



(Name of Trust)
8200 Jones Branch Drive
McLean VA 22102, 800-373-3343

[Date of Notice]
[Borrower One Name – First, Middle, Last]
[Borrower Two Name – First, Middle, Last]
[Mailing Address – Street Number, Street Name and Unit Number]
[Mailing Address – City, State, Zip Code]

Borrower Notification: A Freddie Mac Trust Has Purchased Your Mortgage – 2nd Notice

The purpose of this letter is to inform you that your mortgaged property, located at [MERGE ADDRESS] and having an original principal balance of [MERGE SUPB], was sold to Freddie Mac on [DATE], and then sold to Freddie Mac as a trustee for [Name of Trust] on [DATE]. By law, Freddie Mac is required to inform you that your mortgage was sold to us as a trustee. Selling mortgages to Freddie Mac is a standard part of the mortgage business for many of the nation's mortgage lenders. We provide funds to lenders by purchasing the mortgages they make to provide a continuous source of mortgage funds, which allows homebuyers to obtain financing.

What You Need to Know

- This notice requires no action on your part; however, keep a copy of this notice with your other mortgage documents because the transfer of ownership of your mortgage to Freddie Mac has not been publicly recorded.
- The sale of your mortgage to a Freddie Mac Trust does not affect any term, payment, or condition of the mortgage, deed of trust, or note.
- Freddie Mac does not service your loan. All correspondences and inquiries regarding your mortgage should be addressed to your Servicer, [Name of Servicer] at [Servicer's Address] or [Servicer's Customer Service Phone Number].
- You should continue to send your monthly payments to [Name of Servicer]. Payments sent to Freddie Mac will be returned to you and may result in late charges or your account becoming past due.
- If you make a payment that is less than the full amount due for your regularly scheduled monthly payment (partial payment), contact your Servicer to discuss their partial payment policy. If your loan is sold, your new Servicer may have a different policy. Your Servicer:
 - may accept a partial payment and apply it to your loan,
 - may hold a partial payment in a separate account until you pay the rest of the payment, and then apply the full payment to your loan, or
 - may not accept any partial payments.

For questions regarding this letter, contact a representative of the [Name of Trust] at (800) FREDDIE (1-800-373-3343). Written inquiries should be addressed to 8200 Jones Branch Drive, McLean VA, 22102, Attention: Borrower Contact Unit, Mail Stop A29. For more information, visit our online FAQs at www.freddiemac.com/singlefamily/pdf/borrower_notification_faqs.pdf.

Una versión en español de esta carta está disponible en nuestro sitio web:
<http://www.freddiemac.com/forms>.

<Merge FM Loan #>