



We make home possible®



Timeline of Changes for Freddie Mac Relief Refinance MortgagesSM

	11/30/11	12/1/11	1/3/12*	1/31/12	2/1/12	3/15/12	4/30/12	6/1/12
Program Milestones		1st Application Date	1st Freddie Mac Settlement Date		1st Freddie Mac Settlement Date	1st Freddie Mac Settlement Date		1st Freddie Mac Settlement Date
		All LTVs	≤125% LTV		>125% LTV	>125% LTV		>125% LTV
		Cash and Guarantor Same Servicer and Open Access	Cash and Guarantor Same Servicer and Open Access		Cash Same Servicer	Cash Open Access Loan Prospector® updated to begin loan assessments for Open Access >125%		Guarantor Same Servicer and Open Access
Pipeline Coverage	Last Application Date			Last Note Date		May begin using HVE values for 1- 2-unit properties for Open Access	Last Freddie Mac Settlement Date	
	All LTVs			All LTVs		May begin using HVE 2-unit properties for Same Servicer	All LTVs	
	Cash and Guarantor Same Servicer and Open Access			Cash and Guarantor Same Servicer and Open Access			Cash and Guarantor Same Servicer and Open Access	

Dates reflect those announced in the Freddie Mac [Single-Family Seller/Servicer Guide \("Guide"\) Bulletin 2011-22](#). Revised requirements announced in [Guide Bulletin 2012-1](#) apply for settlement dates on or after January 5, 2012. If any other changes in timing occur, they will be announced in a future Guide Bulletin.