

Freddie Mac's *Settlement Dates for Securities* calendars (hereinafter referred to as calendars) are based on information released by the [Securities Industry and Financial Markets Association](#) (SIFMA). The calendars [PDF] are issued on a rolling 9- to 12-month period and are subject to ongoing changes and updates.

Use the calendars to help you prepare for your Guarantor and MultiLender loan deliveries to Freddie Mac.

The calendars provide information on:

- Security Classes and SIFMA trade dates.

Security Class	Type
Class A	Fixed-rate Securities, 30/20 year
Class B	Fixed-rate Securities, 15/10 year
Class C	All ARM Securities

- Federal and banking holidays. Settlements do not occur on these holidays and they are skipped when calculating the Final Delivery Date.
- SIFMA Trade dates for 30/20, 15/20 and ARM mortgages will vary from month to month.
- Month end dates for 20-year, Super Conforming, 15/30-year MultiLender Settlements (MLS), and Guarantor Month End.

When calculating the final delivery date, include the final delivery date in your number of days count. Settlement will occur on the first banking day after the settlement cycle ends. The table below provides examples based on the December 2022 calendar:

If the Settlement Date is...	...and the settlement cycle days are...	Note	The Final Delivery Date is...
Thursday, December 8	3 day (Gold Rush)		Monday, December 6
Wednesday, December 12	5 day	Monday the 10th is a federal holiday and not included in the number of days count.	Tuesday, December 4
Tuesday, December 27	14 day (Early Pool Disclosure)	December 26th the observed holiday (because December 25th falls on a Sunday)	Tuesday, December 6



The number of Settlement Cycle Days for Single Issue and MultiLender are shown below:

Settlement Cycle Days	Gold Rush, Standard, or Early Pool Disclosure Cycle	Single Issue Guarantor	MultiLender Swap
1 day	Gold Rush	No	Yes
2 day*	Gold Rush**	Yes	No
3 day	Gold Rush	Yes	Yes
4 day	Gold Rush	Yes	Yes
5 day	Standard	Yes	Yes
6 to 15 days*	Early Pool Disclosure	Yes	No

* Available beginning on 12/5/2022

** Sellers will need to comply with the FICC Notification exception process as applicable when using a 2-Day Settlement Cycle.

When delivering loans to Freddie Mac, you must comply with the requirements of the [Delivery Standards for Guarantor and MultiLender](#).

This information is not a replacement or substitute for the requirements in the Freddie Mac *Single-Family Seller/Service Guide* or any other contractual agreements. This information does not constitute an agreement between Freddie Mac and any other party. © 2023 Freddie Mac

Settlement Dates for Securities

September 2023



Monday	Tuesday	Wednesday	Thursday	Friday
Settlement Dates/Definitions: 9/14/23 Class A (Fixed-rate Securities – 30/20 yr) 9/18/23 Class B (Fixed-rate Securities – 15/10 yr) 9/25/23 Class D (All ARMs Securities)				1
<i>See cover page for instructions on how to calculate the Final Delivery Date.</i>				
* MultiLender only: Sellers can deliver 1-day Gold Rush any day of the month, subject to the MLS Month End limitations shown on the calendar.				
4 Labor Day <i>Freddie Mac holiday</i>	5	6	7 Final Delivery Date – 5-day settlement cycle (14 th)	8 Final Delivery Date – Gold Rush 4-day settlement cycle (14 th)
11 Final Delivery Date – Gold Rush 3-day settlement cycle (14 th) Final Delivery Date – 5-day settlement cycle (18 th)	12 Final Delivery Date – Gold Rush 2-day settlement cycle (14 th) Final Delivery Date – Gold Rush 4-day settlement cycle (18 th)	13 Final Delivery Date – Gold Rush 1-day settlement cycle (14 th)* Final Delivery Date – Gold Rush 3-day settlement cycle (18 th)	14 Final Delivery Date – Gold Rush 2-day settlement cycle (18 th) <div style="border: 1px solid black; padding: 2px; display: inline-block;">SIFMA Trade all 30/20 yr</div>	15 Final Delivery Date – Gold Rush 1-day settlement cycle (18 th)*
18 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End 5-day settlement cycle (25 th) <div style="border: 1px solid black; padding: 2px; display: inline-block;">SIFMA Trade all 15/10 yr</div>	19 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 4-day settlement cycle (25 th)	20 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 3-day settlement cycle (25 th) Final Delivery Date – 15/30-yr MLS Month End 5-day settlement cycle (27 th)	21 Final Delivery Date – Gold Rush 2-day settlement cycle (25 th) Final Delivery Date – 15/30-yr MLS Month End Gold Rush 4-day settlement cycle (27 th)	22 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 1-day settlement cycle (25 th)* Final Delivery Date – 15/30-yr MLS Month End Gold Rush 3-day settlement cycle (27 th) Final Delivery Date Guarantor Month End 5-day settlement cycle (29 th)
25 <div style="border: 1px solid black; padding: 2px; display: inline-block;">SIFMA Trade all ARMs</div> 20-yr & super conforming MLS Month End	26 Final Delivery Date – 15/30-yr MLS Month End Gold Rush 1-day settlement cycle (27 th)	27 15/30-yr MLS Month End	28	29 Guarantor Month End

