

October 2018 Freddie Mac Settlement Date Schedule

Monday		Tuesday		Wednesday		Thursday		Friday	
1		2		3	Final Delivery Date – 5-day settlement cycle (11 th)	4	Final Delivery Date – Gold Rush 4-day settlement cycle (11 th)	5	Final Delivery Date – Gold Rush 3-day settlement cycle (11 th)
8	Columbus Day <i>Freddie Mac will be open.</i> However, the Federal Reserve is closed; therefore, we removed Oct. 8 from the settlement cycle.	9	Final Delivery Date – 5-day settlement cycle (16 th)	10	Final Delivery Date – Gold Rush 1-day settlement cycle (11 th)* Final Delivery Date – Gold Rush 4-day settlement cycle (16 th)	11	Final Delivery Date – Gold Rush 3-day settlement cycle (16 th) SIFMA Trade all 30/20 yr	12	
15	Final Delivery Date – Gold Rush 1-day settlement cycle (16 th)*	16	Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End 5-day settlement cycle (23 rd) SIFMA Trade all 15 yr	17	Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 4-day settlement cycle (23 rd)	18	Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 3-day settlement cycle (23 rd)	19	
22	Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 1-day settlement cycle (23 rd)* Final Delivery Date – 15/30-yr MLS Month End 5-day settlement cycle (29 th)	23	Final Delivery Date – 15/30-yr MLS Month End Gold Rush 4-day settlement cycle (29 th) SIFMA Trade all ARMs 20-yr & super conforming MLS Month End	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)	25		26	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	Settlement Dates/Definitions: 10/11/18 Class A (Gold Securities – 30/20 yr) 10/16/18 Class B (Gold Securities – 15 yr) 10/23/18 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 Delivery Standards for Guarantor and MultiLender .	

* 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.

November 2018 Freddie Mac Settlement Date Schedule

Monday	Tuesday	Wednesday	Thursday	Friday
Settlement Dates/Definitions: 11/13/18 Class A (Gold Securities – 30/20 yr) 11/15/18 Class B (Gold Securities – 15 yr) 11/20/18 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 Delivery Standards for Guarantor and MultiLender .	1	2
5 Final Delivery Date – 5-day settlement cycle (13 th)	6 Final Delivery Date – Gold Rush 4-day settlement cycle (13 th)	7 Final Delivery Date – Gold Rush 3-day settlement cycle (13 th) Final Delivery Date – 5-day settlement cycle (15 th)	8 Final Delivery Date – Gold Rush 4-day settlement cycle (15 th)	9 Final Delivery Date – Gold Rush 1-day settlement cycle (13 th)* Final Delivery Date – Gold Rush 3-day settlement cycle (15 th)
12 Veterans Day (observed) Freddie Mac will be open. However, the Federal Reserve is closed; therefore, we removed November 12 from the settlement cycle.	13 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End 5-day settlement cycle (20 th) SIFMA Trade all 30/20 yr	14 Final Delivery Date – Gold Rush 1-day settlement cycle (15 th)* Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 4-day settlement cycle (20 th)	15 SIFMA Trade all 15 yr	16 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 3-day settlement cycle (20 th)
19 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 1-day settlement cycle (20 th)*	20 Final Delivery Date – 15/30-yr MLS Month End 5-day settlement cycle (28 th) SIFMA Trade all ARMs 20-yr & super conforming MLS Month End	21 Final Delivery Date – 15/30-yr MLS Month End Gold Rush 4-day settlement cycle (28 th)	22 Thanksgiving Day <i>Freddie Mac Holiday</i> This day is removed from the settlement cycle.	23 Final Delivery Date – 15/30-yr MLS Month End Gold Rush 3-day settlement cycle (28 th) Final Delivery Date Guarantor Month End 5-day settlement cycle (30 th)
26	27 Final Delivery Date – 15/30-yr MLS Month End Gold Rush 1-day settlement cycle (28 th)*	28 15/30-yr MLS Month End	29	30 Guarantor Month End

