



# WHOLESALE ANNOUNCEMENT 2025-8

## January 23, 2025

### Freddie Mac Update

#### **Effective Date**

Effective January 26, 2025

#### **Update:**

##### **Present Housing Expense Enhancement**

- To align with other automated underwriting systems (AUSs) and provide a more consistent experience for dual AUS users, for submissions indicating a retained Primary Residence, Loan Product Advisor (LPA) has been enhanced to add the owned property maintenance expense to the liability payment amount and to compare that combined amount to the present housing expenses. The amounts in the two sections should be the same once aggregated and are only compared so that values are de-duplicated. If the amounts differ, however, LPA will use the higher amount when calculating the debt-to-income ratios.

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