

Note: Vertical revision bars " | " are used in the margin of this reference to highlight these new requirements and significant changes.

What is automated collateral evaluation?

The automated collateral evaluation from Freddie Mac provides Sellers with the option to waive the appraisal requirements for certain Loan Product Advisor® (LPASM) mortgages. The tools within Freddie Mac Loan Advisor® work together seamlessly to identify, validate, confirm and track loans that are eligible for and receive the automated collateral evaluation appraisal waiver option. If a loan assessed by LPA is identified as eligible for the appraisal waiver, and you, as the Seller, choose to accept the appraisal waiver option, you are not required to obtain an appraisal and will be relieved of representations and warranties related to value, condition, and marketability of the property upon sale of the mortgage to Freddie Mac. There is no fee associated with the acceptance of an appraisal waiver.

Note: A Seller that has accepted an appraisal waiver offer must not make any representation that Freddie Mac has performed a property review or obtained a valuation of the mortgage premises.



Benefits

- **Close faster**
Save 7-10 days, or more, without a traditional appraisal
- **Save money** Save
\$300-\$700 with no appraisal fee
- **Immediate certainty**
Loans are automatically eligible for collateral representation and warranty relief

[Eligibility Requirements](#)

[ACE Results – Loan Advisor Overview](#)

[Loan Product Advisor](#)

[Loan Quality Advisor®](#)

[Loan Selling Advisor®](#)

[Loan Coverage Advisor®](#)

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. © 2024 Freddie Mac Freddie Mac Learning



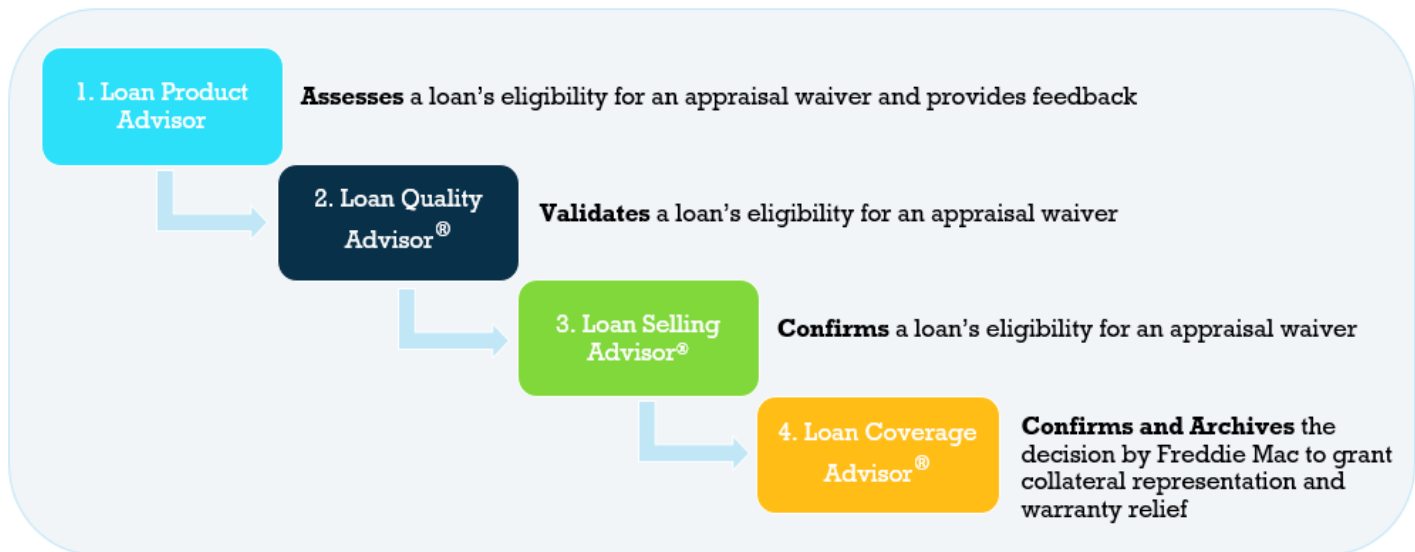
The following chart provides a summary of requirements that must be met to be eligible to receive an appraisal waiver offer. For complete details, refer to the Freddie Mac *Single-Family Seller/Servicer Guide* (Guide) [Section 5602.3](#).

