



December 9, 2020

Reminder: Revised Aligned Delinquent Loan Buyout Policy

As a reminder, effective January 1, 2021, Freddie Mac is extending the timeframe for its delinquent loan buyout policy for Single-Family mortgage-backed securities (MBS¹) from four months of delinquency to 24 months of delinquency. Along with other exceptions mentioned in our September 30th [announcement](#) of this extension, a loan referred to foreclosure is an action that would result in a delinquent loan being removed from the MBS pool. Such foreclosure moratorium extensions as noted today in [Guide Bulletin 2020-46](#), and any further foreclosure moratorium extensions announced in the future, may result in delinquent loans remaining in the pool longer than they would have should the foreclosure moratorium not have been in place.

For questions, please contact the Freddie Mac Investor Inquiry line at 800-336-3672 or investor_inquiry@freddiemac.com.

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¹ MBS includes Freddie Mac MBS and/or UMBS, and Freddie Mac PCs.