Freddie Mac
SINGLE-FAMILY

Bulletin

TO: Freddie Mac Servicers **October 14, 2026 | 2026-14**

SUBJECT: SERVICING UPDATES

1. Topics and summary of changes
2. Guide requirements
3. Additional Guide updates
4. Guide Updates Spreadsheet and Tracked Revisions
5. Contact and support

1. TOPICS AND SUMMARY OF CHANGES

Topic	Effective date	Summary of change
CHOICEReno eXPress® Mortgages	Effective for Mortgages with Loan Product Advisor® submission or resubmission dates on or after January 25, 2027	Updating Mortgage offering name in Servicing requirements following the transition from GreenCHOICE Mortgages® to CHOICEReno eXPress Mortgages
Texas Equity Section 50(a)(6) Mortgages	Immediate	• Clarified Servicer requirements for Texas 50(a)(6) Mortgages when potential issues are identified regarding compliance under the Texas Constitution • Standardized requirements for exception requests, Borrower complaints and documentation submitted for Freddie Mac review
EDR default action code 35	November 16, 2026	Updating the Guide to state that Resolve® will report EDR default action code 35
Review and evaluation of firms for Freddie Mac Default Legal Matters	Immediate	Clarified requirements in Section 9501.1 around screening of law firms against the Freddie Mac Exclusionary List
Transfers of Ownership	Immediate	Updated the requirements for approval of Transfers of Ownership in Section 8406.2 to state that copies of the settlement statement are not required when submitting document transferee information in the Post-Fund Data Correction tool
Daily investor reporting	February 1, 2027	Updating requirements for Servicers to report loan-level transactions on a daily basis

Topic	Effective date	Summary of change
Flood insurance requirements for Condominium Projects with greater than 25% commercial space	December 6, 2026	Adding specificity regarding Condominium Project master flood insurance requirements for projects with greater than 25% commercial space
FreddieHome℠ System-Specific License	Immediate	Updated the Freddie Mac Gateway® System-Specific License to include FreddieHome

2. GUIDE REQUIREMENTS

CHOICEReno eXPress® Mortgages

In Bulletin 2026-13, we announced the retirement of GreenCHOICE Mortgages® and the transition to one streamlined offering for small-scale renovations as CHOICEReno eXPress Mortgages. We are updating the Servicing requirements for these Mortgages to align with the new offering name.

Servicers are reminded that Transfers of Servicing involving GreenCHOICE Mortgages with Application Received Dates prior to January 25, 2027 are prohibited until all eligible improvements are complete and the appraiser has provided a completion report.

Guide impacts: Sections 4606.10, 4607.17, 7101.2 and 8104.1

Texas Equity Section 50(a)(6) Mortgages

Based on Servicer feedback, we have updated the Guide to provide instructions for Texas Equity Section 50(a)(6) Mortgages when a Servicer believes that one or more terms of a Payment Deferral, Disaster Payment Deferral or Freddie Mac Flex Modification® may not comply with Article XVI, Section 50(a)(6) of the Texas Constitution. These updates establish a consistent process for submitting exception requests, escalating Borrower complaints and providing supporting information and documentation for Freddie Mac's review.

Guide impacts: Sections 9203.4 and 9206.2

EDR default action code 35

Effective November 16, 2026

Resolve® will be updated with enhanced functionality that will report default action code 35 (bankruptcy cramdown) to the EDR system on a Servicer's behalf when the Servicer notifies Freddie Mac of a proposed bankruptcy cramdown in accordance with Section 9401.2(e). Servicers will no longer be required to report default action code 35.

Guide impacts: Sections 9301.4, 9401.2 and Exhibit 82

Review and evaluation of firms for Freddie Mac Default Legal Matters

In Bulletin 2026-7, we provided greater specificity regarding Freddie Mac Exclusionary List screening processes, including third-party screening.

With this update, we have clarified the Servicer due diligence requirements for the review and evaluation of firms for Freddie Mac Default Legal Matters in accordance with the previous fraud updates around third-party screening.

We have changed the language for the Servicer due diligence requirements that Servicers must ensure the firm, or any entity performing work for the firm, is not on the Freddie Mac Exclusionary List in accordance with Section 3101.1. This change removes the previous language requiring individuals to be reviewed against the Freddie Mac Exclusionary List in accordance with Section 3101.1.

Guide impact: Section 9501.1

Transfers of Ownership

In response to Servicer feedback, we have clarified the requirements in Section 8406.2(c) pertaining to submitting document transferee information via the Post-Fund Data Correction (PDFC) tool (see Exhibit 88, *Servicing Tools*) as part of the approval of the application for Transfers of Ownership.

In this update, we have removed the requirement that the Servicer must submit copies of the settlement statement via the PDFC tool along with copies of the assumption agreement and clarified that the settlement statement must be retained in the Mortgage file.

Guide impact: Section 8406.2

3. ADDITIONAL GUIDE UPDATES

Daily investor reporting mandate

Effective February 1, 2027

In Bulletins 2026-G and 2026-11, 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. We are updating Sections 8301.4 and 8303.4 to reflect this reporting requirement.

Guide impacts: Sections 8301.4 and 8303.4

Flood insurance requirements for Condominium Projects with greater than 25% commercial space

Effective December 6, 2026

We are updating Section 4703.3 to add greater specificity regarding flood insurance requirements for Condominium Projects with greater than 25% commercial space as follows:

- The maximum coverage amount available from the National Flood Insurance Program (NFIP) per unit will refer to coverage available under the Residential Condominium Building Association Policy (RCBAP) form (currently $250,000 per unit).
- If the commercial space of an attached condominium building is over 25%, coverage provided by the NFIP's General Property Form (currently $500,000 per building) is insufficient. A private flood insurance policy, or a private flood insurance policy in conjunction with a General Property Form policy (or equivalent coverage) must be maintained by the homeowners association to equate to coverage requirements for condominiums eligible for an RCBAP.

Guide impact: Section 4703.3

FreddieHome℠ System-Specific License

We have updated the System-Specific License for Freddie Mac Gateway® to reflect the inclusion of a license for FreddieHome.

FreddieHome is a digital platform that simplifies how Seller/Servicers and their Related Third Parties engage with Freddie Mac by bringing business interactions, account updates and resources into a connected and personalized experience.

Guide impact: Section 2402.2

4. 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 2026-14 (Servicing) Guide Updates Spreadsheet and Guide Tracked Revisions via the Download drop-down available at **https://guide.freddiemac.com/app/guide/bulletin/2026-14**.

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

5. 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