

Date

Default and REO Legal Services Law Firm Compliance Certification

Dear Firm,

Your law firm currently has a Default-Related Law Firm Limited Retention Agreement ("LRA") and/or a Real Estate Owned ("REO") Retention Agreement ("RRA") with Freddie Mac to provide Default Legal Services or REO Legal Services, respectively. As a result, your firm must operate in compliance with the terms, conditions and guidelines set forth in the following documents:

For Default Legal Services

- Default Law Firm Limited Retention Agreement
- Default Legal Services Operational Requirements
- Default-Related Legal Services Reference Guide
- Freddie Mac Single-Family Seller/Servicer Guide
- ADR Quick Reference Guide ("ADR Guide")

For REO Legal Services

- Real Estate Owned Retention Agreement
- Real Estate Owned Operational Provisions

We now ask that your firm review its internal policies and practices to ensure that they include policies, procedures and controls to ensure compliance with the documents above.

Following your review, we ask your firm to complete and return the attached Freddie Mac Default and REO Legal Services Law Firm Compliance Certification ("FLFCC") within **30 days**. The firm is considered a separate entity for each state or jurisdiction in which it practices and has a LRA or RRA with Freddie Mac. As a result, a separate FLFCC must be prepared and executed for each of such state or jurisdiction.

The FLFCC is self-explanatory and requests information about the firm's compliance in the areas of Firm Staffing and Supervision, Escalation Practices, Protecting Personal and Confidential Information, Storage of Freddie Mac Documents, Affidavit and Notary Practices, and Processing of Fees and Costs. If upon review, you find that your firm does not comply with the guidelines in these areas, your firm must undertake any remedial measures necessary to bring the firm in compliance within 60 days.

Please return an executed copy of the attached FLFCC to Legal_Certifications@freddiemac.com within 30 days of receipt of this letter. Be sure to indicate whether the firm currently complies or needs an additional 60 days to become compliant. If your

firm requires additional time, please return a second executed FLFCC certifying the firm's current status on or before the expiration of the 60 day period.

If you have any questions regarding the FLFCC, please send an email to Legal_Certifications@freddiemac.com. Thank you in advance for your prompt attention to this matter and for the legal services your firm provides to Freddie Mac.

Very truly yours,



Sherri Evans Harris
Vice President and Deputy General Counsel
Single Family Default Management and Litigation
Legal Division

Attachment

DISCLAIMER: This document is intended solely for use in connection with a law firm's legal representation of Freddie Mac for the provision of bankruptcy, default-related and real estate owned (REO) -related legal services ("Legal Representation"). These and any other materials provided by Freddie Mac for the provision of Legal Representation shall be protected from disclosure as privileged and confidential. All such materials shall be used solely for the purpose of providing Legal Representation to Freddie Mac and for no other purpose without the express written consent of Freddie Mac.

DEFAULT AND REAL ESTATE OWNED LEGAL SERVICES LAW FIRM COMPLIANCE CERTIFICATION

FIRM NAME	State or Jurisdiction

GENERAL REQUIREMENTS

As an ongoing requirement for providing Default-Related Legal Services on behalf of Freddie Mac, your law firm must operate in compliance with the terms and conditions set forth in the current version of the following documents:

- Default Law Firm Limited Retention Agreement ("LRA");
- Freddie Mac Single-Family Seller/Service Guide ("SS Guide");
- Default Legal Services Operational Requirements ("DL Op Reqs");
- Default-Related Legal Services Reference Guide ("Ref Guide"); and,
- ADR Quick Reference Guide ("ADR Guide").¹

If your law firm provides Real Estate Owned (REO) Legal Services on behalf of Freddie Mac, your firm must also operate in compliance with the terms and conditions set forth in the current version of the following documents:

- Real Estate Owned Retention Agreement ("RRA"); and,
- Real Estate Owned Operational Provisions ("REO Op Prov").

In addition, any law firm employee involved in providing Default- or REO-Related Legal Services on behalf of Freddie Mac must have ongoing access to each of the documents set forth above.

Finally, your law firm must:

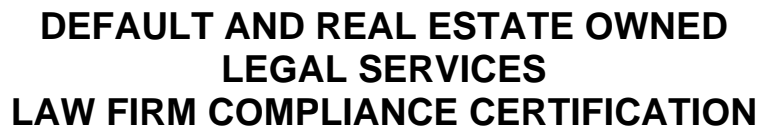
- Maintain documented policies and procedures for the requirements set forth therein; and,
- Maintain appropriate controls and management oversight to ensure compliance.

CERTIFICATION

Your law firm is required to certify current compliance with each of the requirements set forth below and if not, that your law firm will comply within 60 days. If your law firm will be in compliance within 60 days, your law firm will be required to recertify at that time.