Topic	Requirements														
Eligible Mortgages	<ul style="list-style-type: none"> ▪ LPA Accept Risk Class ▪ 1-unit dwelling (includes mortgages secured by a condominium unit). Note: A manufactured home is not eligible. ▪ Primary Residence or second home ▪ Purchase transaction ▪ No Cash-out refinance ▪ Cash-out refinance* 														
Ineligible Mortgages	Refer to Guide Section 5602.3(d)														
LTV/TLTV	<table border="1" data-bbox="464 793 1438 1117"> <thead> <tr> <th colspan="4" data-bbox="464 793 1438 852">Maximum Loan-to-Value (LTV) and Total Loan-to-Value (TLTV) ratios</th> </tr> <tr> <th data-bbox="464 852 724 951">Occupancy Type</th> <th data-bbox="724 852 951 951">Purchase</th> <th data-bbox="951 852 1219 951">No Cash-out Refinance</th> <th data-bbox="1219 852 1438 951">Cash-out refinance*</th> </tr> </thead> <tbody> <tr> <td data-bbox="464 951 724 1050">Primary residence</td> <td data-bbox="724 951 951 1050" rowspan="2">≤ 80%</td> <td data-bbox="951 951 1219 1050" rowspan="2">≤ 90%</td> <td data-bbox="1219 951 1438 1050">≤ 70%</td> </tr> <tr> <td data-bbox="464 1050 724 1117">Second home</td> <td data-bbox="1219 1050 1438 1117">≤ 60%</td> </tr> </tbody> </table> <p data-bbox="444 1129 1403 1188">*Effective for Mortgages with Application Received Dates on or after February 19, 2024</p>	Maximum Loan-to-Value (LTV) and Total Loan-to-Value (TLTV) ratios				Occupancy Type	Purchase	No Cash-out Refinance	Cash-out refinance*	Primary residence	≤ 80%	≤ 90%	≤ 70%	Second home	≤ 60%
Maximum Loan-to-Value (LTV) and Total Loan-to-Value (TLTV) ratios															
Occupancy Type	Purchase	No Cash-out Refinance	Cash-out refinance*												
Primary residence	≤ 80%	≤ 90%	≤ 70%												
Second home			≤ 60%												
Age of the appraisal waiver offer	<ul style="list-style-type: none"> ▪ Valid for 120 days. Note: If the offer is more than 120 days old on the Note Date, a resubmission to LPA is required to determine ongoing appraisal waiver eligibility. ▪ If the Settlement Date is more than 120 days after the Note Date, the Seller must warrant that the value of the subject property as of the Settlement Date is not less than the estimated value or sales price used to underwrite the mortgage in LPA. 														
Resubmission and Loan Data Changes	<p>Resubmission of the loan data to LPA will not affect ACE eligibility unless risk class changes from Accept to Caution, or one or more of the following data fields is changed from the time of the prior submission:</p> <ul style="list-style-type: none"> ▪ Address of the property ▪ Estimate of value ▪ Occupancy of the property ▪ Loan amount ▪ Loan type ▪ Purchase price ▪ Property type 														
Appraisal waiver eligibility in disaster areas	Sellers may accept an appraisal waiver offer if the Seller can represent and warrant that the value and marketability of the mortgaged premises has not been adversely impacted. See Guide Section 4407.1 for property condition requirements.														



ACE Results – Loan Advisor Overview

Which tools are involved in the automated collateral evaluation process?



Loan Product Advisor

Loan Product Advisor is our automated underwriting system that provides a view of the loan's credit risk and purchase eligibility. Eligibility for the appraisal waiver begins with submission to LPA to assess the loan and provide feedback on the Loan Product Advisor Feedback Certificate.

Loan Quality Advisor

Loan Quality Advisor helps you validate that there are no material changes to your loan data that will alter the status of your LPA results and provides an early view of comprehensive purchase edits that will be applied in Freddie Mac's Loan Selling Advisor at loan delivery. Loan Quality Advisor may also be used to validate the loan's eligibility for the appraisal waiver.

Loan Selling Advisor

Loan Selling Advisor is our pricing, contracting and loan delivery tool. Eligibility for the appraisal waiver is confirmed in Loan Selling Advisor.

Loan Coverage Advisor

After delivery and funding, Loan Coverage Advisor documents whether LPA has determined that the loan is relieved from certain representations and warranties related to value, condition, and marketability of the property.

