

# Bulletin

TO: Freddie Mac Servicers

December 10, 2025 | 2025-17

## SUBJECT: SERVICING UPDATES

This Guide Bulletin announces:

- **Servicing Tools**
  - The [discontinuation of HVE®](#)
  - Additional updates to [Servicing Tools](#)
- **Information security**
  - A governance framework for [artificial intelligence and machine learning](#) systems – **March 3, 2026**
- **Seller/Servicer insurance**
  - Revised [Seller/Servicer insurance coverage](#) limits, deductibles, documentation, reporting and compliance obligations – **June 8, 2026**
- **Freddie Mac Systems**
  - The introduction of [Quality Control Advisor Plus<sup>SM</sup>](#) and updates related to Freddie Mac Gateway®
- **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.

## SERVICING TOOLS

### Discontinuation of HVE

HVE has been retired from external commercial availability as of July 31, 2025, and we have removed corresponding references from the Guide. This does not impact how Servicers obtain property valuations for any existing Servicing functions (e.g. property valuation requirements for a Freddie Mac Flex Modification® remain intact as described in Guide Section 9206.1, and Standard Short Sale requirements remain unchanged as described in Section 9208.2). We have updated Section 8406.2 to instruct Servicers that when conducting a manual evaluation to assess creditworthiness for Transfers of Ownership and Mortgage assumptions based on current value, the Servicer must obtain a BPO via [BPODirect®](#). Section 2406.4 has been updated to eliminate HVE as a permitted source when an automated valuation is not available in BPODirect. Finally, we have updated Guide Exhibit 88, *Servicing Tools*, to remove HVE from our list of Servicing Tools.

Guide impacts: Sections 2402.3, 2402.7, 2406.4, 2407.1, 8406.2, Exhibit 88 and Glossary

### Additional Servicing Tool updates

We have revised Exhibit 88 to clarify that most Servicing Tools are accessible via Freddie Mac Gateway, with access granted either through [Freddie Mac Access Manager](#) or, for Servicers not using Access Manager, the [Freddie Mac Tools Request Form](#). Additionally, we have retired the following Guide forms previously used to request access to the



Default Fees Management System, as Servicers and Servicing Agents will now obtain access exclusively through Access Manager:

- Form 903, *Freddie Mac Default Fee Appeal System Authorized User Roles Form – For Use by Servicers Only*
- Form 903A, *Addendum to Freddie Mac Default Fee Appeal System Authorized User Roles Form – For Use by Servicers Only*
- Form 903ASA, *Addendum to Freddie Mac Default Fee Appeal System Authorized User Roles Form - For Use by Servicing Agents Only*
- Form 903SA, *Freddie Mac Default Fee Appeal System Authorized User Roles Form - For Use by Servicing Agents Only*

Finally, we have updated Section 2407.1 to provide a direct link to the [Freddie Mac ADR login page](#).

Guide impacts: Sections 2406.4, 2407.1, 8406.2, Exhibit 88, Forms 903, 903A, 903ASA and 903SA

## ARTIFICIAL INTELLIGENCE AND MACHINE LEARNING

### Effective March 3, 2026

We are updating the Guide to establish a comprehensive governance framework for the responsible development, deployment and oversight of artificial intelligence (AI) and machine learning (ML) systems. The updated sections include enhanced requirements and best practices to ensure transparency, accountability and ethical stewardship within AI/ML initiatives. The governance framework outlined in these sections will support organizations in aligning with regulatory standards, mitigating risks and fostering trust in AI-driven solutions.

Guide impacts: Sections 1302.2 and 1302.8

## SELLER/SERVICER INSURANCE

### Effective June 8, 2026

We are updating our requirements related to Seller/Servicer insurance coverage limits, deductibles, documentation, reporting and compliance obligations to clarify requirements and better align with market practices.

Guide impacts: Sections 2101.6 through 2101.9

## QUALITY CONTROL ADVISOR PLUS AND FREDDIE MAC GATEWAY

We have updated the Guide's licensing framework to reflect our upcoming rollout of Quality Control Advisor Plus, a new and enhanced version of Quality Control Advisor<sup>®</sup>. The latter System (as defined in Section 2401.1(b)) will be available to Seller/Servicers until early 2026.

In addition, the Guide has been revised to:

- Reflect the completed transition from Loan Advisor<sup>®</sup> Portal to Freddie Mac Gateway
- Highlight our branded business intelligence System, ECO: Evaluate | Compare | Optimize<sup>®</sup>
- Include license provisions pertaining to Freddie Mac's Data Share API

Guide impacts: Sections 2402.2, 2402.8, 2406.2 and Exhibit 88

## ADDITIONAL GUIDE UPDATES

### Duty to Serve High-Needs Areas update

#### Effective January 1, 2026

As a result of the updates published in Bulletin 2025-F, Freddie Mac is updating Exhibit 40, *Duty to Serve High-Needs Areas*, to reflect the areas based on FHFA's updated Rural Areas and High Needs Rural Regions Data.

Guide impact: Exhibit 40



## Fraud identification

We have updated our requirements for fraud identification as follows:

- Adding property data collectors to the list of third parties that must be approved, evaluated and monitored to be consistent with Sections 5603.5 and 5603.6
- Identifying fraud risk trends to guide selection of discretionary samples to broaden the populations of loans that may be at higher risk for fraud
- Updating the frequency of updates to quality control policies and procedures to clarify that periodically means at least annually

Guide impact: Section 3201.1

## Guide as data

Based on feedback, we have added language to Section 1101.2 that allows Seller/Servicers to integrate and consume Guide content as data for internal business purposes, including usage within GenAI-enabled tools. This enhancement supports Freddie Mac's ongoing efforts to make the Guide machine-readable, interoperable and digitally consumable.

Guide impact: Section 1101.2

## "Principal Due Freddie Mac" definition

We have updated the definition of Principal Due Freddie Mac in Exhibit 60, *Loan Level Reporting Data Description*.

Guide impact: Exhibit 60

## Concurrent Transfer of Servicing contact information

We have updated the contact information for submitting agreements for Concurrent Transfer of Servicing.

Guide impacts: Form 960 and Directory 3

## Guide refactoring

### ***Transferee Servicer requirements***

With the refactoring of Guide Chapter 7101 announced in Bulletin 2025-8, we inadvertently removed Transferee Servicer requirements that were included in previous Section 7101.12. With this Bulletin, we have restored the requirements that were removed. There are no requirement changes with this update.

Guide impact: Section 7101.7

### ***Contact information***

We have updated Directories 1, 3 through 6, and 9 to reflect the refactoring updates made during Bulletin 2025-D.

Guide impacts: Directories 1, 3 through 6 and 9

## 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 2025-17 (Servicing) Guide Updates Spreadsheet via the Download drop-down available at

<https://guide.freddiemac.com/app/guide/bulletin/2025-17>.

## 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,



A handwritten signature in black ink, appearing to read "Mike Reynolds", with a long horizontal line extending to the right.

Mike Reynolds

Senior Vice President, Head of Servicing