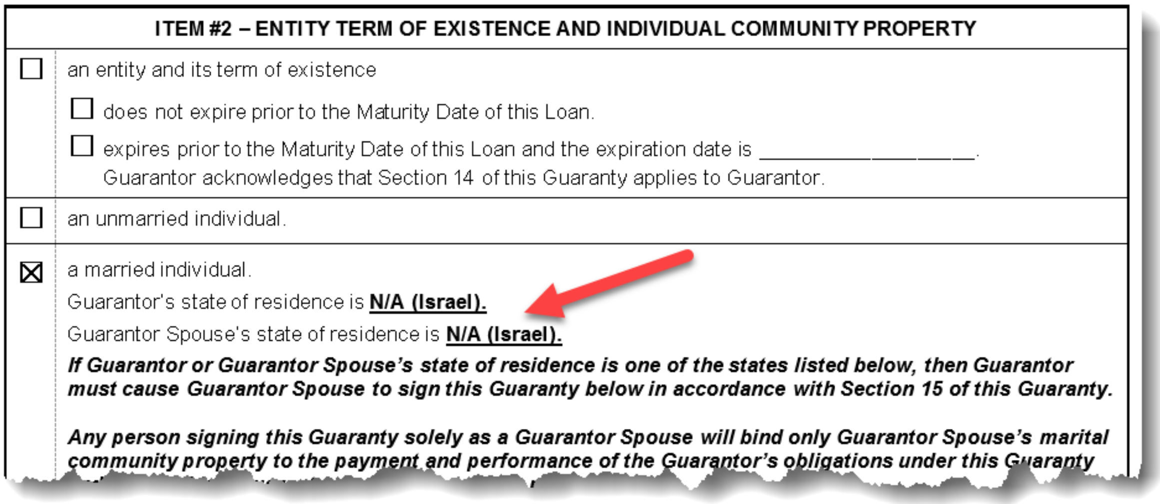
Issue 15: June 29, 2018

Foreign Guarantors –Community Property (Guaranty Section 26, Item #2)

When completing the new Guaranty form (revised 5-31-18) for a married foreign individual guarantor, you should complete the community property information in Section 26, Item #2 as follows:



ITEM #2 – ENTITY TERM OF EXISTENCE AND INDIVIDUAL COMMUNITY PROPERTY

☐ an entity and its term of existence

☐ does not expire prior to the Maturity Date of this Loan.

☐ expires prior to the Maturity Date of this Loan and the expiration date is ________________.
Guarantor acknowledges that Section 14 of this Guaranty applies to Guarantor.

☐ an unmarried individual.

☒ a married individual.

Guarantor's state of residence is **N/A (Israel).**

Guarantor Spouse's state of residence is **N/A (Israel).**

If Guarantor or Guarantor Spouse's state of residence is one of the states listed below, then Guarantor must cause Guarantor Spouse to sign this Guaranty below in accordance with Section 15 of this Guaranty.

Any person signing this Guaranty solely as a Guarantor Spouse will bind only Guarantor Spouse's marital community property to the payment and performance of the Guarantor's obligations under this Guaranty

Reminder – New Loan Documents Take Effect July 2nd

New loan documents must be used for any loan where the Commitment Effective Date is July 2, 2018 or later. Any waivers of this requirement must be approved by Freddie Mac in-house counsel and documented in the Commitment.

Quality of Documents Uploaded into DMS

Data in all documents uploaded to DMS must be searchable and extractable. To accomplish this, please use the Optical Character Recognition (OCR) software feature when creating scans of documents for upload into the Document Management System (DMS). Please contact Kelly Thomas with any questions.

Reminder – No Stamped Signatures and Blue Ink

Please instruct your borrowers to use traditional handwritten signatures on loan documents rather than stamped signatures. Also, we appreciate your requesting all parties to sign loan documents using blue ink.

Paper-Lite Final Deliveries

For SBL, only originals of the Note, Loan Agreement, and Guaranty must be delivered to Freddie Mac both physically and electronically. The remaining documents may only be submitted electronically. Recorded documents, even if delivered after the submission of an original package, must only be submitted electronically. Please adhere to this policy. Documents sent to us other than the Note, Loan Agreement and Guaranty will be returned to you. Please contact Molly Jo Battenfield with any questions.