Add files, then select the Exhibit G document from your files.
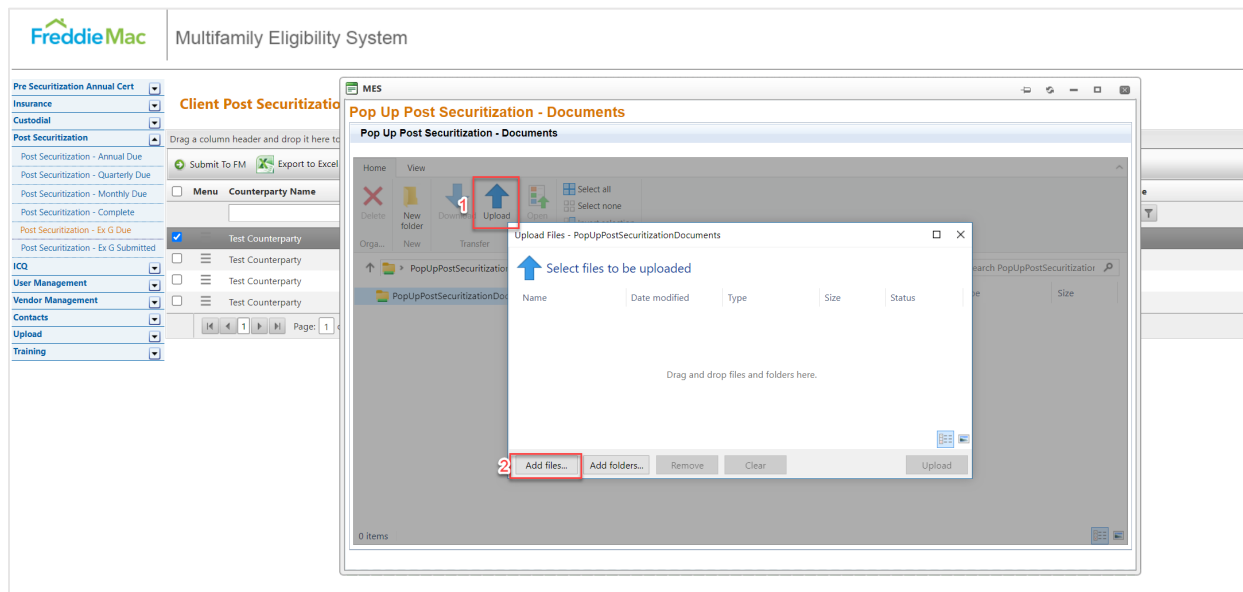
5. After adding the Exhibit G file, select Upload.
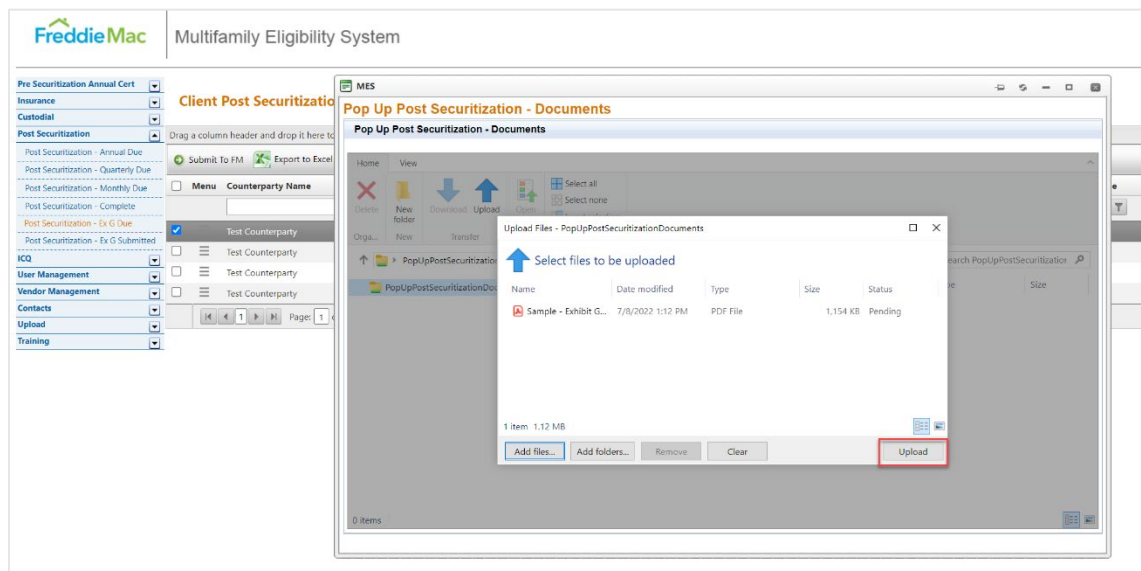
6. After successful upload, close the pop-up window.
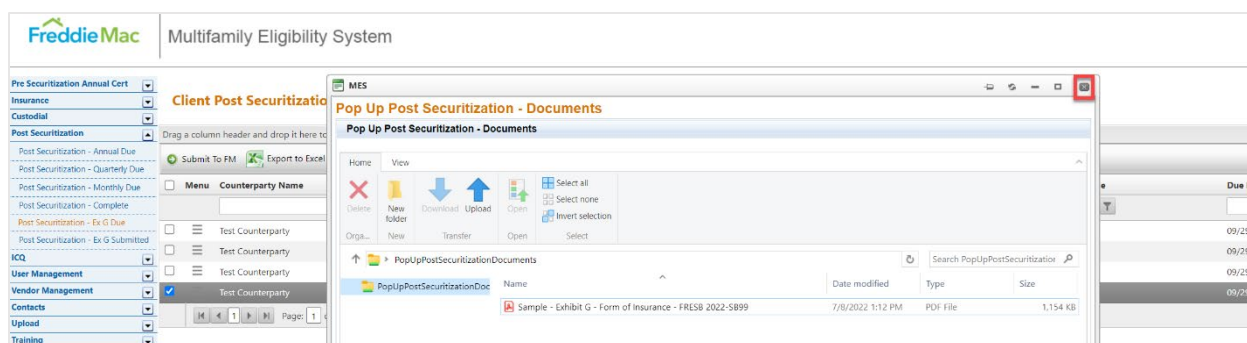
7. To submit the Exhibit G document to Freddie Mac, select