Bulletin

TO: Freddie Mac Servicers **August 12, 2026 | 2026-11**

SUBJECT: SERVICING UPDATES

1. TOPICS AND SUMMARY OF CHANGES

Topic	Effective date	Summary of change	Additional resources
Default reporting modernization	September 27, 2027; however, Servicers may adopt as early as November 16, 2026	Replacing the current retrospective EDR process with a model that is focused on near-real time reporting of default related events	Yes
Daily investor Reporting	February 1, 2027	Requiring Servicers to report loan-level transactions on a daily basis	N/A
Special Servicing requirements for Lender Title Assessment Mortgages	Immediate	Added the following related to Lender title Assessment Mortgages: • Key terms and definitions • Sellers' responsibilities to ensure valid First Lien position and clear title • Identification and tracking requirements • Title Defect requirements and expense reimbursement procedures	N/A
Submission process for deferred balance exceptions	Immediate	Clarified the exception request process for Borrowers unable to repay deferred balances	N/A
Payoff Draft Date 18 Mortgages	Immediate	Clarified when Freddie Mac will draft payoff funds, including applicable interest when the payoff of a Payoff Draft Date 18 Mortgage is	Yes

Topic	Effective date	Summary of change	Additional resources
		reported on the first or second Business Day of the month	
Fraud documentation	Immediate	Added a requirement to maintain records, including identity theft investigation documentation, video recordings and e-notary artifacts	N/A
Delinquency and Borrower hardship assessment	Immediate	Removed language around situations not considered to be an eligible hardship	N/A
HeritageOne® Mortgages	Immediate	Removed the requirement for a concurrent Transfer of Servicing to a designated Servicer on a HeritageOne Mortgage	N/A
Quality Control Advisor® retirement	Immediate	Updated the Guide to reflect Quality Control Advisor's transition to Quality Control Advisor Plus℠	Yes
Green MBS	Immediate	Removed Guide references to Green MBS	N/A
Compliance with applicable law	Immediate	Relocated Guide language related to the Fair Housing Act	N/A

2. GUIDE REQUIREMENTS

Default reporting modernization

Effective September 27, 2027; however, Servicers may adopt as early as November 16, 2026

In Bulletin 2026-G, we announced the Freddie Mac default reporting modernization initiative that will transition monthly EDR reporting to near real-time event-based reporting.

We have updated the default related reporting events that were included in Bulletin 2026-G, removing the Pre-file Mediation/Mediation event and adding Third-party Resolution Assistance. This will provide broader and more flexible reporting for situations involving third parties, such as HUD counseling agencies, who may provide assistance in resolving a delinquency and that may affect the loss mitigation timeline. Servicers that need to report pre-file mediation and mediation required by certain States or jurisdictions will do so through the Foreclosure – Hold default related reporting event by specifying "Mediation" as the Foreclosure Delay Category Type. See Guide Sections 9101.1, 9102.4, 9102.6 and 9301.4 for additional details.

Category	Default related reporting events			
Borrower Outreach	Unsuccessful Contact Attempt	Right Party Contact	Quality Right Party Contact	
Servicer Collection Efforts	Payment Reminder Notice Sent	Solicitation Sent	Breach Letter Sent	
Loss Mitigation	Complete Borrower Response Package Received	Repayment Plan Payment Received	Trial Payment Received	

Category	Default related reporting events			
Foreclosure	Referred to Foreclosure	Foreclosure-First Legal Action Completed	Foreclosure – Service Completed	Foreclosure – Judgement Received
	Foreclosure – Sale Scheduled	Foreclosure – Terminated	Foreclosure – Hold	
Bankruptcy	Bankruptcy Filed	Bankruptcy – Proof of Claim Filed	Bankruptcy – Motion for Relief Activity	Bankruptcy – Plan Confirmation
	Bankruptcy – Result Update	Bankruptcy – Delays		
Other	Litigation	Government Seizure	Probate	Title Issue
	Military Indulgence	Property Updates	Third-party Resolution Assistance	

Guide Exhibit 82, *EDR Transmission Code List*, is being updated and renamed "*Default Reporting Dataset Guidelines*". Servicers should review it in its entirety for details on the default related reporting events and associated data elements.

