

Bulletin

NUMBER: 2011-17

TO: Freddie Mac Servicers

September 30, 2011

SUBJECT: UPDATES TO POST-REFERRAL TO FORECLOSURE SOLICITATION LETTER

With this *Single-Family Seller/Servicer Guide* (“Guide”) Bulletin, we are eliminating Guide Exhibit 94, *Post-Referral to Foreclosure Solicitation Letter*, which was a model post-referral to foreclosure solicitation letter, due to the many differences in applicable laws that would require modification of the content of the letter.

As described in the Guide, Servicers must instruct the foreclosure attorney/trustee to send the Borrower a post-referral to foreclosure solicitation letter that reflects the content described in Guide Sections 64.6, *Evaluation Hierarchy, Borrower Solicitation and Communication*, and 66.9.2, *Solicitation during the Foreclosure Process*. Servicers must continue to consult with their foreclosure attorneys/trustees, who, in their discretion to the extent the foreclosure attorneys/trustees deem necessary, may draft the solicitation letter to meet the requirements of the Guide and to ensure that the content and timing of the letter comply with applicable law.

Effective immediately, we are also providing that in jurisdictions where as part of the mediation or settlement conference process the Borrower must receive a written request to participate in the process, the post-referral solicitation letter may be waived at the foreclosure attorney’s/trustee’s discretion.

In a subsequent Bulletin, Sections 64.6 and 66.9.2 will be updated to include the provision above and the Guide will be updated to remove all references to Exhibit 94.

CONCLUSION

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

Sincerely,



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Single-Family Servicing and REO