

Announcement # 24-74**Date:** August 02, 2024

Freddie Mac Bulletin 2024-6: Trended Credit Data

Effective for initial Loan Product Advisor (LPA) submissions of conventional loans on or after August 4, 2024, Freddie Mac is requiring trended credit data to be included in credit reports submitted to LPA.

Notes:

- A new LPA feedback message will be implemented to indicate when trended data is missing from the LPA submission.
- At this time, there are no changes to credit report requirements for Federal Housing Administration (FHA) and U.S. Department of Veterans Affairs (VA) loans utilizing LPA.

Refer to Freddie Mac bulletin 2024-6 and Selling Guide section 5203.1 for additional information and complete requirements.

Pennymac is aligning with this change.

Please contact your Sales Representative with any questions.