

FREDDIE MAC SETTLEMENT DATE SCHEDULE

January 2012

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
2 New Years Day (observed) <i>Freddie Mac Holiday</i>	3	4	5 Final Delivery Date 5-day settlement cycle (12 th)	6 Final Delivery Date – Gold Rush 4-day settlement cycle (12 th)
9 Final Delivery Date – Gold Rush 3-day settlement cycle (12 th)	10 Final Delivery Date 5-day settlement cycle (18 th)	11 Final Delivery Date – Gold Rush 1-day settlement cycle (12 th)* Final Delivery Date – Gold Rush 4-day settlement cycle (18 th)	12 Final Delivery Date – Gold Rush 3-day settlement cycle (18 th) <div style="border: 1px solid black; background-color: #ADD8E6; padding: 2px; text-align: center;">SIFMA Trade all 30/20 yr</div>	13
16 Martin Luther King, Jr. Day <i>Freddie Mac Holiday</i>	17 Final Delivery Date – Gold Rush 1-day settlement cycle (18 th)* Final Delivery Date - Freddie Mac & MLS Month End 5-day settlement cycle (24 th)	18 Final Delivery Date – Freddie Mac & MLS Month End – Gold Rush 4-day settlement cycle (24 th) <div style="border: 1px solid black; background-color: #ADD8E6; padding: 2px; text-align: center;">SIFMA Trade all 15 yr</div>	19 Final Delivery Date – Freddie Mac & MLS Month End – Gold Rush 3-day settlement cycle (24 th)	20
23 Final Delivery Date for Freddie Mac & MLS Month End – Gold Rush 1-day settlement cycle (24 th)*	24 Final Delivery Date Guarantor Month End 5-day settlement cycle (31 st) <div style="border: 1px solid black; background-color: #ADD8E6; padding: 2px; text-align: center;">SIFMA Trade all Balloons and ARMs</div> MLS Month End	25	26	27
30	31 Guarantor Month End	Settlement Dates/Definitions: 1/12/12 Class A (Gold Securities – 30/20 yr) 1/18/12 Class B (Gold Securities – 15 yr) 1/24/12 Class D (All Balloons/ARMs Securities) * MultiLender only: Sellers can deliver 1-day Gold Rush any day of the month, subject to the MLS Month End limitations shown on the calendar.		
Note: These calendars are based on Settlement Date information released by the Securities Industry and Financial Markets Association (www.sifma.org) and may be subject to change. All deliveries must meet " Good Delivery " standards.				

FREDDIE MAC SETTLEMENT DATE SCHEDULE

February 2012

MONDAY		TUESDAY		WEDNESDAY		THURSDAY		FRIDAY	
Settlement Dates/Definitions: 2/13/12 Class A (Gold Securities – 30/20 yr) 2/16/12 Class B (Gold Securities – 15 yr) 2/23/12 Class D (All Balloons/ARMs Securities) * MultiLender only: Sellers can deliver 1-day Gold Rush any day of the month, subject to the MLS Month End limitations shown on the calendar.				1	2			3	
6	7	8	9					10	
Final Delivery Date 5-day settlement cycle (13 th)	Final Delivery Date – Gold Rush 4-day settlement cycle (13 th)	Final Delivery Date – Gold Rush 3-day settlement cycle (13 th)	Final Delivery Date 5-day settlement cycle (16 th)					Final Delivery Date – Gold Rush 1-day settlement cycle (13 th)* Final Delivery Date – Gold Rush 4-day settlement cycle (16 th)	
13	14	15	16					17	
Final Delivery Date – Gold Rush 3-day settlement cycle (16 th) <div style="border: 1px solid black; background-color: #ADD8E6; padding: 2px; width: fit-content; margin: 5px auto;">SIFMA Trade all 30/20 yr</div>		Final Delivery Date – Gold Rush 1-day settlement cycle (16 th)* Final Delivery Date – Freddie Mac & MLS Month End 5-day settlement cycle (23 rd)	Final Delivery Date – Freddie Mac & MLS Month End – Gold Rush 4-day settlement cycle (23 rd) <div style="border: 1px solid black; background-color: #ADD8E6; padding: 2px; width: fit-content; margin: 5px auto;">SIFMA Trade all 15 yr</div>					Final Delivery Date – Freddie Mac & MLS Month End – Gold Rush 3-day settlement cycle (23 rd)	
20	21	22	23					24	
President's Day Note: Freddie Mac will be open. <i>However, the Federal Reserve is closed. Therefore, we removed Feb. 20 from the settlement cycle.</i>		Final Delivery Date – Freddie Mac & MLS Month End – Gold Rush 1-day settlement cycle (23 rd)* Final Delivery Date Guarantor Month End 5-day settlement cycle (29 th)	<div style="border: 1px solid black; background-color: #ADD8E6; padding: 2px; width: fit-content; margin: 5px auto;">SIFMA Trade all Balloons and ARMs</div> MLS Month End						
27	28	29							
		Guarantor Month End							Note: These calendars are based on Settlement Date information released by the Securities Industry and Financial Markets Association (www.sifma.org) and may be subject to change. All deliveries must meet " "Good Delivery" standards.

