



WHOLESALE ANNOUNCEMENT 2025-90

November 19, 2025

Freddie Mac Update

Effective Date

Immediately

Update:

MORTGAGES SECURED BY MANUFACTURED HOMES CONTAINING ADUs

- Freddie Mac, in support to their commitment to the Duty to Serve plan and affordable housing mission by expanding access to credit responsibly and providing opportunities for sustainable homeownership, is updating their Guide requirements for Mortgages secured by Manufactured Homes containing ADUs.
- Freddie Mac is specifying for Mortgages secured by Manufactured Homes, including CHOICEHomes, the property may contain an ADU provided the primary dwelling is a multiwide Manufactured Home.
- Additionally, Freddie Mac is expanding their requirements for properties containing a Manufactured Home ADU to now allow the primary dwelling to be a multiwide Manufactured Home, including a CHOICEHome.

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