

THDA LENDER NOTICE: #2026-9

April 27, 2026

SUBJECT: Agency-Specific Terms of Business

THDA wants to remind Originating Agents that any waivers, variances, or exceptions specific to your agency's business terms with Freddie Mac do not apply to loans delivered to THDA. While these exceptions may be allowed under your organization's contract with Freddie Mac, they are not granted to THDA through our seller/servicer agreement. Therefore, THDA cannot deliver or securitize loans that use such waivers or exceptions.

Examples include:

- Exceptions for rental payment history credit or documentation exceptions,
- Lender-funded down payment assistance programs,
- Other variances or concessions approved outside of the standard Selling Guide requirements.

Loans delivered to THDA must comply with all standard agency requirements as outlined in THDA's contractual agreements. Delivering a loan with an unauthorized waiver or exception may result in denial of the loan or a repurchase demand.