Messages are provided in Loan Product Advisor, Loan Quality Advisor, Loan Selling Advisor and Loan Coverage Advisor. Each of these tools provides a key indication or message(s) regarding the automated collateral evaluation appraisal waiver in its results. Refer to the applicable sections below.



Loan Product Advisor

If the Seller accepts the appraisal waiver option for purchase transactions, Freddie Mac will accept the purchase price as the value of the mortgaged premises entered in the *Sales Contract Price* field, or for a refinance transaction, Freddie Mac will accept the estimated value as the value of the mortgaged premises entered in the *Estimated Property Value* field.

Note: Effective June 6, 2024 for refinance mortgages, Sellers are required to have written procedures in place that prohibit changes to the estimated property value in Loan Product Advisor for the purpose of obtaining ACE or more favorable mortgage terms. The procedures must include a process for establishing the estimated, which may include, but is not limited to, the use of the borrower’s estimated value, an Automated Valuation Model (AVM) or an online valuation tool or website.

As a reminder, the lender should not order an appraisal prior to initially submitting the loan to LPA. Loans where an appraisal has been obtained are not eligible for an appraisal waiver. LPA restricts ACE eligibility when an appraisal is identified in the Uniform Collateral Data Portal® (UCDP®) and the appraisal has an effective date within 120 days of an initial LPA submission. A feedback message corresponding to this restriction will be returned on the Feedback Certificate.

Results	Key ACE Results
<p>Eligible</p>	<p>If eligible for ACE, the Feedback Certificate will include the following information:</p> <ul style="list-style-type: none"> <p>▪ Assessment Summary section: Representation & Warranty Relief – Collateral R&W Relief indicates Eligible / ACE</p> <div data-bbox="396 1102 1230 1390" data-label="Image"> </div> <p>▪ Property and Appraisal Messages section:</p> <ul style="list-style-type: none"> ○ Message FPA0023 “<i>Loan is eligible for collateral representation and warranty relief with an appraisal waiver through [expiration date]. The submitted value estimate or purchase price is accepted as the value of the subject property; an appraisal is not required, and Seller will be relieved of representations and warranties related to value, condition and marketability. If an appraisal is obtained, it must be submitted to the UCDP, and the associated loan will not be eligible for the appraisal waiver.</i>” ○ Message FPA0010 “<i>This loan is eligible for an appraisal waiver. If the waiver is not accepted an appraisal is required.</i>”



Results	Key ACE Results										
	<p>Property And Appraisal Messages</p> <table border="1"> <thead> <tr> <th>CODE</th> <th>MESSAGE</th> </tr> </thead> <tbody> <tr> <td>FPA0023</td> <td>Loan is eligible for collateral representation and warranty relief with an appraisal waiver through 5/26/2023. The submitted value estimate of purchase price is accepted as the value of the subject property; an appraisal is not required and Seller will be relieved of representations and warranties related to value, condition and marketability. If an appraisal is obtained, it must be submitted to the UCDP, and the associated loan will not be eligible for the appraisal waiver.</td> </tr> <tr> <td>FPA0072</td> <td>1,089,300.00 is the maximum loan limit allowed for a 1-unit property located in FAIRFAX County, VA.</td> </tr> <tr> <td>FPA0057</td> <td>Address entered matched to: _____, Fairfax County VA. Please confirm accuracy.</td> </tr> <tr> <td>FPA0100</td> <td>Loan is eligible for an appraisal waiver. If the waiver is not accepted an appraisal is required.</td> </tr> </tbody> </table>	CODE	MESSAGE	FPA0023	Loan is eligible for collateral representation and warranty relief with an appraisal waiver through 5/26/2023. The submitted value estimate of purchase price is accepted as the value of the subject property; an appraisal is not required and Seller will be relieved of representations and warranties related to value, condition and marketability. If an appraisal is obtained, it must be submitted to the UCDP, and the associated loan will not be eligible for the appraisal waiver.	FPA0072	1,089,300.00 is the maximum loan limit allowed for a 1-unit property located in FAIRFAX County, VA.	FPA0057	Address entered matched to: _____, Fairfax County VA. Please confirm accuracy.	FPA0100	Loan is eligible for an appraisal waiver. If the waiver is not accepted an appraisal is required.
CODE	MESSAGE										
FPA0023	Loan is eligible for collateral representation and warranty relief with an appraisal waiver through 5/26/2023. The submitted value estimate of purchase price is accepted as the value of the subject property; an appraisal is not required and Seller will be relieved of representations and warranties related to value, condition and marketability. If an appraisal is obtained, it must be submitted to the UCDP, and the associated loan will not be eligible for the appraisal waiver.										
FPA0072	1,089,300.00 is the maximum loan limit allowed for a 1-unit property located in FAIRFAX County, VA.										
FPA0057	Address entered matched to: _____, Fairfax County VA. Please confirm accuracy.										
FPA0100	Loan is eligible for an appraisal waiver. If the waiver is not accepted an appraisal is required.										