the respective deal or counterparty name. Then, click the Submit to FM button.
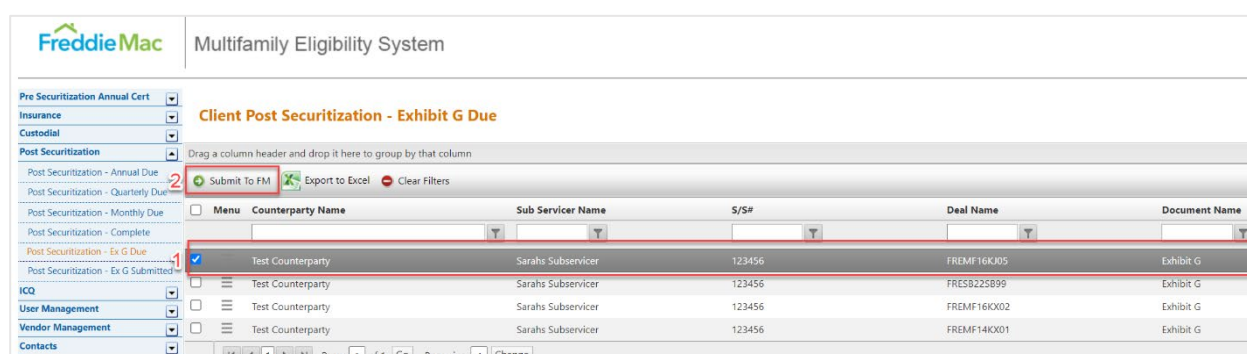
After you submit the Exhibit G document to Freddie Mac, an email will be sent to you to confirm the submission was received.
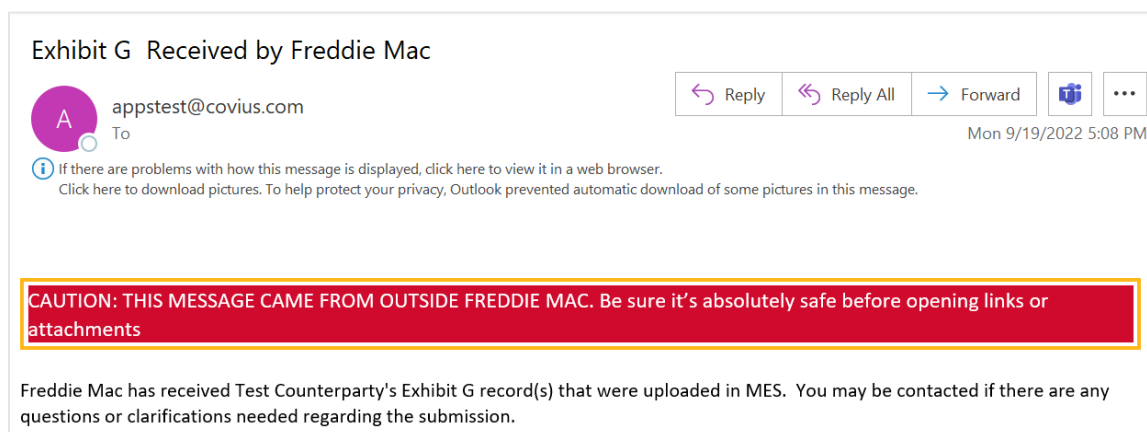
Pre-Securitization Annual Certification (16M, 17M or 1110M)

