



WHOLESALE ANNOUNCEMENT 2025-31

April 7, 2025

Freddie Mac Update

Effective Date

Effective for Loan Product Advisor submissions and resubmission on or after April 7, 2025

Update:

Hybrid appraisal Expansion

- Freddie Mac is expanding eligibility for hybrid appraisals as an available appraisal option in the Guide. Hybrid appraisals will no longer be limited to instances when an ACE+ PDR must be upgraded to an appraisal.
- A hybrid appraisal may be completed for the following property types:
 - 1-unit properties, including in a Planned Unit Development (PUD) or with an ADU; and
 - Condominium Units (attached and detached)
 - Hybrid appraisals will be available for all transaction types (i.e., purchases, “no cash-out” and cash-out refinance transactions).

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