



**Exhibit F**

**State of New York Mortgage Agency**

**Seller/Servicer Annual Certification**

Audited Fiscal Year ends as of \_\_\_\_\_  
Month/Year

<b>I. General Information</b>	
<b>1. Seller/Servicer Name</b>	
<b>2. Principal Office Address</b>	<b>3. Principal Office Mailing Address (if different)</b>
<b>4. Principal Office Phone Number</b>	<b>5. Seller/Servicer Website Address</b>
<b>6. Seller/Servicer Institution Type (check one)</b> <input type="checkbox"/> Commercial Bank <input type="checkbox"/> Thrift <input type="checkbox"/> Mortgage Banker <input type="checkbox"/> Credit Union <input type="checkbox"/> Other _____	<b>7. Seller/Servicer Primary Regulatory Authority (check one)</b> <input type="checkbox"/> Office of Thrift Supervision <input type="checkbox"/> Office of the Comptroller of the Currency <input type="checkbox"/> New York State Banking Department <input type="checkbox"/> National Credit Union Association <input type="checkbox"/> Other _____
<b>8. If a Mortgage Banking Company, is the company (check one):</b> <input type="checkbox"/> Subsidiary of a depository institution or part of a bank or thrift holding company <input type="checkbox"/> Independent privately or publicly held company <input type="checkbox"/> Other _____	
<b>9. Are you a minority-owned company?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	<b>10. Are you a woman-owned company?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No
<b>11. Are you approved as a seller/servicer by (check all applicable boxes):</b> <input type="checkbox"/> Fannie Mae Seller/Servicer <input type="checkbox"/> Freddie Mac Seller/Servicer <input type="checkbox"/> Fannie Mae Seller Only <input type="checkbox"/> Freddie Mac Seller Only <input type="checkbox"/> Fannie Mae Servicer only <input type="checkbox"/> Freddie Mac Servicer only	
<b>12. List the Names of the top five (5) investors to which you sold home mortgages to during the past fiscal year. (Based on \$ amount sold):</b>  1. _____      4. _____ 2. _____      5. _____ 3. _____	
<b>13a. Is your company a MERS member?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	<b>13b. Does your company actively use MERS?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No

**14. List the Private Mortgage Insurance Companies with which you are a master policyholder (check all applicable boxes):**

- Radian Guaranty       UGIC       Other \_\_\_\_\_  
 Genworth Mortgage       MGIC

**15. Does your company originate cooperative share loan applications for sale to SONYMA?**

- Yes       No

**16. Does your company accept spot new construction loan applications, that is, does your company provide end loan financing on newly constructed properties?**

- Yes       No

**17. If your company services loans for SONYMA, does it annually issue a certification that it has complied with the minimum servicing standards set forth in the Mortgage Bankers Association of America's *Uniform Single Attestation Program for Mortgage Bankers ("USAP")* or in Item 1122, *Compliance with Applicable Servicing Criteria*, of SEC Regulation AB?**

- Yes       No

**If Yes, please attach executed certification.**

**18. Please complete the below information on your company's Fidelity Bond and Errors & Omissions coverage.**

Insurance Type	Provider	Coverage Amount	Deductible	Expiration Date
Fidelity Bond				
Errors & Omissions				

**II. Contact Information**

**1. Chief Executive Officer**

Name: \_\_\_\_\_ Title: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ Email: \_\_\_\_\_

**2. Chief Financial Officer**

Name: \_\_\_\_\_ Title: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ Email: \_\_\_\_\_

**3. Mortgage Originations Officer**

Name: \_\_\_\_\_ Title: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ Email: \_\_\_\_\_

**4. Mortgage Servicing Officer (if applicable)**

Name: \_\_\_\_\_ Title: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ Email: \_\_\_\_\_

<b>5. Quality Control Officer (if applicable)</b>		
Name:	Title:	
Address:		
Phone:	Fax:	Email:
<b>A. Selling Contact Information</b>		
<b>1. Primary Selling Contact for SONYMA</b>		
Name:	Title:	
Address:		
Phone:	Fax:	Email:
<b>2. Mortgage Branch Contacts for SONYMA</b>		
SONYMA Branch Code:	Branch Location:	
Name:	Title:	
Address:		
Phone:	Fax:	Email:
SONYMA Branch Code:	Branch Location:	
Name:	Title:	
Address:		
Phone:	Fax:	Email:
<b>To list additional branches please attach pages.</b>		
<b>3. Closed Loan Shipping Contact</b>		
Name:	Title:	
Address:		
Phone:	Fax:	Email:
<b>4. Final Document Contact</b>		
Name:	Title:	
Address:		
Phone:	Fax:	Email:

<b>B. Servicing Contact Information (Complete this section only if servicing loans for SONYMA)</b>		
<b>1. Primary Servicing Contact for SONYMA</b>		
Name:	Title:	
Address:		
Phone:	Fax:	Email:
<b>2. Escrow/Insurance Contact</b>		
Name:	Title:	
Address:		
Phone:	Fax:	Email:
<b>3. Payoff Contact</b>		
Name:	Title:	
Address:		
Phone:	Fax:	Email:
<b>4. Investor Accounting Contact</b>		
Name:	Title:	
Address:		
Phone:	Fax:	Email:
<b>5. Delinquency/Collections Contact</b>		
Name:	Title:	
Address:		
Phone:	Fax:	Email:
<b>6. Bankruptcy Contact</b>		
Name:	Title:	
Address:		
Phone:	Fax:	Email:

**7. Foreclosure Contact**

Name:		Title:	
Address:			
Phone:	Fax:	Email:	

**8. Owned Real Estate Contact**

Name:		Title:	
Address:			
Phone:	Fax:	Email:	

**III. Loan Funding Information**

**1. Indicate the method your company uses to fund SONYMA loans (check all applicable):**

<input type="checkbox"/> Use own funds	<input type="checkbox"/> Use warehouse line
<input type="checkbox"/> Use unsecured line of credit	<input type="checkbox"/> Other

**2. If using a Warehouse Line, please complete the following:**

Warehouse Bank Name:	Warehouse Bank Address:
Amount of Line:	
Expiration Date of Agreement:	

Please attach a copy of Seller's wire instructions.