Loan Quality Advisor

Loan Quality Advisor helps to facilitate a smoother delivery process by identifying errors and validating purchase eligibility prior to delivery. To validate the loan's eligibility for an appraisal waiver, submit the loan as you normally do and review the results.

Results	Key ACE Results				
Green Result	<p>If the eligibility for an appraisal waiver from LPA is validated, then the Collateral Representation and Warranty Relief Service will indicate a GREEN result with the CY1010 message:</p> <p>“Loan is eligible for collateral representation and warranty relief with an appraisal waiver through [expiration date – MM/DD/YYYY]. The submitted value estimate or purchase price is accepted as the value of the subject property; an appraisal is not required and Seller will be relieved of representations and warranties related to value, condition and marketability. If an appraisal is obtained, it must be submitted to the UCDP, and the associated loan will not be eligible for the appraisal waiver.”</p> <div data-bbox="404 1360 1429 1877" data-label="Complex-Block"> <p>Collateral Representation and Warranty Relief Results</p> <p>Result</p> <p>GREEN</p> <p>Collateral Representation and Warranty Relief Messages</p> <table border="1"> <thead> <tr> <th>CODE</th> <th>MESSAGES</th> </tr> </thead> <tbody> <tr> <td>CY1010</td> <td>Loan is eligible for collateral representation and warranty relief with an appraisal waiver through 11/16/2023. The submitted value estimate or purchase price is accepted as the value of the subject property; an appraisal is not required and Seller will be relieved of representations and warranties related to value, condition and marketability. If an appraisal is obtained, it must be submitted to the UCDP, and the associated loan will not be eligible for the appraisal waiver.</td> </tr> </tbody> </table> </div>	CODE	MESSAGES	CY1010	Loan is eligible for collateral representation and warranty relief with an appraisal waiver through 11/16/2023. The submitted value estimate or purchase price is accepted as the value of the subject property; an appraisal is not required and Seller will be relieved of representations and warranties related to value, condition and marketability. If an appraisal is obtained, it must be submitted to the UCDP, and the associated loan will not be eligible for the appraisal waiver.
CODE	MESSAGES				
CY1010	Loan is eligible for collateral representation and warranty relief with an appraisal waiver through 11/16/2023. The submitted value estimate or purchase price is accepted as the value of the subject property; an appraisal is not required and Seller will be relieved of representations and warranties related to value, condition and marketability. If an appraisal is obtained, it must be submitted to the UCDP, and the associated loan will not be eligible for the appraisal waiver.				



Results	Key ACE Results
Yellow Result	<p>If eligibility for the appraisal waiver in LPA is invalidated because the data freshness period exceeds 120 days, then the Collateral Representation and Warranty Relief Service will indicate a YELLOW result with the CN2325 message:</p> <p>“This loan is no longer eligible for an appraisal waiver because the Note Date must be no more than 120 days after the date the appraisal waiver was offered in Loan Product Advisor.”</p> <p>If eligibility for the appraisal waiver in Loan Product Advisor is invalidated because one of the key data elements (estimate of the loan amount, value, property type, or LTV) changed, then the Collateral Representation and Warranty Relief Service will indicate a YELLOW result with the CN2170 message:</p> <p>“This loan is no longer eligible for an appraisal waiver because one or more of the key data elements originally used to obtain the appraisal waiver has changed. Verify data as noted in additional messages.”</p>

Loan Selling Advisor

To confirm eligibility for an appraisal waiver in Loan Selling Advisor, deliver the fields shown in the table below:

Field Name	Sort ID	What to Deliver
Property Structure Built Year	67	9999
Property Valuation Method Type	89	None
Property Valuation Amount	83	This value should match the <i>Purchase Price</i> field or <i>Estimated Value of Property</i> field in Loan Product Advisor
Property Valuation Effective Date	84	Leave blank
Property Valuation Form Type	85	Leave blank
Appraisal Identifier	82	Leave blank
Investor Collateral Program Identifier	376	Property Inspection Alternative



