

Bulletin

TO: Freddie Mac Sellers

November 5, 2025 | 2025-15

SUBJECT: SELLING UPDATES

This Guide Bulletin announces:

- **Manufactured Homes**
 - Updated requirements related to [Mortgages secured by Manufactured Homes containing ADUs](#) – **February 9, 2026**
- **Asset and income modeler**
 - The addition of [rental income](#) as an eligible income type for automated income assessments using tax data – **March 1, 2026**
- **Mortgage eligibility and documentation**
 - Enhancements to our offering for [Mortgages made pursuant to employee relocation programs](#)
 - Updates related to [final Mortgage applications that are signed electronically](#)
 - Updates related to [refinance Mortgages](#) where the Borrower inherited or was legally awarded the property – **December 5, 2025**
- **Incomplete improvements**
 - Additional flexibility for the completion of [incomplete improvements](#)
- **Additional Guide updates**
 - Further updates as described in the [Additional Guide updates](#) section of this Bulletin

EFFECTIVE DATE

All of the changes announced in this Bulletin are effective immediately unless otherwise noted.

MORTGAGES SECURED BY MANUFACTURED HOMES CONTAINING ADUs

Effective for Mortgages with Settlement Dates on or after February 9, 2026, but Sellers may implement immediately

To support Freddie Mac’s commitment to our Duty to Serve plan and affordable housing mission by expanding access to credit responsibly and providing opportunities for sustainable homeownership, we are updating the Guide requirements for Mortgages secured by Manufactured Homes containing ADUs.

We are specifying for Mortgages secured by Manufactured Homes, including CHOICEHomes®, the property may contain an ADU provided the primary dwelling is a multiwide Manufactured Home.

Additionally, we are expanding our requirements for properties containing a Manufactured Home ADU to now allow the primary dwelling to be a multiwide Manufactured Home, including a CHOICEHome.

Guide impacts: Sections 5601.2 and 5703.2



AUTOMATED RENTAL INCOME ASSESSMENT USING TAX DATA

Effective for Freddie Mac Income Calculator submissions and Loan Product Advisor® submissions and resubmissions on or after March 1, 2026

We are adding rental income as an eligible income type for automated income assessments with tax data using Loan Product Advisor and the Freddie Mac Income Calculator. The rental income must be reported on Schedule E of the tax return or tax transcript. The Seller may be eligible for relief from enforcement of certain income representations and warranties, which will be reflected on the Freddie Mac Income Calculator Certificate or the Feedback Certificate if submitted to Loan Product Advisor.

Guide impacts: Sections 3402.5, 3402.7, 5102.2, 5304.2, 5306.2 (**new**) and Glossary

Additional resources

Loan Product Advisor will be updated to incorporate this change, including feedback messages. For additional information, we encourage Sellers to access our [Freddie Mac Income Calculator resources](#) and [asset and income modeler training resources](#), which will continue to be updated as additional resources become available.

Additional resources are not part of, or a substitute for, the Guide or other Purchase Documents.

MORTGAGE ELIGIBILITY AND DOCUMENTATION

Mortgages made pursuant to employee relocation programs

We have enhanced our offering for Mortgages made pursuant to employee relocation programs as follows:

- Occupancy of the subject property may be delayed up to 180 days after the Note Date or the Effective Date of Permanent Financing for Construction Conversion and Renovation Mortgages. An occupancy affidavit executed by the Borrower is required if occupancy will be delayed by more than 90 days.
- The monthly payment associated with the Borrower's departure residence may be excluded from the debt payment-to-income ratio if the terms of the relocation program include a provision that the Borrower's employer will make the monthly payments until the property is sold
- Subject to specific documentation requirements, an equity advance made prior to the sale of the Borrower's current Primary Residence is an eligible source of funds for qualifying the Borrower for the Mortgage transaction

Guide impact: Section 4408.1

Signature requirements for final loan applications

We have removed the requirement for signatures on the final Mortgage application to be obtained at closing when the application is signed electronically.

