



# WHOLESALE ANNOUNCEMENT 2025-74

August 19, 2025

## Freddie Mac Update

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### Effective Date

Effective Immediately

### Update:

#### **Consideration of Positive Rent Payment History in Credit Reports**

- LPA's risk assessment will now consider positive rent payment history from submitted credit reports, if the data is available. This may positively impact the risk class of the loan and could potentially turn a Caution to an Accept. There's no additional action or documentation required for you to take advantage of this enhancement

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