

Settlement Dates for Securities

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 6- 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 15/20/30-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.

Examples:

If the Settlement Date is...	...and the settlement cycle days are...	Notes	The Final Delivery Date is...
Thursday the 5th	3 day (Gold Rush)		Monday the 2nd
Wednesday the 11th	5 day	Friday the 6th is a federal holiday and not included in the number of days count.	Tuesday the 3rd
Thursday the 26th	14 day (Early Pool Disclosure)	Monday the 23rd is the observed holiday (because the 22nd falls on a Sunday).	Wednesday the 4th

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6 HOLIDAY	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22 HOLIDAY	23 Holiday Observed	24	25	26	27	28



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

* 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.

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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 – 5-day settlement cycle (23 rd) SIFMA Trade all 15/10 yr	17 Final Delivery Date – Gold Rush 4-day settlement cycle (23 rd)	18 Final Delivery Date – Gold Rush 3-day settlement cycle (23 rd)	19 Final Delivery Date – Gold Rush 2-day settlement cycle (23 rd) Final Delivery Date – 15/20/30-yr MLS Month End 5-day settlement cycle (26 th)
22 Final Delivery Date – Gold Rush 1-day settlement cycle (23 rd)* Final Delivery Date – 15/20/30-yr MLS Month End Gold Rush 4-day settlement cycle (26 th)	23 Final Delivery Date – 15/20/30-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	24	25 Final Delivery Date – 15/20/30-yr MLS Month End Gold Rush 1-day settlement cycle (26 th)*	26 15/20/30-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) <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

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>SIFMA Trade all 30/20 yr</div>	14 Final Delivery Date – Gold Rush 1-day settlement cycle (15 th)*	15 Final Delivery Date – 5-day settlement cycle (22 nd) <div>SIFMA Trade all 15/10 yr</div>	16 Final Delivery Date – Gold Rush 4-day settlement cycle (22 nd)	17 Final Delivery Date – Gold Rush 3-day settlement cycle (22 nd)	
20 Final Delivery Date – Gold Rush 2-day settlement cycle (22 nd)	21 Final Delivery Date – Gold Rush 1-day settlement cycle (22 nd)* Final Delivery Date – 15/20/30-yr MLS Month End 5-day settlement cycle (29 th)	22 Final Delivery Date – 15/20/30-yr MLS Month End Gold Rush 4-day settlement cycle (29 th) <div>SIFMA Trade all ARMs</div>	23 Final Delivery Date – 15/20/30-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 Freddie Mac Holiday This day is removed from the settlement cycle	28 Final Delivery Date – 15/20/30-yr MLS Month End Gold Rush 1-day settlement cycle (29 th)*	29 15/20/30-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 – 5-day settlement cycle (26 th) Final Delivery Date – 15/20/30-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 – Gold Rush 4-day settlement cycle (26 th) Final Delivery Date – 15/20/30-yr MLS Month End 4-day settlement cycle (26 th)	21 Final Delivery Date – Gold Rush 3-day settlement cycle (26 th) Final Delivery Date – 15/20/30-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 – Gold Rush 1-day settlement cycle (26 th)* Final Delivery Date – 15/20/30-yr MLS Month End Gold Rush 1-day settlement cycle (26 th)*	26 SIFMA Trade all ARMs 15/20/30-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 Fourth of July Freddie Mac holiday	5
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 – 5-day settlement cycle (24 th)	18 Final Delivery Date – Gold Rush 4-day settlement cycle (24 th) SIFMA Trade all 15/10 yr	19 Final Delivery Date – Gold Rush 3-day settlement cycle (24 th)
22 Final Delivery Date – Gold Rush 2-day settlement cycle (24 th) Final Delivery Date – 15/20/30-yr MLS Month End 5-day settlement cycle (29 th)	23 Final Delivery Date – Gold Rush 1-day settlement cycle (24 th)* Final Delivery Date – 15/20/30-yr MLS Month End Gold Rush 4-day settlement cycle (29 th)	24 Final Delivery Date – 15/20/30-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	25	26 Final Delivery Date – 15/20/30-yr MLS Month End Gold Rush 1-day settlement cycle (29 th)*
29 15/20/30-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) 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