Appraisal/Property Valuation Details

Property Valuation Method Type: Property Valuation Amount:

Property Valuation Effective Date:

Property Valuation Form Type:

Appraisal Identifier: AVM Model Name Type:

Construction Details

Construction Method Type: Manufactured Home Width Type:

Condominium Details

Project Name: Project Dwelling Unit Count:

Project Classification Identifier: Project Dwelling Units Sold Count:

Project Attachment Type: Condominium Project Status Type:

Project Design Type: Investor Collateral Program Identifier:

Condominium Homeowners Association Taxpayer Identifier:

Best Practice – We recommend the use of Loan Quality Advisor to validate that there are no material changes to your loan data that will alter the status of your LPA results and ensure there are no data discrepancies between the data in LPA and the data delivered in Loan Selling Advisor for an efficient process.

Results	Key ACE Results
<p>Loan Selling Advisor</p>	<p>If eligibility for the appraisal waiver in LPA is confirmed, then the “Representation & Warranty Relief Details” screen returns:</p> <ul style="list-style-type: none"> Yes, in the Collateral R&W Relief Status field, and The following message, and if applicable, other collateral representation and warranty relief messages: <p>“Loan is eligible for Collateral Representation and Warranty Relief with an appraisal waiver. Seller is relieved of representations and warranties related to value, condition and marketability.”</p> <div data-bbox="350 1367 1529 1703" style="border: 1px solid gray; padding: 5px;"> <p>Representation & Warranty Relief Details</p> <p>Back to the Previous Page</p> <p>The system will build the file in the background; this process could take some time to complete based on the number of loans. Results of this request will be displayed on the next screen.</p> <p>R&W RELIEF EVALUATION EXPORT</p> <p>Results as of Tue Dec 5 18:11:37 EST 2017</p> <p>1-1 of 1 Representation & Warranty Relief Details Representation & Warranty Relief Details Per Page: 5</p> <p>SELLER LOAN #: [REDACTED] FM LOAN #: [REDACTED] BORROWER LAST NAME: [REDACTED]</p> <p>Collateral R&W Relief Status: Yes</p> <ul style="list-style-type: none"> Loan is eligible for collateral representation and warranty relief with an appraisal waiver. Seller is relieved of representations and warranties related to value, condition and marketability. </div>

NOTE: If the Settlement Date is more than 120 days after the Note Date, you must warrant the value of the subject property at the time of the Settlement Date is not less than the estimated value or sales price used to underwrite the Mortgage in LPA. If you cannot make this warranty, the mortgage is eligible for sale only through a negotiated sales transaction through our bulk sales unit.



