



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 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>Authorized user accounts</b> Effective <b>October 4, 2018</b>	September 19, 2018, Guide Bulletin <a href="#">2018-15</a>
<b>Automated cash specified payups process enhancements</b> Effective <b>October 15, 2018</b>	September 19, 2018, Guide Bulletin <a href="#">2018-15</a>
<b>Updates to condominium projects requirements</b> Effective <b>October 17, 2018</b>	October 17, 2018, Guide Bulletin <a href="#">2018-18</a>
<b>Flexibilities to our cash back requirements for “no cash-out” refinance mortgages</b> Effective <b>October 27, 2018</b>	August 29, 2018, Guide Bulletin <a href="#">2018-13</a>
<b>Consolidation of Home Possible and Home Possible Advantage mortgages</b> Effective <b>October 29, 2018</b>	August 29, 2018, Guide Bulletin <a href="#">2018-13</a>
<b>Updates to our documentation requirements for Social Security retirement and disability benefits</b> Effective <b>October 31, 2018</b>	October 31, 2018, Guide Bulletin <a href="#">2018-19</a>

<b>The elimination of the mandatory expiration date on Guide Form 960, <i>Concurrent Transfer of Servicing (CTOS) Agreement</i></b> Effective <b>October 31, 2018</b>	October 31, 2018, Guide Bulletin <a href="#">2018-19</a>
<b>Updates to our requirements for Settlement/Closing Disclosure Statements</b> Effective <b>October 31, 2018</b>	October 31, 2018, Guide Bulletin <a href="#">2018-19</a>
<b>Updates to the Loan Collateral Advisor® score structure, feedback messages and eligibility for representation and warranty relief for property value only</b> Effective <b>October 31, 2018</b>	October 17, 2018, Guide Bulletin <a href="#">2018-18</a>
<b>Effective November 2018</b>	
<b>Updates to our payment calculation requirements for student loans</b> Effective <b>November 1, 2018</b>	August 29, 2018, Guide Bulletin <a href="#">2018-13</a>
<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>Introducing Freddie Mac Condo Project Advisor<sup>SM</sup></b> Effective <b>November 5, 2018</b>	October 17, 2018, Guide Bulletin <a href="#">2018-18</a>
<b>Originating and Selling Community Land Trust Mortgages</b> Effective <b>November 5, 2018</b>	September 26, 2018, Guide Bulletin <a href="#">2018-16</a>
<b>Updated requirements for mortgages secured by properties subject to resale restrictions</b> Effective <b>November 5, 2018</b>	September 26, 2018, Guide Bulletin <a href="#">2018-16</a>
<b>New Guide chapter providing requirements and flexibilities related to the eligibility and origination of mortgages secured by properties affected by disaster</b> Effective <b>November 19, 2018</b>	October 17, 2018, Guide Bulletin <a href="#">2018-18</a>
<b>Updated flexibilities for condominium project reviews</b> Effective <b>November 19, 2018</b>	October 17, 2018, Guide Bulletin <a href="#">2018-18</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>Super conforming Mortgages</b> Effective <b>December 19, 2018</b>	September 19, 2018, Guide Bulletin <a href="#">2018-15</a>
<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 February 2019</b>	
<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 <b>February 1, 2019</b>	October 31, 2018, Guide Bulletin <a href="#">2018-19</a>
<b>Effective March 2019</b>	
<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>
<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 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 September 2018</b>	
<b>Property inspections related to insurance loss settlements</b> Effective <b>September 18, 2018</b>	September 18, 2018, Guide Bulletin <a href="#">2018-14</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 November 2018</b>	
<b>Servicing Community Land Trust Mortgages</b> Effective <b>November 5, 2018</b>	September 26, 2018, Guide Bulletin <a href="#">2018-16</a>
<b>Effective December 2018</b>	
<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 July 2019</b>	
<b>Investor Reporting Change Initiative:</b> Updates to the Servicer Success Scorecard Effective <b>July 1, 2018</b>	September 18, 2018, Guide Bulletin <a href="#">2018-14</a>