DAILY ACH

Under the Daily Automated Clearing House (ACH) Process, Freddie Mac will automatically draft or credit your designated Seller ACH account five (5) business days after each settlement the net amount owed either to you or Freddie Mac after assessment of delivery fees (initial assessments only), buy-up proceeds and buy-down amounts.

The calendars below identify settlement dates (excludes non-business days), the date of the email notification and the date of the ACH transaction.

January 2012			February 2012			March 2012					
<i>Blackout*</i>			<i>Blackout*</i>								
Loan Settlement	Courtesy Email	ACH Draft or Credit	Loan Settlement	Courtesy Email	ACH Draft or Credit	Loan Settlement	Courtesy Email	ACH Draft or Credit			
	1/3	1/6	1/10		2/1	2/6	2/8		3/1	3/6	3/8
	1/4	1/9	1/11		2/2	2/7	2/9		3/2	3/7	3/9
	1/5	1/10	1/12		2/3	2/8	2/10		3/5	3/8	3/12
	1/6	1/11	1/13		2/6	2/9	2/13		3/6	3/9	3/13
	1/9	1/12	1/17		2/7	2/10	2/14		3/7	3/12	3/14
	1/10	1/13	1/18		2/8	2/13	2/15		3/8	3/13	3/15
	1/11	1/17	1/19		2/9	2/14	2/16		3/9	3/14	3/16
30/20 YR	1/12	1/18	1/20	30/20 YR	2/10	2/15	2/17	30/20 YR	3/12	3/15	3/19
	1/13	1/19	1/23		2/13	2/16	2/21		3/13	3/16	3/20
	1/17	1/20	1/24		2/14	2/17	2/22		3/14	3/19	3/21
15 YR	1/18	1/23	1/25	15 YR	2/15	2/21	2/23	15 YR	3/15	3/20	3/22
	1/19	1/24	1/26		2/16	2/22	2/24		3/16	3/21	3/23
	1/20	1/25	1/27		2/17	2/23	2/27		3/19	3/22	3/26
	1/23	1/26	1/30		2/21	2/24	2/28		3/20	3/23	3/27
ARMS	1/24	1/27	1/31	ARMS	2/22	2/27	2/29	ARMS	3/21	3/26	3/28
	1/25	1/30	2/1		2/23	2/28	3/1		3/22	3/27	3/29
	1/26	1/31	2/2		2/24	2/29	3/2		3/23	3/28	3/30
	1/27 & 1/30	2/2	2/6		2/27 & 2/28	3/2	3/6		3/26	3/29	4/2
	1/31	2/3	2/7		2/29	3/5	3/7		3/27	3/30	4/3
									3/28	4/2	4/4
									3/29	4/3	4/5
									3/30	4/4	4/6

**Blackout:* A blackout occurs if the first of the month falls on a business day. In those cases, the courtesy email notification will not be processed and will delay the Freddie Mac Daily ACH settlement draft date by one business day. In many instances, two settlement dates are included in the following day's process.

Freddie Mac recommends that you designate more than one member of your organization as a courtesy email recipient. To designate, add, modify or delete a recipient, send a written request to Freddie_Mac_billing@freddiemac.com. The request must include your Seller/Service identification number, your contact information (name, email and phone number), team/department email address (if one is available) and state the reason for your request. There is no limit to the number of courtesy email recipients within an organization.