Loan Coverage Advisor

Results	Key ACE Results																																																				
<p>Eligibility Results</p>	<p>The collateral representation and warranty relief is documented in Loan Coverage Advisor on the "Selling R&W" tab of the "Credit Risk Offset Details". The blue checkmark in the "Actual Relief Date" field and green bar under Funding Date indicate the loan has received relief from representations and warranties regarding value, condition, and marketability of the property.</p> <div data-bbox="360 621 1528 1451"> <p>Credit Risk Offsets ?</p> <p>Selling R&W ² Servicing R&W ² MI CE</p> <p>Responsible Party</p> <table border="1"> <thead> <tr> <th>POSITION</th> <th>OBLIGOR NAME</th> <th>OBLIGOR NUMBER</th> <th>START DATE</th> <th>END DATE</th> </tr> </thead> <tbody> <tr> <td>1</td> <td></td> <td></td> <td>12/17/2019</td> <td>-</td> </tr> </tbody> </table> <p>Loan Advisor R&W ² Relief Offerings (Refer to Online Help ? section for the Guide details on each Offering)</p> <p>CAPACITY R&W ² RELIEF: <input checked="" type="checkbox"/> Not Eligible - Asset <input checked="" type="checkbox"/> Eligible - Income ?</p> <p>COLLATERAL R&W ² RELIEF: <input checked="" type="checkbox"/> Eligible - Loan Collateral Advisor</p> <p>CREDIT R&W ² RELIEF: N/A</p> <p>Current Coverage</p> <p>SELLING R&W ² RELIEF PERIOD: 36 Months SELLING R&W ² RELIEF DATE: 01/01/2023 R&W ² RELIEF INDICATED?: No</p> <table border="1"> <thead> <tr> <th>TYPE</th> <th>PLANNED RELIEF DATE</th> <th>ACTUAL RELIEF DATE</th> <th>PERIOD</th> <th>Funding Date</th> <th>Maturity Date *</th> </tr> </thead> <tbody> <tr> <td>Credit</td> <td>01/01/2023</td> <td>-</td> <td>36 Months</td> <td></td> <td></td> </tr> <tr> <td>Capacity</td> <td>01/01/2023</td> <td>-</td> <td>36 Months</td> <td></td> <td></td> </tr> <tr> <td>Asset</td> <td>01/01/2023</td> <td>-</td> <td>36 Months</td> <td></td> <td></td> </tr> <tr> <td>Income</td> <td>12/17/2019</td> <td>12/17/2019 <input checked="" type="checkbox"/></td> <td>0 Months</td> <td></td> <td></td> </tr> <tr> <td>Collateral</td> <td>12/17/2019</td> <td>12/17/2019 <input checked="" type="checkbox"/></td> <td>0 Months</td> <td></td> <td></td> </tr> <tr> <td>Exclusion</td> <td>Life of Loan</td> <td>-</td> <td>Life of Loan</td> <td></td> <td></td> </tr> </tbody> </table> </div> <p>The Loan History page will indicate the following for the Collateral Loan Funded event:</p> <ul style="list-style-type: none"> 0 Months in the R&W Period field Same date for Business Event Date, Planned Relief Date and Actual Relief Date Automated Collateral Evaluation – Eligible <p>Note: A Doc File ID will be absent from the record, also indicating no appraisal was obtained for the loan.</p>	POSITION	OBLIGOR NAME	OBLIGOR NUMBER	START DATE	END DATE	1			12/17/2019	-	TYPE	PLANNED RELIEF DATE	ACTUAL RELIEF DATE	PERIOD	Funding Date	Maturity Date *	Credit	01/01/2023	-	36 Months			Capacity	01/01/2023	-	36 Months			Asset	01/01/2023	-	36 Months			Income	12/17/2019	12/17/2019 <input checked="" type="checkbox"/>	0 Months			Collateral	12/17/2019	12/17/2019 <input checked="" type="checkbox"/>	0 Months			Exclusion	Life of Loan	-	Life of Loan		
POSITION	OBLIGOR NAME	OBLIGOR NUMBER	START DATE	END DATE																																																	
1			12/17/2019	-																																																	
TYPE	PLANNED RELIEF DATE	ACTUAL RELIEF DATE	PERIOD	Funding Date	Maturity Date *																																																
Credit	01/01/2023	-	36 Months																																																		
Capacity	01/01/2023	-	36 Months																																																		
Asset	01/01/2023	-	36 Months																																																		
Income	12/17/2019	12/17/2019 <input checked="" type="checkbox"/>	0 Months																																																		
Collateral	12/17/2019	12/17/2019 <input checked="" type="checkbox"/>	0 Months																																																		
Exclusion	Life of Loan	-	Life of Loan																																																		



