

[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]

Freddie Mac Has Purchased Your Mortgage Loan — No Action Required

The lender that originated your home loan for [Merge Address] sold the loan to Freddie Mac on [Date]. Selling mortgage loans to Freddie Mac is a standard practice in the U.S. housing finance system, helping ensure a reliable and affordable supply of mortgage funds across the country. **The sale of your mortgage loan to Freddie Mac does not affect any term, payment or condition of your mortgage, deed of trust or note.**

Key Information

- **No action is required.** Please keep a copy of this notice with your other mortgage documents. The sale of your mortgage loan to Freddie Mac is not publicly recorded.
- Start or continue to **make payments to your servicer.**
- Questions? Contact your servicer at **[Servicer's Customer Service Phone #]**.

Who Should I Contact About My Loan?

You should contact your mortgage servicer if you have questions about your mortgage loan. Your servicer at the time of this notification is [Name of Servicer], [Address of Servicer], [Servicer's Customer Service Phone #]. Freddie Mac has provided your servicer with the authority to service your loan on our behalf. Your servicer can help you with:

- Mortgage payments.
- Corrections to loan information (e.g., a borrower's name or address).
- Other mortgage questions.

Please make payments to your current servicer, as listed here or on your mortgage statement. Should there be a change in who collects your payments, your servicer will contact you and provide guidance. **Do not send your mortgage payments to Freddie Mac, as we do not collect mortgage loan payments.**

Partial Payment

Because your loan is owned by Freddie Mac, Freddie Mac's partial payment policy applies to your servicer. The policy permits your loan servicer to do any of the following:

- Accept a partial payment (a payment that is less than the full amount due) and apply it to your mortgage loan.
- Hold a partial payment in a separate account until you pay the rest of the payment, and then apply the full payment to your mortgage loan.
- Refuse to accept any partial payments.

If you wish to make a payment that is less than the full amount due for your regularly scheduled monthly payment, contact your servicer to discuss how a partial payment will be handled. If this loan is sold, your new servicer may have a different partial payment policy.

Homeownership Education and Resources

My Home by Freddie Mac® is your guide to home, providing the education, tools and resources you need to successfully buy, own, refinance and sell a home. Learn more at myhome.freddie.mac.com.

<Merge FM Loan #>

1-800-373-3343 | freddiemac.com

See Answers
to Frequently
Asked Questions

