



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 June 2018</b>	
Revisions to our requirements for detached condominium projects Effective June 28, 2018	June 27, 2018, Guide Bulletin <a href="#">2018-10</a>
Updates to our comparable sales selection requirements Effective June 27, 2018	June 27, 2018, Guide Bulletin <a href="#">2018-10</a>
Updates to our requirements for Freddie Mac-owned “no cash-out” refinance condominium unit mortgages Effective June 27, 2018	June 27, 2018, Guide Bulletin <a href="#">2018-10</a>
Updates to our requirements for new condominium projects Effective June 27, 2018	June 27, 2018, Guide Bulletin <a href="#">2018-10</a>
Revisions to our general condominium project eligibility requirements Effective June 27, 2018	June 27, 2018, Guide Bulletin <a href="#">2018-10</a>
Guide revisions to reflect the rebranding of our Servicing-released executions Effective June 27, 2018	June 27, 2018, Guide Bulletin <a href="#">2018-10</a>
Implementation of Freddie Automated Servicing Transfer <sup>SM</sup> (FAST <sup>SM</sup> ) Effective June 27, 2018	June 27, 2018, Guide Bulletin <a href="#">2018-10</a>

<b>Effective July 2018</b>	
<b>Eligibility of condominium units for automated collateral evaluation</b> Effective <b>July 16, 2018</b>	June 27, 2018, Guide Bulletin <a href="#">2018-10</a>
<b>Updating the delivery instructions for homeownership education</b> Effective <b>July 25, 2018</b>	July 25, 2018, Guide Bulletin <a href="#">2018-12</a>
<b>Updates to align the Guide with the Uniform Loan Delivery Dataset (ULDD) specification addendum announced in the July 10, 2018 Single-Family News Center <a href="#">article</a></b> Effective <b>July 25, 2018</b>	July 25, 2018, Guide Bulletin <a href="#">2018-12</a>
<b>Updates to lender credit requirements including permitting sellers to apply excess lender credit as a principal curtailment of the mortgage</b> Effective <b>July 25, 2018</b>	July 25, 2018, Guide Bulletin <a href="#">2018-12</a>
<b>Updates to leasehold estate requirements</b> Effective <b>July 25, 2018</b>	July 25, 2018, Guide Bulletin <a href="#">2018-12</a>
<b>Updates to delivery requirements for automated collateral evaluation appraisal waivers</b> Effective <b>July 29, 2018</b>	July 25, 2018, Guide Bulletin <a href="#">2018-12</a>
<b>Updates to HomeOne<sup>SM</sup> 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</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>Increase in the maximum number of financed properties that a borrower may be obligated on when the subject property is a second home or an investment property</b> Effective <b>August 20, 2018</b>	June 27, 2018, Guide Bulletin <a href="#">2018-10</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>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>Automation of subsequent transfers of servicing requests and approvals</b> Effective <b>August 13, 2018</b> <b>Note:</b> A temporary moratorium on STOS and intra-servicer portfolio move requests will be in effect from July 30, 2018 – August 12, 2018.	July 6, 2018, Guide Bulletin <a href="#">2018-11</a> April 11, 2018, Guide Bulletin <a href="#">2018-6</a>
<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 <b>December 1, 2018</b>	June 13, 2018, Guide Bulletin <a href="#">2018-9</a>