

Servicing Transfer Manager



October 17, 2025

Servicing Transfer Manager is the Freddie Mac GatewaySM tool that Servicers use to submit requests and facilitate a Subsequent Transfer of Servicing (STOS) or intra-Servicer portfolio move.

Release Summary

October 17, 2025

Suspended and Discontinued Servicers

- We've implemented a system check to validate the status of the Transferee Servicer. If the Transferee Servicer has a status of suspended or discontinued, the system will trigger a validation message.
- This addition prevents loans from being transferred to Servicers that are no longer approved or eligible to receive new portfolios.

Payoff Draft Date 18 Mortgages

- We added a new Payoff Draft Date 18 checkbox option to the transferor questionnaire to ensure the Transferee Servicer is aware that the population includes Payoff Draft Date 18 mortgages which have the new payoff draft date requirement.

June 27, 2025

New STM Daily Edits

We enabled three new edit functions to automate and streamline loan processing activities, which our Servicing Operations team previously did manually. These edits are related to:

- Loan delinquent 90(+) days
- Loan previously modified
- Loan with Recourse. (Condo Presale, CHOICERenovation®, transfer restriction)

Additional Information on eMortgages

- The Summary and Detail report will now display the loan numbers of eMortgages in the transfer request. This extra information helps guide Servicers on next steps, including removing such loans if the transferee is not authorized to service eMortgages.

April 14, 2025

Changes have come to Servicing Transfer Manager. The former STOS process for validating the transfer request required a one-day wait time before Servicers could see the exceptions. For new transfer requests starting April 14, 2025, enhanced validations provide near real-time results, streamlining the servicing transfer process.

Servicing Transfer Edits and Reports automates the steps needed to identify loans with errors. It allows Servicers to receive an exception report in just a few minutes and provides transparency on other data points related to the *Single-Family Seller/Servicer Guide* (Guide).



Benefits of this enhanced process include:

- Near real-time exceptions execution, with the opportunity for Servicers to quickly fix findings.
- Enhanced, actionable error messages.
- Updates Loan List Report with additional details to facilitate quicker reconciliation, including a history of actions taken on loans within a transfer request.

Specific enhancements in the Servicing Transfer Manager user interface (UI) include exception details displayed for each rejected loan, the capability for individual loans to be rejected and the ability to add and delete loans that are undergoing transfer requests.

Related Resources

- Servicing Transfer Manager [Online Help](#)
- [Servicing Transfer Management checklists](#). These checklists provide step-by-step guidance to obtain access to new portfolios for SCRs, interim servicing and subservicing.
- [Servicing Training](#). A range of learning resources to help you service loans for Freddie Mac