



# WHOLESALE ANNOUNCEMENT 2025-59

July 23, 2025

## Freddie Mac Update

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### Effective Date

Effective immediately

### Update:

#### **Temporary subsidy buydowns for Manufactured Home Mortgages**

- Freddie Mac has updated the Guide to allow temporary subsidy buydowns for Mortgages secured by Manufactured Homes. Temporary subsidy buydowns provide the Borrower with a smoother transition to homeownership by starting with a lower interest rate in the first year that then graduates up over the next 2 to 3 years.

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