

Announcement #25-26**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.