

**Announcement # 25-29****Date:** March 17, 2025**Freddie Mac Bulletin 2025-1: ACE and ACE+ PDR Updates**

As announced in Freddie Mac Bulletin 2025-1, Freddie Mac is updating their requirements for Automated Collateral Evaluation (ACE) and Automated Collateral Evaluation + Property Data Report (ACE+ PDR) as outlined below. These updates are effective immediately.

**ACE Updates**

Freddie Mac has added flexibility to allow an ACE appraisal waiver offer to be accepted when adverse physical property conditions are minor.

- Minor conditions include but are not limited to minor cracks in windows, damaged or missing trim, and the subject property condition meets Freddie Mac's property eligibility requirements.
- If the adverse physical property conditions are not minor (e.g., active roof leaks, damaged or failing foundation), a PDR or Appraisal is required.

Additionally, Freddie Mac has updated their requirements for ACE to provide for:

- If a PDR has been obtained, an ACE appraisal waiver offer will not be accepted.

**ACE+ PDR Updates**

Freddie Mac has modified requirements related to both ACE and ACE+ PDR to:

- Specify that Texas 50(f)(2) mortgages are not eligible for ACE or ACE+ PDR

Note: This is a Selling Guide update only that supports existing LPA ACE and ACE+ PDR functionality.

Refer to the Freddie Mac Selling Guide for complete ACE and ACE+ PDR requirements.

Please contact your Sales Representative with any questions.