

# How Can Early Pool Disclosure Help You?

Discover the benefits, how it works, and check out a settlement cycle example.

December 5, 2022

## Benefits

Early Pool Disclosure allows you to publish pool data to your bond dealers up to 15 days in advance of the security settlement date, instead of the standard 5-day settlement cycle.

Disclosing pool data earlier in the process enables you to trade your Single-Issue Guarantor Pools as soon as you are ready. Early Pool Disclosure will be available for all Single-Issue Guarantor fixed-rate and ARM contracts, including pools subject to Early Funding.



## How it Works

When taking out a Single-Issue Guarantor Contract, you will input a settlement cycle length of six through 15 business days in the Settlement Cycle Days data field. Refer to the [Loan Selling Advisor Learning: Early Pool Disclosure](#) page. Pool Disclosure will continue to be available on the first day of the settlement cycle.

Follow these steps for loans that pay off on or after the first day of the settlement cycle and up to two days before the settlement date.

- 01** Contact the Customer Support Contact Center (800-FREDDIE) and request to have the loan removed/deallocated from the pool.
- 02** The pool will be revalidated to ensure compliance with pooling requirements.
- 03** If the pool remains valid, Loan Selling Advisor® will update the pool/contract information and Freddie Mac will publish the updated Pool Disclosure, and delete the loan from the Loan Selling Advisor pipeline.
- 04** If the pool validation fails (does not meet pool requirements), you must collapse/void the pool/contract using the existing Loan Selling Advisor process.



# Current vs Early Pool Disclosure

## Pool Disclosure & Settlement Cycle

