



WHOLESALE ANNOUNCEMENT 2026-41

April 21, 2026

Freddie Mac Update

Effective Date

Effective Immediately

Update:

MANUFACTURED HOUSING

Maximum Mortgage term

- In support of sustainable homeownership, for cash-out transaction Mortgages secured by Manufactured Homes, Freddie Mac has increased the maximum Mortgage term from 20 years to 30 years for Accept Mortgages.
- Loan Product Advisor was updated on April 12, 2026 to support this change.

Junior liens

- For “no cash-out” refinance Mortgages secured by Manufactured Homes and Manufactured Homes on leasehold estates, Freddie Mac has restated the existing requirements for all “no cash-out” refinance Mortgages related to the use of proceeds for paying off or paying down junior liens. Junior liens secured by the Mortgaged Premises that are paid off or paid down must have been used in their entirety to acquire the subject property. 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