

ESSENT ANNOUNCEMENT

January 6, 2025

Re: GSE Appraisal Alternative Expansions

Essent aligns with the recently announced Fannie Mae and Freddie Mac appraisal waiver and inspection-based waiver program expansions for loans meeting Clear2Close® guideline eligibility as outlined below:

- **Fannie Mae:** DU v12.0 Release Notes, published 11/20/24
- **Freddie Mac:** Bulletin 2024-16, published 12/4/24

If you should have any questions regarding these changes, please contact our [EssentConnect team](#).