

January 2017 Freddie Mac Settlement Date Schedule

Monday	Tuesday	Wednesday	Thursday	Friday
2 New Year's Day (Observed) <i>Freddie Mac Holiday</i> This day is removed from the settlement cycle.	3	4	5	6
9	10 Final Delivery Date – 5-day settlement cycle (18 th)	11 Final Delivery Date – Gold Rush 4-day settlement cycle (18 th)	12 Final Delivery Date – Gold Rush 3-day settlement cycle (18 th)	13 Final Delivery Date – 5-day settlement cycle (23 rd)
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 – Gold Rush 4-day settlement cycle (23 rd)	18 Final Delivery Date – Gold Rush 3-day settlement cycle (23 rd) <div style="border: 1px solid black; padding: 2px; text-align: center;">SIFMA Trade all 30/20</div>	19 Final Delivery Date - Freddie Mac, 20-yr & super conforming MLS Month End 5-day settlement cycle (26 th)	20 Final Delivery Date – Gold Rush 1-day settlement cycle(23 rd)* Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 4-day settlement cycle (26 th) Final Delivery Date – 15/30-yr MLS Month End 5-day settlement cycle (27 th)
23 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 3-day settlement cycle (26 th) Final Delivery Date – 15/30-yr MLS Month End Gold Rush 4-day settlement cycle (27 th) <div style="border: 1px solid black; padding: 2px; text-align: center;">SIFMA Trade all 15 yr</div>	24 Final Delivery Date – 15/30-yr MLS Month End Gold Rush 3-day settlement cycle (27 th) Final Delivery Date Guarantor Month End 5-day settlement cycle (31 st)	25 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 1-day settlement cycle (26 th)*	26 Final Delivery Date – 15/30-yr MLS Month End Gold Rush 1-day settlement cycle (27 th)* <div style="border: 1px solid black; padding: 2px; text-align: center;">SIFMA Trade all ARMs</div> 20-yr & super conforming MLS Month End	27 15/30-yr MLS Month End
30	31 Guarantor Month End	Settlement Dates/Definitions: 1/18/17 Class A (Gold Securities – 30/20 yr) 1/23/17 Class B (Gold Securities – 15 yr) 1/26/17 Class D (All 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 <u>"Good Delivery" standards</u> .		

February 2017 Freddie Mac Settlement Date Schedule

Monday		Tuesday	Wednesday	Thursday	Friday
Settlement Dates/Definitions: 2/13/17 Class A (Gold Securities – 30/20 yr) 2/16/17 Class B (Gold Securities – 15 yr) 2/23/17 Class D (All ARMs Securities)			1	2	3
6 Final Delivery Date – 5-day settlement cycle (13 th)	7 Final Delivery Date – Gold Rush 4-day settlement cycle (13 th)	8 Final Delivery Date – Gold Rush 3-day settlement cycle (13 th)	9 Final Delivery Date – 5-day settlement cycle (16 th)	10 Final Delivery Date – Gold Rush 1-day settlement cycle (13 th)* Final Delivery Date – Gold Rush 4-day settlement cycle (16 th)	
13 Final Delivery Date – Gold Rush 3-day settlement cycle (16 th) SIFMA Trade all 30/20 yr	14	15 Final Delivery Date – Gold Rush 1-day settlement cycle (16 th)* Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End 5-day settlement cycle (23 rd)	16 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 4-day settlement cycle (23 rd) Final Delivery Date – 15/30-yr MLS Month End 5-day settlement cycle (24 th) SIFMA Trade all 15 yr	17 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 3-day settlement cycle (23 rd) Final Delivery Date – 15/30-yr MLS Month End Gold Rush 4-day settlement cycle (24 th)	
20 Presidents Day <i>Freddie Mac Holiday</i>	21 Final Delivery Date – 15/30-yr MLS Month End Gold Rush 3-day settlement cycle (24 th) Final Delivery Date – Guarantor Month End 5-day settlement cycle (28 th)	22 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 1-day settlement cycle (23 rd)*	23 Final Delivery Date – 15/30-yr MLS Month End Gold Rush 1-day settlement cycle (24 th)* SIFMA Trade all ARMs 20-yr & super conforming MLS Month End	24 15/30-yr MLS Month End	
27	28 Guarantor Month End	<p>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.</p> <p>* 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.</p>			

Monday		Tuesday		Wednesday		Thursday		Friday	
Settlement Dates/Definitions: 3/13/17 Class A (Gold Securities – 30/20 yr) 3/16/17 Class B (Gold Securities – 15 yr) 3/22/17 Class D (All ARMs Securities) 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.				1		2		3	
6 Final Delivery Date – 5-day settlement cycle (13 th)		7 Final Delivery Date – Gold Rush 4-day settlement cycle (13 th)		8 Final Delivery Date – Gold Rush 3-day settlement cycle (13 th)		9 Final Delivery Date – 5-day settlement cycle (16 th)		10 Final Delivery Date – Gold Rush 1-day settlement cycle (13 th)* Final Delivery Date – Gold Rush 4-day settlement cycle (16 th)	
13 Final Delivery Date – Gold Rush 3-day settlement cycle (16 th) <div style="border: 1px solid black; padding: 2px; width: fit-content;">SIFMA Trade all 30/20 yr</div>		14		15 Final Delivery Date – Gold Rush 1-day settlement cycle (16 th)* Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End 5-day settlement cycle (22 nd)		16 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 4-day settlement cycle (22 nd) <div style="border: 1px solid black; padding: 2px; width: fit-content;">SIFMA Trade all 15 yr</div>		17 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 3-day settlement cycle (22 nd)	
20		21 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 1-day settlement cycle (22 nd)*		22 Final Delivery Date – 15/30-yr MLS Month End 5-day settlement cycle (29 th) <div style="border: 1px solid black; padding: 2px; width: fit-content;">SIFMA Trade all ARMs</div> 20-yr & super conforming MLS Month End		23 Final Delivery Date – 15/30-yr MLS Month End Gold Rush 4-day settlement cycle (29 th)		24 Final Delivery Date – 15/30-yr MLS Month End Gold Rush 3-day settlement cycle (29 th) Final Delivery Date – Guarantor Month End 5-day settlement cycle (31 st)	
27		28 Final Delivery Date – 15/30-yr MLS Month End Gold Rush 1-day settlement cycle (29 th)*		29 15/30-yr MLS Month End		30		31 Guarantor Month End	

* 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.

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 2017			February 2017			March 2017		
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	3/3	3/8	3/10
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	3/10	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
1/12	1/18	1/20	2/10	2/15	2/17	3/10	3/15	3/17
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	3/17	3/21
1/18	1/23	1/25	2/15	2/21	2/23	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	3/17	3/22	3/24
1/23	1/26	1/30	2/21	2/24	2/28	3/20	3/23	3/27
1/24	1/27	1/31	2/22	2/27	3/1	3/21	3/24	3/28
1/25	1/30	2/1	2/23	2/28	3/2	3/22	3/27	3/29
1/26	1/31	2/2	2/24	3/1	3/3	3/23	3/28	3/30
1/27	2/1	2/3	2/27	3/2	3/6	3/24	3/29	3/31
1/30	2/2	2/6	2/28	3/3	3/7	3/27	3/30	4/3
1/31	2/3	2/7				3/28	3/31	4/4
						3/29	4/3	4/5
						3/30	4/4	4/6
						3/31	4/5	4/7

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 sellerbilling@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.