



Please review this summary of the requirement and operational changes Freddie Mac announced recently through *Single-Family Seller/Servicer Guide* (Guide) Bulletins and *Single-Family Update* emails.

Access the online [Summary of Upcoming Requirement Changes](http://bit.ly/2mmdpqk): <http://bit.ly/2mmdpqk>.

SELLING REQUIREMENTS	
Topic/Effective Date	Announcement
<b>Effective November 2017</b>	
<b>Form 16SF, Annual Eligibility Certification Report and 1107SF, Seller/Servicer Change Notification updates</b> Effective November 10, 2017	February 28, 2018, Guide Bulletin <a href="#">2018-3</a>
<b>Effective February 2018</b>	
<b>Updates related to Eligible Disaster Areas impacted by recent disasters</b> Effective February 28, 2018	February 28, 2018, Guide Bulletin <a href="#">2018-3</a>
<b>Cash payups for mortgages with low loan balances</b> Effective February 28, 2018	February 28, 2018, Guide Bulletin <a href="#">2018-3</a>
<b>Guide Form 422, Appraisal Update and/or Completion Report</b> Effective February 28, 2018	February 28, 2018, Guide Bulletin <a href="#">2018-3</a>
<b>Document custody</b> <ul style="list-style-type: none"> <li>Document custodian certification and verification services</li> <li>Contracting with document custodians</li> </ul> Effective February 14, 2018	February 28, 2018, Guide Bulletin <a href="#">2018-3</a>

<b>Effective March 2018</b>	
<b>Increases to LTV/TLTV/HTLTV ratios for purchase and no cash-out refinance mortgages for second homes and 2-unit primary residences</b> Effective <b>March 28, 2018</b>	March 28, 2018, Guide Bulletin <a href="#">2018-5</a>
<b>Condominium projects</b> <ul style="list-style-type: none"> <li>• Freddie Mac-owned no cash-out refinance Condominium Unit Mortgages</li> <li>• Marketing of units in new condominium projects</li> <li>• Detached condominium projects</li> </ul> Effective <b>March 28, 2018</b>	March 28, 2018, Guide Bulletin <a href="#">2018-5</a>
<b>Opinions of title for mortgages secured by a unit in a planned unit development</b> Effective <b>March 28, 2018</b>	March 28, 2018, Guide Bulletin <a href="#">2018-5</a>
<b>Borrower Income that starts after the note date</b> Effective for mortgages with settlement dates on and after <b>March 14, 2018</b>	December 14, 2017, Guide Bulletin <a href="#">2017-28</a>
<b>New non-discrimination policy</b> Effective <b>March 15, 2018</b>	November 15, 2017, Guide Bulletin <a href="#">2017-26</a>
<b>Condominium unit mortgage credit fee in price</b> Effective <b>March 1, 2018</b>	February 28, 2018, Guide Bulletin <a href="#">2018-3</a>
<b>Effective June 2018</b>	
<b>Elimination of the project review type for 2- to 4-unit condominium projects</b> Effective <b>June 28, 2018</b>	March 28, 2018, Guide Bulletin <a href="#">2018-5</a>
<b>Effective November 2018</b>	
<b>Enhanced Relief Refinance Mortgage<sup>SM</sup> requirements</b> Effective for mortgages with application received dates on and after <b>November 1, 2018</b>	September 8, 2017, Guide Bulletin <a href="#">2017-17</a>
<b>Revised Rental Income Requirements and Guidance</b> Effective for mortgages with settlement dates on and after <b>November 30, 2018</b>	January 31, 2018, Guide Bulletin <a href="#">2018-1</a> August 9, 2017, Guide Bulletin <a href="#">2017-12</a>
<b>Effective December 2018</b>	
<b>Extension of Relief Refinance Mortgages<sup>SM</sup> (Same Server and Open Access)</b> Effective for mortgages with application received dates on or before <b>December 31, 2018</b> and Settlement Dates on or before <b>September 30, 2019</b>	September 8, 2017, Guide Bulletin <a href="#">2017-17</a>

<b>Effective May 2019</b>	
<b>Uniform Loan Delivery Dataset (ULDD) Phase 3 requirements</b> Effective for mortgages with application received dates on or after January 1, 2019 and delivery dates on and after <b>May 20, 2019</b>	January 31, 2018, Guide Bulletin <a href="#">2018-1</a> January 30, 2018, <a href="#">joint GSE communication</a>
<b>SERVICING REQUIREMENTS</b>	
<b>Topic/Effective Date</b>	<b>Announcement</b>
<b>Effective November 2017</b>	
<b>Document custody – permitting Wells Fargo Bank, N.A. as a designated custodian</b> Effective <b>November 2017</b>	February 14, 2018, Guide Bulletin <a href="#">2018-2</a>
<b>Form 16SF, Annual Eligibility Certification Report and 1107SF, Seller/Servicer Change Notification updates</b> Effective <b>November 10, 2017</b>	February 14, 2018, Guide Bulletin <a href="#">2018-2</a>
<b>Effective February 2018</b>	
<b>Document custody – document custodian certification and verification services</b> Effective <b>February 14, 2018</b>	February 14, 2018, Guide Bulletin <a href="#">2018-2</a>
<b>Document custody – contracting with document custodians</b> Effective <b>February 14, 2018</b>	February 14, 2018, Guide Bulletin <a href="#">2018-2</a>
<b>Updates to Workout Prospector® to accommodate imminent default data processing and reporting requirements</b> Effective <b>February 26, 2018</b>	December 13, 2017, Guide Bulletin <a href="#">2017-27</a>
<b>Effective March 2018</b>	
<b>New Non-discrimination policy</b> Effective <b>March 15, 2018</b>	November 15, 2017, Guide Bulletin <a href="#">2017-26</a> December 13, 2017, Guide Bulletin <a href="#">2017-27</a>
<b>Effective June 2018</b>	
<b>Revising certain requirements related to borrower hardship, income and other documentation for a complete Borrower Response Package.</b> Effective <b>June 1, 2018.</b>	September 13, 2017, Guide Bulletin <a href="#">2017-18</a>

<b>Effective July 2018</b>	
Imminent default evaluation and process for mortgage modifications Effective July 1, 2018	October 11, 2017, Guide Bulletin <a href="#">2017-22</a>
<b>Effective August 2018</b>	
Charge off recommendations Effective August 1, 2018	February 14, 2018, Guide Bulletin <a href="#">2018-2</a>