



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/2mmdpqq): <http://bit.ly/2mmdpqq>.

SELLING REQUIREMENTS	
Topic/Effective Date	Announcement
<b>Effective April 2018</b>	
<b>Integrated construction conversion documentation for manufactured homes</b> Effective <b>April 25, 2018</b>	April 25, 2018, Guide Bulletin <a href="#">2018-7</a>
<b>Effective May 2018</b>	
<b>Updates to the access management provisions of the master systems license in preparation of the future availability of Freddie Mac Access Manager</b> Effective <b>May 22, 2018</b>	May 22, 2018, Guide Bulletin <a href="#">2018-8</a>
<b>Guide updates related to originating and underwriting:</b> <ul style="list-style-type: none"> <li>Income stability</li> <li>Credit inquiries</li> </ul> Effective <b>May 22, 2018</b>	May 22, 2018, Guide Bulletin <a href="#">2018-8</a>
<b>Removal of the Seller's option to elect the super Accelerated Remittance Cycle</b> Effective <b>May 22, 2018</b>	May 22, 2018, Guide Bulletin <a href="#">2018-8</a>
<b>Effective July 2018</b>	

<b>Updates to HomeOne mortgage delivery requirements</b> Effective <b>July 29, 2018</b>	May 22, 2018, Guide Bulletin <a href="#">2018-8</a>
<b>New Freddie Mac HomeOne mortgage<sup>SM</sup></b> Effective <b>July 29, 2018</b>	April 25, 2018, Guide Bulletin <a href="#">2018-7</a>
<b>Updates to the income limits for Freddie Mac Home Possible<sup>®</sup> and Freddie Mac Home Possible Advantage<sup>®</sup> mortgages</b> Effective <b>July 29, 2018</b>	April 25, 2018, Guide Bulletin <a href="#">2018-7</a>
<b>Enhancements to Loan Product Advisor<sup>®</sup> to assess the appropriate annual income limits</b> Effective <b>July 29, 2018</b>	April 25, 2018, Guide Bulletin <a href="#">2018-7</a>
<b>Effective August 2018</b>	
<b>Automation of Warehouse Lender release and transfer of their interests in pledged mortgages</b> Effective <b>August 13, 2018</b>	April 25, 2018, Guide Bulletin <a href="#">2018-7</a>
<b>Effective October 2018</b>	
<b>Revisions to Guide Form 960 to account for Concurrent Transfers of Servicing for eMortgages</b> Effective <b>October 1, 2018</b>	May 22, 2018, Guide Bulletin <a href="#">2018-8</a>
<b>Effective November 2018</b>	
<b>Increase to the minimum loan-to-value (LTV) ratio for Enhanced Relief Refinance mortgages</b> Effective <b>November 1, 2018</b>	May 22, 2018, Guide Bulletin <a href="#">2018-8</a>
<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 January 2019</b>	

<b>New Credit Fee in Price cap structure for Enhanced Relief Refinance mortgages</b> Effective <b>January 1, 2019</b>	May 22, 2018, Guide Bulletin <a href="#">2018-8</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 June 2018</b>	
<b>Updates to special endorsement requirements for Condominium Projects and Planned Unit Developments (PUDs)</b> Effective <b>June 13, 2018</b>	June 13, 2018, Guide Bulletin <a href="#">2018-9</a>
<b>Introduction of NextJob re-employment services for borrowers with Freddie Mac Home Possible® mortgages in Duty to Serve high-needs areas</b> Effective <b>June 13, 2018</b>	June 13, 2018, Guide Bulletin <a href="#">2018-9</a>
<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>	
<b>Automation of subsequent transfers of servicing requests and approvals</b> Effective <b>July 23, 2018</b>	April 11, 2018, Guide Bulletin <a href="#">2018-6</a>
<b>Mortgage modifications – escrow shortage and advance repayment requirements</b> Effective <b>July 1, 2018</b>	April 11, 2018, Guide Bulletin <a href="#">2018-6</a>
<b>Imminent default evaluation and process for mortgage modifications</b> Effective <b>July 1, 2018</b>	October 11, 2017, Guide Bulletin <a href="#">2017-22</a>
<b>Effective August 2018</b>	

<b>Charge off recommendations</b> Effective <b>August 1, 2018</b>	February 14, 2018, Guide Bulletin <a href="#">2018-2</a>
<b>Effective October 2018</b>	
<b>Cancelation of borrower-paid mortgage insurance</b> Effective <b>October 1, 2018</b>	April 11, 2018, Guide Bulletin <a href="#">2018-6</a>
<b>Effective December 2018</b>	
<b>Consolidation and restructuring of requirements for short-term, long-term and unemployment forbearance plans</b> Effective December 1, 2018	June 13, 2018, Guide Bulletin <a href="#">2018-9</a>