**IV. Third-Party Originations**

**Is your company utilizing third-parties to originate SONYMA loans? (check one)**

Yes       No

If Yes, please attach a list of the names and addresses of all third-party originators. Please note that prior SONYMA approval is required to utilize such third-parties.

**V. Third-Party Servicing**

**Is your company utilizing third-parties or sub-servicer to service all or a portion of SONYMA loans? (check one)**

Yes       No

If Yes, please attach a list of the names and addresses of all third-party servicers. Please note that prior SONYMA approval is required to utilize such third-parties.

**VI. Certification**

The undersigned, as authorized officer of Seller/Servicer, hereby certifies that during the one year period immediately preceding the as of date of our fiscal year and henceforth that:

- i. the information contained in this form (including any required attachments hereto) is complete and accurate;
- ii. Seller has a copy of SONYMA’s Seller’s Guide, has distributed copies and all amendments to all relevant personnel, and has complied with, and will continue to comply with, all of its requirements and provisions including the Post-Purchase Quality Control Requirements as set forth in Section 2.713;
- iii. Seller has a copy of the Mortgage Purchase Agreement and has complied with, and will continue to comply with, all of its requirements and provisions;
- iv. Seller certifies that any or all SONYMA forms and documents (listed or described in the Seller’s Guide, any SONYMA lender announcements or bulletins, or published on SONYMA’s website, as well as any Fannie Mae, Freddie Mac, or HUD forms SONYMA may require) that have been computer-produced or reprinted either by Seller and/or a third party (the “Documents”), contain the exact wording as the camera-ready versions published by, as applicable, SONYMA, Fannie Mae, Freddie Mac, or HUD, except for such changes that have been approved in writing by SONYMA. The Documents are or will be substantially similar in look and format to the camera-ready forms published by SONYMA, Fannie Mae, Freddie Mac, or HUD, as applicable. Seller also certifies that it will make any future changes or revisions to the Documents by the implementation date that SONYMA may require. Seller agrees, for each Mortgage Loan sold to SONYMA, to indemnify and hold SONYMA harmless from and against any loss or damage, direct and consequential, suffered by SONYMA, its agents or representatives including, but not limited to, reasonable attorney’s fees, arising directly or indirectly as a result of any error or omission caused by computer-producing or reprinting the Documents.
- v. Servicer, if applicable, has copy of SONYMA’s Servicer’s Guide, has distributed copies and all amendments to all relevant personnel, and has complied with, and will continue to comply with, all of its requirements and provisions;
- vi. Servicer, if applicable, has a copy of the Mortgage Servicing Agreement and has complied with, and will continue to comply with, all of its requirements and provisions;
- vii. no changes in Seller/Servicer’s legal status (i.e. mergers, acquisitions, regulatory actions, etc.), ownership, or management team have occurred and if so, SONYMA has been notified of such changes;
- viii. Seller/Servicer is in compliance with all applicable Federal, State, and local laws and regulations including relevant consumer and privacy laws. Seller/Servicer shall regularly maintain any procedures required by applicable Federal or State law reasonably designed to determine the identity of mortgagors, as part of the Seller’s/Servicer’s Know Your Customer programs; and
- ix. All appraisal reports submitted by Seller during the prior fiscal year conform to the standards set under the Home Valuation Code of Conduct.
- x. If Seller has executed a Master Loan Funding Certification (Form 248), indicating the method of funding utilized for financing SONYMA loans, Seller continues to comply with the requirements set forth therein. If Seller has changed the method of funding SONYMA loans, or has changed the Warehouse Bank, Seller has executed a new Master Loan Funding Certification and submitted it to SONYMA for its records; and
- xi. If Seller has executed a Master Hazard and Flood Insurance Certificate (Form 247) or Servicer has executed the Servicer Hazard Insurance Indemnification Agreement, indicating that Seller has complied with SONYMA’s requirements for flood and hazard insurance coverage for each property financed by Mortgage Loans sold to SONYMA during the prior fiscal year, Seller/Servicer continues to comply with the requirements set forth therein.

I understand that any misrepresentations made on this form may result in our suspension or withdrawal as a SONYMA Seller and/or Servicer and may be cause for SONYMA to exercise additional actions or remedies available.

\_\_\_\_\_  
Signature of Officer of Seller/Servicer

\_\_\_\_\_  
Date

\_\_\_\_\_  
Printed Name and Title

\_\_\_\_\_  
Telephone Number

\_\_\_\_\_  
E-mail Address

**Attachments, as applicable**

- Additional Branch Contacts (see Part II – Item A.2.)
- Certificate of Compliance with USAP standards or Item 1122 or Regulation AB or, if “no” was the response, a written explanation (see Part I – Item 17)
- Wire instructions (see Part III – Item 2)
- List of third-party originators (see Part IV)
- List of third-party servicers (see Part V)
- Loan Funding Certification (Form \_\_\_) (see Part VI)
- Servicer Hazard Insurance Indemnification Agreement (see Part VI)
- Other \_\_\_\_\_