Settlement Dates for Securities

October 2023



Monday		Tuesday		Wednesday		Thursday		Friday	
2	3	4 Final Delivery Date – 5-day settlement cycle (12 th)	5 Final Delivery Date – Gold Rush 4-day settlement cycle (12 th)	6 Final Delivery Date – Gold Rush 3-day settlement cycle (12 th)					
9 Columbus Day <i>Freddie Mac will be open.</i> However, the Federal Reserve is closed; therefore, we removed Oct. 9 from the settlement cycle.	10 Final Delivery Date – Gold Rush 2-day settlement cycle (12 th)*	11 Final Delivery Date – Gold Rush 1-day settlement cycle (12 th)* Final Delivery Date – 5-day settlement cycle (18 th)	12 Final Delivery Date – Gold Rush 4-day settlement cycle (18 th) SIFMA Trade all 30/20	13 Final Delivery Date – Gold Rush 3-day settlement cycle (18 th)					
16 Final Delivery Date – Gold Rush 2-day settlement cycle (18 th)	17 Final Delivery Date – Gold Rush 1-day settlement cycle (18 th)*	18 Final Delivery Date - Freddie Mac, 20-yr & super conforming MLS Month End 5-day settlement cycle (25 th) SIFMA Trade all 15/10 yr	19 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 4-day settlement cycle (25 th)	20 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 3-day settlement cycle (25 th) Final Delivery Date – 15/30-yr MLS Month End 5-day settlement cycle (27 th)					
23 Final Delivery Date – Gold Rush 2-day settlement cycle (25 th) Final Delivery Date – 15/30-yr MLS Month End Gold Rush 4-day settlement cycle (27 th)	24 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 1-day settlement cycle (25 th)* Final Delivery Date – 15/30-yr MLS Month End Gold Rush 3-day settlement cycle (27 th) Final Delivery Date Guarantor Month End 5-day settlement cycle (31 st)	25 SIFMA Trade all ARMs 20-yr & super conforming MLS Month End	26 Final Delivery Date – 15/30-yr MLS Month End Gold Rush 1-day settlement cycle (27 th)*	27 15/30-yr MLS Month End					
30	31 Guarantor Month End	Settlement Dates/Definitions: 10/12/23 Class A (Fixed-rate Securities – 30/20 yr) 10/18/23 Class B (Fixed-rate Securities – 15/10 yr) 10/25/23 Class D (All ARMs Securities) * MultiLender only: Sellers can deliver 1-day Gold Rush any day of the month, subject to the MLS Month End limitations shown on the calendar.			See cover page for instructions on how to calculate the Final Delivery Date.				

Settlement Dates for Securities

November 2023



Monday		Tuesday		Wednesday		Thursday		Friday	
Settlement Dates/Definitions: 11/13/23 Class A (Fixed-rate Securities – 30/20 yr) 11/15/23 Class B (Fixed-rate Securities – 15/10 yr) 11/21/23 Class D (All ARMs Securities)				1		2		3 Final Delivery Date – 5-day settlement cycle (13 th)	
6 Final Delivery Date – Gold Rush 4-day settlement cycle (13 th)		7 Final Delivery Date – Gold Rush 3-day settlement cycle (13 th) Final Delivery Date – 5-day settlement cycle (15 th)		8 Final Delivery Date – Gold Rush 2-day settlement cycle (13 th)* Final Delivery Date – Gold Rush 4-day settlement cycle (15 th)		9 Final Delivery Date – Gold Rush 1-day settlement cycle (13 th)* Final Delivery Date – Gold Rush 3-day settlement cycle (15 th)		10 Veterans Day (observed) <i>Freddie Mac holiday</i> This day is removed from the settlement cycle.	
13 Final Delivery Date – Gold Rush 2-day settlement cycle (15 th)* SIFMA Trade all 30/20 yr		14 Final Delivery Date – Gold Rush 1-day settlement cycle (15 th)* Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End 5-day settlement cycle (21 st)		15 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 4-day settlement cycle (21 st) SIFMA Trade all 15/10 yr		16 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 3-day settlement cycle (21 st)		17 Final Delivery Date – Gold Rush 2-day settlement cycle (21 st)	
20 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 1-day settlement cycle (21 st)* Final Delivery Date – 15/30-yr MLS Month End 5-day settlement cycle (28 th)		21 Final Delivery Date – 15/30-yr MLS Month End Gold Rush 4-day settlement cycle (28 th) SIFMA Trade all ARMs 20-yr & super conforming MLS Month End		22 Final Delivery Date – 15/30-yr MLS Month End Gold Rush 3-day settlement cycle (28 th) Final Delivery Date – Guarantor Month End 5-day settlement cycle (30 th)		23 Thanksgiving Day <i>Freddie Mac Holiday</i> This day is removed from the settlement cycle.		24 Final Delivery Date – Gold Rush 2-day settlement cycle (28 th) Day After Thanksgiving <i>Freddie Mac Holiday</i>	
27 Final Delivery Date – 15/30-yr MLS Month End Gold Rush 1-day settlement cycle (28 th)*		28 15/30-yr MLS Month End		29		30 Guarantor Month End		See cover page for instructions on how to calculate the Final Delivery Date.	

* MultiLender only: Sellers can deliver 1-day Gold Rush any day of the month, subject to the MLS Month End limitations shown on the calendar.

