



WHOLESALE ANNOUNCEMENT 2024-93

December 18, 2024

Freddie Mac Updates

Effective Date

Effective for Loan Product Advisor submissions and resubmissions on or after March 24, 2025

Credit Underwriting:

Automated Collateral Evaluation (ACE) and ACE+ PDR Expansion

Freddie Mac is expanding access to automated collateral evaluation (ACE) and ACE+ PDR appraisal alternatives. As a result of this expansion, for purchase transactions, the maximum loan-to-value (LTV)/total LTV (TLTV) ratios permitted for:

- ACE appraisal waivers will increase from 80% maximum LTV/TLTV ratios to 90% maximum LTV/TLTV ratios
- ACE+ PDR will increase from 80% maximum LTV/TLTV ratios to the maximum LTV/TLTV ratios allowed for the associated Mortgage offering

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