

Bulletin

TO: Freddie Mac Servicers

July 9, 2025 | 2025-B

SUBJECT: REFACTORIZING

To improve ease of use of our Guide, a number of Guide chapters have been refactored to enhance readability.

No requirements were changed as a result of this new formatting, although cross-references to the refactored chapters have been updated.

For a full list of Guide impacts related to Guide refactoring, see the [Guide Updates Spreadsheet](#) section below.

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-B (Refactoring) Guide Updates Spreadsheet via the Download drop-down available at

<https://guide.freddiemac.com/app/guide/bulletin/2025-B>.

Additional resources

In conjunction with the ongoing refactoring of the Guide, FAQs have been updated and are now located on [Guide.FreddieMac.com](#) or [SF.FreddieMac.com](#), depending on the specific content of the FAQ. FAQs are not part of, or a substitute for, the Guide or other Purchase Documents.

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