Settlement Dates for Securities

December 2023



Monday	Tuesday	Wednesday	Thursday	Friday
Settlement Dates/Definitions: 12/13/23 Class A (Fixed-rate Securities – 30/20 yr) 12/18/23 Class B (Fixed-rate Securities – 15/10 yr) 12/21/23 Class D (All ARMs Securities)				1
See cover page for instructions on how to calculate the Final Delivery Date.				
* MultiLender only: Sellers can deliver 1-day Gold Rush any day of the month, subject to the MLS Month End limitations shown on the calendar.				
4	5	6 Final Delivery Date – 5-day settlement cycle (13 th)	7 Final Delivery Date – Gold Rush 4-day settlement cycle (13 th)	8 Final Delivery Date – Gold Rush 3-day settlement cycle (13 th)
11 Final Delivery Date – Gold Rush 2-day settlement cycle (13 th) Final Delivery Date – 5-day settlement cycle (18 th)	12 Final Delivery Date – Gold Rush 1-day settlement cycle (13 th)* Final Delivery Date – Gold Rush 4-day settlement cycle (18 th)	13 Final Delivery Date – Gold Rush 3-day settlement cycle (18 th) SIFMA Trade all 30/20 yr	14 Final Delivery Date – Gold Rush 2-day settlement cycle (18 th) Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End 5-day settlement cycle (21 st)	15 Final Delivery Date – Gold Rush 1-day settlement cycle (18 th)* Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 4-day settlement cycle (21 st)
18 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 3-day settlement cycle (21 st) SIFMA Trade all 15/10 yr	19 Final Delivery Date – Gold Rush 2-day settlement cycle (21 st) Final Delivery Date – 15/30-yr MLS Month End 5-day settlement cycle (27 th)	20 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 1-day settlement cycle (21 st)* Final Delivery Date – 15/30-yr MLS Month End Gold Rush 4-day settlement cycle (27 th)	21 Final Delivery Date – 15/30-yr MLS Month End Gold Rush 3-day settlement cycle (27 th) SIFMA Trade all ARMs 20-yr & super conforming MLS Month End	22 Final Delivery Date Guarantor Month End 5-day settlement cycle (29 th)
25 Christmas Day <i>Freddie Mac Holiday</i> This day is removed from the settlement cycle.	26 Final Delivery Date – 15/30-yr MLS Month End Gold Rush 1-day settlement cycle (27 th)	27 15/30-yr MLS Month End	28	29 Guarantor Month End

Settlement Dates for Securities

January 2024



Monday	Tuesday	Wednesday	Thursday	Friday
1 New Year's Day Freddie Mac Holiday	2	3	4	5
8 Final Delivery Date – 5-day settlement cycle (16 th)	9 Final Delivery Date – Gold Rush 4-day settlement cycle (16 th)	10 Final Delivery Date – Gold Rush 3-day settlement cycle (16 th) Final Delivery Date – 5-day settlement cycle (18 th)	11 Final Delivery Date – Gold Rush 2-day settlement cycle (16 th) Final Delivery Date – Gold Rush 4-day settlement cycle (18 th)	12 Final Delivery Date – Gold Rush 1-day settlement cycle (16 th)* Final Delivery Date – Gold Rush 3-day settlement cycle (18 th)
15 Martin Luther King, Jr. Day Freddie Mac Holiday This day is removed from the settlement cycle.	16 Final Delivery Date – Gold Rush 2-day settlement cycle (18 th) <div style="border: 1px solid black; padding: 2px; width: fit-content; margin: 5px auto;">SIFMA Trade all 30/20 yr</div>	17 Final Delivery Date – Gold Rush 1-day settlement cycle (18 th)*	18 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End 5-day settlement cycle (25 th) <div style="border: 1px solid black; padding: 2px; width: fit-content; margin: 5px auto;">SIFMA Trade all 15/10 yr</div>	19 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 4-day settlement cycle (25 th)
22 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 3-day settlement cycle (25 th) Final Delivery Date – 15/30-yr MLS Month End 5-day settlement cycle (29 th)	23 Final Delivery Date – Gold Rush 2-day settlement cycle (25 th) Final Delivery Date – 15/30-yr MLS Month End Gold Rush 4-day settlement cycle (29 th)	24 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 1-day settlement cycle (25 th)* Final Delivery Date – 15/30-yr MLS Month End Gold Rush 3-day settlement cycle (29 th) Final Delivery Date Guarantor Month End 5-day settlement cycle (31 st)	25 <div style="border: 1px solid black; padding: 2px; width: fit-content; margin: 5px auto;">SIFMA Trade all ARMs</div> 20-yr & super conforming MLS Month End	26 Final Delivery Date – 15/30-yr MLS Month End Gold Rush 1-day settlement cycle (29 th)*
29 15/30-yr MLS Month End	30	31 Guarantor Month End	Settlement Dates/Definitions: 1/16/24 Class A (Fixed-rate Securities – 30/20 yr) 1/18/24 Class B (Fixed-rate Securities – 15/10 yr) 1/25/24 Class D (All ARMs Securities) See cover page for instructions on how to calculate the Final Delivery Date.	

* MultiLender only: Sellers can deliver 1-day Gold Rush any day of the month, subject to the MLS Month End limitations shown on the calendar.

