



WHOLESALE ANNOUNCEMENT 2025-85

October 22, 2025

Freddie Mac Update

Effective Date

Effective December 8, 2025

Update:

Improvement Analysis

Freddie Mac has revised Section 5605.5 related to property condition and quality of construction to:

- Provide additional clarity and examples of the types of deficiencies that are consistent with a C5 or C6 condition rating, including providing specificity regarding eligibility of properties with missing flooring, and properties that have incomplete construction or remodeling

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