



WHOLESALE ANNOUNCEMENT 2025-15

February 26, 2025

Freddie Mac Update

Effective Date

Effective Immediately

Update:

ACE and ACE+ PDR

- Freddie Mac has updated requirements for ACE to provide:
 - The Seller may accept an ACE appraisal waiver offer when adverse physical property conditions are minor
 - If a PDR has been obtained, the Seller may not accept an ACE appraisal waiver offer
- Freddie Mac has modified requirements related to both ACE and ACE+ PDR to:
 - Permit the Seller to provide a more comprehensive valuation product than the minimum required in the Last Feedback Certificate
 - Specify that Texas Section 50(f)(2) Mortgages are not eligible for ACE or ACE+ PDR
 - Update miscellaneous cross-references

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