

Bulletin

TO: Freddie Mac Servicers

June 11, 2025 | 2025-8

SUBJECT: SERVICING UPDATES

This Guide Bulletin announces:

- **Reimbursements for default legal fees**
 - Increased reimbursement amounts for [attorney fees for uncontested foreclosure](#)
 - A new exhibit for [reimbursement of bankruptcy attorney fees](#)
 - Updates to expense codes for [foreclosure sale postponements](#) – July 28, 2025
- **Resolve®**
 - Updates to Resolve's [foreclosure sale reporting template](#) – June 30, 2025
- **Information security – September 11, 2025**
 - Updates related to the [general responsibilities of the Seller/Servicer](#) for information security
 - Updates related to [information security, business continuity and disaster recovery](#)
- **Additional Guide updates**
 - Further updates as described in the [Additional Guide updates](#) section of this Bulletin

EFFECTIVE DATE

All of the changes announced in this Bulletin are effective immediately unless otherwise noted.

REIMBURSEMENTS FOR DEFAULT LEGAL FEES

Reimbursement of attorney fees for uncontested foreclosures

We have increased the approved Servicer reimbursement amounts for attorney fees associated with uncontested foreclosures in all States listed in Guide Exhibit 57A, *Approved Attorney Fees and Title Expenses*. In addition, we've made the following adjustments:

- Increased the reimbursement allowable for mediation attorney fees and additional hearings, when applicable
- Increased the reimbursement amount to the Servicer up to the amount of \$350 for a pre-mediation conference in instances in which only after the pre-mediation conference was held and it was determined that the initial mediation hearing was not required
- Increased the reimbursement amount to the Servicer up to \$650 in attorneys' fees for the preparation and recordation of a release of Mortgage for a completed deed-in-lieu of foreclosure
- Reclassified the Commonwealth of Massachusetts by moving it from nonjudicial status to judicial and created an allowable judicial fee

Guide impacts: Section 9301.28 and Exhibit 57A



Reimbursement of bankruptcy services

We have created Exhibit 57B, *Approved Bankruptcy Attorney Fees*, to provide a complete listing of reimbursement allowables for bankruptcy services. In addition, we have made the following adjustments:

- Increased Servicer reimbursement amounts for attorney fees associated with specific bankruptcy services listed in Exhibit 57B
- Allowed reimbursements to the Servicer for appropriate legal fees for the preparation of the motion for relief from stay if the bankruptcy case is closed prior to filing the motion. The Servicer must submit a request for pre-approval (RPA) with supporting documentation for pre-approval via PAID (Payments Automated Intelligent and Dynamic).

As a reminder, Servicers must verify that legal fees and costs incurred are reasonable and customary for the area in which the Mortgaged Premises is located. For reimbursement of expenses that exceed the current expense limits in Exhibits 57A and 57B, Servicers must submit an RPA to request Freddie Mac's approval prior to incurring the expense.

Guide impacts: Sections 2405.7, 9401.2, 9401.4, 9401.11, 9701.2, 9701.3, 9701.11, 9701.15, 9701.16, Exhibits 57A and 57B (**new**)

Postponements

Effective for foreclosure sale postponements on or after July 28, 2025

For attorney actions required to postpone, adjourn, cancel and reschedule foreclosure sales, we are creating the following new expense code categories and establishing maximum reimbursement limits:

- 040003 (Postponement Fee-Judicial)
- 040004 (Postponement Fee-Non-Judicial)
- 040005 (Cancel, Reset and Reschedule the Judicial Foreclosure Sale)

Refer to Exhibit 57A, *Approved Attorney Fees, Foreclosure, Mediation, Postponement Fees and Title Expenses*, for guidance on the proper use of these expense codes for each State. Please adhere to the current process outlined in Section 9301.28(e) for postponements until July 28, 2025.

Guide impacts: Sections 8402.6, 8801.6, 9203.2 through 9203.5, 9206.15, 9207.3, 9301.10, 9301.14, 9301.20 through 9301.23, 9301.28, 9301.34, 9603.15, 9701.2, 9701.11, 9701.12, 9701.15, 9701.16, Exhibits 57A and 74

RESOLVE

Effective June 30, 2025

We have updated the Resolve foreclosure sale reporting template. Servicers are now required to complete the total debt, actual credit bid amount, attorney name and phone number fields when reporting all foreclosure sales, including REO and successful third-party bids. Servicers are reminded that they must represent and warrant that data for all foreclosure sales, including REO and successful third-party bids, entered in the foreclosure sale reporting template and uploaded into Resolve are true, complete and accurate and entered into Resolve correctly.