Settlement Dates for Securities

February 2024



Monday	Tuesday	Wednesday	Thursday	Friday
Settlement Dates/Definitions: 2/13/24 Class A (Fixed-rate Securities – 30/20 yr) 2/15/24 Class B (Fixed-rate Securities – 15/10 yr) 2/22/24 Class D (All ARMs Securities)			1	2
* MultiLender only: Sellers can deliver 1-day Gold Rush any day of the month, subject to the MLS Month End limitations shown on the calendar.			See cover page for instructions on how to calculate the Final Delivery Date.	
5	6 Final Delivery Date – 5-day settlement cycle (13 th)	7 Final Delivery Date – Gold Rush 4-day settlement cycle (13 th)	8 Final Delivery Date – Gold Rush 3-day settlement cycle (13 th) Final Delivery Date – 5-day settlement cycle (15 th)	9 Final Delivery Date – Gold Rush 2-day settlement cycle (13 th) Final Delivery Date – Gold Rush 4-day settlement cycle (15 th)
12 Final Delivery Date – Gold Rush 1-day settlement cycle (13 th)* Final Delivery Date – Gold Rush 3-day settlement cycle (15 th)	13 Final Delivery Date – Gold Rush 2-day settlement cycle (15 th) <div style="border: 1px solid black; padding: 2px; display: inline-block;">SIFMA Trade all 30/20 yr</div>	14 Final Delivery Date – Gold Rush 1-day settlement cycle (15 th)* Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End 5-day settlement cycle (22 nd)	15 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 4-day settlement cycle (22 nd) <div style="border: 1px solid black; padding: 2px; display: inline-block;">SIFMA Trade all 15/10 yr</div>	16 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 3-day settlement cycle (22 nd)
19 Presidents Day <i>Freddie Mac Holiday</i> This day is removed from the settlement cycle.	20 Final Delivery Date – Gold Rush 2-day settlement cycle (22 nd) Final Delivery Date – 15/30-yr MLS Month End 5-day settlement cycle (27 th)	21 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 1-day settlement cycle (22 nd)* Final Delivery Date – 15/30-yr MLS Month End Gold Rush 4-day settlement cycle (27 th)	22 Final Delivery Date – 15/30-yr MLS Month End Gold Rush 3-day settlement cycle (27 th) Final Delivery Date Guarantor Month End 5-day settlement cycle (29 th) <div style="border: 1px solid black; padding: 2px; display: inline-block;">SIFMA Trade all ARMs</div> 20-yr & super conforming MLS Month End	23
26 Final Delivery Date – 15/30-yr MLS Month End Gold Rush 1-day settlement cycle (27 th)*	27 15/30-yr MLS Month End	28	29 Guarantor Month End	

Settlement Dates for Securities

March 2024



Monday	Tuesday	Wednesday	Thursday	Friday
Settlement Dates/Definitions: 3/13/24 Class A (Fixed-rate Securities – 30/20 yr) 3/18/24 Class B (Fixed-rate Securities – 15/10 yr) 3/25/24 Class D (All ARMs Securities)				1
<i>See cover page for instructions on how to calculate the Final Delivery Date.</i>				
* MultiLender only: Sellers can deliver 1-day Gold Rush any day of the month, subject to the MLS Month End limitations shown on the calendar.				
4	5	6 Final Delivery Date – 5-day settlement cycle (13 th)	7 Final Delivery Date – Gold Rush 4-day settlement cycle (13 th)	8 Final Delivery Date – Gold Rush 3-day settlement cycle (13 th)
11 Final Delivery Date – Gold Rush 2-day settlement cycle (13 th) Final Delivery Date – 5-day settlement cycle (18 th)	12 Final Delivery Date – Gold Rush 1-day settlement cycle (13 th)* Final Delivery Date – Gold Rush 4-day settlement cycle (18 th)	13 Final Delivery Date – Gold Rush 3-day settlement cycle (18 th) <div style="border: 1px solid black; padding: 2px; display: inline-block;">SIFMA Trade all 30/20 yr</div>	14 Final Delivery Date – Gold Rush 2-day settlement cycle (18 th)	15 Final Delivery Date – Gold Rush 1-day settlement cycle (18 th)*
18 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End 5-day settlement cycle (25 th) <div style="border: 1px solid black; padding: 2px; display: inline-block;">SIFMA Trade all 15/10 yr</div>	19 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 4-day settlement cycle (25 th)	20 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 3-day settlement cycle (25 th) Final Delivery Date – 15/30-yr MLS Month End 5-day settlement cycle (27 th)	21 Final Delivery Date – Gold Rush 2-day settlement cycle (25 th) Final Delivery Date – 15/30-yr MLS Month End Gold Rush 4-day settlement cycle (27 th)	22 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 1-day settlement cycle (25 th)* Final Delivery Date – 15/30-yr MLS Month End Gold Rush 3-day settlement cycle (27 th) Final Delivery Date Guarantor Month End 5-day settlement cycle (29 th)
25 <div style="border: 1px solid black; padding: 2px; display: inline-block;">SIFMA Trade all ARMs</div> 20-yr & super conforming MLS Month End	26 Final Delivery Date – 15/30-yr MLS Month End Gold Rush 1-day settlement cycle (27 th)	27 15/30-yr MLS Month End	28	29 Guarantor Month End