Results	Key ACE Results																																																																																																														
	<div style="border: 1px solid #ccc; padding: 5px;"> <p>Loan History - Selling & Servicing R&W FM Loan Number: [REDACTED]</p> <p>The Events displayed below are sorted in descending order of Business Event Date by default. <small>Scroll to the top of the table to sort by Business Event Date or System Processed Date.</small></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #e1f5fe;"> <th>EVENT TYPE</th> <th>BUSINESS EVENT DATE</th> <th>R&W IMPACTED</th> <th>R&W PERIOD</th> <th>PLANNED RELIEF DATE</th> <th>ACTUAL RELIEF DATE</th> <th>OBLIGOR 1 NAME</th> <th>OBLIGOR 1 NUMBER</th> <th>FROM DATE</th> <th>TO DATE</th> <th>SYSTEM PROCESSED DATE</th> </tr> </thead> <tbody> <tr> <td>Loan Funded</td> <td>07/03/2017</td> <td>SELLING</td> <td>36 Months</td> <td>08/01/2020</td> <td></td> <td>[REDACTED]</td> <td>[REDACTED]</td> <td>07/03/2017</td> <td></td> <td>07/05/2017</td> </tr> <tr> <td colspan="11">R&W record established in system</td> </tr> <tr> <td>Loan Funded</td> <td>07/03/2017</td> <td>Credit</td> <td>36 Months</td> <td>08/01/2020</td> <td></td> <td>[REDACTED]</td> <td>[REDACTED]</td> <td>07/03/2017</td> <td></td> <td>07/05/2017</td> </tr> <tr> <td>Loan Funded</td> <td>07/03/2017</td> <td>Capacity</td> <td>36 Months</td> <td>08/01/2020</td> <td></td> <td>[REDACTED]</td> <td>[REDACTED]</td> <td>07/03/2017</td> <td></td> <td>07/05/2017</td> </tr> <tr> <td colspan="11">Asset - N/A; Income - N/A</td> </tr> <tr style="border: 2px solid red;"> <td>Loan Funded</td> <td>07/03/2017</td> <td>Collateral</td> <td>0 Months</td> <td>07/03/2017</td> <td>07/03/2017</td> <td>[REDACTED]</td> <td>[REDACTED]</td> <td>07/03/2017</td> <td></td> <td>07/05/2017</td> </tr> <tr> <td colspan="11">Automated Collateral Evaluation - Eligible</td> </tr> <tr> <td>Loan Funded</td> <td>07/03/2017</td> <td>SERVICING</td> <td>Life of Loan</td> <td>Life of Loan</td> <td></td> <td>[REDACTED]</td> <td>[REDACTED]</td> <td>07/03/2017</td> <td></td> <td>07/05/2017</td> </tr> <tr> <td colspan="11">R&W record established in system</td> </tr> </tbody> </table> </div>	EVENT TYPE	BUSINESS EVENT DATE	R&W IMPACTED	R&W PERIOD	PLANNED RELIEF DATE	ACTUAL RELIEF DATE	OBLIGOR 1 NAME	OBLIGOR 1 NUMBER	FROM DATE	TO DATE	SYSTEM PROCESSED DATE	Loan Funded	07/03/2017	SELLING	36 Months	08/01/2020		[REDACTED]	[REDACTED]	07/03/2017		07/05/2017	R&W record established in system											Loan Funded	07/03/2017	Credit	36 Months	08/01/2020		[REDACTED]	[REDACTED]	07/03/2017		07/05/2017	Loan Funded	07/03/2017	Capacity	36 Months	08/01/2020		[REDACTED]	[REDACTED]	07/03/2017		07/05/2017	Asset - N/A; Income - N/A											Loan Funded	07/03/2017	Collateral	0 Months	07/03/2017	07/03/2017	[REDACTED]	[REDACTED]	07/03/2017		07/05/2017	Automated Collateral Evaluation - Eligible											Loan Funded	07/03/2017	SERVICING	Life of Loan	Life of Loan		[REDACTED]	[REDACTED]	07/03/2017		07/05/2017	R&W record established in system										
EVENT TYPE	BUSINESS EVENT DATE	R&W IMPACTED	R&W PERIOD	PLANNED RELIEF DATE	ACTUAL RELIEF DATE	OBLIGOR 1 NAME	OBLIGOR 1 NUMBER	FROM DATE	TO DATE	SYSTEM PROCESSED DATE																																																																																																					
Loan Funded	07/03/2017	SELLING	36 Months	08/01/2020		[REDACTED]	[REDACTED]	07/03/2017		07/05/2017																																																																																																					
R&W record established in system																																																																																																															
Loan Funded	07/03/2017	Credit	36 Months	08/01/2020		[REDACTED]	[REDACTED]	07/03/2017		07/05/2017																																																																																																					
Loan Funded	07/03/2017	Capacity	36 Months	08/01/2020		[REDACTED]	[REDACTED]	07/03/2017		07/05/2017																																																																																																					
Asset - N/A; Income - N/A																																																																																																															
Loan Funded	07/03/2017	Collateral	0 Months	07/03/2017	07/03/2017	[REDACTED]	[REDACTED]	07/03/2017		07/05/2017																																																																																																					
Automated Collateral Evaluation - Eligible																																																																																																															
Loan Funded	07/03/2017	SERVICING	Life of Loan	Life of Loan		[REDACTED]	[REDACTED]	07/03/2017		07/05/2017																																																																																																					
R&W record established in system																																																																																																															

This information is not a replacement or substitute for the requirements in the Freddie Mac *Single-Family Seller/Servicer Guide* or any other contractual agreements. This information does not constitute an agreement between Freddie Mac and any other party. © 2024 Freddie Mac