December 2018 Freddie Mac Settlement Date Schedule

Monday	Tuesday	Wednesday	Thursday	Friday
3	4	5	6 Final Delivery Date – 5-day settlement cycle (13 th)	7 Final Delivery Date – Gold Rush 4-day settlement cycle (13 th)
10 Final Delivery Date – Gold Rush 3-day settlement cycle (13 th)	11 Final Delivery Date – 5-day settlement cycle (18 th)	12 Final Delivery Date – Gold Rush 1-day settlement cycle (13 th)* Final Delivery Date – Gold Rush 4-day settlement cycle (18 th)	13 Final Delivery Date – Gold Rush 3-day settlement cycle (18 th) Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End 5-day settlement cycle (20 th) SIFMA Trade all 30/20 yr	14 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 4-day settlement cycle (20 th)
17 Final Delivery Date – Gold Rush 1-day settlement cycle (18 th)* Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 3-day settlement cycle (20 th)	18 SIFMA Trade all 15 yr	19 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 1-day settlement cycle (20 th)* Final Delivery Date – 15/30-yr MLS Month End 5-day settlement cycle (27 th)	20 Final Delivery Date – 15/30-yr MLS Month End Gold Rush 4-day settlement cycle (27 th) SIFMA Trade all ARMs 20-yr & super conforming MLS Month End	21 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)
24	25 Christmas Day <i>Freddie Mac Holiday</i> This day is removed from the settlement cycle.	26 Final Delivery Date – 15/30-yr MLS Month End Gold Rush 1-day settlement cycle (27 th)*	27 15/30-yr MLS Month End	28
31 Guarantor Month End	Settlement Dates/Definitions: 12/13/18 Class A (Gold Securities – 30/20 yr) 12/18/18 Class B (Gold Securities – 15 yr) 12/20/18 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 Delivery Standards for Guarantor and MultiLender . * 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.

October 2018			November 2018			December 2018					
Loan Settlement	Courtesy Email	ACH Draft or Credit	Loan Settlement	Courtesy Email	ACH Draft or Credit	Loan Settlement	Courtesy Email	ACH Draft or Credit			
	10/1	10/4	10/9		11/1	11/6	11/8		12/3	12/6	12/10
	10/2	10/5	10/10		11/2	11/7	11/9		12/4	12/7	12/11
	10/3	10/9	10/11		11/5	11/8	11/13		12/5	12/10	12/12
	10/4	10/10	10/12		11/6	11/9	11/14		12/6	12/11	12/13
	10/5	10/11	10/15		11/7	11/13	11/15		12/7	12/12	12/14
	10/9	10/12	10/16		11/8	11/14	11/16		12/10	12/13	12/17
	10/10	10/15	10/17		11/9	11/15	11/19		12/11	12/14	12/18
30/20 YR	10/11	10/16	10/18	30/20 YR	11/13	11/16	11/20	30/20 YR	12/12	12/17	12/19
	10/12	10/17	10/19		11/14	11/19	11/21		12/13	12/18	12/20
	10/15	10/18	10/22	15 YR	11/15	11/20	11/23		12/14	12/19	12/21
15YR	10/16	10/19	10/23		11/16	11/21	11/26		12/17	12/20	12/24
	10/17	10/22	10/24		11/19	11/23	11/27	15 YR	12/18	12/21	12/26
	10/18	10/23	10/25	ARMS	11/20	11/26	11/28		12/19	12/24	12/27
	10/19	10/24	10/26		11/21	11/27	11/29	ARMS	12/20	12/26	12/28
	10/22	10/25	10/29		11/23	11/28	11/30		12/21	12/27	12/31
ARMS	10/23	10/26	10/30		11/26	11/29	12/3		12/24	12/28	1/2
	10/24	10/29	10/31		11/27	11/30	12/4		12/26	12/31	1/3
	10/25	10/30	11/1		11/28	12/3	12/5		12/27	1/2	1/4
	10/26	10/31	11/2		11/29	12/4	12/6		12/28	1/3	1/7
	10/29	11/1	11/5		11/30	12/5	12/7		12/31	1/4	1/8
	10/30	11/2	11/6								
	10/31	11/5	11/7								

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/Servicer 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.