1. Log into MES. **Note:** All user roles can complete the form, but only the S/S Authorized User Role can e-sign and submit to Freddie Mac.
2. Navigate to the Pre-Securitization Annual Cert on the left-hand side and select Due.

Your required annual certification will appear in the queue. The form will be 16M, 17M or 1110M, depending on seller/servicer designation.

3. To fill out the form, click on the three-dash menu button and select View/Edit Certification Details.

4. The form will open on a new window or tab. Follow the instructions and complete all required fields. You can save a draft of the form at any time.
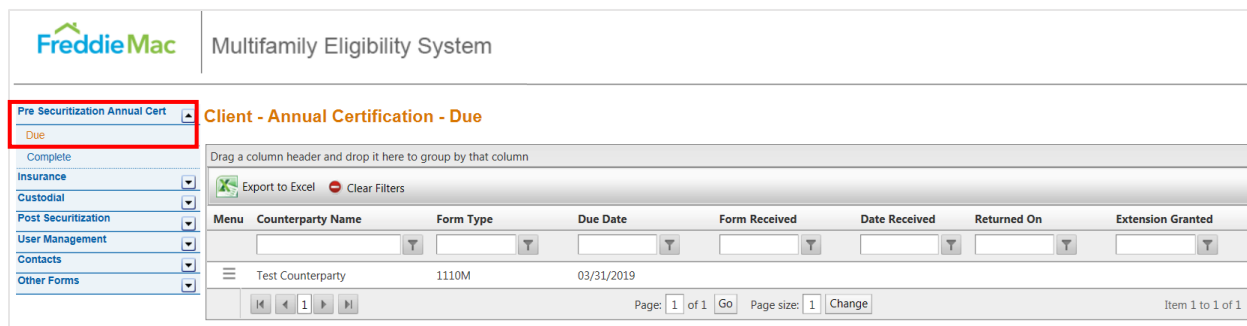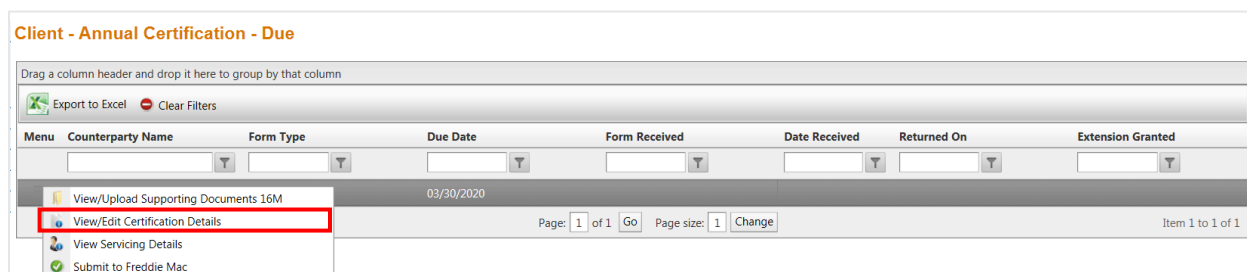
   Make sure to complete the certification section at the bottom of the form with the Name, Date, Email Address and phone number of the Authorized Office that will be submitting the form.

