



WHOLESALE ANNOUNCEMENT 2025-92

November 19, 2025

Freddie Mac Update

Effective Date

Immediately

Update:

Refinance Mortgages where the Borrower inherited or was legally awarded the property

- When at least one Borrower on the refinance Mortgage inherited or was legally awarded the Mortgaged Premises as described in Sections 4301.2 and 4301.5, documentation of the property having been inherited or legally awarded must be included in the Mortgage file.
- Additionally, Freddie Mac has enhanced the description of “legally awarded” to provide specificity. No requirements were changed as a result of this update.

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