



# WHOLESALE ANNOUNCEMENT 2025-74

September 26, 2025

Freddie Mac Update

## Effective Date

Effective for mortgages with settlement dates on or after September 29, 2025

## Update:

### **Loan-to-value Ratios for Certain Mortgages Secured by 2- to 4-Unit Properties**

- Freddie Mac has increased the maximum loan-to-value (LTV), total LTV (TLTV) and Home Equity Line of Credit (HELOC) TLTV (HTLTV) ratios to 95% for Accept Mortgages that are purchase or “no cash-out” refinance transactions secured by a 2- to 4-unit Primary Residence.

### **Loan Product Advisor updates**

- Loan Product Advisor will be updated on October 5, 2025, to support this change. Until then, Sellers may disregard a Feedback Certificate purchase eligibility result of “ineligible” when associated solely with a feedback message in conflict with these updated requirements. Feedback messages are for guidance purposes only and are not part of, and are not a replacement or substitute for, the requirements in the Guide and other Purchase Documents.

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