5. Ensure that the following required questions and/or sections are populated before submission:

Note: If the questions/sections below are left blank upon attempting to submit, the system will not allow the submission. A pop-up window will appear showing the required questions that need to be answered before submission.

i. **Contacts:**
- Chief Executive Officer *
- Chief Financial Officer *
- Freddie Mac Eligibility Contact*
- Freddie Mac Chief Servicing Officer *
- Corporate Insurance Contact *
- Chief Compliance Officer*

Contact Name	Title	Assoc. Role(s)	Email Address	Phone
		Chief Executive Officer *		
		Chief Financial Officer *		
		Freddie Mac Eligibility Contact *		
		Freddie Mac Chief Servicing Officer *		
		Corporate Insurance Contact *		
		Chief Compliance Officer *		

ii. **Insurance:** b. Total unpaid balance (UPB) of entire mortgage servicing portfolio?

b. Total unpaid balance (UPB) of entire mortgage servicing portfolio? $

iii. **OFAC, FHFA Suspended Counterparty Program (SCP), Anti-Money Laundering Compliance OFAC, and Prevention, Detection and Reporting of Fraud and Suspicious Activity:** All questions in this section are required to be populated upon submission.

iv. **Security Breach Notification Requirements:** All questions in this section are required to be populated upon submission.

Security Breach Notification Requirements

Since the last annual reporting, has Seller/Servicer notified Freddie Mac of any security breaches required to be reported in accordance with Chapter 2.26(c) of the Multifamily Seller/Servicer Guide?

☐ Yes, notification(s) of security breaches were submitted on [   ] date(s).

☐ There have been no security breaches required to be reported

☐ Description of all previously unreported security breaches is provided below.

[   ]

v. **Borrower Certifications:** All questions in this section are required to be populated upon submission.

Borrower Certifications

The Seller/Servicer certifies with respect to each multifamily Mortgage that it has serviced, that it has serviced the Mortgage in compliance with all Freddie Mac requirements and policies, including:

a. providing all notices and information to borrowers as required by Freddie Mac,

b. requiring each borrower annually to execute the Borrower Certification evidencing borrower's compliance with all loan terms and applicable laws, and

c. using its best efforts to collect all such required Borrower Certifications.

○ Yes ○ No

6. Once the form is complete, click Save and close out of the window.

7. Return to the main page. Upload any supporting documents that are required by clicking on the three-dash menu button and selecting View/Upload Supporting Documents.

8. A pop-up will appear for you to upload the required files. First click Add to select the file from your computer. After the file has been added, click Upload. Once the file(s) have been uploaded, close the pop-up window.

9. To submit, click the three-dash menu button and select Submit to Freddie Mac. **Note:** This step can only be completed by the S/S Authorized User Role.

Client - Annual Certification - Due

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

Export to Excel ⊘ Clear Filters

Menu	Counterparty Name	Form Type	Due Date	Form Received	Date Received	Returned On	Extension Granted
			03/31/2019				

View/Upload Supporting Documents 1110M
View/Edit Certification Details
View Servicing Details
Submit to Freddie Mac

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

10. A pop-up window will appear. Select E-sign and Submit to complete the submission. **Note:** There will be a 10-15 second delay while the form is completing your e-signature.

MES

Pop Up - E-Sign and Submit Certification

Counterparty Name: Test Counterparty
Form Type: 1110M
Due Date: 03/31/2019

I certify that I am an officer, managing member, general partner or principle owner and I am duly authorized to sign this annual certification. I hereby certify that the information reported is complete and correct as of today's date

E-sign & Submit   Cancel

User Role Changes

Only System Administrators and S/S Authorized Officers can make the changes in this section.

Adding a New User

1. Log into MES.
2. Navigate to the left-hand side panel and select User Management. If you do not see this section, that means you do not have the appropriate user privileges.

3. To add a new user, click Add New, complete the required fields and click the Save icon.
   Note: Make sure to check the Active box before saving.

