Freddie Mac SINGLE-FAMILY

Bulletin

TO: Freddie Mac Sellers | **August 5, 2026 | 2026-10**

SUBJECT: SELLING UPDATES

1. TOPICS AND SUMMARY OF CHANGES

Topic	Effective date	Summary of change	Additional resources
Accumulated assets as income	For Mortgages with Settlement Dates on or after February 3, 2027; however, Sellers may implement immediately	Updating requirements related to: • Mortgage eligibility • Asset eligibility and documentation • Minimum asset value and calculation method • Account ownership and account value	Yes
Best Efforts ARM Cash Contracts	October 5, 2026	• Expanding the Best Efforts cash execution options • Allowing ARMs to be delivered under Best Efforts cash execution	N/A
Cash contract extension period modification	August 31, 2026	Reducing the maximum allowed period for a cash Purchase Contract extension from 90 days to 60 days	N/A
Fraud documentation	August 12, 2026	Adding a requirement to maintain records, including identity theft investigation documentation, video recordings and e-notary artifacts	N/A
Co-Issue XChange® and Cash-Released XChange®	Immediate	• Updated governing law and forum selection requirements • Aligned language with requirements in Exhibit 29	N/A

Topic	Effective date	Summary of change	Additional resources
Quality Control Advisor® retirement	August 12, 2026	Updating the Guide to reflect Quality Control Advisor's transition to Quality Control Advisor Plus℠	Yes
Green MBS	August 12, 2026	Removing Guide references to Green MBS	N/A
Compliance with applicable law	August 12, 2026	Relocating Guide language related to the Fair Housing Act	N/A
Guide optimization	Immediate	Updated the Guide as part of the Guide optimization initiative	N/A

2. GUIDE REQUIREMENTS

Accumulated assets as income

Effective for Mortgages with Settlement Dates on or after February 3, 2027; however, Sellers may implement immediately

We are updating Guide Section 5307.1 to align with industry standard that accumulated assets may be used as qualifying income.

Additionally, we are 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)
  - 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

Guide impacts: Sections 1101.1, 1301.6, 4408.1, 4501.4, 5103.1, 5301.2, 5302.5, 5303.3, 5305.1, 5307.1, 5401.2, 5501.1, 5501.8, 5703.7, 6302.33 and Exhibit 34

Cash Purchase Contracts

Best Efforts ARM Cash Contracts

Effective October 5, 2026

We are expanding our Best Efforts cash execution options available to Sellers to include ARM loans, aligning with existing offerings for fixed-rate Mortgages. ARMs will be able to be delivered under both Mandatory and Best Efforts cash executions. In support of this change, we are updating the ARM Cash Contracts requirements to include both Mandatory and Best Efforts ARM Cash Contract requirements.

Guide impact: Section 6102.2

Cash contract extension period

Effective August 31, 2026

We are reducing the maximum allowed period for each extension of a cash Purchase Contract from 90 days to 60 days in Loan Selling Advisor. A Seller may continue to extend a cash Purchase Contract an unlimited number of times, provided the extension period plus the original contract term does not exceed 120 days.

Guide impacts: Sections 6101.2 and 6102.2

Fraud documentation

Effective August 12, 2026

We are adding a requirement to maintain and provide records, including identity theft investigation documentation, video recordings and e-notary artifacts.

Guide impact: Section 3201.3

3. ADDITIONAL GUIDE UPDATES

Co-Issue XChange® and Cash-Released XChange®

We have updated Exhibit 26, *Agreement for Concurrent Transfer of Single-Family Mortgage Servicing Contract Rights With Complete/Full Bifurcation*, and Exhibit 28A, *Loan Servicing Purchase and Sale Agreement for Cash-Released XChange®*, to align the governing law and forum selection requirements of those agreements with the governing law and forum selection requirements currently in Exhibit 29, *Correspondent XChange® Operational Bifurcation Multi-Party Agreement*.

Guide impacts: Exhibits 26 and 28A

Quality Control Advisor® retirement

Effective August 12, 2026

Quality Control Advisor was retired on May 30, 2026 and has been fully transitioned to Quality Control Advisor Plus℠. We are updating the Guide to remove references to Quality Control Advisor.

Guide impacts: Sections 2402.2, 2402.3, 2406.1 and Exhibit 88

Green MBS

Effective August 12, 2026

We are removing Guide references to Green MBS.

Guide impacts: Sections 6202.3, 6202.4, 6302.3, 6302.4, Exhibits 17S, 34 and Glossary

Compliance with applicable law

Effective August 12, 2026

We are deleting Section 1301.7 and relocating the relevant language related to the Fair Housing Act to Section 1301.2. No requirements are being changed as a result of these updates.

Guide impacts: Sections 1301.2 and 1301.7

Guide optimization

We have updated Sections 4201.12, 4201.13, 4201.15 and 4203.1 as part of the ongoing Guide optimization initiative, which is focused on improving content organization, usability, navigation and the overall user experience. No requirements were changed as a result of these updates.

Guide impacts: Sections 4201.12, 4201.13, 4201.15 and 4203.1

4. ADDITIONAL RESOURCES

The following resources are available for Sellers:

- Updated **FAQs** related to accumulated assets as income
- Updated **FAQs** related to Quality Control Advisor

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

5. GUIDE UPDATES SPREADSHEET AND TRACKED REVISIONS

For a detailed list of the Guide updates associated with this Bulletin and tracked revisions of the Guide content, access the Bulletin 2026-10 (Selling) Guide Updates Spreadsheet and Guide Tracked Revisions via the Download drop-down available at **https://guide.freddiemac.com/app/guide/bulletin/2026-10**.

The Guide Updates Spreadsheet and Guide Tracked Revisions are not part of, or a substitute for, the Guide or other Purchase Documents.

6. CONTACT AND SUPPORT

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,

Kevin Kauffman

Senior Vice President, Single-Family Seller Engagement