



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
Effective July 2017	
Updated Requirements for Assets Effective for mortgages with settlement dates on and after July 6, 2017 .	December 15, 2016, Guide Bulletin 2016-23
Extension of the Effective Date for Revised Income Qualification Requirements Effective for mortgages with settlement dates on and after July 6, 2017	December 15, 2016, Guide Bulletin 2016-23
Updates to Electronic Recording of Paper and Electronic Closing and Post-Closing Documents Effective July 12, 2017	July 12, 2017, Guide Bulletin 2017-10
Pricing and Contracting Guide Terminology Updates Effective July 12, 2017	July 12, 2017, Guide Bulletin 2017-10
Clarifying Delivery Requirements for Home Possible® Mortgages with Lender Gifts and Grants Effective July 26, 2017	July 26, 2017, Guide Bulletin 2017-11
New Requirements to Grant Selling System® Access to Secondary Market Advisors Effective July 31, 2017	July 12, 2017, Guide Bulletin 2017-10
Effective August 2017	
Updates to Form 91, <i>Income Analysis</i>, to support the revisions for self-employed income Effective August 9, 2017	August 9, 2017, Guide Bulletin 2017-12
Updates to MultiLender Swap Posting Information and Guide Forms 15A and 15C Effective August 28, 2017	August 9, 2017, Guide Bulletin 2017-12

Expansion of Collateral Representation and Warranty Relief Offering Effective for appraisals submitted to the UCDP on and after August 31, 2017	July 12, 2017, Guide Bulletin 2017-10
Ineligible Condominium Projects Effective August 31, 2017	May 31, 2017, Guide Bulletin 2017-8
Property with an Accessory Unit Effective August 31, 2017	May 31, 2017, Guide Bulletin 2017-8
Effective September 2017	
Updates to certain credit underwriting requirements Effective September 14, 2017	September 14, 2017, Guide Bulletin 2017-20
Added 5-year ARM option for super conforming mortgages Effective September 14, 2017	September 14, 2017, Guide Bulletin 2017-20
Updates to certain appraisal requirements Effective September 14, 2017	September 14, 2017, Guide Bulletin 2017-20
Updates to owner-occupancy requirements for new condominium projects Effective September 14, 2017	September 14, 2017, Guide Bulletin 2017-20
Updates to condominium insurance requirements Effective September 14, 2017	September 14, 2017, Guide Bulletin 2017-20
Updates to Automated Collateral Evaluation Eligibility Effective September 1, 2017	August 23, 2017, Guide Bulletin 2017-13
Requirements for the Uniform Closing Dataset (UCD) Effective for mortgages with note dates on and after September 25, 2017 <i>NOTE: Sellers have until at least April 2018 to meet the specific requirement of embedding the Closing Disclosure PDF within the UCD XML file.</i>	July 12, 2017, Guide Bulletin 2017-10
Effective November 2017	
Lender Gifts and Grants for Home Possible® Mortgages Requirement Updates Effective November 1, 2017	July 26, 2017, Guide Bulletin 2017-11
Agency-Provided Funds (including down payment assistance) Requirement Updates Effective November 1, 2017	July 26, 2017, Guide Bulletin 2017-11
Effective February 2018	
Revised Rental Income Requirements and Guidance Effective February 9, 2018	August 9, 2017, Guide Bulletin 2017-12
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
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
SERVICING REQUIREMENTS	
Topic/Effective Date	Announcement
Effective April 2017	
Servicer Responsibilities After a Third-Party Foreclosure Sale Effective on and after April 17, 2017	February 15, 2017, Guide Bulletin 2017-1
Effective June 2017	
Requiring electronic signatures for Guide Form 981, Agreement for Subsequent Transfer of Servicing of Single-Family Mortgages Effective June 1, 2017	February 15, 2017, Guide Bulletin 2017-1
Certificate of incumbency (COI) requirements for Servicers Effective June 1, 2017	April 20, 2017, Guide Bulletin 2017-5
Reimbursement requirements , including updates to provide greater detail of the process for requesting reimbursement of unrecoverable expenses Effective June 5, 2017	April 20, 2017, Guide Bulletin 2017-5
Loss mitigation property valuation requirements Effective August 21, 2017	June 21, 2017, Guide Bulletin 2017-9
First Lien and enforcement requirements for mortgage modifications , for all modifications with a first payment due date on and after January 1, 2017 Effective June 21, 2017	June 21, 2017, Guide Bulletin 2017-9
Mortgaged Premises with income-based resale restrictions Effective June 21, 2017	June 21, 2017, Guide Bulletin 2017-9
Updates to Guide Form 1205, Post-Settlement Correction Request Effective June 21, 2017	June 21, 2017, Guide Bulletin 2017-9
Effective August 2017	
Loss mitigation property valuation requirements Effective August 21, 2017 Servicers are encouraged to implement these updated requirements as of June 21, 2017, but must comply with them on and after August 21, 2017.	June 21, 2017, Guide Bulletin 2017-9
Effective October 2017	

Guide Bulletin 2016-22 Announces New Freddie Mac Flex Modification

Effective **October 1, 2016**

(Per Guide Bulletin 2017-1, Servicers may begin early implementation of the Flex Modification as of February 15, 2017. As announced in Guide Bulletin [2017-1](#), Servicers must submit all Flex Modification Trial Period Plan data to Freddie Mac via Workout Prospector, beginning May 1.

December 14, 2016, Guide Bulletin [2016-22](#)