



TO: Freddie Mac Servicers

July 18, 2018

REMINDERS ON SERVICING MORTGAGES IMPACTED BY ELIGIBLE DISASTERS

In response to inquiries related to recent and potential disasters, we are reminding Servicers of our requirements for servicing Mortgages impacted by Eligible Disasters.

Servicers must comply with Guide Chapter 8404 when servicing Mortgages where the related Borrower's Mortgaged Premises or place of employment is located in an Eligible Disaster Area (i.e., an area comprised of counties or municipalities that have been declared by the President of the United States to be a major disaster area where federal aid in the form of individual assistance is being made available).

We are also reminding Servicers of the temporary servicing requirements related to the following, which were announced in 2017 for Mortgages impacted by Eligible Disasters:

- Property inspection reimbursement
- Freddie Mac Extend Modification for Disaster Relief ("Extend Modification")
- Changes to the distribution of insurance loss settlements

TEMPORARY SERVICING REQUIREMENTS

Property inspection reimbursement

In Guide Bulletin 2017-21, we announced a temporary reimbursement process for certain exterior and interior property inspections completed in accordance with our requirements in Guide Sections 8404.2 and 8202.11.

Until the Freddie Mac Reimbursement System can process such reimbursement requests, Servicers must continue to submit requests for reimbursement of these property inspection expenses as provided in Bulletin 2017-21.

The Guide was not updated to reflect this temporary process. Refer to Bulletin 2017-21 for full details.

Reminders of certain requirements announced in Bulletin 2017-25

We are reminding Servicers that the requirements related to the following, which were announced in Bulletin 2017-25 and developed jointly with Fannie Mae and at the direction of the FHFA, continue to be in effect:

- The Extend Modification, which is a post-disaster forbearance mortgage modification intended to assist Borrowers impacted by an Eligible Disaster
- Changes to the distribution of insurance loss settlements to expedite the release of funds to Borrowers whose Mortgaged Premises are impacted by an Eligible Disaster and located in an Eligible Disaster Area designated on or after August 25, 2017

The Guide was not updated to reflect these temporary requirements. Refer to Bulletin 2017-25 for full details.

EDR FOR ELIGIBLE DISASTERS

Servicers should refer to Bulletin 2017-21 for our EDR requirements for Mortgages impacted by Eligible Disasters.

ADDITIONAL RESOURCES

Servicers should refer to the following for additional disaster-related information:

- Our [Disaster relief web page](#), including the [Disaster Relief Reference Guide](#) and [Managing Distressed Properties Quick Reference](#) document
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- The [Freddie Mac Learning Center](#) for training resources, including the [Disaster Relief: Modifications webinar](#)
 - The Federal Emergency Management Agency's (FEMA) [web site](#) to determine if a Borrower's Mortgaged Premises or place of employment is located in an Eligible Disaster Area

CONCLUSION

If you have any questions regarding servicing Mortgages impacted by a disaster, please contact your Freddie Mac representative or call the Customer Support Contact Center at 800-FREDDIE.

Sincerely,

A handwritten signature in black ink, appearing to read "Yvette W. Gilmore". The signature is written in a cursive style with a long horizontal flourish extending to the right.

Yvette W. Gilmore
Vice President
Servicer Relationship and Performance Management