

Upcoming Requirement Changes

Please review this summary of recent and upcoming changes Freddie Mac announced through *Single-Family Seller/Servicer Guide* (Guide) Bulletins. Also, make sure to watch [video summaries](#) about some of the changes announced in recent Bulletins.

Go to [Servicing Requirements](#)

Selling Requirements

| Topic | Effective Date | Bulletin |
|--|-------------------------------|--|
| Effective May 2023 | | |
| Credit Fee updates | Effective May 1, 2023 | Guide Bulletin 2023-6 |
| Correspondent XChange operational bifurcation agreement | Effective May 3, 2023 | Guide Bulletin 2023-6 |
| Closed Mortgages and Settlement Date requirements | Effective May 3, 2023 | Guide Bulletin 2023-11 |
| Real estate tax abatements and exemptions | | |
| ULDD Data Point Investor Feature Identifier Valid Value of H04 | | |
| Credit Fee Caps | | |
| ULDD Phase 4a | Effective May 22, 2023 | Guide Bulletin 2022-10 |
| Effective June 2023 | | |
| AIM for direct deposit delivery requirements | Effective June 1, 2023 | Guide Bulletin 2023-6 |
| Cash-specified payups | Effective June 5, 2023 | Guide Bulletin 2023-13 |

| Topic | Effective Date | Bulletin |
|---|-------------------------------|--|
| AIM for income using direct deposits | Effective June 7, 2023 | Guide Bulletin 2023-13 |
| Update to Form 400, <i>Warranty of Completion of Construction</i> | | |
| Leasehold notice of default provision in Maryland | | |
| Borrower's Social Security number | | |
| Cash window Customer Agreement for securities trading account | | |
| Exhibit 17S, <i>Available Mortgage Products</i> | | |
| Glossary: "Rural Area" and "High Needs Rural Region" updates | | |
| Glossary: Retirement of "Property Inspection Alternative (PIA)" | | |
| Credit Fees | | |
| Summary of Guide topics | | |
| 2023 Area Median Income limits | Effective June 8, 2023 | Guide Bulletin 2023-13 |
| Effective July 2023 | | |
| Private transfer fee waivers for shared equity programs | Effective July 1, 2023 | Guide Bulletin 2023-11 |
| Updates to Glossary terms "Rural Area" and "High Needs Rural Region" | Effective July 1, 2023 | Guide Bulletin 2023-13 |
| Information security and privacy updates | Effective July 3, 2023 | Guide Bulletin 2023-6 |
| Mortgages including a non-occupying Borrower | | |
| Exclusion of payment on an assumed Mortgage from monthly debt payment-to-income ratio | | |

| Topic | Effective Date | Bulletin |
|--|-------------------------------------|--|
| Effective August 2023 | | |
| Mortgage file language requirement | Effective August 1, 2023 | Guide Bulletin 2023-9 |
| Internal Revenue Service (IRS) installment agreements | Effective August 1, 2023 | Guide Bulletin 2023-11 |
| Unplanned buydowns | | |
| Effective September 2023 | | |
| ULDD Phase 4a update | Effective September 1, 2023 | Guide Bulletin 2023-9 |
| Single-wide Manufactured Home eligibility | Effective September 11, 2023 | Guide Bulletin 2023-13 |
| Manufactured Home appraisal requirements | | |
| Seller/Service financial eligibility requirement Guide updates | Effective September 30, 2023 | Guide Bulletin 2022-20 |
| Effective October 2023 | | |
| HeritageOne Mortgages | Effective October 2, 2023 | Guide Bulletin 2023-13 |
| Effective December 2023 | | |
| Seller/Service financial eligibility requirement Guide updates | Effective December 31, 2023 | Guide Bulletin 2022-20 |
| Effective March 2024 | | |
| Seller/Service financial eligibility requirement Guide updates | Effective March 31, 2024 | Guide Bulletin 2022-20 |

Servicing Requirements

| Topic | Effective Date | Bulletin |
|---|---------------------------|---|
| Effective April 2023 | | |
| Increase to short sale and deed-in-lieu relocation assistance | Effective April 1, 2023 | Guide Bulletin 2022-26 |
| Clarification of terminology related to Servicing Contract Rights | Effective April 12, 2023 | Guide Bulletin 2023-10 |
| Custodial Account requirements | | |
| Effective May 2023 | | |
| BPO price adjustment | Effective May 1, 2023 | Guide Bulletin 2023-10 |
| Effective July 2023 | | |
| Payment Deferrals | Effective July 1, 2023 | Guide Bulletin 2023-8 |
| Low interest-bearing loans with a non-interest bearing UPB | | |
| Information security and privacy updates | Effective July 3, 2023 | Guide Bulletin 2023-6 |
| Effective August 2023 | | |
| Mortgage file language requirement | Effective August 1, 2023 | Guide Bulletin 2023-9 |
| Resolve update | Effective August 31, 2023 | Guide Bulletins 2022-21 and 2022-26 |
| Effective October 2023 | | |
| Payment Deferrals | Effective October 1, 2023 | Guide Bulletin 2023-8 |
| Low interest-bearing loans with a non-interest bearing UPB | | |