

Assignments (01/10)

You must receive an original assignment of the Security Instrument that has been recorded from the original mortgagee on the Security Instrument to the Seller or, if there is a concurrent Transfer of Servicing, to the Servicer (NOT to Freddie Mac). An officer of the transferring institution must sign the assignment, and the assignment must contain the officer's name and title.

You must verify that there is no break in the assignment chain. Assignments of the Security Instrument must begin with the original mortgagee (the payee on the Note) and continue unbroken to the Seller, or to the Servicer, if there is a concurrent TOS, or to MERS.

- You must hold all assignments with their related Notes, unless the Mortgage is registered with MERS, and/or
- Servicer has provided you with documentation indicating that it will hold all assignments for Freddie Mac-owned Notes in its Mortgage files. See Guide Section 47.3.

Note We do not accept assignments to "blank". Assignments must include the legal name of the entity to which the beneficial interest is being assigned

The following chart identifies different assignment issues and the conditions for Freddie Mac acceptance.

Issue	Resolution
Blanket assignments are delivered	Freddie Mac does not accept mortgages assigned using blanket assignments Enter the discrepancy in the Selling System and return assignment to the Seller
The recorder's office does not record assignments	This is not common, however; pursuant to Guide Section 22.14, if the Seller indicates this in an affidavit delivered with the Note, you may accept it and retain it in the Note file with the Note
The recorder's office does not return the recorded documents	A certified and true copy of the document that was sent for recording is acceptable.
The assignment does not have a notary stamp or seal	Enter the discrepancy in the Selling System and wait for corrective action from the Seller
The assignment does not have a corporate seal	If the assignment is otherwise acceptable, you may certify the Note
The assignment contains a facsimile signature	Assignments must contain original signatures. Enter the discrepancy in the Selling System and wait for corrective action from the Seller
The certified copy of the assignment is missing the date or the recordation information, or the recordation information is illegible	Enter the discrepancy in the Selling System; the Seller must provide this information
Assignment is made to Freddie Mac	Return to Seller to destroy. Refer to Guide Section 22.
Servicer wishes to assign Freddie Mac's interest in a Mortgage to a new lender in a Texas refinance	This is not permitted. The Mortgage does not need to be assigned to the new lender for the refinance
Document Custodian is holding a	File the recorded assignment with the original Note, and destroy

certified and true copy of the assignment, but subsequently receives the original recorded assignment	the copy or return it to the Seller/Servicer as determined by your agreement
Intervening Assignment(s) not included with affidavit stating that the jurisdiction does not require that assignments be recorded	Enter the discrepancy in the Selling System and notify the Seller who must provide Intervening Assignment(s). Do not certify until resolved
Intervening Assignments for whole or participation Notes not included with delivery	Enter the discrepancy in the Selling System and request the Seller to provide Intervening Assignment(s). Do not certify until resolved
Intervening Assignments sent for recordation, but only a copy is received	Enter the discrepancy in the Selling System and ask the Seller to certify and deliver to you a copy (a "Seller-certified copy") of the Intervening Assignment that was sent for recordation
Assignment chain is broken	Enter the discrepancy in the Selling System and notify the Seller of the break. Do not certify until corrected
Assignment is to "blank"	Return to Seller; Freddie Mac does not accept assignments to "blank". You may not certify. See Guide Section 22

Note See Guide Section 22.14 for additional requirements and for the requirements for Mortgages that have been registered with MERS