



WHOLESALE ANNOUNCEMENT 2026-81

September 16, 2026

Freddie Mac Update

Effective Date

Effective immediately

Update:

Automated Income Assessments

Written verification of employment (VOE)

- Freddie Mac has added a written VOE as eligible documentation for an automated income assessment to determine eligibility for representation and warranty relief for income calculation accuracy.

Automated income assessment using tax data (self-employed)

- Freddie Mac has removed the requirement that prohibits the use of tax transcripts with an automated assessment of self-employed income from a sole proprietorship reported on Internal Revenue Service Schedule C when other self-employed income is reflected on other tax schedules (e.g., Schedule E, Schedule F).

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