

Freddie Mac

Year Round Monthly

Arizona, New Mexico, and Nevada

Year Round Semimonthly

Alabama Arkansas California Florida Guam Georgia Hawaii Louisiana Mississippi
Oklahoma Puerto Rico South Carolina Texas Virgin Islands

JUNE 1 to SEPTEMBER 30 twice per month

Alaska

March 1 to November 30 twice per month

All Other States

Fannie Mae

All year once per month

AZ, NM, and NV

All year twice per month

CA, FL, HI, Guam, Puerto Rico, and Virgin Islands

March 1 to November 30 twice per month

AL, GA, LA, MS, SC, and TX

April 1 to October 31 once per month

All Other States

FHA & REO

All year once per month

Arizona- Nevada- New Mexico

All year twice per month

California- Florida- Hawaii- Guam- Puerto Rico- US Virgin Islands

April 1 to October 31 once per month

Colorado- Utah- Wyoming

March 1 to November 30 twice per month

Alabama- Georgia- Louisiana- Mississippi- South Carolina and Texas

June 1 to September 30 twice per month

Alaska

April 1st to October 31st twice per month

All other states

VA

All year twice per month; one cut per month may be sufficient

Alabama, Arizona, California, Florida, Georgia, Guam, Hawaii,
Louisiana, Mississippi, Nevada, New Mexico, Puerto Rico, South
Carolina, Virgin Islands, Texas

JUNE 1 TO SEPTEMBER

ALASKA

April 1st to October 31st twice per month

All other states