

Announcement #24-73**Date:** August 16, 2024

Freddie Mac Bulletin 2024-6: Acceptable Sources of Large Deposits

In Bulletin 2024-6, Freddie Mac announced changes to limit acceptable sources of large deposits to the following:

- The Borrower's income,
- Funds awarded to the Borrower (e.g., disaster relief funds, lottery winnings, court-awarded settlement) provided the source is not an interested party to the real estate or mortgage transaction, and
- Funds derived from the eligible asset types per Freddie Mac Selling Guide.

Pennymac is aligning with these changes effective with loan delivery dates to Pennymac on or after September 3, 2024.

Please refer to Freddie Mac Bulletin 2024-6 and Selling Guide section 5501.3 for additional information and complete requirements.

Please contact your Sales Representative with any questions.