

DAILY ACH Schedule for Securities



Under the Daily Automated Clearing House (ACH) Process, Freddie Mac will automatically draft or credit your designated Seller ACH account five (5) business days after each settlement the net amount owed either to you or Freddie Mac after assessment of credit fees in price (initial assessments only), buyup proceeds and buydown fees, buyup and buydown adjustments, guarantor settlement interest and gold rush fees and adjustments.

The calendars below identify settlement dates (excludes non-business days), the date of the email notification and the date of the ACH transaction.

January 2023			February 2023			March 2023					
Loan Settlement	Courtesy Email	ACH Draft or Credit	Loan Settlement	Courtesy Email	ACH Draft or Credit	Loan Settlement	Courtesy Email	ACH Draft or Credit			
	1/3	1/6	1/10		2/1	2/6	2/8		3/1	3/6	3/8
	1/4	1/9	1/11		2/2	2/7	2/9		3/2	3/7	3/9
	1/5	1/10	1/12		2/3	2/8	2/10		3/3	3/8	3/10
	1/6	1/11	1/13		2/6	2/9	2/13		3/6	3/9	3/13
	1/9	1/12	1/17		2/7	2/10	2/14		3/7	3/10	3/14
	1/10	1/13	1/18		2/8	2/13	2/15		3/8	3/13	3/15
	1/11	1/17	1/19		2/9	2/14	2/16		3/9	3/14	3/16
30/20 YR	1/12	1/18	1/20		2/10	2/15	2/17		3/10	3/15	3/17
	1/13	1/19	1/23	30/20 YR	2/13	2/16	2/21	30/20 YR	3/13	3/16	3/20
15/10 YR	1/17	1/20	1/24		2/14	2/17	2/22		3/14	3/17	3/21
	1/18	1/23	1/25		2/15	2/21	2/23		3/15	3/20	3/22
	1/19	1/24	1/26	15/10 YR	2/16	2/22	2/24	15/10 YR	3/16	3/21	3/23
	1/20	1/25	1/27		2/17	2/23	2/27		3/17	3/22	3/24
	1/23	1/26	1/30		2/21	2/24	2/28		3/20	3/23	3/27
	1/24	1/27	1/31		2/22	2/27	3/1		3/21	3/24	3/28
	1/25	1/30	2/1	ARMS	2/23	2/28	3/2		3/22	3/27	3/29
ARMS	1/26	1/31	2/2		2/24	3/1	3/3		3/23	3/28	3/30
	1/27	2/1	2/3		2/27	3/2	3/6		3/24	3/29	3/31
	1/30	2/2	2/6		2/28	3/3	3/7	ARMS	3/27	3/30	4/3
	1/31	2/3	2/7						3/28	3/31	4/4
									3/29	4/3	4/5
									3/30	4/4	4/6
									3/31	4/5	4/7

Freddie Mac recommends that you designate more than one member of your organization as a courtesy email recipient. To designate, add, modify or delete a recipient, send a written request to Sellerbilling@freddiemac.com. The request must include your Seller/Service identification number, your contact information (name, email and phone number), team/department email address (if one is available) and state the reason for your request. There is no limit to the number of courtesy email recipients within an organization.

DAILY ACH Schedule for Securities



April 2023		
Loan Settlement	Courtesy Email	ACH Draft or Credit
4/3	4/6	4/10
4/4	4/7	4/11
4/5	4/10	4/12
4/6	4/11	4/13
4/7	4/12	4/14
4/10	4/13	4/17
4/11	4/14	4/18
4/12	4/17	4/19
30/20 YR	4/13	4/20
15/10 YR	4/14	4/21
	4/17	4/24
	4/18	4/25
	4/19	4/26
	4/20	4/27
	4/21	4/28
ARMS	4/24	5/1
	4/25	5/2
	4/26	5/3
	4/27	5/4
	4/28	5/5

May 2023		
Loan Settlement	Courtesy Email	ACH Draft or Credit
5/1	5/4	5/8
5/2	5/5	5/9
5/3	5/8	5/10
5/4	5/9	5/11
5/5	5/10	5/12
5/8	5/11	5/15
5/9	5/12	5/16
5/10	5/15	5/17
30/20 YR	5/11	5/18
	5/12	5/19
	5/15	5/22
15/10 YR	5/16	5/23
	5/17	5/24
	5/18	5/25
	5/19	5/26
	5/22	5/29
	5/23	5/30
ARMS	5/24	5/31
	5/25	6/1
	5/26	6/2
	5/29	6/5
	5/30	6/6
	5/31	6/7