Settlement Dates for Securities

April 2024



Monday	Tuesday	Wednesday	Thursday	Friday
1	2	3	4 Final Delivery Date – 5-day settlement cycle (11 th)	5 Final Delivery Date – Gold Rush 4-day settlement cycle (11 th)
8 Final Delivery Date – Gold Rush 3-day settlement cycle (11 th)	9 Final Delivery Date – Gold Rush 2-day settlement cycle (11 th) Final Delivery Date – 5-day settlement cycle (16 th)	10 Final Delivery Date – Gold Rush 1-day settlement cycle (11 th)* Final Delivery Date – Gold Rush 4-day settlement cycle (16 th)	11 Final Delivery Date – Gold Rush 3-day settlement cycle (16 th) SIFMA Trade all 30/20 yr	12 Final Delivery Date – Gold Rush 2-day settlement cycle (16 th)
15 Final Delivery Date – Gold Rush 1-day settlement cycle (16 th)*	16 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End 5-day settlement cycle (23 rd) SIFMA Trade all 15/10 yr	17 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 4-day settlement cycle (23 rd)	18 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 3-day settlement cycle (23 rd)	19 Final Delivery Date – Gold Rush 2-day settlement cycle (23 rd) Final Delivery Date – 15/30-yr MLS Month End 5-day settlement cycle (26 th)
22 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 1-day settlement cycle (23 rd)* Final Delivery Date – 15/30-yr MLS Month End Gold Rush 4-day settlement cycle (26 th)	23 Final Delivery Date – 15/30-yr MLS Month End Gold Rush 3-day settlement cycle (26 th) Final Delivery Date Guarantor Month End 5-day settlement cycle (30 th) SIFMA Trade all ARMs 20-yr & super conforming MLS Month End	24	25 Final Delivery Date – 15/30-yr MLS Month End Gold Rush 1-day settlement cycle (26 th)*	26 15/30-yr MLS Month End
29	30 Guarantor Month End	Settlement Dates/Definitions: 4/11/24 Class A (Fixed-rate Securities – 30/20 yr) 4/16/24 Class B (Fixed-rate Securities – 15/10 yr) 4/23/24 Class D (All ARMs Securities) See cover page for instructions on how to calculate the Final Delivery Date.		

* MultiLender only: Sellers can deliver 1-day Gold Rush any day of the month, subject to the MLS Month End limitations shown on the calendar.

Settlement Dates for Securities

May 2024



Monday		Tuesday		Wednesday		Thursday		Friday	
Settlement Dates/Definitions: 5/13/24 Class A (Fixed-rate Securities – 30/20 yr) 5/15/24 Class B (Fixed-rate Securities – 15/10 yr) 5/22/24 Class D (All ARMs Securities) See cover page for instructions on how to calculate the Final Delivery Date.				1		2		3	
6 Final Delivery Date – 5-day settlement cycle (13 th)		7 Final Delivery Date – Gold Rush 4-day settlement cycle (13 th)		8 Final Delivery Date – Gold Rush 3-day settlement cycle (13 th) Final Delivery Date – 5-day settlement cycle (15 th)		9 Final Delivery Date – Gold Rush 2-day settlement cycle (13 th) Final Delivery Date – Gold Rush 4-day settlement cycle (15 th)		10 Final Delivery Date – Gold Rush 1-day settlement cycle (13 th)* Final Delivery Date – Gold Rush 3-day settlement cycle (15 th)	
13 Final Delivery Date – Gold Rush 2-day settlement cycle (15 th) <div style="border: 1px solid black; padding: 2px; display: inline-block;">SIFMA Trade all 30/20 yr</div>		14 Final Delivery Date – Gold Rush 1-day settlement cycle (15 th)*		15 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End 5-day settlement cycle (22 nd) <div style="border: 1px solid black; padding: 2px; display: inline-block;">SIFMA Trade all 15/10 yr</div>		16 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 4-day settlement cycle (22 nd)		17 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 3-day settlement cycle (22 nd)	
20 Final Delivery Date – Gold Rush 2-day settlement cycle (22 nd)		21 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 1-day settlement cycle (22 nd)* Final Delivery Date – 15/30-yr MLS Month End 5-day settlement cycle (29 th)		22 Final Delivery Date – 15/30-yr MLS Month End Gold Rush 4-day settlement cycle (29 th) <div style="border: 1px solid black; padding: 2px; display: inline-block;">SIFMA Trade all ARMs</div> 20-yr & super conforming MLS Month End		23 Final Delivery Date – 15/30-yr MLS Month End Gold Rush 3-day settlement cycle (29 th) Final Delivery Date – Guarantor Month End 5-day settlement cycle (31 st)		24	
27 Memorial Day <i>Freddie Mac Holiday</i> This day is removed from the settlement cycle		28 Final Delivery Date – 15/30-yr MLS Month End Gold Rush 1-day settlement cycle (29 th)*		29 15/30-yr MLS Month End		30		31 Guarantor Month End	

* MultiLender only: Sellers can deliver 1-day Gold Rush any day of the month, subject to the MLS Month End limitations shown on the calendar.

Settlement Dates for Securities

June 2024



Monday	Tuesday	Wednesday	Thursday	Friday
3	4	5	6 Final Delivery Date – 5-day settlement cycle (13 th)	7 Final Delivery Date – Gold Rush 4-day settlement cycle (13 th)
10 Final Delivery Date – Gold Rush 3-day settlement cycle (13 th)	11 Final Delivery Date – Gold Rush 2-day settlement cycle (13 th) Final Delivery Date – 5-day settlement cycle (18 th)	12 Final Delivery Date – Gold Rush 1-day settlement cycle (13 th)* Final Delivery Date – Gold Rush 4-day settlement cycle (18 th)	13 Final Delivery Date – Gold Rush 3-day settlement cycle (18 th) SIFMA Trade all 30/20 yr	14 Final Delivery Date – Gold Rush 2-day settlement cycle (18 th)
17 Final Delivery Date – Gold Rush 1-day settlement cycle (18 th)*	18 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End 5-day settlement cycle (26 th) Final Delivery Date – 15/30-yr MLS Month End 5-day settlement cycle (26 th) SIFMA Trade all 15/10 yr	19 Juneteenth <i>Freddie Mac Holiday</i> This day is removed from the settlement cycle.	20 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 4-day settlement cycle (26 th) Final Delivery Date – 15/30-yr MLS Month End 4-day settlement cycle (26 th)	21 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 3-day settlement cycle (26 th) Final Delivery Date – 15/30-yr MLS Month End 3-day settlement cycle (26 th) Final Delivery Date Guarantor Month End 5-day settlement cycle (28 th)
24 Final Delivery Date – Gold Rush 2-day settlement cycle (26 th)	25 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 1-day settlement cycle (26 th)* Final Delivery Date – 15/30-yr MLS Month End Gold Rush 1-day settlement cycle (26 th)*	26 SIFMA Trade all ARMs 20-yr & super conforming MLS Month End 15/30-yr MLS Month End	27	28 Guarantor Month End

Settlement Dates/Definitions:

- 6/13/24 **Class A** (Fixed-rate Securities – 30/20 yr)
- 6/18/24 **Class B** (Fixed-rate Securities – 15/10 yr)
- 6/26/24 **Class D** (All ARMs Securities)

See cover page for instructions on how to calculate the Final Delivery Date.

