

myOptigo® Terms and Conditions

By enrolling with myOptigo® ("myOptigo") and using your username and password, and such other security and identification methods as we may require from time to time, to access your myOptigo account ("Account"), you acknowledge and agree to comply with the Freddie Mac Terms of Use and the following terms (the "myOptigo Terms"), which shall govern your use of the myOptigo platform:

- 1) You will comply with the <u>Freddie Mac Multifamily Seller/Servicer Guide</u> (the "Guide") as it may be updated from time to time including, but not limited to, provisions within related to electronic signatures, electronic records, and data security. In the case of any conflict between the Freddie Mac Terms of Use, Guide and these myOptigo Terms, the Guide shall take precedence. Capitalized terms not defined in these myOptigo Terms have the meanings assigned to them in the Guide.
- 2) You represent and warrant that all information you provide to Freddie Mac is complete and correct, and that you will maintain and promptly update such information by emailing mf bos@freddiemac.com.
- 3) You are accepting these myOptigo Terms on behalf of Seller. You represent and warrant that you have the authority to bind Seller, and you agree on behalf of Seller to be bound by these myOptigo Terms.
- 4) You will not permit another person to use your username and password and any other related login information. Actions taken by you or someone acting with your username and password are considered by Freddie Mac to be actions taken on behalf of Seller.
- 5) You are responsible for all use of your myOptigo account and are solely responsible for maintaining the confidentiality of your username, password and any other security or identification information associated with the account. You will immediately notify myOptigo of any breach of your login credentials and/or any unauthorized use of your account by emailing mf_bos@freddiemac.com.