Servicers are reminded that Resolve® will be updated on November 16, 2026 to support event-based default related reporting through the application programming interface and business-to-business file transfer functionality. The Resolve user interface will be updated to support event-based default related reporting on March 29, 2027.

Servicers are encouraged to adopt Resolve's event-based default related reporting on or after November 16, 2026 if they are operationally ready to do so but must adopt no later than the mandatory adoption date of September 27, 2027. If a Servicer adopts the new event-based default related reporting standards before that date, it must comply with the associated Guide requirements that will be effective on September 27, 2027 and, upon such adoption, discontinue monthly EDR reporting.

After September 26, 2027, Servicers will no longer have access to the EDR system.

Guide impacts: Sections 2404.2, 8303.5, 8401.2 **(new)**, 8402.2, 8403.1, 8404.1, 8503.1, 8503.2, 8601.7, 9101.1, 9101.2, 9102.1, 9102.3 through 9102.6, 9201.5, 9202.3, 9203.1, through 9203.4, 9204.3, 9206.2, 9206.4, 9301.4, 9301.5, 9301.9 through 9301.11, 9401.2, 9401.4, 9402.2, 9701.4, Exhibits 82, 83A, 88, Glossary and Directory 5

Daily investor reporting mandate

Effective February 1, 2027

In Bulletin 2026-G, we announced that beginning February 1, 2027, Servicers must report loan-level transactions on the same day they are processed in their systems but no later than 3:45 a.m. Eastern time the next Business Day.

Guide impact: Section 8303.1

Special Servicing requirements for Lender Title Assessment Mortgages

With this Bulletin, we have added new Guide Chapter 8505, which specifies special Servicing requirements for Lender Title Assessment Mortgages (as defined in Section 8505.1(b)) that are sold to Freddie Mac pursuant to a negotiated provision.

Responsible Parties

As defined in Section 8505.1(b), a Responsible Party is a Seller/Servicer that is liable, either solely or jointly with another party, for liabilities related to title to the Mortgaged Premises at origination. A Seller/Servicer may be a

Responsible Party due to originating the Mortgage or become one as part of a Transfer of Servicing. The Servicing requirements in Chapter 8505 differ slightly depending on whether the Seller/Servicer Servicing the Lender Title Assessment Mortgage is a Responsible Party.

General notification requirements

Seller/Servicers are required to notify Freddie Mac if they become aware of a Title Defect (as defined in Section 8505.1(b)) at any point in the life of a Lender Title Assessment Mortgage, regardless of whether the Mortgage is current or delinquent or whether the Seller/Servicer is a Responsible Party, non-responsible party or Servicing Agent (i.e., a subservicer). This is solely a notification requirement and does not modify the pre-existing requirement for Seller/Servicers to protect Freddie Mac's lien priority when it is imperiled by a Title Defect.

Reimbursement of title curative work and title settlement costs

Freddie Mac may reimburse Servicers of Lender Title Assessment Mortgages for such costs if, among other things, the Servicer is not a Responsible Party or an agent of such a party and did not cause the Title Defect.

A Servicer may seek reimbursement for the costs associated with title curative work (expense code 300009, Advantage Title Curative) or settling litigation or paying a third party to release a claim (expense code 300010, Advantage Title Settlement).

Other Servicing requirements

In addition to the preceding requirements, Chapter 8505 also specifies additional requirements pertaining to:

- Servicers' identification and tracking of Lender Title Assessment Mortgages
- Cooperation with any Freddie Mac investigation of a Title Defect
- Notification to Responsible Parties of the Title Defect
- Curing said Title Defect, if applicable

Guide impacts: Chapter 8505 **(new),** Exhibit 74 and Directory 5

Submission process for deferred balance exceptions

We have updated the Guide to clarify the exception request process for Borrowers who are unable to repay a deferred balance when it becomes due. Servicers must submit requests to Freddie Mac through Resolve using the Custom Modification path and include their recommended solution, applicable terms and supporting rationale to support Freddie Mac's review of the request.