FIRM STAFFING / SUPERVISION	Comply	Comply in 60 days
The Firm meets the minimum requirements specified in the SS Guide, including, but not limited to:		

¹ Found on http://www.freddiemac.com/singlefamily/service/default_legal_services.html.

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DEFAULT AND REAL ESTATE OWNED LEGAL SERVICES LAW FIRM COMPLIANCE CERTIFICATION

<ul style="list-style-type: none"> All occurrence of potential unprofessional or unethical conduct as defined in Ethical Standards and Professionalism section of the Ref Guide. 	<input type="checkbox"/>	<input type="checkbox"/>
<p>The Firm has published to its employees a telephone number and/or email address where employees may provide confidential information to Freddie Mac concerning unlawful, unprofessional or unethical conduct.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>The Firm has an escalation process for employees to raise document execution and other quality control issues to Firm management.</p>	<input type="checkbox"/>	<input type="checkbox"/>
PROTECTED PERSONAL INFORMATION AND CONFIDENTIAL INFORMATION	Comply	Comply in 60 days
<p>The Firm has policies and procedures in place to ensure the protection of Protected Personal Information, Personally Identifiable Information or Confidential Information (non-public personal information obtained from borrowers or consumers, including financial data), including, but not limited to:</p>		
<ul style="list-style-type: none"> Treating all Confidential Information received from any source as strictly confidential and in compliance with applicable privacy laws, as specified in paragraph 15 of the LRA, and if applicable, paragraph V of the RRA. 	<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> Maintaining physical, technical and procedural controls and effective information security and data management to ensure the security and confidentiality of Confidential Information, as specified in the SS Guide. 	<input type="checkbox"/>	<input type="checkbox"/>
STORAGE OF FREDDIE MAC DOCUMENTS	Comply	Comply in 60 days
<p>The Firm maintains all Freddie Mac documents in accordance with Freddie Mac requirements, including, but not limited to:</p>		
<ul style="list-style-type: none"> As specified in the DL Op Reqs, all Freddie Mac files kept in file folders (a) must be clearly marked with the nine-digit Freddie Mac loan number, (b) must bear an exclusive color-coded and clearly identifiable mark, (c) must be kept in a locked cabinet or other secure location with a two-hour minimum fire protection capability, and (d) must be kept separate from original documents received from other investors, lenders, or Servicers. 	<input type="checkbox"/>	<input type="checkbox"/>

DEFAULT AND REAL ESTATE OWNED LEGAL SERVICES LAW FIRM COMPLIANCE CERTIFICATION

<ul style="list-style-type: none"> As specified in the DL Op Reqs, all Freddie Mac files kept in electronic format must be identifiable by the nine-digit Freddie Mac loan number. 	<input type="checkbox"/>	<input type="checkbox"/>
AFFIDAVIT AND NOTARY PRACTICES	Comply	Comply in 60 days
<p>The Firm has policies and procedures concerning the preparation of documents in accordance with 9501.3 of the SS Guide and State legal requirements, including, but not limited to:</p>		
<ul style="list-style-type: none"> All factual assertions in declarations, affidavits or sworn statements filed in any Default or REO legal matter are accurate, complete and supported by personal knowledge or business records. 	<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> The Firm's notary policies ensure that all documents are accurate and complete when notarized, and that all notary stamps are maintained in locked secure cabinets, files or drawers. 	<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> The Firm's notarization policies and procedures outline the notary process including the requirement that only licensed notaries perform the notarization. 	<input type="checkbox"/>	<input type="checkbox"/>
FEES AND COSTS	Comply	Comply in 60 days
<p>The Firm processes all fees, expenses, cost and other charges in accordance with applicable legal and Freddie Mac requirements as set forth in the SS Guide and RRA, including, but not limited to:</p>		
<ul style="list-style-type: none"> All fees, expenses, cost and other charges imposed on the borrower, are assessed in accordance with the terms of note, mortgage, and customer authorization, and jurisdictional requirements. 	<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> All fees, expenses, cost and other charges submitted for reimbursement to Servicer(s) are reasonable and customary and within the approved limits set forth in the SS Guide. 	<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> All fees, expenses, cost and other charges submitted for reimbursement to Freddie Mac have received the necessary pre-approval, if applicable. 	<input type="checkbox"/>	<input type="checkbox"/>



**DEFAULT AND REAL ESTATE OWNED
LEGAL SERVICES
LAW FIRM COMPLIANCE CERTIFICATION**

For any requirement for which is not in current compliance, please describe in detail the proposed plan of remediation.

I, hereby certify that the firm is in compliance with the general and specific requirements set forth above. Alternatively, if the firm is not in current compliance, we will submit a new Law Firm Certification within 60 days or seek a written extension of time to complete any required remediation activities.

Dated this ____ day of _____, 20__.

Name

Title

Firm