4. To assign a role to the new user, click on the three-dash menu button next to the new user and hit Manage User Roles.

5. In the pop-up window, select Add New.

6. Select the appropriate role, then hit the Save icon.

Removing a User

1. Log into MES.
2. Navigate to the left-hand side panel and select User Management. If you do not see this section, that means you do not have the appropriate user privileges.

3. To remove a user, hit the Edit icon next to their name. Uncheck the Is Active? box, then click the Save icon.
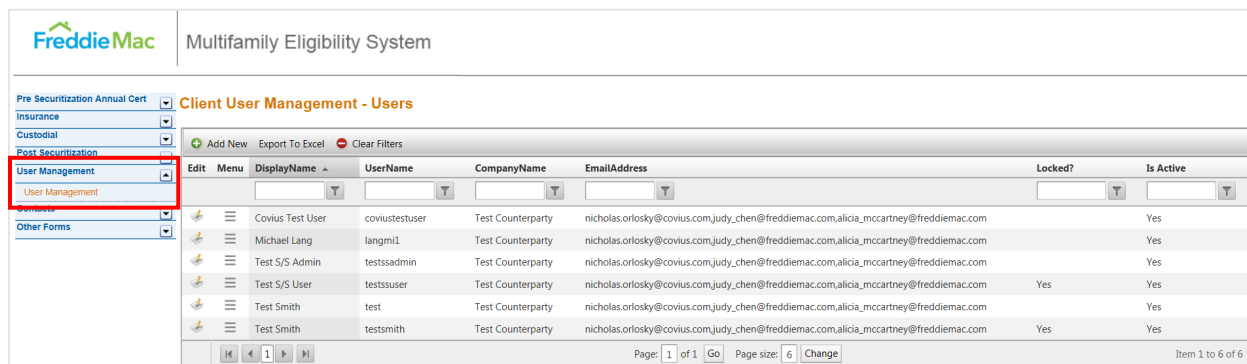
Change Role Privileges

1. Log into MES.
2. Navigate to the left-hand side panel and selects User Management. If you do not see this section, that means you do not have the appropriate user privileges.

3. To change a current user's role, select the three-dash menu button next to their name and select Manage User Roles.

4. In the pop-up window, remove the old role before adding a new role to avoid confusing the system.

5. Once old role has been deleted, click Add New. From the drop-down list, select new role, then click the Save icon.

Reset Password

1. Log into MES.
2. Navigate to the left-hand side panel and select User Management. If you do not see this section, that means you do not have the appropriate user privileges.
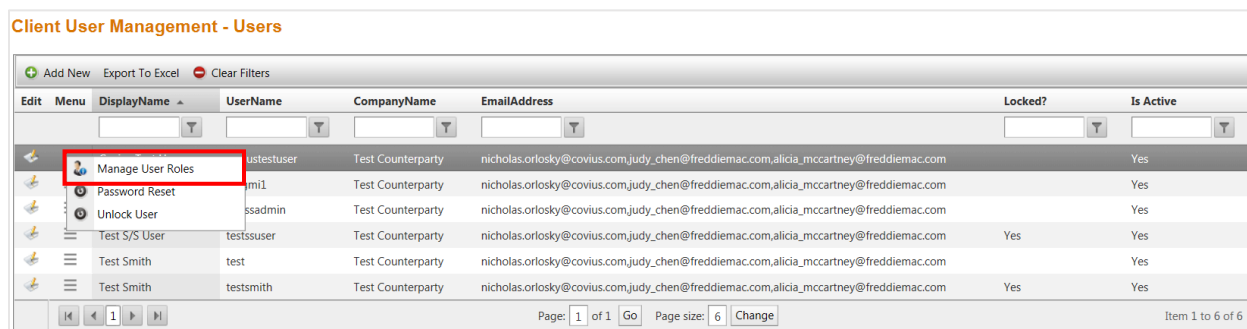

3. To reset the password for another user, find the user and click the three-dash menu button next to their name. Select Password Reset.

