



WHOLESALE ANNOUNCEMENT 2026-67

July 21, 2026

Freddie Mac Update

Effective Date

Effective Immediately

Update:

Sourcing of Large Deposits

Freddie Mac has updated their requirements for sourcing “large deposits” (as defined in Guide Section 5501.1(f)(ii)) to only apply when all of the following requirements are met. The deposit must have been:

- No more than 60 calendar days preceding the Application Received Date
- On or prior to the Note Date
- Reflected on documentation in the Mortgage file

Additionally, Freddie Mac has specified for asset accounts from outside the United States and/or its territories, when the asset documentation reflects a “large deposit” as described in Section 5501.1(f)(ii), the requirements for “large deposits” apply.

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