* MultiLender only: Sellers can deliver 1-day Gold Rush any day of the month, subject to the MLS Month End limitations shown on the calendar.

Settlement Dates for Securities

July 2024



Monday		Tuesday		Wednesday		Thursday		Friday	
1	2	3	4	5	Fourth of July <i>Freddie Mac holiday</i>				
8 Final Delivery Date – 5-day settlement cycle (15 th)	9 Final Delivery Date – Gold Rush 4-day settlement cycle (15 th)	10 Final Delivery Date – Gold Rush 3-day settlement cycle (15 th)	11 Final Delivery Date – Gold Rush 2-day settlement cycle (15 th) Final Delivery Date – 5-day settlement cycle (18 th)	12 Final Delivery Date – Gold Rush 1-day settlement cycle (15 th)* Final Delivery Date – Gold Rush 4-day settlement cycle (18 th)					
15 Final Delivery Date – Gold Rush 3-day settlement cycle (18 th) SIFMA Trade all 30/20 yr	16 Final Delivery Date – Gold Rush 2-day settlement cycle (18 th)	17 Final Delivery Date – Gold Rush 1-day settlement cycle (18 th)* Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End 5-day settlement cycle (24 th)	18 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 4-day settlement cycle (24 th) SIFMA Trade all 15/10 yr	19 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 3-day settlement cycle (24 th)					
22 Final Delivery Date – Gold Rush 2-day settlement cycle (24 th) Final Delivery Date – 15/30-yr MLS Month End 5-day settlement cycle (29 th)	23 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 1-day settlement cycle (24 th)* Final Delivery Date – 15/30-yr MLS Month End Gold Rush 4-day settlement cycle (29 th)	24 Final Delivery Date – 15/30-yr MLS Month End Gold Rush 3-day settlement cycle (29 th) Final Delivery Date Guarantor Month End 5-day settlement cycle (31 st) SIFMA Trade all ARMs 20-yr & super conforming MLS Month End	25	26 Final Delivery Date – 15/30-yr MLS Month End Gold Rush 1-day settlement cycle (29 th)*					
29 15/30-yr MLS Month End	30	31 Guarantor Month End	Settlement Dates/Definitions: 7/15/24 Class A (Fixed-rate Securities – 30/20 yr) 7/18/24 Class B (Fixed-rate Securities – 15/10 yr) 7/24/24 Class D (All ARMs Securities) <i>See cover page for instructions on how to calculate the Final Delivery Date.</i>						

* MultiLender only: Sellers can deliver 1-day Gold Rush any day of the month, subject to the MLS Month End limitations shown on the calendar.

Settlement Dates for Securities

August 2024



Monday		Tuesday		Wednesday		Thursday		Friday			
Settlement Dates/Definitions: 8/13/24 Class A (Fixed-rate Securities – 30/20 yr) 8/15/24 Class B (Fixed-rate Securities – 15/10 yr) 8/22/24 Class D (All ARMs Securities)						1		2			
* MultiLender only: Sellers can deliver 1-day Gold Rush any day of the month, subject to the MLS Month End limitations shown on the calendar.						<i>See cover page for instructions on how to calculate the Final Delivery Date.</i>					
5		6 Final Delivery Date – 5-day settlement cycle (13 th)		7 Final Delivery Date – Gold Rush 4-day settlement cycle (13 th)		8 Final Delivery Date – Gold Rush 3-day settlement cycle (13 th) Final Delivery Date – 5-day settlement cycle (15 th)		9 Final Delivery Date – Gold Rush 2-day settlement cycle (13 th) Final Delivery Date – Gold Rush 4-day settlement cycle (15 th)			
12 Final Delivery Date – Gold Rush 1-day settlement cycle (13 th)* Final Delivery Date – Gold Rush 3-day settlement cycle (15 th)		13 Final Delivery Date – Gold Rush 2-day settlement cycle (15 th) <div style="border: 1px solid black; padding: 2px; display: inline-block;">SIFMA Trade all 30/20 yr</div>		14 Final Delivery Date – Gold Rush 1-day settlement cycle (15 th)*		15 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End 5-day settlement cycle (22 nd) <div style="border: 1px solid black; padding: 2px; display: inline-block;">SIFMA Trade all 15/10 yr</div>		16 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 4-day settlement cycle (22 nd)			
19 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 3-day settlement cycle (22 nd)		20 Final Delivery Date – Gold Rush 2-day settlement cycle (22 nd)		21 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 1-day settlement cycle (22 nd)* Final Delivery Date – 15/30-yr MLS Month End 5-day settlement cycle (28 th)		22 Final Delivery Date – 15/30-yr MLS Month End Gold Rush 4-day settlement cycle (28 th) <div style="border: 1px solid black; padding: 2px; display: inline-block;">SIFMA Trade all ARMs</div> 20-yr & super conforming MLS Month End		23 Final Delivery Date – 15/30-yr MLS Month End Gold Rush 3-day settlement cycle (28 th) Final Delivery Date Guarantor Month End 5-day settlement cycle (30 th)			
26		27 Final Delivery Date – 15/30-yr MLS Month End Gold Rush 1-day settlement cycle (28 th)*		28 15/30-yr MLS Month End		29		30 Guarantor Month End			