We have also updated Section 4101.1 to enhance readability with no additional changes to requirements.

Guide impact: Section 4101.1

Refinance Mortgages where the Borrower inherited or was legally awarded the property

Effective for Mortgages with Application Received Dates on or after December 5, 2025, but Sellers are encouraged to implement immediately

When at least one Borrower on the refinance Mortgage inherited or was legally awarded the Mortgaged Premises as described in Sections 4301.2 and 4301.5, documentation of the property having been inherited or legally awarded must be included in the Mortgage file.

Additionally, we have enhanced our description of "legally awarded" to provide specificity. No requirements were changed as a result of this update.

Guide impacts: Sections 4301.2 and 4301.5



INCOMPLETE IMPROVEMENTS

To provide additional flexibility for the completion of incomplete improvements, we have extended the time frame for completing the improvements from 180 days after the Note Date to 365 days after the Note Date. We have also updated our mortgage insurance and title requirements related to incomplete improvements.

Guide impact: Section 5601.3

ADDITIONAL GUIDE UPDATES

Rent payment history assessment

In Bulletin 2025-1, we announced an expansion to Loan Product Advisor's rent payment history offering, which allows alternative documentation in lieu of an asset verification report. Based on recent quality control reviews, we have updated the Guide to provide additional specificity regarding the documentation requirements for this offering; there is no change in requirements.

Guide impact: Section 5201.1

Additional resources

With this update, we have:

- Relocated existing FAQs for ease of use, revised one existing FAQ and added two new FAQs,
- Updated the existing job aid, and
- Updated feedback message FCL0438 to specify the required documentation

As a reminder, Sellers need Freddie Mac's written approval before selling these Mortgages. Sellers are encouraged to access the [FAQs](#) and [training resources](#).

Additional resources are not part of, or a substitute for, the Guide or other Purchase Documents.

Mortgage term

We have updated our Guide language for the calculation of the Mortgage term to align with the industry practice and our existing system functionality.

Guide impacts: Sections 1301.11, 4201.3, 4402.1, 6101.1 and 6202.4

Tennessee Deed of Trust

Guide Exhibit 4A, *Single-Family Uniform Instruments*, has been revised to reflect changes to the Tennessee Deed of Trust (Form 3043 07/2021) in response to Tennessee House Bill 1127. The revised Tennessee Deed of Trust tagline will show a version date of (Form 3043 07/2021 (rev. 09/25)).

Guide impact: Exhibit 4A

Additional resources

The updated Security Instruments are available on our [2021 Uniform Instruments webpage](#).

Cash-Released XChange® Document Custodians

We have updated Exhibit 43, *Cash-Released XChange® Document Custodians*, to reflect a change to U.S. Bank's contact information.

Guide impact: Exhibit 43

Guide chapter refactoring

To improve the ease of use of our Guide for Sellers, Chapters 4202, 5801, 6101, 6203 and 6204 have been refactored. No requirements were changed as a result of this new formatting, although cross-references to refactored Chapters 4202, 6101, 6203 and 6204 have been updated. In addition, the contents of Chapter 6103 have been relocated to Sections 6101.1(a)(iii) and 6101.2(a)(iii), and Chapter 6103 has been retired.



Guide impacts

For a full list of Guide impacts related to Guide refactoring, see the [Guide Updates Spreadsheet](#) section below.

GUIDE UPDATES SPREADSHEET

For a detailed list of the Guide updates associated with this Bulletin and the topics with which they correspond, access the Bulletin 2025-15 (Selling) Guide Updates Spreadsheet via the Download drop-down available at <https://guide.freddiemac.com/app/guide/bulletin/2025-15>.

CONCLUSION

If you have any questions about the changes announced in this Bulletin, please contact your Freddie Mac representative or call Customer Service at 800-FREDDIE.

Sincerely,

A handwritten signature in black ink, appearing to read 'K. Kauffman'.

Kevin Kauffman

Senior Vice President, Single-Family Seller Engagement