TO:  Freddie Mac Sellers and Servicers        March 2, 2010

SUBJECT: FREDDIE MAC RELIEF REFINANCE MORTGAGESM OFFERING EXTENDED

On March 1, 2010, the Federal Housing Finance Agency announced the extension of the Home Affordable Refinance Program, a key component of the federal Making Home Affordable Program, to June 30, 2011. In accordance with that announcement, with this Single-Family Seller/Servicer Guide (“Guide”) Bulletin, we are announcing the extension of the Freddie Mac Relief Refinance Mortgage offering.

Freddie Mac Relief Refinance Mortgages – Same Servicer and Freddie Mac Relief Refinance Mortgages – Open Access offer Borrowers who are current on their Mortgage payments the ability to refinance to improve their financial situation when home values have declined or where there has been limited credit or mortgage insurance availability in the market.

Previously, we required that Relief Refinance Mortgages have Note Dates on or before June 10, 2010. We are announcing today that Relief Refinance Mortgages must have Note Dates on or before June 30, 2011.

Complete requirements for Relief Refinance Mortgages can be found in Guide Chapter A24, Freddie Mac Relief Refinance MortgagesSM – Same Servicer and in Chapter B24, Freddie Mac Relief Refinance MortgagesSM – Open Access.

REVISIONS TO THE GUIDE

Chapters A24 and B24 will be revised at a later date to reflect this change.

CONCLUSION

If you have any questions about the changes announced in this Bulletin, please contact your Freddie Mac representative or call (800) FREDDIE.

Sincerely,

Patricia J. McClung
Vice President
Offerings Management