Settlement Dates for Securities

September 2024



Monday	Tuesday	Wednesday	Thursday	Friday
2 Labor Day Freddie Mac holiday	3	4	5	6
9 Final Delivery Date – 5-day settlement cycle (16 th)	10 Final Delivery Date – Gold Rush 4-day settlement cycle (16 th)	11 Final Delivery Date – Gold Rush 3-day settlement cycle (16 th)	12 Final Delivery Date – Gold Rush 2-day settlement cycle (16 th) Final Delivery Date – 5-day settlement cycle (19 th)	13 Final Delivery Date – Gold Rush 1-day settlement cycle (16 th)* Final Delivery Date – Gold Rush 4-day settlement cycle (19 th)
16 Final Delivery Date – Gold Rush 3-day settlement cycle (19 th) SIFMA Trade all 30/20	17 Final Delivery Date – Gold Rush 2-day settlement cycle (19 th)	18 Final Delivery Date – Gold Rush 1-day settlement cycle (19 th)* Final Delivery Date - Freddie Mac, 20-yr & super conforming MLS Month End 5-day settlement cycle (25 th)	19 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 4-day settlement cycle (25 th) Final Delivery Date – 15/30-yr MLS Month End 5-day settlement cycle (26 th) SIFMA Trade all 15/10 yr	20 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 3-day settlement cycle (25 th) Final Delivery Date – 15/30-yr MLS Month End Gold Rush 4-day settlement cycle (26 th)
23 Final Delivery Date – Gold Rush 2-day settlement cycle (25 th) Final Delivery Date – 15/30-yr MLS Month End Gold Rush 3-day settlement cycle (26 th) Final Delivery Date Guarantor Month End 5-day settlement cycle (30 th)	24 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 1-day settlement cycle (25 th)*	25 Final Delivery Date – 15/30-yr MLS Month End Gold Rush 1-day settlement cycle (26 th)* SIFMA Trade all ARMs 20-yr & super conforming MLS Month End	26 15/30-yr MLS Month End	27
30 Guarantor Month End	Settlement Dates/Definitions: 9/16/24 Class A (Fixed-rate Securities – 30/20 yr) 9/19/24 Class B (Fixed-rate Securities – 15/10 yr) 9/25/24 Class D (All ARMs Securities)			
			See cover page for instructions on how to calculate the Final Delivery Date.	
* MultiLender only: Sellers can deliver 1-day Gold Rush any day of the month, subject to the MLS Month End limitations shown on the calendar.				

Settlement Dates for Securities

October 2024



Monday	Tuesday	Wednesday	Thursday	Friday
Settlement Dates/Definitions: 10/15/24 Class A (Fixed-rate Securities – 30/20 yr) 10/17/24 Class B (Fixed-rate Securities – 15/10 yr) 10/23/24 Class D (All ARMs Securities)	1	2	3	4
7 Final Delivery Date – 5-day settlement cycle (15 th)	8 Final Delivery Date – Gold Rush 4-day settlement cycle (15 th)	9 Final Delivery Date – Gold Rush 3-day settlement cycle (15 th) Final Delivery Date – 5-day settlement cycle (17 th)	10 Final Delivery Date – Gold Rush 2-day settlement cycle (15 th) Final Delivery Date – Gold Rush 4-day settlement cycle (17 th)	11 Final Delivery Date – Gold Rush 1-day settlement cycle (15 th)* Final Delivery Date – Gold Rush 3-day settlement cycle (17 th)
14 Columbus Day Freddie Mac will be open. However, the Federal Reserve is closed; therefore, we removed Oct. 14 from the settlement cycle.	15 Final Delivery Date – Gold Rush 2-day settlement cycle (17 th) <div style="border: 1px solid black; padding: 2px; display: inline-block;">SIFMA Trade all 30/20 yr</div>	16 Final Delivery Date – Gold Rush 1-day settlement cycle (17 th)* Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End 5-day settlement cycle (23 rd)	17 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 4-day settlement cycle (23 rd) <div style="border: 1px solid black; padding: 2px; display: inline-block;">SIFMA Trade all 15/10yr</div>	18 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 3-day settlement cycle (23 rd)
21 Final Delivery Date – Gold Rush 2-day settlement cycle (23 rd)	22 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 1-day settlement cycle (23 rd)* Final Delivery Date – 15/30-yr MLS Month End 5-day settlement cycle (29 th)	23 Final Delivery Date – 15/30-yr MLS Month End Gold Rush 4-day settlement cycle (29 th) <div style="border: 1px solid black; padding: 2px; display: inline-block;">SIFMA Trade all ARMs</div> 20-yr & super conforming MLS Month End	24 Final Delivery Date – 15/30-yr MLS Month End Gold Rush 3-day settlement cycle (29 th) Final Delivery Date Guarantor Month End 5-day settlement cycle (31 st)	25
28 Final Delivery Date – 15/30-yr MLS Month End Gold Rush 1-day settlement cycle (29 th)*	29 15/30-yr MLS Month End	30	31 Guarantor Month End	See cover page for instructions on how to calculate the Final Delivery Date.

* MultiLender only: Sellers can deliver 1-day Gold Rush any day of the month, subject to the MLS Month End limitations shown on the calendar.

