



TO: Freddie Mac Sellers

July 21, 2015

| 2015-13

SUBJECT: SELLING UPDATES

This *Single-Family Seller/Service Guide* (“Guide”) Bulletin announces postponement of changes announced in Bulletin 2015-4 related to reserves requirements for Loan Prospector® Mortgages.

We are also issuing a correction to the effective date of the updated Texas Equity Affidavit Agreement announced in Bulletin 2015-12.

POSTPONEMENT OF RESERVES REQUIREMENTS UPDATES FOR LOAN PROSPECTOR MORTGAGES

In Bulletin 2015-4 we announced changes to our reserves requirements for Loan Prospector Mortgages, including enhancements to Loan Prospector to calculate required reserves. Loan Prospector enhancements originally scheduled for July 19, 2015 have been postponed and will now be implemented on July 26, 2015. Due to this delayed implementation, we are postponing the changes related to reserves requirements for Loan Prospector Mortgages to be effective for all submissions and resubmissions to Loan Prospector on or after July 26, 2015.

Guide Sections 2.2.1, 26.5, K33.10 and A34.10 have been updated to reflect the revised effective date of July 26, 2015.

TEXAS HOME EQUITY AFFIDAVIT AGREEMENT

In Bulletin 2015-12, we announced an updated Texas Home Equity Affidavit Agreement (Form 1385) effective for loan applications taken on or after August 1, 2015. As the change to the form relates to the Truth-in-Lending Act/Real Estate Settlement Procedures Act Integrated Mortgage Disclosure rule (“TRID Rule”) and the effective date for the TRID Rule has been delayed by the Consumer Financial Protection Bureau (CFPB), we will not require use of the updated Form 1385 until on and after the effective date for the TRID Rule established by the CFPB.

CONCLUSION

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

Sincerely,



Christina K. Boyle
Senior Vice President
Single-Family Sales and Relationship Management
