



WHOLESALE ANNOUNCEMENT 2026-48

June 1, 2026

Freddie Mac Update

Effective Date

Effective Immediately

Update:

Cash-Out Refinance Manufactured Homes Message Update

- *Freddie Mac Single-Family Seller/Service Guide* (Guide) Bulletin 2026-4 announced an increased maximum term limit for cash-out refinance mortgages secured by manufactured homes with an Accept risk class from 20 to 30 years. Freddie Mac revised a purchase restriction message (PUR0159) to reflect this distinction.

Removing Duplicate Entries for Transactions

- When you search for a loan after receiving LPA error feedback, duplicate loan entries may appear, causing uncertainty about which entry to modify and increasing the risk of resubmission errors. We're enhancing this experience so only a single transaction will appear.

New Quick Links

- Freddie Mac is adding new quick links to:
 - Direct navigation from LPA error feedback to loan application data.
 - Streamline the resubmission process to LPA.
 - Improve user efficiency by reducing unnecessary steps.
 - Allow quick correction of errors.

ADDITIONAL BORROWER	ADDITIONAL BORROWER	ADDITIONAL BORROWER	ADDITIONAL BORROWER
N/A	N/A	N/A	N/A
LP AUS KEY	AUS TRANSACTION #	LOAN PRODUCT ADVISOR ID	TRANSACTION ID
N/A	N/A	N/A	4776933

CODE	MESSAGE
DQC0177	Taxpayer Identifier Value is required if Party Role Type is Borrower.

New Credit Reporting Companies

- Freddie Mac is giving you more options for accessing merged credit reports by adding three new direct credit reporting companies (CRCs), targeting availability on May 31, 2026. Freddie Mac announced in the LPA v6.1 Specification Bulletin that a technical change is required for adding the three new CRCs. Details of the new CRCs are as follows:
 - Informative Research - #4000
 - Xactus, LLC - #9000





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- Credit Interlink, Inc. - #7XXX*

*Note: Credit Interlink, Inc. can only be used in conjunction with a technical affiliate (TA).

- The following new TA will also be available for use with Credit Interlink, Inc.
 - Advantage Partners Solutions via Credit Interlink - #7251
- Please contact the applicable credit provider for more information on how to proceed using the direct path if you're currently accessing the provider through a TA and to confirm readiness, or if you want to get signed up to use them as a new provider.

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