

Delegated Announcement

Announcement # 25-74

Date: July 24, 2025

Freddie Mac Update to Temporary Subsidy Buydowns for Manufactured Homes

On July 2, 2025, Freddie Mac announced, in Bulletin 2025-09, temporary subsidy buydown eligibility for loans secured by a manufactured home. Pennymac is **not** aligning with this change.

Loans secured by a manufactured home that have a temporary subsidy buydown are ineligible for purchase by Pennymac.

Please contact your Sales Representative with any questions.