

**Single Counsel’s Certification – SBL (3-26-2024)**

|  |  |
| --- | --- |
| **Freddie Mac Loan Number:** |  |
| **Property Name:** |  |

|  |  |
| --- | --- |
| **Borrower:** |  |
| **Lender:** |  |
| **Date of Certification:** |  |

|  |  |
| --- | --- |
| **Law Firm:** |  |
| **Closing Attorney:** |  |

*(Law Firm and Closing Attorney are referred to collectively in this Certification as “Single Counsel”)*

This Certification, submitted to Freddie Mac on behalf of the Seller and Freddie Mac, is in conformity with the requirements of the Guide, and any additional Freddie Mac requirements. SBL Single Counsel certifies as follows:

1. **Location of Filings/Recordings**

|  |  |
| --- | --- |
| **State of Borrower’s Organization / Residency** | |
| *(for multiple Borrowers, list each applicable state)* |  |

|  |  |  |
| --- | --- | --- |
| **Property Jurisdiction** | | |
|  | County (or City, if applicable) |  |
|  | State |  |

1. **Uniform Commercial Code (“UCC”)**

UCC financing statements were or will be filed and/or recorded as follows:

|  | | **State Filing** | **County/Local Filing(s)** |
| --- | --- | --- | --- |
| **Electronic Filing** *(required if available in the jurisdiction)* | |  |  |
|  | Filing/recording information was provided with the Final Delivery Package; delivery is complete. |  |  |
|  | Filing/recording information is pending; certified copies were included in the Final Delivery Package.  **As soon as possible post-funding, Single Counsel will provide Freddie Mac documentation evidencing the filing/recording information.** |  |  |
| **No Electronic Filing** | |  |  |
|  | Filing/recording information was provided with the Final Delivery Package; delivery is complete. |  |  |
|  | Filing/recording information is pending; certified copies were included in the Final Delivery Package.  **As soon as possible post-funding, Single Counsel will provide Freddie Mac documentation evidencing the filing/recording information.** |  |  |

**3. Recorded Security Instrument and Assignment of Security Instrument**

Single Counsel confirmed with the title company issuing the title insurance policy for the Loan that effective as of the Origination Date the recorder’s office for the Property Jurisdiction was receiving documents for recording (whether in person, electronically, by mail, overnight delivery, or drop box).

The Security Instrument and Assignment of Security Instrument were or will be recorded as follows:

|  | | **Choose One** |
| --- | --- | --- |
| **Electronic Filing** *(required if available in the Property Jurisdiction)* | |  |
|  | Recording information was provided with the Final Delivery Package; delivery is complete. |  |
|  | Recording information is pending, and the Final Delivery Package includes certified copies of these documents.  **As soon as possible post-funding, Single Counsel will provide Freddie Mac each of the following:**   * Documentation evidencing the electronic recording of these documents. * An endorsement to the Title Policy that provides the missing recording information. |  |
| **No Electronic Filing** | |  |
|  | Recording information was provided with the Final Delivery Package; delivery is complete. |  |
|  | Recording information is pending, and the Final Delivery Package includes certified copies of these documents.  **As soon as possible post-funding, Single Counsel will provide Freddie Mac each of the following:**   * Documentation evidencing the recording of these documents. * An endorsement to the Title Policy that provides the missing recording information. |  |

**4.** **Title Policy**

(a) Form of Title Policy

(i) The selected option below applies to the form of title policy:

\_\_\_ The title policy is written on a form policy meeting the requirements of Section 29SBL.1(f) of the Guide with the required signed endorsements attached.

\_\_\_ The title policy is an electronically issued policy meeting the requirements of Section 29SBL.1(f)(1) of the Guide.

(ii) I/we have confirmed that the title insurance policy includes an unmodified version of item 14 of Covered Risks (gap coverage) of the 2006 ALTA Loan Policy form or, for a Texas Mortgage, the 2014 T-2 Loan Policy form.

(b) Recorded Title Exception Documents

I/we reviewed (or caused to be reviewed) all of the recorded title exception documents referred to in Schedule B-Part I and Schedule B-Part II of the title policy. The recorded title exception documents have been delivered in full.

**5.** **Notices to Third Parties**

The following documents, if checked, affect the Mortgaged Property and require some notice of the Loan in order to preserve Lender’s rights under the applicable document.

On or prior to the Certification Date, on behalf of the Seller, Single Counsel issued or caused to be issued written notices to the third parties under the checked documents. Copies of any such notices, including the name and address of the recipient and confirmation of transmittal, are uploaded to Freddie Mac’s Document Management System (DMS).

|  | **Documents Requiring Notice of the Loan to Third Parties** |
| --- | --- |
|  | **Ground Lease** |
|  | **Commercial Lease** |
|  | **Condominium Declaration** |
|  | **Regulatory Agreement** |
|  | **Reciprocal Easement/Rights/Use Agreement, Shared Facilities Agreement, or other similar instruments** |
|  | **Other: [specify]** |

Single Counsel is aware of no other documents, instruments or agreements, recorded or unrecorded, under which some notice of the Loan would be advisable in order to preserve Lender’s rights under the applicable document.

**6.** **Transaction Specific Characteristics**

The following items, if checked, affect the Mortgaged Property:

|  |  |
| --- | --- |
|  | **Deed Restrictions** |
|  | **Regulatory Agreement** (*an agreement with a governmental entity that places income, rent or other use restrictions on all or selected units of the Property for a given period*) |

**7. Legal Analyses**

Each Legal Analysis provided to Freddie Mac in connection with the Mortgage satisfied the requirements of Section 5.2(i) of the Guide as of the origination date of the Mortgage and all facts set forth in each Legal Analysis were otherwise true, complete and accurate in all material respects as of the origination date of the Mortgage. “**Legal Analysis**” means the Legal Issues Analysis (LIA) and any other legal analysis or summary of documents delivered or required to be delivered by Single Counsel in the Commitment and/or the Guide. Single Counsel acknowledges that Freddie Mac may rely on the information in each Legal Analysis for purposes of its mortgage related securities disclosure without any further review to verify its accuracy.

By signing below, Single Counsel certifies the accuracy of all of the information contained in and attached to this Certification. The attorney signing this Certification is authorized to bind the Law Firm.

**[SIGNATURE]**