

**FREDDIE MAC SETTLEMENT DATE SCHEDULE - MIDANET ONLY**

April 2009

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
<b>Settlement Dates/Definitions:</b> 4/13/09 <b>Class A</b> (Gold Securities – 30/20yr) 4/16/09 <b>Class B</b> (Gold Securities – 15yr) 4/22/09 <b>Class D</b> (All Balloons/ARMs Securities)  <b>Note:</b> All Settlement Date information appearing on the calendar is based on information released by The Securities Industry and Financial Markets Association and may be subject to change. For more information, please visit <a href="http://www.sifma.org">www.sifma.org</a> . All deliveries must meet “Good Delivery” standards. *MultiLender only		<b>1</b>	<b>2</b>	<b>3</b>
<b>6</b>  Last Day to Transmit Deliveries to FM (13 <sup>th</sup> )	<b>7</b>	<b>8</b>	<b>9</b>  Last Day to Transmit Deliveries to FM (16 <sup>th</sup> )	<b>10</b>  Last Day to Transmit Deliveries to FM – Gold Rush (13 <sup>th</sup> )
<b>13</b>  BMA Trade all 30/20 yr	<b>14</b>	<b>15</b>  Last Day to Transmit Deliveries to FM & MLS Month End (22 <sup>nd</sup> )  Last Day to Transmit Deliveries to FM – Gold Rush (16 <sup>th</sup> )	<b>16</b>  BMA Trade all 15 yr	<b>17</b>
<b>20</b>	<b>21</b>  Last Day to Transmit Deliveries to FM & MLS Month End – Gold Rush (22 <sup>th</sup> )*	<b>22</b>  BMA Trade all Balloons and ARMs  MLS Month End	<b>23</b>  Last Day to Transmit Deliveries for Guarantor Month End (30 <sup>th</sup> )	<b>24</b>
<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>  Guarantor Month End	

## FREDDIE MAC SETTLEMENT DATE SCHEDULE - MIDANET ONLY

May 2009

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
<p><b>Settlement Dates/Definitions:</b>            05/12/09 <b>Class A</b> (Gold Securities – 30/20yr)            05/19/09 <b>Class B</b> (Gold Securities – 15yr)            05/21/09 <b>Class D</b> (All Balloons/ARMs Securities)</p> <p><b>Note:</b> All Settlement Date information appearing on the calendar is based on information released by The Securities Industry and Financial Markets Association and may be subject to change. For more information, please visit <a href="http://www.sifma.org">www.sifma.org</a>. All deliveries must meet “Good Delivery” standards.</p> <p>*MultiLender only</p>				<b>1</b>
<b>4</b>	<b>5</b>  Last Day to Transmit Deliveries to FM (12 <sup>th</sup> )	<b>6</b>	<b>7</b>	<b>8</b>
<b>11</b>  Last Day to Transmit Deliveries to FM – Gold Rush (12 <sup>th</sup> )  Last Day to Transmit Deliveries to FM (18 <sup>th</sup> )	<b>12</b>  )  <div style="background-color: #ADD8E6; padding: 2px; border: 1px solid black; display: inline-block;">BMA Trade all 30/20 yr</div>	<b>13</b>	<b>14</b>  Last Day to Transmit Deliveries to FM & MLS Month End (21 <sup>st</sup> )	<b>15</b>  Last Day to Transmit Deliveries to FM – Gold Rush (18 <sup>th</sup> )
<b>18</b>  <div style="background-color: #ADD8E6; padding: 2px; border: 1px solid black; display: inline-block;">BMA Trade all 15 yr</div>	<b>19</b>	<b>20</b>  Last Day to Transmit Deliveries to FM & MLS Month End – Gold Rush (21 <sup>st</sup> )*	<b>21</b>  Last Day to Transmit Deliveries for Guarantor Month End (29 <sup>th</sup> )  <div style="background-color: #ADD8E6; padding: 2px; border: 1px solid black; display: inline-block;">BMA Trade all Balloons and ARMs</div>  MLS Month End	<b>22</b>
<b>25</b>  <b>Memorial Day</b> <i>Freddie Mac Holiday</i>	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>  Guarantor Month End

