



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 January 2019</b>	
<b>New Credit Fee in Price cap structure for Enhanced Relief Refinance mortgages</b> Effective January 1, 2019	May 22, 2018, Guide Bulletin <a href="#">2018-8</a>
<b>Effective February 2019</b>	
<b>Updates to condominium project requirements</b> Effective February 6, 2019	February 6, 2019, Guide Bulletin <a href="#">2019-4</a>
<b>Revisions to our income requirements</b> Effective February 6, 2019	February 6, 2019, Guide Bulletin <a href="#">2019-4</a>
<b>Updates to reflect the Uniform Loan Delivery Dataset (ULDD) Phase 3 specification addendum</b> Effective February 6, 2019	February 6, 2019, Guide Bulletin <a href="#">2019-4</a>
<b>Changes to our Certificate of Incumbency forms for Seller/Servicers</b> Effective February 6, 2019	February 6, 2019, Guide Bulletin <a href="#">2019-4</a>
<b>Removal of the special loan-to-value (LTV)/total LTV (TLTV)/Home Equity Line of Credit (HELOC) TLTV (HTLTV) ratio requirements for a "no cash-out" refinance of a Mortgage owned or securitized by Freddie Mac</b> Effective February 1, 2019	October 31, 2018, Guide Bulletin <a href="#">2018-19</a>

Effective March 2019	
<b>Updates to our rental income requirements</b> Effective <b>March 1, 2019</b>	October 31, 2018, Guide Bulletin <a href="#">2018-19</a>
<b>Extension of the effective date for rental income requirements announced in Bulletins 2017-12 and 2018-1</b>	August 29, 2018, Guide Bulletin <a href="#">2018-13</a>
Effective May 2019	
<b>Reminder about Freddie Mac Investor Reporting Change Initiative implementation</b> Effective <b>May 1, 2019</b>	February 6, 2019, Guide Bulletin <a href="#">2019-4</a>
<b>GreenCHOICE Mortgages<sup>SM</sup></b> Effective for mortgages with settlement dates on and after <b>May 1, 2019</b>	November 13, 2018, Guide Bulletin <a href="#">2018-21</a>
<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>
SERVICING REQUIREMENTS	
Topic/Effective Date	Announcement
Effective November 2018	
<b>Updates to Servicer execution of documents</b> Effective <b>November 14, 2018</b>	November 14, 2018, Guide Bulletin <a href="#">2018-22</a>
<b>Updates to Concurrent Transfers of Servicing</b> Effective <b>November 14, 2018</b>	November 14, 2018, Guide Bulletin <a href="#">2018-22</a>
<b>Servicing community land trust mortgages</b> Effective <b>November 5, 2018</b>	September 26, 2018, Guide Bulletin <a href="#">2018-16</a>
Effective December 2018	
<b>Updates to the following related to Servicing properties impacted by a disaster:</b> <ul style="list-style-type: none"> <li>Disaster-related forbearance plan</li> <li>Capitalization and Extension Modification for Disaster Relief Evaluation Notice</li> </ul> Effective <b>December 1, 2018</b>	November 14, 2018, Guide Bulletin <a href="#">2018-22</a>
<b>Investor Reporting Change Initiative:</b> We will not settle mortgage modifications on the first Business Day of the month Effective <b>December 1, 2018</b>	September 18, 2018, Guide Bulletin <a href="#">2018-14</a>

<b>Reporting third-party foreclosure sale redemptions</b> Effective <b>December 1, 2018</b>	September 18, 2018, Guide Bulletin <a href="#">2018-14</a>
<b>Consolidation and restructuring of requirements for short-term, long-term and unemployment forbearance plans</b> Effective <b>December 1, 2018</b>	June 13, 2018, Guide Bulletin <a href="#">2018-9</a>
<b>Effective January 2019</b>	
<b>Borrower evaluation and solicitation</b> Effective <b>January 1, 2019</b>	September 18, 2018, Guide Bulletin <a href="#">2018-14</a>
<b>Effective March 2019</b>	
<b>Changes to our property inspection requirements for delinquent mortgages</b> Effective <b>March 1, 2019</b>	November 14, 2018, Guide Bulletin <a href="#">2018-22</a>
<b>Updates to our borrower contact requirements</b> Effective <b>March 1, 2019</b>	November 14, 2018, Guide Bulletin <a href="#">2018-22</a>
<b>Effective May 2019</b>	
<b>Servicing GreenCHOICE Mortgages<sup>SM</sup></b> Effective for mortgages with settlement dates on and after <b>May 1, 2019</b>	November 13, 2018, Guide Bulletin <a href="#">2018-21</a>
<b>Effective July 2019</b>	
<b>Investor Reporting Change Initiative: Updates to the Servicer Success Scorecard</b> Effective <b>July 1, 2018</b>	September 18, 2018, Guide Bulletin <a href="#">2018-14</a>
<b>Effective September 2019</b>	
<b>Revisions to our Standard Short Sale (“short sale”) and Standard Deed-in-Lieu of Foreclosure (“deed-in-lieu”) requirements</b> Effective <b>September 1, 2019</b>	November 14, 2018, Guide Bulletin <a href="#">2018-22</a>