



# WHOLESALE ANNOUNCEMENT 2024-90

December 18, 2024

Freddie Mac Updates

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## **Effective Date**

Effective immediately

## **Release Notes:**

### **Federal Housing Administration (FHA) Loan Calculations**

- Seller Concessions will be updated to align LPA with the definition of Interested Party Contributions (IPCs) per the FHA Single Family Housing Policy Handbook 4001 II.A.4.iii(G), dated September 30, 2014.
- In addition, Total Closing Costs will be updated to align LPA with the U.S. Department of Housing and Urban Development Single Family Housing Developer's Guide for Total Scorecard Final, dated April 19, 2024.

**Should you have any questions, please reach out to your Account Executive or Client Manager**