



WHOLESALE ANNOUNCEMENT 2025-18

February 26, 2025

Freddie Mac Update

Effective Date

Effective Immediately

Update:

Rent Payment History Enhancement

- Previously, for Loan Product Advisor to assess rent payment history in the credit assessment, an asset verification report identifying rent payments was required. Freddie Mac has expanded this offering to allow an alternative path for Loan Product Advisor to include a Borrower's positive rent history in the credit assessment.
- Loan Product Advisor has been enhanced to allow approved Sellers to indicate in the submission when a Borrower's rent payment history has been or can be documented. For certain Mortgages, the Borrower's rent payment history may impact the Loan Product Advisor credit assessment by upgrading a Mortgage's Risk Class from Caution to Accept. When successful, the Feedback Certificate will include a message indicating the Borrower's positive rent payment history was included in the credit assessment and that additional documentation must be maintained in the Mortgage file.

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