

# 2026 Due Date Calendar for Monthly Reporting and Drafting

JANUARY	FEBRUARY	MARCH
S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28	S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31
APRIL	MAY	JUNE
S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30
JULY	AUGUST	SEPTEMBER
S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30
OCTOBER	NOVEMBER	DECEMBER
S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31

## Reporting Due Dates\*

- △ Electronic Default Reporting (EDR)
- ▲ Electronic Default Reporting Exceptions/Errors Corrected
- Electronic Default Reporting Month-End Close
- P&I Determination Date\*\*
- ◇ Loan-Level Transactions Corrected

## Drafting

- P&I Draft Date

## Footnotes

- Freddie Mac 2026 holidays. Offices closed.
- Federal Reserve Bank holidays. No principal or interest will be drafted on these days.
- ◇ Last day to report or correct loan-level transactions for the prior calendar month's accounting cycle. All borrower activity you successfully process from the first of the month to the end of month (EOM), must be reported by EOM plus one business day, regardless of whether EOM falls on a weekend.

\* Please report prior to 10:00 p.m. Eastern Time (ET) on the due date.

\*\* Report a transaction for each loan in your Freddie Mac servicing portfolio (all-in reporting) prior to 2:00 a.m. Eastern Time on the day following the P&I Determination Date.

Payoffs must be reported within two business days of the payoff date. Funds are drafted on the fifth business day after the payoff date. Late reported payoff funds are drafted on the second business day after the payoff is processed. PARC and Flex loans will be drafted on the negotiated PARC/Flex day after the payoff date, as applicable. Payoff Draft Date 18 mortgages will be drafted on the 18th calendar day or the previous business day of the following month the payoff is processed. Payoffs reported to Freddie Mac on the 1st and 2nd business day will be drafted in the current month 18th calendar day or the previous business day.

Freddie Mac will process and settle loan modifications daily, except for the first business day of each month.

All reporting and drafting dates represent the last date for reports to be received and funds to be drafted without incurring compensatory fees. Reporting windows exist prior to these due dates.

Freddie Mac will not process data corrections on the following days:

- P&I Determination Date
- P&I Determination Date (-) 1 business day
- EOM
- EOM + 1 business day

For additional information on investor accounting, visit Freddie Mac Learning at [FreddieMac.com/learn](https://freddiemac.com/learn).

NOTICE: This calendar is intended to provide general guidance to Freddie Mac Single-Family Sellers and Servicers. The information is offered as an aid in - not a substitute for - complying with requirements set forth in the Single-Family Seller/Servicer Guide (Guide), as amended. Each Freddie Mac-approved Seller and Servicer must comply with all the provisions of the Guide, and any other Purchase Documents, as that term is defined in the Guide. In the event of a discrepancy between the Guide and this calendar, the terms of the Guide shall prevail. This calendar does not constitute a Purchase Document.

## 2026 Due Date Calendar for Monthly Reporting and Drafting (cont.)

### 2026 Loan-Level Reporting Schedule

MONTH	REPORTING WINDOW	P&I DETERMINATION DATE	REPORTING DEADLINE (EOM + 1BD)	CYCLE DATE
January	1/2 - 2/2/26	1/15/26	2/2/26	1/26
February	2/2 - 3/2/26	2/17/26	3/2/26	2/26
March	3/2 - 4/1/26	3/16/26	4/1/26	3/26
April	4/1 - 5/1/26	4/15/26	5/1/26	4/26
May	5/1 - 6/1/26	5/15/26	6/1/26	5/26
June	6/1 - 7/1/26	6/15/26	7/1/26	6/26
July	7/1 - 8/3/26	7/15/26	8/3/26	7/26
August	8/3 - 9/1/26	8/17/26	9/1/26	8/26
September	9/1 - 10/1/26	9/15/26	10/1/26	9/26
October	10/1 - 11/2/26	10/15/26	11/2/26	10/26
November	11/2 - 12/1/26	11/16/26	12/1/26	11/26
December	12/1 - 1/4/27	12/15/26	1/4/27	12/26

### 2026 Default Reporting Schedule

MONTH	REPORTING WINDOW	REPORTING DEADLINE	CORRECTED EXCEPTIONS/ ERROR DEADLINE	MONTH END CLOSE**	CYCLE DATE	DDLPI*
January	1/2 - 1/6/26	1/6/25	1/9/26	1/21/26	12/25	11/1/25
February	2/2 - 2/4/26	2/4/26	2/9/26	2/19/26	1/26	12/1/25
March	3/2 - 3/4/26	3/4/26	3/9/26	3/18/26	2/26	1/1/26
April	4/1 - 4/3/26	4/3/26	4/8/26	4/17/26	3/26	2/1/26
May	5/1 - 5/5/26	5/5/26	5/8/26	5/19/26	4/26	3/1/26
June	6/1 - 6/3/26	6/3/26	6/8/26	6/17/26	5/26	4/1/26
July	7/1 - 7/3/26	7/3/26	7/8/26	7/17/26	6/26	5/1/26
August	8/3 - 8/5/26	8/5/26	8/10/26	8/19/26	7/26	6/1/26
September	9/1 - 9/3/26	9/3/26	9/9/26	9/18/26	8/26	7/1/26
October	10/1 - 10/5/26	10/5/26	10/8/26	10/20/26	9/26	8/1/26
November	11/2 - 11/4/26	11/4/26	11/9/26	11/19/26	10/26	9/1/26
December	12/1 - 12/3/26	12/3/26	12/8/26	12/17/26	11/26	10/1/26

\* The due date of the last fully paid installment (DDLPI) should be on or before the date indicated in this column, unless reporting bankruptcies or reinstatements. See the [Electronic Default Reporting Quick Reference Guide](#) for bankruptcy and reinstatement reporting requirements.

\*\* After the month-end close, continue to report corrections through the remainder of the month.

### Frequently Used Contact Information

Customer Service (8:00 a.m. – 7:00 p.m. ET) ..... (800 FREDDIE)  
 Fraud Hotline ..... (800) 437-2838