



WHOLESALE ANNOUNCEMENT 2026-82

September 16, 2026

Freddie Mac Update

Effective Date

Effective immediately

Update:

Manufactured Homes moved from another site

Freddie Mac has updated their requirements to permit Mortgages secured by Manufactured Homes that have been moved from another site, provided the Manufactured Home:

- Has been inspected to verify structural integrity by a licensed professional engineer or appropriate local, State or Federal authority. The inspection report must be retained in the Mortgage file.
- Is not located in a more restrictive wind, roof load and/or thermal zone than the zone for which the home was constructed

Mortgage proceeds may not be used for paying costs for delivery and setup, anchoring on a permanent foundation system, site development, installation and permanent utility connections, including well and/or septic systems. Additionally, the Seller must deliver ULDD Data Point Investor Feature Identifier (Sort ID 368) valid value "K25".

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