June 2023		
Loan Settlement	Courtesy Email	ACH Draft or Credit
6/1	6/6	6/8
6/2	6/7	6/9
6/5	6/8	6/12
6/6	6/9	6/13
6/7	6/12	6/14
6/8	6/13	6/15
6/9	6/14	6/16
6/12	6/15	6/20
30/20 YR	6/13	6/21
	6/14	6/22
15/10 YR	6/15	6/23
	6/16	6/26
	6/20	6/27
	6/21	6/28
	6/22	6/29
	6/23	6/30
ARMS	6/26	7/3
	6/27	7/5
	6/28	7/6
	6/29	7/7
	6/30	7/10

DAILY ACH Schedule for Securities



July 2023		
Loan Settlement	Courtesy Email	ACH Draft or Credit
7/3	7/7	7/11
7/5	7/10	7/12
7/6	7/11	7/13
7/7	7/12	7/14
7/10	7/13	7/17
7/11	7/14	7/18
7/12	7/17	7/19
30/20 YR	7/13	7/20
	7/14	7/21
15/10 YR	7/17	7/24
	7/18	7/25
	7/19	7/26
	7/20	7/27
	7/21	7/28
	7/24	7/31
ARMS	7/25	8/1
	7/26	8/2
	7/27	8/3
	7/28	8/4
	7/31	8/7

August 2023		
Loan Settlement	Courtesy Email	ACH Draft or Credit
8/1	8/4	8/8
8/2	8/7	8/9
8/3	8/8	8/10
8/4	8/9	8/11
8/7	8/10	8/14
8/8	8/11	8/15
8/9	8/14	8/16
8/10	8/15	8/17
8/11	8/16	8/18
30/20 YR	8/14	8/21
	8/15	8/22
15/10 YR	8/16	8/23
	8/17	8/24
	8/18	8/25
	8/21	8/28
	8/22	8/29
	8/23	8/30
ARMS	8/24	8/31
	8/25	9/1
	8/28	9/5
	8/29	9/6
	8/30	9/7
	8/31	9/8

September 2023		
Loan Settlement	Courtesy Email	ACH Draft or Credit
9/1	9/7	9/11
9/5	9/8	9/12
9/6	9/11	9/13
9/7	9/12	9/14
9/8	9/13	9/15
9/11	9/14	9/18
9/12	9/15	9/19
9/13	9/18	9/20
30/20 YR	9/14	9/21
	9/15	9/22
15/10 YR	9/18	9/25
	9/19	9/26
	9/20	9/27
	9/21	9/28
	9/22	9/29
ARMS	9/25	10/2
	9/26	10/3
	9/27	10/4
	9/28	10/5
	9/29	10/6

DAILY ACH Schedule for Securities



October 2023		
Loan Settlement	Courtesy Email	ACH Draft or Credit
10/2	10/5	10/10
10/3	10/6	10/11
10/4	10/10	10/12
10/5	10/11	10/13
10/6	10/12	10/16
10/10	10/13	10/17
10/11	10/16	10/18
30/20 YR	10/12	10/17
	10/13	10/18
	10/16	10/19
	10/17	10/20
15/10 YR	10/18	10/23
	10/19	10/24
	10/20	10/25
	10/23	10/26
	10/24	10/27
ARMS	10/25	10/30
	10/26	10/31
	10/27	11/1
	10/30	11/2
	10/31	11/3

November 2023		
Loan Settlement	Courtesy Email	ACH Draft or Credit
11/1	11/6	11/8
11/2	11/7	11/9
11/3	11/8	11/10
11/6	11/9	11/13
11/7	11/10	11/14
11/8	11/13	11/15
11/9	11/14	11/16
11/10	11/15	11/17
30/20 YR	11/13	11/16
	11/14	11/17
15/10 YR	11/15	11/20
	11/16	11/21
	11/17	11/22
	11/20	11/24
	11/21	11/27
ARMS	11/22	11/28
	11/24	11/29
	11/27	11/30
	11/28	12/1
	11/29	12/4
	11/30	12/5

December 2023		
Loan Settlement	Courtesy Email	ACH Draft or Credit
12/1	12/6	12/8
12/4	12/7	12/11
12/5	12/8	12/12
12/6	12/11	12/13
12/7	12/12	12/14
12/8	12/13	12/15
12/11	12/14	12/18
12/12	12/15	12/19
30/20 YR	12/13	12/18
	12/14	12/19
	12/15	12/20
15/10 YR	12/18	12/21
	12/19	12/22
	12/20	12/26
	12/21	12/27
ARMS	12/22	12/28
	12/26	12/29
	12/27	1/2
	12/28	1/3
	12/29	1/4

This information is not a replacement or substitute for the requirements in the Freddie Mac *Single-Family Seller/Servicer Guide* and your other Purchase Documents.
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