

# Bulletin

TO: Freddie Mac Sellers

May 11, 2023 | 2023-12

## SUBJECT: DEBT-TO-INCOME RATIO > 40% CREDIT FEE

In response to the [FHFA press release](#) on May 10, 2023, this Guide Bulletin announces the rescission of the Debt-to-Income (DTI) Ratio-based fees for certain Mortgages with Borrowers with DTI ratios above 40 percent, originally announced in Bulletin 2023-1 and intended to be effective for Mortgages with Settlement Dates on or after August 1, 2023.

All other Credit Fee changes announced in Bulletin 2023-1 remain unchanged.

### Guide and system updates

Guide Exhibit 19, *Credit Fees*, has been updated to reflect this change. Additional Guide provisions will be updated with a future Bulletin. Updates to Loan Selling Advisor®, including the Guarantor Rate Sheet Results screen, were made to reflect these changes.

### CONCLUSION

If you have any questions about the changes announced in this Bulletin, please contact your Freddie Mac representative or call the Customer Support Contact Center at 800-FREDDIE.

Sincerely,



Kevin Kauffman

Vice President, Single-Family Client Engagement