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) * 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.		1		2	
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>SIFMA Trade all 30/20 yr</div>		14 Final Delivery Date – Gold Rush 1-day settlement cycle (15 th)*		15 Final Delivery Date – 5-day settlement cycle (22 nd) <div>SIFMA Trade all 15/10 yr</div>		16 Final Delivery Date – Gold Rush 4-day settlement cycle (22 nd)		
19 Final Delivery Date – Gold Rush 3-day settlement cycle (22 nd)		20 Final Delivery Date – Gold Rush 2-day settlement cycle (22 nd)		21 Final Delivery Date – Gold Rush 1-day settlement cycle (22 nd)* Final Delivery Date – 15/20/30-yr MLS Month End 5-day settlement cycle (28 th)		22 Final Delivery Date – 15/20/30-yr MLS Month End Gold Rush 4-day settlement cycle (28 th) <div>SIFMA Trade all ARMs</div>		23 Final Delivery Date – 15/20/30-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 – 15/20/30-yr MLS Month End Gold Rush 1-day settlement cycle (28 th)*		28 <						

Settlement Dates for Securities

September 2024



Monday	Tuesday	Wednesday	Thursday	Friday
2 Labor Day <i>Freddie Mac holiday</i>	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) <div>SIFMA Trade all 30/20</div>	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 - 5-day settlement cycle (25 th)	19 Final Delivery Date – Gold Rush 4-day settlement cycle (25 th) Final Delivery Date – 15/20/30-yr MLS Month End 5-day settlement cycle (26 th) <div>SIFMA Trade all 15/10 yr</div>	20 Final Delivery Date – Gold Rush 3-day settlement cycle (25 th) Final Delivery Date – 15/20/30-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 – 15/20/30-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 – Gold Rush 1-day settlement cycle (25 th)*	25 Final Delivery Date – 15/20/30-yr MLS Month End Gold Rush 1-day settlement cycle (26 th)* <div>SIFMA Trade all ARMs</div>	26 15/20/30-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) * 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

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>SIFMA Trade all 30/20 yr</div>	16 Final Delivery Date – Gold Rush 1-day settlement cycle (17 th)* Final Delivery Date – 5-day settlement cycle (23 rd)	17 Final Delivery Date – Gold Rush 4-day settlement cycle (23 rd) <div>SIFMA Trade all 15/10yr</div>	18 Final Delivery Date – Gold Rush 3-day settlement cycle (23 rd)
21 Final Delivery Date – Gold Rush 2-day settlement cycle (23 rd)	22 Final Delivery Date – Gold Rush 1-day settlement cycle (23 rd)* Final Delivery Date – 15/20/30-yr MLS Month End 5-day settlement cycle (29 th)	23 Final Delivery Date – 15/20/30-yr MLS Month End Gold Rush 4-day settlement cycle (29 th) <div>SIFMA Trade all ARMs</div>	24 Final Delivery Date – 15/20/30-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 – 15/20/30-yr MLS Month End Gold Rush 1-day settlement cycle (29 th)*	29 15/20/30-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) * 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.				1 <i>See cover page for instructions on how to calculate the Final Delivery Date.</i>
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>SIFMA Trade all 30/20 yr</div>	15 Final Delivery Date – Gold Rush 1-day settlement cycle (18 th)*
18 Final Delivery Date – 5-day settlement cycle (25 th) Final Delivery Date – 15/20/30-yr MLS Month End 5-day settlement cycle (25 th) <div>SIFMA Trade all 15/10 yr</div>	19 Final Delivery Date – Gold Rush 4-day settlement cycle (25 th) Final Delivery Date – 15/20/30-yr MLS Month End Gold Rush 4-day settlement cycle (25 th)	20 Final Delivery Date – Gold Rush 3-day settlement cycle (25 th) Final Delivery Date – 15/20/30-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 – Gold Rush 1-day settlement cycle (25 th)* Final Delivery Date – 15/20/30-yr MLS Month End Gold Rush 1-day settlement cycle (25 th)*
25 <div>SIFMA Trade all ARMs</div> 15/20/30-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 – 5-day settlement cycle (23 rd)	17 Final Delivery Date – Gold Rush 4-day settlement cycle (23 rd) SIFMA Trade all 15/10 yr	18 Final Delivery Date – Gold Rush 3-day settlement cycle (23 rd)	19 Final Delivery Date – Gold Rush 2-day settlement cycle (23 rd) Final Delivery Date – 15/20/30-yr MLS Month End 5-day settlement cycle (27 th)	20 Final Delivery Date – Rush 1-day settlement cycle (23 rd)* Final Delivery Date – 15/20/30-yr MLS Month End Gold Rush 4-day settlement cycle (27 th)
23 Final Delivery Date – 15/20/30-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	24	25 Christmas Day Freddie Mac Holiday This day is removed from the settlement cycle.	26 Final Delivery Date – 15/20/30-yr MLS Month End Gold Rush 1-day settlement cycle (27 th)*	27 15/20/30-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.