



Letter Agreement for Servicer's Single-Family Principal and Interest, or P & I Disbursement Clearing Custodial Account

(The front side of this form is to be completed by a Servicer that is not a depository institution whose deposits are insured by the FDIC or the NCUSIF or maintained in a Federal Reserve Bank or Federal Home Loan Bank or a federally insured depository, but does not maintain its Freddie Mac principal and interest, or P & I disbursement clearing custodial account in-house. The reverse side is to be completed by the depository for the Servicer.)

Type of custodial account (check applicable box)

- Principal and interest account
P & I disbursement clearing account

To:

Form fields for depository information: Typed name of depository, Depository FDIC docket, Bank 9000, ABA, or S Bank number, Typed address of depository

The depositor/Servicer named below ("Servicer") hereby authorizes the depository institution named above ("depository") to establish, and requests that said depository establish, a demand deposit or interest-bearing deposit account ("deposit account") for the collection of single-family principal and interest funds which it holds with respect to mortgages serviced by the undersigned for remittance to the Federal Home Loan Mortgage Corporation ("Freddie Mac").

The deposit account shall be designated as (check applicable box)

- Blank box for name
"Freddie Mac P & I Custodial Account" or
"Freddie Mac P & I Clearing Custodial Account"

If the second or third box is checked, the abbreviated name following the box shall be deemed to be the same as the full name following the first box, and shall be deemed to confer upon Freddie Mac and such persons the same rights and interests with respect to the deposit account and the funds deposited or held therein.

All funds in the deposit account shall be subject to draft thereon signed by the depositor and shall also be subject to draft thereon by Freddie Mac. The depository is authorized to pay to Freddie Mac at any time the entire amount on deposit in the deposit account, or any lesser amount specified, upon its presentation of a sight draft, in substantially the form of Freddie Mac Form 1062, including a photocopy or facsimile copy of such form, by an authorized officer, employee, representative, agent or attorney of Freddie Mac, designated as such in a Certificate of Incumbency and Authority to Draft Against Custodial Accounts, in substantially the form of Freddie Mac Form 1061, including a photocopy or facsimile copy of such form.

The above authorizations and agreements have been made by the Servicer to induce Freddie Mac to rely on them, and constitute part of the basis of the bargain for Freddie Mac's agreement to permit the Servicer to service mortgages for Freddie Mac. The Servicer agrees that this Letter Agreement is not and shall not be revocable or subject to rescission by the Servicer, without the express written consent of Freddie Mac.

Please execute the certification on the reverse side and return it to the Servicer with this agreement, thereby acknowledging the existence of the deposit account, and your undertakings and agreements with respect to the deposit account, so that we may present the agreement and the certification to Freddie Mac.

Form fields for depositor and servicer information: Typed name of depositor (Servicer), Seller/Servicer Number, Typed name and title, By, Dated, (Signature)

1 Type complete legal name of depositor (Servicer).

