



# WHOLESALE ANNOUNCEMENT 2025-46

June 18, 2025

## Freddie Mac Update

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### Effective Date

Effective immediately

### Update:

#### **Automated Employment Assessment with Loan Product Advisor**

- Freddie Mac has updated the eligible earnings for automated employment assessment with Loan Product Advisor to permit earnings from Borrowers with income reported on Internal Revenue Service (IRS) Form 1099 for services performed when employment is assessed using account data.

#### **Employed Income – Military Earnings**

- Freddie Mac has removed the IRS Form W-2 documentation requirement for military base (basic) pay and military entitlements.
- Feedback messages: Loan Product Advisor feedback messages to support this change will be announced at a future date.

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