



# WHOLESALE ANNOUNCEMENT 2026-63

June 18, 2026

## Freddie Mac Update

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### Effective Date

Effective Immediately

### Update:

#### **Self-employment less than two years**

For Borrowers with less than a two-year history of self-employment but at least two years combined history from current self-employment and a prior job in the same or similar occupation or industry:

- Freddie Mac has removed the requirement that Sellers must use the lesser of the Borrower's stable monthly income from the new business or from their previous occupation to determine qualifying income
- Sellers must continue to follow the requirements in Section 5304.1(c) to ensure that all other requirements for Borrowers with a self-employment history of less than two years are met

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