

Bulletin

TO: Freddie Mac Servicers

June 10, 2026 | 2026-8

SUBJECT: SERVICING UPDATES

This Guide Bulletin announces:

- **Mortgages with temporary subsidy buydown plans**
 - A change regarding how Servicers may update the modification agreement in respect to buydown funds for [Mortgages with temporary subsidy buydown plans](#)
- **Unrecoverable expenses**
 - A clarification on [unrecoverable expenses](#) for Servicers in specific States
- **Fraud updates**
 - Updates to [Office of Foreign Assets Control reporting, annual training and Exclusionary List screening processes](#)
 - Specificity regarding submission through the [Tip Referral Tool](#)
- **Additional Guide updates and reminders**
 - Further updates as described in the [Additional Guide updates and reminders](#) section of this Bulletin

EFFECTIVE DATE

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

MORTGAGES WITH TEMPORARY SUBSIDY BUYDOWN PLANS

In Bulletin 2025-11, we announced updates to Mortgages with temporary subsidy buydown plans that included adding clarifications for modifying evaluation notices for Freddie Mac Flex Modifications® in accordance with existing Guide requirements.

The previous requirements stated that when preparing and sending the modification agreement to the Borrower in accordance with Guide Section 9206.4(a) on a Mortgage with a temporary subsidy buydown plan, the Servicer must make the appropriate changes to reflect application of any buydown funds as a condition of completing the Mortgage modification, as applicable.

With this Bulletin, we have updated Guide Exhibit 76A, *Authorized Changes to Exhibit 76, Loan Modification for Delinquent Mortgages*, to provide more clarity for Servicers to update the modification agreement for a Mortgage with a temporary subsidy buydown plan when applicable.

Guide impact: Exhibit 76A

UNRECOVERABLE EXPENSES

In Bulletin 2025-8, we added the following expense codes:

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



We have updated Exhibit 74, *Expense and Income Codes for Expense Reimbursement Requests*, to clarify that Servicers may claim these expenses as unrecoverable expenses in the following States:

- Kansas
- Michigan
- Minnesota
- New Jersey
- North Dakota
- Ohio
- West Virginia

Guide impact: Exhibit 74

FRAUD UPDATES

Office of Foreign Assets Control Reporting, annual training and Exclusionary List screening processes

We have introduced a 1-day reporting requirement for any violation or suspected violation of Office of Foreign Assets Control (OFAC) sanctions related to Freddie Mac Mortgages, even in instances where the Borrower or Guarantor is not a match to the OFAC SDN List. Additional specificity has been provided regarding the frequency of the existing ongoing OFAC training requirement. The frequency for ongoing OFAC training is designated as annual.

Additionally, greater specificity has been added regarding Exclusionary List screening processes, including around third-party screening.

Guide impacts: Sections 1301.2 and 3101.1

Tip Referral Tool

We have updated Section 3201.3 to require that documents and Mortgage files requested by Freddie Mac be submitted via the Tip Referral Tool.

Guide impact: Section 3201.3

ADDITIONAL GUIDE UPDATES AND REMINDERS

Notification to taxing authorities and homeowners associations

Within five days of successfully reporting a foreclosure sale or deed-in-lieu of foreclosure via Resolve®, the Servicer must notify tax authorities, condominium associations, municipalities, homeowners associations and/or Cooperative Corporations that require notice of Freddie Mac's ownership of the property to ensure that statements are sent to the appropriate location. We have updated the address Servicers must provide to those organizations when contacting them as follows:

Federal Home Loan Mortgage Corporation
c/o Radian Real Estate Management
6330 South 3000 East, Suite 600
Salt Lake City, UT 84121

Guide impact: Section 9603.1

Flood insurance

We have moved the existing National Flood Insurance Program lapse procedures from a temporary Bulletin (Bulletin 2025-E) to Section 4703.3 permanently. There are no material changes to the procedures.

Guide impacts: Sections 4703.3 and 8202.2



Information security

Service organization controls 2 Type 2 reporting

Effective January 1, 2027

We are providing new guidance for service organization controls 2 Type 2 reporting to add specificity to the submission process and ensure alignment with updated standards.

Guide impact: Section 1302.2

Incident reporting time frames reminder

This Bulletin reminder supersedes the version previously included in Bulletin 2026-7 and reflects the accurate Guide requirements for reporting time frames.

Reporting time frames for Incidents (as defined in Section 1302.5(a)) are listed in Section 1302.5 to ensure the security and integrity of Freddie Mac operations. Seller/Servicers are required to report Incidents to Freddie Mac within the time frames prescribed in Section 1302.5. Non-critical Privacy Incidents (as defined in Section 1302.5(b)) must be reported to Freddie Mac on a quarterly basis. An Incident that involves any of the factors listed in Section 1302.5(b)(1) through (7) is not considered a Non-critical Privacy Incident, and Seller/Servicers must report the Incident immediately or within 36 hours in accordance with Section 1302.5(a). Seller/Servicers are also required to provide updates as the investigation progresses. Seller/Servicers can report Incidents via <https://privacyportal.onetrust.com/incident-portal/webforms/94b5e41a-aba0-4e51-ba48-efa19ce560a1/1b25c37a-a280-44f2-b61e-a693a33c7267>.

Additional resources

Seller/Servicers should review our [FAQs](#) related to information security Incident reporting for more information. FAQs are not part of, or a substitute for, the Guide or other Purchase Documents.

Reminders for upcoming changes announced in previous Bulletins

Portfolio reconciliation

Effective July 1, 2026

In Bulletin 2025-2, we introduced the requirement for Servicers to reconcile their internal records against Freddie Mac's investor reporting system records on a monthly basis. To support Servicer adoption of the portfolio reconciliation process, we waived the contract noncompliance and contract change compensatory fees through June 30, 2026.

We are reminding Servicers that beginning July 1, 2026, Freddie Mac will resume assessing the \$500 contract noncompliance and contract change compensatory fee.

See Section 8303.5(i) for additional details related to the contract noncompliance and contract change compensatory fee.

Repayment plans and forbearance agreements

Effective October 1, 2026, but Servicers may implement immediately if they are operationally ready to do so

In Bulletins 2025-14 and 2026-2, we announced enhancements to Resolve that allow Servicers to report repayment plans and forbearance agreements either through the application programming interface (API) or user interface (UI) capability. Reporting repayment plans and forbearance agreements via Resolve streamlines a Servicer's operations, and they will no longer need to complete the associated EDR reporting requirements. Resolve will complete this function.

We are reminding Servicers that beginning October 1, 2026, Servicers must report all repayment plans and forbearance agreements through Resolve either through the API or UI.

Servicers are encouraged to enter into Resolve any repayment plans and forbearance agreements that began before October 1, 2026 but extend beyond that date. Until all plans and agreements have been entered into Resolve, Servicers must continue monthly EDR reporting for these relief options.

Additionally, Servicers that use the Resolve API functionality are reminded that they 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.



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 2026-8 (Servicing) Guide Updates Spreadsheet via the Download drop-down available at <https://guide.freddiemac.com/app/guide/bulletin/2026-8>.

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,

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

Mike Reynolds

Senior Vice President, Head of Servicing