WHOLESALE ANNOUNCEMENT 2026-73

August 19, 2026

Freddie Mac Update

Effective Date

Effective Immediately

Update:

Accumulated assets as income

Freddie Mac is updating Guide Section 5307.1 to align with industry standard that accumulated assets may be used as qualifying income.

Additionally, Freddie Mac is making the following changes when accumulated assets are used as Borrower qualifying income:

- Requiring the Mortgage to be an Accept Mortgage
- Establishing a minimum net eligible asset amount of $30,000
- Permitting all occupancy types – Primary Residences, second homes and Investment Properties
- Specifying that the Mortgage must be either a purchase transaction Mortgage or a "no cash-out" refinance Mortgage
- Permitting the maximum loan-to-value (LTV)/total loan-to-value (TLTV)/Home Equity Line of Credit (HELOC)
- TLTV (HTLTV) ratios to follow the requirements of Section 4203.1 by removing the current maximum LTV, TLTV and HTLTV ratios of 80%
- Reducing the division factor when calculating the qualifying amount to be used as income from 240 to 180
- Removing Borrower age restriction for depository accounts and securities
- Separating the requirements for depository accounts and securities for ease of use to find the specific requirements based on the Borrower's asset type
- Requiring depository accounts and securities to be seasoned for 12 months prior to the Note Date unless the account was funded from eligible sources
- For depository accounts with account balance changes from the current statement to the statement 12 months prior, requiring the Seller to determine, based on the value variation, the eligible asset amount to be used in the final calculation of income as follows:
  - ➢ If the balance over the 12-month period decreased by more than 20%, depository accounts are not eligible to qualify the Borrower, unless the decrease is documented as resulting from transfer of funds from depository accounts to securities or retirement accounts
  - ➢ If the balance over the 12-month period increased by more than 20%, the eligible documented asset amount is limited to 120% of the total value of the depository account 12 months prior to the current statement. However, this requirement does not apply when the increase is documented as resulting from the following:
  - ➢ A transfer from an eligible retirement account meeting the requirements in Section 5307.1(c)(i)
  - ➢ A transfer of funds from another depository account meeting the asset eligibility requirements in Section 5307.1(c)(ii)

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  - A transfer from an eligible securities account meeting the requirements in Section 5307.1(c)(iii)
  - A lump-sum distribution meeting the requirements in Section 5307.1(c)(iv)(A)
  - Assets from the sale of Borrower's business meeting the requirements in Section 5307.1(c)(iv)(B)
  - Assets from the sale of Borrower's real property meeting the requirements in Section 5307.1(c)(iv)(C)
- Adding third-party verification reports meeting the requirements of Section 5302.3(a) to document depository accounts and securities
- Specifying that proceeds from the sale of the Borrower's business must have been deposited into a depository or securities account owned by the Borrower and held continuously for at least 90 days as of the current account statement
- Adding proceeds from sale of the Borrower's real property as an eligible source to fund a depository or securities account

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