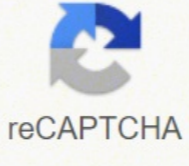




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TO: Freddie Mac Sellers

August 29, 2018 | 2018-13

SUBJECT: SELLING UPDATES

This Guide Bulletin announces:

Home Possible® Mortgages

- Enhanced credit flexibilities and simplified [Home Possible®](#) Mortgage requirements through the consolidation of Home Possible and Home Possible Advantage® into a single offering – **October 29, 2018**

Mortgage eligibility and credit underwriting

- Updates to our payment calculation requirements for [student loans](#) – **November 1, 2018**
- Flexibilities to our cash back requirements for ["no cash-out" refinance Mortgages](#) – **October 27, 2018**
- Updates to the time frame for evaluating [inquiries on the credit report](#) – **September 9, 2018**
- Removal of special delivery requirements for Mortgages with Borrower [income commencing after the Note Date](#)
- An extension of the effective date for [rental income requirements](#) announced in Bulletins 2017-12 and 2018-1 – **March 1, 2019**

Guide Form 71, Market Conditions Addendum to the Appraisal Report

- The deletion of the requirement that [Form 71](#) be provided with all appraisal reports

Condominium Project Insurance

- Updates to our [property, flood, liability and fidelity or employee dishonesty insurance requirements](#)
- An increase to the allowable [deductible for Condominium Projects](#)

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.

HOME POSSIBLE MORTGAGES**Effective October 29, 2018**

In response to Seller feedback, we evaluated our requirements for Home Possible and Home Possible Advantage Mortgages and are combining Home Possible and Home Possible Advantage into one offering in an effort to better help Sellers originate Home Possible Mortgages.

The revised Home Possible Mortgage offering will:

- Provide Sellers with ease of use and operational efficiencies by eliminating the need to maintain two separate offerings



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Apr 07, 2021 · IDM Operations & Laboratory Management Meetings for 2021 will be held via Microsoft Teams on the following Wednesdays. Between 11h00-12h00: 3 February 2021 Jul 31, 2019 · 子ども遺伝子能力検査 (1) 軽井沢旅行記 (2) あるあるネタ (1) 新聞勧誘員の失言 (2) キッズライン (1) 非常識な奴と戦った話 (32) 小4女子とガチで100m走してみた (3) 妹が生まれた日 (5) 狙われる30代主婦 (18) PR (1) 日常 (23) 1 - 1869 2 - 1943 3 - 1 Across 2 Down 4 - 10 out of 10 - Dinosaurs 5 - 10 out of 10 - English 6 - 10 out of 10 - German 7 - 10 out of 10 - Junior Essentials 8 - 1000 Miglia 9 - 1000cc Turbo 10 - 1497 - Five Years After 11 - 17 + 4 (media GmbH) 12 - 1869 - History Experience 13 - 1943 - The Battle of Midway 14 - 1st Division Manager

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