Guide impact: Section 8504.1

Payoff Draft Date 18 Mortgages

In Bulletins 2025-14 and 2026-5, we announced new Servicing requirements for Payoff Draft Date 18 Mortgages. We have updated Sections 8303.1 and 8303.3 to clarify when Freddie Mac will draft payoff funds, including interest for payoffs of Payoff Draft Date 18 Mortgages that are timely and successfully reported on the first or second Business Day of a month.

Guide impacts: Sections 8303.1 and 8303.3

Fraud documentation

We have added a requirement to maintain and provide records, including identity theft investigation documentation, video recordings and e-notary artifacts.

Guide impact: Section 3201.3

3. ADDITIONAL GUIDE UPDATES

Delinquency and Borrower hardship assessment

In response to Servicer and industry feedback, we have clarified the requirements in Section 9202.1 to remove language around situations not considered to be an eligible hardship.

Previously, Section 9202.1(b)(ii) outlined situations that were an eligible hardship for a Freddie Mac loss mitigation option. This language has been removed to clarify and better align existing requirements.

Guide impacts: Sections 9202.1, 9208.1 and 9209.1

HeritageOne® Mortgages

HeritageOne Mortgages are not a general offering and are only available to Seller/Servicers approved by Freddie Mac. With this update, we have clarified the Servicing requirements for approval and eligibility in coordination with operation updates being made to the Seller approval process.

As it pertains to the Servicing of all HeritageOne Mortgages, the Servicer must obtain explicit approval from Freddie Mac to service HeritageOne Mortgages due to the necessary expertise and additional requirements specific to these Mortgages. The previous requirement for completion of a concurrent Transfer of Servicing to a designated Servicer has been removed.

Guide impact: Section 8901.1

Quality Control Advisor® retirement

Quality Control Advisor was retired on May 30, 2026 and has been fully transitioned to Quality Control Advisor Plus℠. We have updated the Guide to remove references to Quality Control Advisor.

Guide impacts: Sections 2402.2, 2402.3, 2406.1 and Exhibit 88

Green MBS

We have removed Guide references to Green MBS.

Guide impacts: Sections 6202.3, 6202.4, 6302.3, 6302.4, Exhibits 17S, 34 and Glossary

Compliance with applicable law

We have deleted Section 1301.7 and relocated the relevant language related to the Fair Housing Act to Section 1301.2. No requirements were changed as a result of these updates.

Guide impacts: Sections 1301.2 and 1301.7

4. ADDITIONAL RESOURCES

Default reporting modernization

Servicers are encouraged to access the following resources to prepare for these transitions:

- Read our **insights article** for more information on timelines and how to prepare for the upcoming EDR retirement. The information in the article is not part of, or a substitute for, the Guide or other Purchase Documents.
- Review the **Resolve product timeline** and **Default Reporting Dataset Guidelines**, which provide an overview of the events Servicers will be reporting to Freddie Mac and FAQs for additional details
- Bookmark the **Resolve website** to receive the latest updates and information

Additional resources are not part of, or a substitute for, the Guide or other Purchase Documents.

Payoff Draft Date 18 Mortgages

Read our **insights article** for more information on the Payoff Draft Date remittance requirements.

Additional resources are not part of, or a substitute for, the Guide or other Purchase Documents.

Quality Control Advisor retirement

We have updated **FAQs** related to Quality Control Advisor.

Additional resources are not part of, or a substitute for, the Guide or other Purchase Documents.

5. GUIDE UPDATES SPREADSHEET AND TRACKED REVISIONS

For a detailed list of the Guide updates associated with this Bulletin and tracked revisions of the Guide content, access the Bulletin 2026-11 (Servicing) Guide Updates Spreadsheet and Guide Tracked Revisions via the Download drop-down available at **https://guide.freddiemac.com/app/guide/bulletin/2026-11**.

The Guide Updates Spreadsheet and Guide Tracked Revisions are not part of, or a substitute for, the Guide or other Purchase Documents.

6. CONTACT AND SUPPORT

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