WHOLESALE ANNOUNCEMENT 2026-80

September 16, 2026

Freddie Mac Update

a Mortgage Boutique is a division of first community mortgage

Effective Date

Coming Soon

Update:

Feedback Messages Coming in October

Freddie Mac will update messages related to the following topics:

- Condo Project Not Eligible Comments: Revised messages will be dynamic and allow additional commentary from Freddie Mac staff with more details about the condo project's Not Eligible status.
- HomeOne Purchase Restrictions: Purchase restriction message updates will notify you when the loan-to-value (LTV) ratio exceeds allowable limits for loans being refinanced and are not currently owned by Freddie Mac.
- Liability Monthly Payment: Message updates to notify you when the monthly payment amount or related documentation is required for a liability.

Mission Indication Score Update Coming in December

- The Mission Indication Score uses reference data to determine relevant area median income (AMI) and census tract indicators needed to evaluate each criterion component of the index. With this December update, Freddie Mac will leverage the loan application date—when provided—to derive the property's AMI value and census tract indicators for the Mission Indication Score calculation. The loan application date will also be used at delivery to ensure consistent Mission scores across Freddie Mac applications. If a loan application date is not provided, the current date will be used to generate the Mission Indication Score. Please note, the Mission Indication Score may change if the true loan application date is provided in a subsequent submission.

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