Freddie Mac SINGLE-FAMILY

Bulletin

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TO: Freddie Mac Sellers **September 2, 2026 | 2026-12**

SUBJECT: SELLING UPDATES

1. Topics and summary of changes
2. Guide requirements
3. Additional resources
4. Guide Updates Spreadsheet and Tracked Revisions
5. Contact and support

1. TOPICS AND SUMMARY OF CHANGES

Topic	Effective date	Summary of change	Additional resources
Written verification of employment	Immediate	Added a written verification of employment as eligible documentation	Yes
Automated income assessment using tax data (self-employed)	Immediate	Expanded assessment of self-employed income from sole proprietorship when using tax transcripts	Yes
Manufactured Homes moved from another site	Immediate	Updated requirements to permit Mortgages secured by Manufactured Homes that have been moved from another site	N/A
Guide optimization	Immediate	Updated the Guide as part of the Guide optimization initiative	N/A

2. GUIDE REQUIREMENTS

Automated income assessments

Written verification of employment (VOE)

We have added a written VOE as eligible documentation for an automated income assessment to determine eligibility for representation and warranty relief for income calculation accuracy.

Guide impacts: Sections 3402.2 and 5303.4

Automated income assessment using tax data (self-employed)

We have 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).

Guide impact: Section 5304.2

Manufactured Homes moved from another site

We have updated our 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".

Guide impacts: Sections 5703.2, 5703.5, 5703.6, 5703.13, 5706.3, 6302.25 and Exhibit 34

Guide optimization

We have updated Sections 5103.1 through 5103.3 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 5103.1 through 5103.3

3. ADDITIONAL RESOURCES

Written VOE

The October Loan Product Advisor® Release Notes (publishing on September 16, 2026) and the October Freddie Mac Income Calculator Release Notes will be available at **Technology Releases - Freddie Mac Single-Family** to announce technical updates and associated implementation dates related to these changes.

The Loan Product Advisor feedback message matrix has been updated to reflect new messages and the effective date of the messages.

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

Automated income assessment using tax data (self-employed)

The Loan Product Advisor feedback message matrix has been updated to reflect a new message and the effective date of the message.

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

4. 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 2026-12 (Selling) Guide Updates Spreadsheet and Guide Tracked Revisions via the Download drop-down available at **https://guide.freddiemac.com/app/guide/bulletin/2026-12**.

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

5. 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,

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Kevin Kauffman

Senior Vice President, Single-Family Seller Engagement