



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 March 2017</b>	
<b>Income Qualification Requirements</b> Effective for mortgages with settlement dates on or after <b>March 6, 2017</b>	October 27, 2016, Guide Bulletin <a href="#">2016-19</a> .
<b>Effective April 2017</b>	
<b>Collateral Representation and Warranty Relief</b> Effective for mortgages evaluated through the Selling System® on or after <b>April 3, 2017</b> .	March 22, 2017, Guide Bulletin <a href="#">2017-3</a> .
<b>Form 16SF, Annual Eligibility Certification Report and Form 1107SF, Seller/Servicer Change Notification</b> Effective <b>April 21, 2017</b>	March 16, 2017, Guide Bulletin <a href="#">2017-2</a> .
<b>Selling System Enhancements</b> Effective <b>April 24, 2017</b>	March 16, 2017, Guide Bulletin <a href="#">2017-2</a> .
<b>Effective May 2017</b>	
<b>Loan Product Advisor® Enhancements</b> Effective for mortgages originally submitted through Loan Product Advisor on and after <b>May 14, 2017</b> , with settlement dates on and after <b>May 15, 2017</b>	March 16, 2017, Guide Bulletin <a href="#">2017-2</a> .
<b>Effective June 2017</b>	
<b>Uniform Loan Delivery Dataset (ULDD)</b> Effective <b>June 5, 2017</b>	March 16, 2017, Guide Bulletin <a href="#">2017-2</a> .

<b>Loan Product Advisor Enhancements</b> Effective for mortgages originally submitted through Loan Product Advisor on and after <b>May 14, 2017</b> , with settlement dates on and after <b>June 26, 2017</b>	March 16, 2017, Guide Bulletin <a href="#">2017-2</a> .
<b>Homeownership Education Requirements for Manually Underwritten Mortgages</b> Effective <b>June 26, 2017</b>	March 16, 2017, Guide Bulletin <a href="#">2017-2</a> .
<b>Effective July 2017</b>	
<b>Assets</b> Effective for mortgages with settlement dates on and after <b>July 6, 2017</b> .	December 15, 2016, Guide Bulletin <a href="#">2016-23</a> .
<b>Extension of the Effective Date for Revised Income Qualification Requirements</b> Effective for mortgages with settlement dates on and after <b>July 6, 2017</b> .	December 15, 2016, Guide Bulletin <a href="#">2016-23</a> .
<b>Effective September 2017</b>	
<b>Extension of Relief Refinance Mortgages Offerings</b> Application received date must be on or before <b>September 30, 2017</b> .	December 15, 2016, Guide Bulletin <a href="#">2016-23</a> .
<b>SERVICING REQUIREMENTS</b>	
<b>Topic/Effective Date</b>	<b>Announcement</b>
<b>Effective April 2017</b>	
<b>Servicer Responsibilities After a Third-Party Foreclosure Sale</b> Effective on and after <b>April 17, 2017</b>	February 15, 2017, Guide Bulletin <a href="#">2017-1</a> .
<b>Effective June 2017</b>	
<b>Requiring electronic signatures for Guide Form 981, Agreement for Subsequent Transfer of Servicing of Single-Family Mortgages</b> Effective <b>June 1, 2017</b>	February 15, 2017, Guide Bulletin <a href="#">2017-1</a> .
<b>Certificate of incumbency (COI) requirements for Servicers.</b> Effective <b>June 1</b>	April 20, 2017, Guide Bulletin <a href="#">2017-5</a>
<b>Reimbursement requirements</b> , including updates to provide greater detail of the process for requesting reimbursement of unrecoverable expenses. <b>Effective June 5, 2017</b>	April 20, 2017, Guide Bulletin <a href="#">2017-5</a>
<b>Effective October 2017</b>	
<b>Guide Bulletin 2016-22 Announces New Freddie Mac Flex Modification</b> Effective <b>October 1, 2016</b> <i>(Per Guide Bulletin 2017-1, Servicers may begin early implementation of the Flex Modification as of February 15, 2017. As announced in Guide Bulletin <a href="#">2017-1</a>, Servicers must submit all Flex Modification Trial Period Plan data to Freddie Mac via Workout Prospector, beginning May 1.</i>	December 14, 2016, Guide Bulletin <a href="#">2016-22</a>