



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
Effective December 2017	
Selling System rebranded to Loan Selling AdvisorSM Effective December 11, 2017	November 15, 2017, Guide Bulletin 2017-26
Land Trust Mortgages are eligible for sale under the Guide Effective December 14, 2017	December 14, 2018, Guide Bulletin 2017-28
Credit fee in price for ARMs that are Home Possible Mortgages Effective December 14, 2017	December 14, 2018, Guide Bulletin 2017-28
Effective January 2018	
2018 loan limits Effective for mortgages with funding or settlement dates on or after January 1, 2018	December 14, 2018, Guide Bulletin 2017-28 November 28, 2017, Single-Family article
Revised forms for Texas Equity Mortgages Effective for mortgages note dates on or after January 1, 2018	December 14, 2018, Guide Bulletin 2017-28
Calculating the month debt payment-to-income ratio and treatment for student loan debt and contingent liabilities Effective for mortgages with settlement dates on and after January 18, 2018 , but Sellers may implement immediately	October 18, 2017, Guide Bulletin 2017-23

Reporting appraisal updates only on Guide Form 442 Effective for mortgages with settlement dates on and after January 18, 2018 , but Sellers may implement immediately	October 18, 2017, Guide Bulletin 2017-23
Unlicensed or trainee appraisers may perform an appraisal update Effective for mortgages with settlement dates on and after January 18, 2018 , but Sellers may implement immediately	October 18, 2017, Guide Bulletin 2017-23
Effective March 2018	
Borrower Income that starts after the note date Effective for mortgages with settlement dates on and after March 14, 2018	December 14, 2018, Guide Bulletin 2017-28
New Non-discrimination policy Effective March 15, 2018	November 15, 2017, Guide Bulletin 2017-26
Effective November 2018	
Enhanced Relief Refinance MortgageSM requirements Effective for mortgages with application received dates on and after November 1, 2018	September 8, 2017, Guide Bulletin 2017-17
Revised Rental Income Requirements and Guidance Effective for mortgages with settlement dates on and after November 30, 2018	January 31, 2018, Guide Bulletin 2018-1 August 9, 2017, Guide Bulletin 2017-12
Effective December 2018	
Extension of Relief Refinance MortgagesSM (Same Server and Open Access) Effective for mortgages with application received dates on or before December 31, 2018 and Settlement Dates on or before September 30, 2019	September 8, 2017, Guide Bulletin 2017-17
Effective May 2019	
Uniform Loan Delivery Dataset (ULDD) Phase 3 requirements Effective for mortgages with application received dates on or after January 1, 2019 and delivery dates on and after May 20, 2019	January 31, 2018, Guide Bulletin 2018-1 January 30, 2018, joint GSE communication
SERVICING REQUIREMENTS	
Topic/Effective Date	Announcement
Effective December 2017	
Updates to the Guide to reflect the Manager Series reports in the redesigned Servicer Performance Profile Effective December 13, 2017	December 13, 2017, Guide Bulletin 2017-27

Effective February 2018	
Updates to Workout Prospector® to accommodate imminent default data processing and reporting requirements Effective February 26, 2018	December 13, 2017, Guide Bulletin 2017-27
Effective March 2018	
New Non-discrimination policy Effective March 15, 2018	November 15, 2017, Guide Bulletin 2017-26 December 13, 2017, Guide Bulletin 2017-27
Effective June 2018	
Revising certain requirements related to borrower hardship, income and other documentation for a complete Borrower Response Package. Effective June 1, 2018.	September 13, 2017, Guide Bulletin 2017-18
Effective July 2018	
Imminent default evaluation and process for mortgage modifications Effective July 1, 2018	October 11, 2017, Guide Bulletin 2017-22