Settlement Dates for Securities

November 2024



Monday	Tuesday	Wednesday	Thursday	Friday
Settlement Dates/Definitions: 11/14/24 Class A (Fixed-rate Securities – 30/20 yr) 11/18/24 Class B (Fixed-rate Securities – 15/10 yr) 11/25/24 Class D (All ARMs Securities)				1
<i>See cover page for instructions on how to calculate the Final Delivery Date.</i>				
* MultiLender only: Sellers can deliver 1-day Gold Rush any day of the month, subject to the MLS Month End limitations shown on the calendar.				
4	5	6 Final Delivery Date – 5-day settlement cycle (14 th)	7 Final Delivery Date – Gold Rush 4-day settlement cycle (14 th)	8 Final Delivery Date – Gold Rush 3-day settlement cycle (14 th) Final Delivery Date – 5-day settlement cycle (18 th)
11 Veterans Day <i>Freddie Mac holiday</i> This day is removed from the settlement cycle.	12 Final Delivery Date – Gold Rush 2-day settlement cycle (14 th) Final Delivery Date – Gold Rush 4-day settlement cycle (18 th)	13 Final Delivery Date – Gold Rush 1-day settlement cycle (14 th)* Final Delivery Date – Gold Rush 3-day settlement cycle (18 th)	14 Final Delivery Date – Gold Rush 2-day settlement cycle (18 th) <div style="border: 1px solid black; padding: 2px; display: inline-block;">SIFMA Trade all 30/20 yr</div>	15 Final Delivery Date – Gold Rush 1-day settlement cycle (18 th)*
18 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End 5-day settlement cycle (25 th) Final Delivery Date – 15/30-yr MLS Month End 5-day settlement cycle (25 th) <div style="border: 1px solid black; padding: 2px; display: inline-block;">SIFMA Trade all 15/10 yr</div>	19 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 4-day settlement cycle (25 th) Final Delivery Date – 15/30-yr MLS Month End Gold Rush 4-day settlement cycle (25 th)	20 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 3-day settlement cycle (25 th) Final Delivery Date – 15/30-yr MLS Month End Gold Rush 3-day settlement cycle (25 th) Final Delivery Date Guarantor Month End 5-day settlement cycle (27 th)	21 Final Delivery Date – Gold Rush 2-day settlement cycle (25 th)	22 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 1-day settlement cycle (25 th)* Final Delivery Date – 15/30-yr MLS Month End Gold Rush 1-day settlement cycle (25 th)*
25 <div style="border: 1px solid black; padding: 2px; display: inline-block;">SIFMA Trade all ARMs</div> 20-yr & super conforming MLS Month End 15/30-yr MLS Month End	26	27 Guarantor Month End	28 Thanksgiving Day <i>Freddie Mac Holiday</i> This day is removed from the settlement cycle.	29 Day After Thanksgiving <i>Freddie Mac Holiday</i>

Settlement Dates for Securities

December 2024



Monday	Tuesday	Wednesday	Thursday	Friday
2	3	4	5 Final Delivery Date – 5-day settlement cycle (12 th)	6 Final Delivery Date – Gold Rush 4-day settlement cycle (12 th)
9 Final Delivery Date – Gold Rush 3-day settlement cycle (12 th) Final Delivery Date – 5-day settlement cycle (17 th)	10 Final Delivery Date – Gold Rush 2-day settlement cycle (12 th)	11 Final Delivery Date – Gold Rush 1-day settlement cycle (12 th)* Final Delivery Date – Gold Rush 4-day settlement cycle (17 th)	12 Final Delivery Date – Gold Rush 3-day settlement cycle (17 th) SIFMA Trade all 30/20	13 Final Delivery Date – Gold Rush 2-day settlement cycle (17 th)
16 Final Delivery Date – Gold Rush 1-day settlement cycle (17 th)* Final Delivery Date - Freddie Mac, 20-yr & super conforming MLS Month End 5-day settlement cycle (23 rd)	17 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 4-day settlement cycle (23 rd) SIFMA Trade all 15/10 yr	18 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 3-day settlement cycle (23 rd)	19 Final Delivery Date – Gold Rush 2-day settlement cycle (23 rd) Final Delivery Date – 15/30-yr MLS Month End 5-day settlement cycle (27 th)	20 Final Delivery Date – Freddie Mac, 20-yr & super conforming MLS Month End Gold Rush 1-day settlement cycle (23 rd)* Final Delivery Date – 15/30-yr MLS Month End Gold Rush 4-day settlement cycle (27 th)
23 Final Delivery Date – 15/30-yr MLS Month End Gold Rush 3-day settlement cycle (27 th) Final Delivery Date Guarantor Month End 5-day settlement cycle (31 st) SIFMA Trade all ARMs 20-yr & super conforming MLS Month End	24	25 Christmas Day <i>Freddie Mac Holiday</i> This day is removed from the settlement cycle.	26 Final Delivery Date – 15/30-yr MLS Month End Gold Rush 1-day settlement cycle (27 th)*	27 15/30-yr MLS Month End
30	31 Guarantor Month End	Settlement Dates/Definitions: 12/12/24 Class A (Fixed-rate Securities – 30/20 yr) 12/17/24 Class B (Fixed-rate Securities – 15/10 yr) 12/23/24 Class D (All ARMs Securities) * MultiLender only: Sellers can deliver 1-day Gold Rush any day of the month, subject to the MLS Month End limitations shown on the calendar.		See cover page for instructions on how to calculate the Final Delivery Date.