Guide impact: Section 9301.38

INFORMATION SECURITY

Effective September 11, 2025

General responsibilities of the Seller/Servicer

We are making conforming changes to align with the updated incident notification requirements announced in Bulletin 2024-17.

Guide impact: Section 1301.2



Information security, business continuity and disaster recovery

In Section 1302.1, we are updating our requirements related to information security, business continuity and disaster recovery.

In Section 1302.2, we are making updates to the following topics related to information security:

- Information security program
- Human resources security
- Network security
- Incident management
- Access management policy
- Granting, removing and reviewing access
- Authentication requirements and guidelines
- Asset management

Guide impacts: Sections 1302.1 and 1302.2

Additional resources

[FAQs](#) related to information security and incident notifications have been updated. Additional resources are not part of, or a substitute for, the Guide or other Purchase Documents.

ADDITIONAL GUIDE UPDATES

Reconciliation of Mortgage Portfolio

We are updating Guide Form 75, *Reconciliation of Mortgage Portfolio*, to change the column heading titled "Non-interest Bearing UPB" to "Deferred UPB" to align with terminology on the Trial Balance Report.

Guide impact: Form 75

Electronic Transactions

We have updated our Electronic Transaction (as defined in Section 1401.2) requirements as follows:

- For electronic real estate sale and purchase agreements, REO contracts and short sale contracts, prior Freddie Mac requirements necessitated a licensed real estate broker to be involved. In addition, if these documents needed to be notarized, prior requirements did not permit these to be electronically notarized. We have updated our requirements to accommodate home sale scenarios, such as new construction properties, that may not always involve a real estate broker. Additionally, electronic notarization of these documents is now permitted because of widespread electronic notarization adoption, especially Remote Online Notarization (as defined in Section 1401.2). As a result of these changes, Section 1401.13 has been deleted.
- We have updated Exhibit 7, *Electronic Loan Documents*, to align with Section 9206.19 by stating that electronic modification agreements are permitted
- We have updated the due diligence requirements in Section 1401.7 for Sellers' systems used to conduct electronic transactions to require compliance with Freddie Mac information security standards in alignment with existing requirements in Guide Chapter 1401

Guide impacts: Sections 1401.7, 1401.10 through 1401.13 and Exhibit 7

Document custody

Effective July 1, 2025

We are updating the information security requirements in the following Guide forms to align with recent updates for our Seller/Service providers:



- Form 1035, *Document Custodial Agreement: Single-Family Mortgages*
- Form 1035CS, *Designated Custodial Agreement: Single-Family Mortgages* (“Computershare Trust Company, N.A.”)
- Form 1035DC, *Designated Custodial Agreement: Single-Family Mortgages* (“The Bank of New York Mellon Trust Company, N.A.”)

We are also making minor corrections in the confidentiality section of each form and the transfer of servicing processes section in Form 1034T, *Document Custodial Certification Schedule for Transfer of Custody and Subsequent Transfers of Servicing*, relating to Document Custodians.

Guide impacts: Forms 1034T, 1035, 1035CS and 1035DC

Additional document custody updates

The Document Custody Procedures Handbook has been updated to align with the new information security requirements mentioned above. In Chapter 3, we have removed references to the 2012 system updates to the Uniform Loan Delivery Dataset data fields as well as the corresponding appendices. Chapter 4 has been updated to specify that Document Custodians are required to verify that the Servicer’s signature on Form 1036, *Request for Possession or Control of Documents*, is an authorized individual. The [Servicing Portfolio Transfer Checklist](#) has been updated to clarify the Document Custodian’s roles and the process for submitting Form 1034T to Freddie Mac.

Freddie Mac confidential information

We have updated Section 1201.8 to reflect that when a Seller/Servicer requests Freddie Mac to provide Freddie Mac confidential information (as defined in Section 1201.8) to a third party, that information will remain and is to be safeguarded as Freddie Mac confidential information.

Guide impact: Section 1201.8

GUIDE UPDATES SPREADSHEET

For a detailed list of the Guide updates associated with this Bulletin and the topics with which they correspond, access the Bulletin 2025-8 (Servicing) Guide Updates Spreadsheet via the Download drop-down available at <https://guide.freddiemac.com/app/guide/bulletin/2025-8>.

CONCLUSION

If you have any questions about the changes announced in this Bulletin, please contact your Freddie Mac representative or call Customer Service at 800-FREDDIE.

Sincerely,

Mike Reynolds

Senior Vice President, Head of Servicing