Vendor Inventory

Per section 3.9 of the *Multifamily Seller/Servcier Guide*, seller / servicers must notify Freddie Mac within <u>10</u> business days of the date of onboarding or termination of a Material Vendor. This can be done via email or directly in MES. Below are the required fields when completing the material vendor inventory:
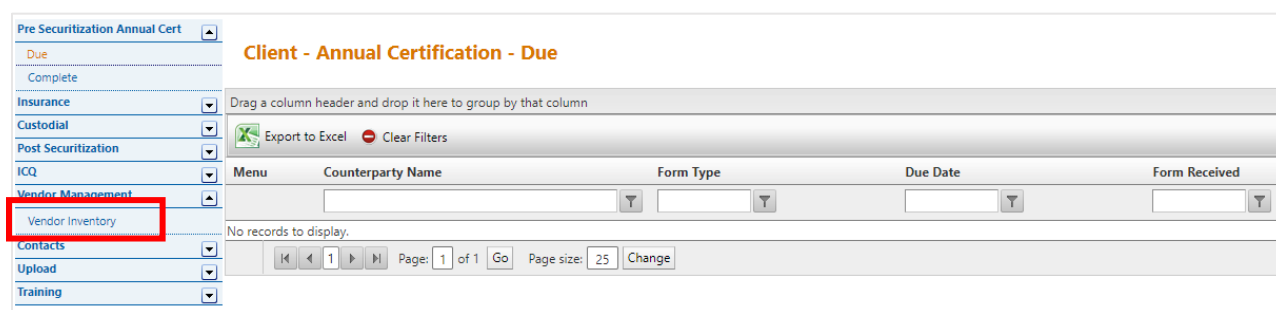
Required field	Description
Vendor Name	Vendor legal name
Headquarters Address	Full address where the vendor is headquartered
Operating Site Street Address	Street address where services are provided
Operating Site City	City where services are provided
Operating Site State	State where services are provided
Operating Site Zip Code	Zip Code where services are provided

Vendor Type	One of the following:
	• Legal counsel (excluding closing counsel)
	• Servicing agents (i.e., sub-servicers)
	• Sub-contracting firms
	• Vendors engaged to provide ongoing loan activities including:
	  o Site inspections
	  o Insurance monitoring / reporting
	  o Tax monitoring / reporting
	  o Real estate tax services
	  o UCC monitoring
	  o Background / KYC Searches
	  o Credit reporting
	  o Financial Statement data entry / review / coding
	  o Billing statement preparation
	  o Standard replacement reserve management
	  o Non-prohibited accounting / reporting functions such as providing administrative services, investor reporting and cash management
	• Software for Servicing
	• Software for Data Support / Storage

Vendor Activities / Services Provided	List all activities performed by the vendor for your organization
Start Date	Relationship start date
Vendor Contract	Do you have a contract or equivalent written agreement with the Vendor (Yes/No)?
Contract period	If there is a vendor Contract, what is the end date?
Criteria (refer to *Figure 1* for further Guidance)	One of the following: • Information Security Risk • Compliance Risk • Information Security Risk and Compliance Risk
What Freddie Mac data and / or systems does the vendor have access to?	Describe which Freddie Mac data or systems the vendor has access to
Does the vendor move Freddie Mac data outside the United States?	Yes or no. If yes, please explain.
Describe the compliance risk.	What law or regulation is relevant to the vendor activity? Does the vendor work directly with the borrower?

Vendor Criteria

Vendor Criteria	Examples
1. Vendors that have the potential to create information security risk for Freddie Mac	Vendors that access, store, or process Freddie Mac data, including data from the Mortgage File as provided in Section 34.7 of the Guide. **Examples include:** • Vendors with access to Freddie Mac systems • Vendors that store or process data from the Mortgage File • Vendors that have access to Freddie Mac-owned Protected Personal Information, financial data, proprietary information, or sensitive IT information
2. Vendors that have the potential to create compliance risk for Freddie Mac	Vendors that provide services that may have a regulatory impact to Freddie Mac, including compliance with the laws listed in Section 5.7 of the Guide. **Examples include:** • Companies or software that provide background checks, identity verification, or Anti-Money Laundering / Know Your Customer screenings • Vendors running searches on judgments, uniform commercial code, or liens, that are being relied upon by Freddie Mac

Adding a Material Vendor

1. Log into MES.
2. Navigate to the Vendor Management tab on the left-hand side and select Vendor Inventory.

3. Click the Add New button and fill out the vendor inventory details or edit any existing vendor inventory data listed, then click the Save icon

