

Bulletin

To: Freddie Mac Servicers

December 11, 2024 | 2024-17

SUBJECT: SERVICING UPDATES

This Guide Bulletin announces:

- **My Home by Freddie Mac®**
 - New links to the [My Home resources](#)
- **Servicing transfer checklists**
 - Updated [Transfer of Servicing checklists](#)
- **Information security**
 - The [refactoring of Guide Chapter 1302](#)
 - A new process for [reporting security breaches](#) – January 1, 2025
 - Additional [information security](#) updates – March 11, 2025
- **Freddie Mac Gateway**
 - The introduction of [Freddie Mac Gateway](#) – January 25, 2025
- **Bank of New York Mellon contact information**
 - New contact information for [Bank of New York Mellon](#)

EFFECTIVE DATE

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

MY HOME BY FREDDIE MAC

Freddie Mac currently provides links to My Home in the additional resources section within letter templates for workout options that Servicers may use when sending out notices to Borrowers as required within the Guide. With this update, we are announcing changes to these templates to make it easier for Borrowers to access this information, including:

- Providing updated links to the My Home resources that cover topics for Borrowers on getting help when struggling to make their Mortgage payments
- Adding a QR code for each letter template that can be used to directly access these same resources

The updated links and the addition of QR codes may be used by Servicers to help improve the Borrower experience with quickly accessing important educational resources on getting help with their Mortgage.

Guide impacts: Exhibits 93, 1100, 1145 and Form 710

SERVICING TRANSFER CHECKLISTS

We have removed references to outdated Transfer of Servicing best practice documents in Guide Section 7101.3 and included references to recently updated Transfer of Servicing checklists in Section 7101.1. Transferors and Transferees should review and consider adopting the [Servicing Transfer Management Checklists](#) that include links to the MISMO®



Servicing Transfer Catalog, which includes industry standard best practices, checklists and templates for servicing transfer instructions, portfolio characteristics, image transfer schedules, required reporting, reconciliation and more.

Guide impacts: Sections 7101.1 and 7101.3

INFORMATION SECURITY

In Bulletin 2024-16, we announced the following updates related to information security, incident notification and reporting obligations.

Refactoring of Chapter 1302

To improve the ease of use of our Guide, Chapter 1302 has been refactored to enhance readability. No requirements were changed as a result of this new formatting.

Guide impacts: Sections 1302.1 through 1302.3

Incident notification and related obligations

Effective January 1, 2025

We are updating our information security requirements related to incident notifications, the timing for such notifications and related reporting obligations.

The process for reporting Security Incidents (as defined in Section 1302.2) and Privacy Incidents (as defined in Section 1302.2) is being consolidated. Beginning January 1, 2025, all Incidents (as defined in new Section 1302.5) must be reported via Freddie Mac's electronic notification tool at <https://privacyportal.onetrust.com/incident-portal/webforms/94b5e41a-aba0-4e51-ba48-efa19ce560a1/1b25c37a-a280-44f2-b61e-a693a33c7267> (or by such other means as specified by Freddie Mac).

Additionally, effective January 1, 2025, the timeline for reporting Incidents will be reduced to no later than 36 hours after discovery of the Incident; if, however, an Incident causes a Seller/Servicer to shut down, disable or disconnect all or part of a system or technology the Seller/Servicer uses in connection with Mortgage originations or Servicing Mortgages on behalf of Freddie Mac, the Incident must be reported immediately.

With respect to Seller/Servicer quarterly reporting of Non-critical Privacy Events (as defined in Section 1302.2), Exhibit 130, *Non-critical Privacy Incident Reporting Template*, will be retired, and Non-critical Privacy Incidents (as defined in new Section 1302.5) will be required to be reported using the electronic notification tool at <https://privacyportal.onetrust.com/incident-portal/webforms/94b5e41a-aba0-4e51-ba48-efa19ce560a1/7aa89b26-8f28-4ed8-ae19-944470d088c9>.

Guide impacts: Sections 1302.2, 1302.5 and Exhibit 130

Additional information security updates

Effective March 11, 2025

In Section 1302.2, we are making additional updates to the following topics related to information security:

- Data transmission and data loss prevention
- Vulnerability management and penetration testing
- Data Encryption (as defined in Section 1302.2)
- Incident management
- Granting, removing and reviewing access
- Authentication requirements and guidelines
- Cloud computing

In Section 1302.3, we are adding additional requirements related to business continuity plans (BCPs), including requirements for BCP review, policies and procedures to support the BCPs, and BCP education and training.



Finally, we are adding new Sections 1302.4 and 1302.6 through 1302.8 related to the following information security topics, respectively:

- Disaster recovery plans
- Document retention and destruction
- Information security and other requirements for Related Third Parties
- The use of artificial intelligence and machine learning

Guide impacts: Sections 1302.2 through 1302.4 and 1302.6 through 1302.8

Additional resources

We encourage Sellers to view our updated [FAQs](#) related to information security and privacy.

FREDDIE MAC GATEWAY

Effective January 25, 2025

In Bulletin 2024-16, we introduced Freddie Mac Gateway as the new single sign-on portal for users who access Single-Family technology tools through the Freddie Mac Loan Advisor® Portal or Servicing Gateway. Effective January 25, 2025, Loan Advisor Portal and Servicing Gateway will be retired. Existing Seller/Servicer Loan Advisor Portal and Servicing Gateway credentials will still be active to sign into Freddie Mac Gateway.

Freddie Mac Gateway will not impact users who access our technology through system-to-system (S2S) integrations. S2S users will still access Freddie Mac technology through their software partners.

Seller/Servicers will be able to access Freddie Mac Gateway, once it launches, via the Freddie Mac website. The direct link will be provided in a separate communication.

Guide impacts: Sections 1101.2, 1401.3, 2402.2, 2404. 2, 2406.4, 2407.1, 3101.1, 7101.2, 8102.1, 8203.12, 8301.10, 8302.17, 8303.30, 9206.10, 9207.2, 9301.47 and Exhibit 88

BANK OF NEW YORK MELLON CONTACT INFORMATION

Effective September 23, 2024

In Bulletin 2024-16, we updated the Guide to reflect changes to Bank of New York Mellon's contact information for document custody, including separate e-mail addresses related to document release requests in Directory 4.

Guide impacts: Directory 4, Exhibit 43 and Form 1035DC

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 2024-17 (Servicing) Guide Updates Spreadsheet via the Download drop-down available at <https://guide.freddiemac.com/app/guide/bulletin/2024-17>.

CONCLUSION

If you have any questions about the changes announced in this Bulletin, please contact your Freddie Mac representative or call the Customer Support Contact Center at 800-FREDDIE.

Sincerely,

Mike Reynolds

Vice President, Head of Servicing