

Bulletin

TO: Freddie Mac Servicers

February 11, 2026 | 2026-2

SUBJECT: SERVICING UPDATES

This Guide Bulletin announces:

- **Loss mitigation – May 1, 2026**
 - Updates to [forbearance term requirements](#)
 - Updates to [Freddie Mac's disaster loss mitigation policy](#)
- **Evaluation hierarchy**
 - Updates to requirements regarding [Freddie Mac's loss mitigation hierarchy](#)
- **Resolve®**
 - Enhancements to [Resolve's repayment and forbearance functionality](#) – **April 27, 2026 and October 1, 2026**
- **Quality control program**
 - Updates to [Servicers' quality control portfolio reconciliation](#) review requirements
- **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.

LOSS MITIGATION

Effective May 1, 2026

Forbearance term

Under the oversight of FHFA and in alignment with Fannie Mae, we are updating our loss mitigation policy.

Currently, if the Servicer determines a Borrower is eligible for forbearance, the Servicer must offer an initial forbearance plan term for a period of one to six months and, if necessary, one or more forbearance plan term extensions of one to six months.

Effective May 1, 2026, forbearance plans, including those for Borrowers whose hardship is the result of an eligible disaster, must be applied in increments of one to three months. All other forbearance terms described in Guide Section 9203.3(a) and disaster-specific requirements described in Section 8404.1(d)(ii) will remain in effect, including delinquency limits and cumulative forbearance terms, as applicable.

Disaster loss mitigation

Disaster forbearance extensions

If the Borrower requests additional forbearance beyond a total of 12 months or beyond a total that would cause the Borrower to exceed 12 months of delinquency and the request for additional forbearance is due to an Eligible



Disaster, the Servicer must make that recommendation to Freddie Mac by submitting a forbearance extension request in Resolve.

Special Freddie Mac Flex Modification® requirements for Borrowers impacted by an Eligible Disaster

We are updating the special eligibility requirements in Section 9206.1(c)(v) to specify that when a Borrower is offered a Freddie Mac Flex Modification as a result of a hardship the Borrower experiences following an Eligible Disaster, the Mortgage must meet both of the following requirements:

- The Mortgage must have been current or less than 60 days delinquent when the disaster occurred
- The Mortgage must be at least 90 days delinquent as of the evaluation date

Note: Payments received after the evaluation date do not impact eligibility even if the payment results in the Mortgage becoming less than 90 days delinquent.

Foreclosure protections for Borrowers impacted by an Eligible Disaster

We are updating requirements in Section 9301.2(e)(i) to specify that:

- If the property has damage from a fire, flood or natural or man-made disaster, then the Servicer must request Freddie Mac's approval to refer to foreclosure by submitting a detailed description of the issue and the Servicer's recommendation for a First Lien Mortgage to Freddie Mac at Distressed_Property@FreddieMac.com
- If the property has damage from a fire, flood or natural or man-made disaster after the Mortgage has already been referred to foreclosure, the Servicer must ensure that foreclosure counsel delays filing the first legal action, motion for judgment, order of sale or foreclosure sale until they notify Freddie Mac at Distressed_Property@FreddieMac.com and receive approval to proceed with foreclosure

Guide impacts

Sections 8404.1, 9203.3, 9206.1 and 9301.2 are being updated to reflect these changes.

EVALUATION HIERARCHY

We have updated Section 9201.2 to improve alignment with Fannie Mae and provide clearer guidance for Servicers, who are now required to do the following:

- Classify Borrower hardships as temporary or permanent,
- Assess hardship status and ability to repay, and
- Select the most appropriate workout option accordingly

Streamlined eligibility requirements have been added into Section 9201.2 for easier reference, and evaluation standards for Borrowers impacted by disasters have been clarified.

Finally, we have adjusted our requirements when the Borrower has indicated a desire to sell or vacate the property. With this update, the Servicer may consider the Borrower for a short sale without first evaluating the Borrower for a home retention option based on any eligible hardship. We will no longer limit this option only to specific hardship reasons.

