

Contents of Collateral File

The Collateral File for each Loan submitted for purchase by CMG shall include each of the following items:

- (a) the original Mortgage Note bearing all intervening endorsements, endorsed "Pay to the order of CMG Mortgage, Inc., NMLS #1820, without recourse" and signed via original signature in the name of Seller or an affiliate by an authorized officer. To the extent that there is no room on the face of the Mortgage Note for endorsements, the endorsement may be contained on an allonge, if state law so allows; The endorsement shall read, "CMG Mortgage, Inc., a California corporation, NMLS #1820;"
- (b) except as provided below and for each Loan that is not a MERS Designated Mortgage Loan, the original Mortgage with evidence of recording thereon, or a copy thereof certified by the public recording office in which such Mortgage has been recorded or, if the original Mortgage has not been returned from the recording office, an electronic copy of the original Mortgage together with a certificate of Seller certifying that the original Mortgage has been delivered for recording in the appropriate public recording office of the jurisdiction in which the Mortgaged Property is located. In the case of each MERS Designated Mortgage Loan, the original Mortgage, noting the presence of the MIN of the Loans and either language indicating that the Loan is a MOM Loan or if the Loan was not a MOM Loan at origination, the original Mortgage and the assignment thereof to MERS, with evidence of recording indicated thereon, or a copy of the Mortgage certified by the public recording office in which such Mortgage has been recorded;
- (c) the originals of all assumption, modification, consolidation or extension agreements, with evidence of recording thereon;
- (d) in the case of each Loan that is not a MERS Designated Mortgage Loan, the original Assignment of Mortgage for each Loan. The Assignment of Mortgage must be by "CMG Mortgage, Inc., a California corporation, NMLS #1820;"
- (e) the originals or certified true copies from the appropriate recording office, of any intervening assignments of the Mortgage with evidence of recording thereon, or, if the original intervening assignment has not yet been returned from the recording office, a certified copy of such assignment;
- (f) the original title insurance policy or, if the policy has not yet been issued an electronic copy of the written commitment or interim binder issued by the title insurance company, dated and certified as of the date the Loan was funded, with a statement by the title insurance company or closing attorney on such binder or commitment that the priority of the lien of the related Mortgage during the period between the date of the funding of the related Loan and the date of the related title policy (which title policy shall be dated the date of recording of the related Mortgage) is insured;
- (g) the original of any security agreement, chattel mortgage or equivalent executed in connection with the Mortgage;
- (h) the original or copy of the power of attorney, if applicable;
- (i) the original of any guarantee executed in connection with the Loan; and
- (j) the MIC, LGC, or Loan Note Certificate as applicable, or any other evidence of FHA insurance coverage or VA or RHS guaranty, as the case may be.

