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Timeline of Changes for Freddie Mac Relief Refinance MortgagesSM

	11/30/11	12/1/11	1/3/12*	1/31/12	2/1/12	3/15/12	4/30/12	6/1/12
Program Milestones		1st Application Date	1st Freddie Mac Settlement Date		1st Freddie Mac Settlement Date	1st Freddie Mac Settlement Date		1st Freddie Mac Settlement Date
		All LTVs Cash and Guarantor Same Servicer and Open Access	≤125% LTV Cash and Guarantor Same Servicer and Open Access		>125% LTV Cash Same Servicer	>125% LTV Cash Open Access Loan Prospector® updated to begin loan assessments for Open Access >125%		>125% LTV Guarantor Same Servicer and Open Access
Pipeline Coverage	Last Application Date			Last Note Date		May begin using HVE values for 1- 2-unit properties for Open Access	Last Freddie Mac Settlement Date	
	All LTVs Cash and Guarantor Same Servicer and Open Access			All LTVs Cash and Guarantor Same Servicer and Open Access		May begin using HVE 2-unit properties for Same Servicer	All LTVs Cash and Guarantor Same Servicer and Open Access	

Dates reflect those announced in the Freddie Mac [Single-Family Seller/Service Guide \("Guide"\) Bulletin 2011-22](#). Revised requirements announced in [Guide Bulletin 2012-1](#) apply for settlement dates on or after January 5, 2012. If any other changes in timing occur, they will be announced in a future Guide Bulletin.