**FREDDIE MAC SETTLEMENT DATE SCHEDULE - MIDANET ONLY**

June 2009

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b> Last Day to Transmit Deliveries to FM (11 <sup>th</sup> )	<b>5</b>
<b>8</b>	<b>9</b> Last Day to Transmit Deliveries to FM (16 <sup>th</sup> )	<b>10</b> Last Day to Transmit Deliveries to FM – Gold Rush (11 <sup>th</sup> )	<b>11</b> BMA Trade all 30/20 yr	<b>12</b>
<b>15</b> Last Day to Transmit Deliveries to FM – Gold Rush (16 <sup>th</sup> )	<b>16</b> Last Day to Transmit Deliveries to FM & MLS Month End (23 <sup>rd</sup> ) BMA Trade all 15 yr	<b>17</b>	<b>18</b>	<b>19</b>
<b>22</b> Last Day to Transmit Deliveries to FM & MLS Month End – Gold Rush (23 <sup>rd</sup> )*	<b>23</b> Last Day to Transmit Deliveries for Guarantor Month End (30 <sup>th</sup> ) BMA Trade all Balloons and ARMs MLS Month End	<b>24</b>	<b>25</b>	<b>26</b>
<b>29</b>	<b>30</b> Guarantor Month End	<b>Settlement Dates/Definitions:</b> 6/11/09 <b>Class A</b> (Gold Securities – 30/20yr) 6/16/09 <b>Class B</b> (Gold Securities – 15yr) 6/23/09 <b>Class D</b> (All Balloons/ARMs Securities)  <b>Note:</b> All Settlement Date information appearing on the calendar is based on information released by The Securities Industry and Financial Markets Association and may be subject to change. For more information, please visit <a href="http://www.sifma.org">www.sifma.org</a> . All deliveries must meet “Good Delivery” standards.  * MultiLender only		

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### “Good Delivery” Standards

Seller shall deliver the following data in the manner described:

**MIDANET for the PC** – The transmission must be received by Freddie Mac no later than noon Eastern time the Business Day before the proposed Settlement Date.

- 1) Transmission must include the mortgage data contained in the following:
  - a) Form 381 (Contract Delivery Summary),
  - b) Form 11 (Mortgage Submission Schedule) or Form 13SF (Mortgage Submission Voucher), as applicable,
  - c) Form 939 (Security Settlement Information and Delivery Authorization)

**Form 996** – The Form 996 must be received by Freddie Mac no later than noon Eastern time the Business Day before the proposed Settlement Date. Fax the form to (571) 382-4866 or deliver it via mail or overnight delivery to the address on the form.

**Notes/Collateral/1034s** – The applicable documentation must be received by Freddie Mac no later than noon Eastern time the Business Day before the proposed Settlement Date. (As stated in Guide Section 18.1, “Note” refers to the Note evidencing the indebtedness together with any power of attorney or applicable modifying instrument such as a modification, conversion agreement, or assumption of indebtedness and release of liability.)

- a) If you use a *Third Party or Self Custodian* to certify the Notes – the Form 1034S Custodian Certification Schedule Summary (complete, accurate and executed) must be emailed or faxed to Freddie Mac Document Custodial Operations (DCO), as follows:

Your Location	Then use: Fax Number	or Email
Eastern	(703) 738-2140 or (571) 382-5450	<a href="mailto:FMEastern@freddiemac.com">FMEastern@freddiemac.com</a>
Central	(703) 738-2144 or (571) 382-5451	<a href="mailto:FMCentral@freddiemac.com">FMCentral@freddiemac.com</a>
Mountain	(703) 738-2150 or (571) 382-5452	<a href="mailto:FMMountain@freddiemac.com">FMMountain@freddiemac.com</a>
Pacific	(703) 738-2160 or (571) 382-5453	<a href="mailto:FMPacific@freddiemac.com">FMPacific@freddiemac.com</a>

- b) If you use Freddie Mac’s DCO to certify the Notes – DCO must receive the Notes in Freddie Mac loan number order with a Form 1034 (complete, accurate and executed).

#### Miscellaneous Information

- 1) Seller may be asked to provide any other data or information that Freddie Mac, at our discretion, may require for the particular Mortgages being sold to Freddie Mac in the manner and within the time frame established by Freddie Mac. Please check with your Account Manager for additional information
- 2) Freddie Mac assesses a Gold Rush fee for the use of the 1- day settlement cycles for MultiLender Swap, to be paid in accordance with Section 17.2 of the Freddie Mac Seller/Servicer Guide.

**The delivery documentation** must be complete and the delivery data must be true, complete and accurate. Freddie Mac will determine the completeness or accuracy of the delivery documentation at our sole discretion.