


# 2025 Due Date Calendar for Monthly Reporting & Remitting




## Reporting Only Due Dates\*

-  Monthly Delinquency Reporting
-  Accounting Cutoff
-  Loan-Level Reporting Gold 45-Day PC
-  Monthly Direct Pay Bond Reporting
-  Sales Data Template Reporting

## Remitting & Reporting Due Dates†

-  Monthly Multi 55-Day PCs Reporting and Remitting
-  Loan Level Reporting and Monthly Remittance for Non-Gold PCs due on the same day
-  Monthly Remittance for Gold 45-Day PCs and Accounting Cutoff fall on the same day
-  Monthly Reporting and Remittance for Multi 55-Day PCs, Monthly Remittance for 45-Day Gold PCs and Accounting Cutoff fall on the same day

## Footnotes

-  Holidays (Federal, Federal Reserve, and Freddie Mac)
-  Freddie Mac will be closed. Federal and Federal Reserve Bank is open.
-  Federal Reserve Bank and Federal considered non-business days. Freddie Mac will be open on these days.
- \* Quarterly Reserve Reporting Template is due by the 15th of the month following the end of the quarter.
- † Please report prior to 8:00 pm ET on the calendar due date. Freddie Mac must have funds available by the remittance due date. You must complete your myOptigo Servicer Remittance no later than 1:00 pm ET cut-off on the business day prior to the remittance due date.

For Remitting on Standby Bonds please refer to the Reimbursement and Security Agreement.

Monthly Remittance for Direct Pay Bonds are due to Freddie Mac (2) Business Days after receipt

All Payoff Reporting is due to Freddie Mac (2) Business days from the Payoff Date.

All reporting and remitting due dates represent the last date for reports/remittances to be received without incurring penalties. Reporting/remitting windows exist prior to these due dates. Please refer to the back of this calendar for more information.

Monthly 55-Day Multi PC determination date reporting and myOptigo remittance call-in is due (2) Business Days after CREFC determination day, which is the 11th calendar day of the month or next business day if the 11th is a non-business day.

January				
M	T	W	TH	F
		1	2	3
6	7	8	9	10
13	14	15	16	17
20	21	22	23	24
27	28	29	30	31

February				
M	T	W	TH	F
3	4	5	6	7
10	11	12	13	14
17	18	19	20	21
24	25	26	27	28

March				
M	T	W	TH	F
3	4	5	6	7
10	11	12	13	14
17	18	19	20	21
24	25	26	27	28
31				

April				
M	T	W	TH	F
	1	2	3	4
7	8	9	10	11
14	15	16	17	18
21	22	23	24	25
28	29	30		

May				
M	T	W	TH	F
			1	2
5	6	7	8	9
12	13	14	15	16
19	20	21	22	23
26	27	28	29	30

June				
M	T	W	TH	F
2	3	4	5	6
9	10	11	12	13
16	17	18	19	20
23	24	25	26	27
30				

July				
M	T	W	TH	F
	1	2	3	4
7	8	9	10	11
14	15	16	17	18
21	22	23	24	25
28	29	30	31	

August				
M	T	W	TH	F
				1
4	5	6	7	8
11	12	13	14	15
18	19	20	21	22
25	26	27	28	29

September				
M	T	W	TH	F
1	2	3	4	5
8	9	10	11	12
15	16	17	18	19
22	23	24	25	26
29	30			

October				
M	T	W	TH	F
		1	2	3
6	7	8	9	10
13	14	15	16	17
20	21	22	23	24
27	28	29	30	31

November				
M	T	W	TH	F
3	4	5	6	7
10	11	12	13	14
17	18	19	20	21
24	25	26	27	28

December				
M	T	W	TH	F
1	2	3	4	5
8	9	10	11	12
15	16	17	18	19
22	23	24	25	26
29	30	31		

## 2025 Loan/Bond-Level Reporting Schedule

	Mortgage Reporting Window (MM/DD)	Mortgage Reporting Deadline (MM/DD)	Bond Reporting Deadline Direct Pay (MM/DD)	Cycle Date (MM/YY)	Mortgage Accounting Cycle (MM/DD)
January	1/16 - 1/23	1/23	1/10	1/25	12/16/24 - 1/15/25
February	2/18 - 2/24	2/24	2/10	2/25	1/16 - 2/14
March	3/17 - 3/21	3/21	3/10	3/25	2/17 - 3/14
April	4/16 - 4/22	4/22	4/10	4/25	3/17 - 4/15
May	5/16 - 5/22	5/22	5/09	5/25	4/16 - 5/15
June	6/16 - 6/23	6/23	6/10	6/25	5/19 - 6/13
July	7/16 - 7/22	7/22	7/10	7/25	6/16 - 7/15
August	8/18 - 8/22	8/22	8/08	8/25	7/16 - 8/15
September	9/16 - 9/22	9/22	9/10	9/25	8/18 - 9/15
October	10/16 - 10/22	10/22	10/10	10/25	9/16 - 10/15
November	11/17 - 11/21	11/21	11/10	11/25	10/16 - 11/14
December	12/16 - 12/22	12/22	12/10	12/25	11/17 - 12/15

NOTE: For Gold 45 Day PCs securitized mortgages, please subtract two business days from the reporting schedule (for example, for January, the reporting window is 01/16-01/23 therefore the Gold 45 Day PC reporting deadline would be 01/21).

## 2025 Delinquency Reporting Schedule

	Reporting Window (MM/DD)	Reporting Deadline (MM/DD)	Cycle Date (MM/YYYY)
January	1/2 - 1/6	1/6	12/2024
February	2/3 - 2/5	2/5	1/2025
March	3/3 - 3/5	3/5	2/2025
April	4/1 - 4/3	4/3	3/2025
May	5/1 - 5/5	5/5	4/2025
June	6/2 - 6/4	6/4	5/2025
July	7/1 - 7/3	7/3	6/2025
August	8/1 - 8/5	8/5	7/2025
September	9/2 - 9/4	9/4	8/2025
October	10/1 - 10/3	10/3	9/2025
November	11/3 - 11/5	11/5	10/2025
December	12/1 - 12/3	12/3	11/2025

NOTE: This applies to all Freddie Mac Multifamily products.

### General Contact Information

**Customer Service**  
(866) MULTI-FM  
M-F, 8:00 am – 8:00 pm ET

**For Payoffs**  
mfopsloanacctpayoffs@freddiemac.com

**For Other Loan  
Accounting Questions**  
mfla@freddiemac.com