---

Deleting a Material Vendor

1. Click the three bars next to the Vendor name, or right-click on the vendor row.
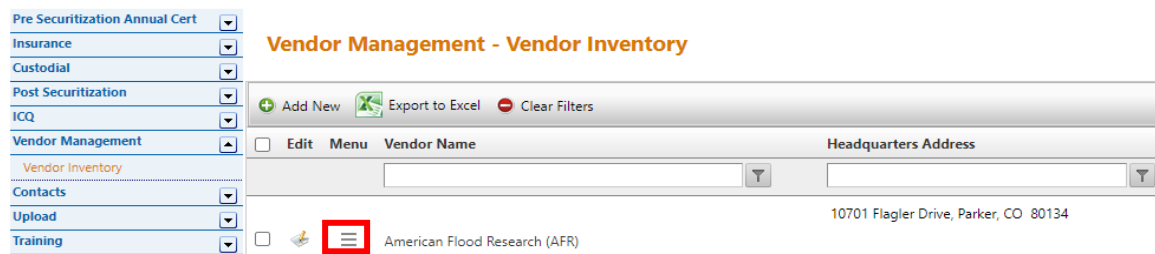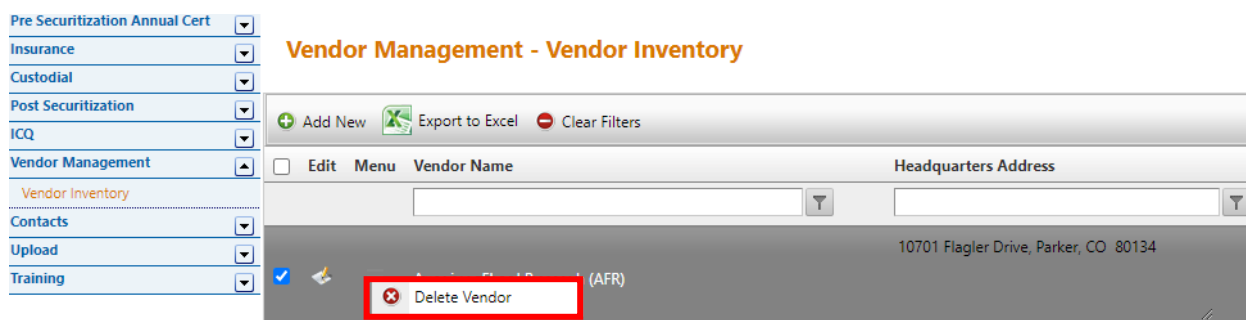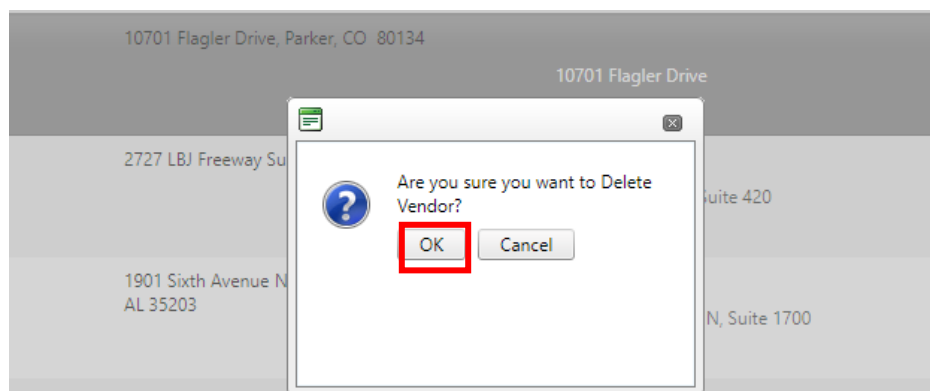

2. Delete Vendor will appear

3. Confirm deletion by clicking the OK button. The material vendor is deleted from inventory.

MES User Roles

User Role Types	Add/Edit	Complete pre-securitization annual certifications	Submit pre-securitization annual certifications	Complete and submit 1107M Org Change Forms	Post-securitization primary servicer reporting
S/S User		✓		✓	✓
S/S Admin	✓				
S/S Super	✓	✓		✓	✓
S/S Authorized Officer	✓	✓	✓	✓	✓
S/S Read Only					