Guide impacts: Sections 9201.2 and 9203.1

RESOLVE REPAYMENT AND FORBEARANCE FUNCTIONALITY

Effective October 1, 2026, but Servicers may implement as soon as April 27, 2026 if they are operationally ready to do so

Through our commitment to Servicing Excellence, we continue to iteratively enhance the Resolve platform. As announced in Bulletin 2025-14, we recently added the ability for Servicers to submit repayment plans and forbearance agreements through the Resolve application programming interface (API) functionality. We will further enhance Resolve to allow Servicers to submit repayment plans and forbearance agreements through the Resolve user interface (UI). Beginning on April 27, 2026, Services that are operationally ready to do so may submit repayment plans and forbearance agreements



through the Resolve API or UI. Beginning October 1, 2026, Servicers must report all repayment plans and forbearance agreements through Resolve either through the API or UI.

To streamline Servicers' operations, when reporting repayment plans and forbearance agreements via Resolve, they will no longer need to complete the associated EDR reporting requirements. Resolve will complete this function.

Guide impacts: Sections 8404.1, 9102.6, 9203.1, 9203.2, 9203.3, 9204.3 and Exhibit 82

Resolve API schema

Servicers that use the Resolve API functionality must adopt the Retention v3 API schema by October 1, 2026. However, Servicers are encouraged to implement earlier if they are operationally ready to do so.

QUALITY CONTROL

In Bulletin 2025-2, we established the requirement for Servicers to reconcile internal records against Freddie Mac investor reporting system records on a monthly basis. With this Bulletin, we have updated the scope of the Servicer's quality control program to include periodic reviews of its portfolio reconciliation process using a Mortgage sample size that reflects a meaningful representation of the UPB of the Mortgages the Servicer services for Freddie Mac.

Guide impact: Section 3403.1

ADDITIONAL GUIDE UPDATES

Contact information

We have updated Directory 9 to replace references to "Investor Reporting" to "Securities Operations". With this update, we have changed the e-mail address associated with delivery of Guide Form 1034T, *Document Custodial Certification Schedule for Transfer of Custody and Subsequent Transfers of Servicing*, to [Loan Delivery Funding Ops@FreddieMac.com](mailto:Loan_Delivery_Funding_Ops@FreddieMac.com).

Guide impact: Directory 9

Interest calculations

We have updated Exhibit 61, *Calculating Interest Due to Freddie Mac*, to remove the delinquent interest calculation when the prior cycle DDLPI is on or before the inactivation date.

Guide impact: Exhibit 61

Fraud reporting

We have updated Section 3201.2 to provide additional specificity related to our fraud reporting requirements as well as what Seller/Servicers are required to self-report. Additional updates have been made to streamline existing reporting processes, timelines and record-keeping requirements.

Guide impact: Section 3201.2

Information security

Effective January 1, 2027

We are defining the term "Freddie Mac Critical Data" and introducing requirements related to organizations' business impact analyses.

Guide impacts: Sections 1302.2 and 1302.3

Bulletin e-mail requirements

We have updated the Guide to allow inactive Seller/Servicer recipients of Bulletin e-mails to be removed from the subscriber list. Seller/Servicers who do not engage with Single-Family Update e-mails—by opening or clicking any content—at least once every six months will be removed. To resume receiving notifications, they must re-engage by opening an e-mail, clicking a link within an e-mail or updating their preferences in the Single-Family subscription center.



Guide impact: Section 1101.2

Guide refactoring

Effective February 4, 2026

Document Custody Procedures Handbook

We have updated cross-references in the Document Custody Procedures Handbook related to Guide refactoring.

Freddie Mac Exclusionary List correction

With the refactoring of Section 3101.1(a)(ii) announced in Bulletin 2025-H, we inadvertently changed the term “appraisal company” to “appraisal management company.” We have restored the original language. There are no requirement changes with this update.

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 2026-2 (Servicing) Guide Updates Spreadsheet via the Download drop-down available at <https://guide.freddiemac.com/app/guide/bulletin/2026-2>.

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