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Truist Delays Alignment with LTV/TLTV/HTLTV Increase for Certain Agency LPA 2-4 Unit Primary Residence Transactions

Truist Bank (Truist) acknowledges that Freddie Mac recently announced increased maximum LTV, TLTV, and HTLTV ratios to 95% for certain Loan Product Advisor® (LPASM) Accept mortgages that are purchase or “no cash-out” refinance transactions secured by a 2- to -4-unit primary residence. LPA will be updated on October 05, 2025, to support this change. Due to future Truist technology updates that are required to support this change, Truist is **delaying alignment** with this Freddie Mac LTV/TLTV/HTLTV increase. This applies to CorrAdvantage loans as well. We anticipate aligning with this update in the future.

Effective Dates

Effective for existing and new loan applications on or after October 03, 2025.

Background Information

Freddie Mac Bulletin 2025-12 announced increased maximum LTV, TLTV, and HTLTV ratios to 95% for certain LPA mortgages secured by a 2- to -4-unit primary residence. In response to this publication, we evaluated technology impacts and identified that future technology updates are required to support this change.

Bulletin Details

LTV/TLTV/HTLTV Ratios for Certain LPA Mortgages Secured by 2-to -4 Unit Primary Residence Transactions

In Bulletin 2025-12, Freddie Mac announced that they increased the maximum LTV, TLTV, and HTLTV ratios to 95% for Standard Agency LPA Accept mortgages (fixed rate and adjustable rate mortgages) that are purchase or “no cash-out” refinance transactions secured by a 2- to -4-unit primary residence. Super conforming mortgages (i.e., Agency Plus) were not included in this update. Freddie Mac is updating LPA on October 05, 2025, to support this change.

Due to future Truist technology updates that are required to support this change, Truist is **delaying alignment** with this Freddie Mac LTV/TLTV/HTLTV increase. As a result, Truist’s currently published maximum LTV/TLTV/HTLTV requirements for the above referenced Standard Agency LPA transactions continue to apply and are now considered overlays. LPA LTV/TLTV/HTLTV restrictions for certain 2- to -4-unit transactions have also been added for CorrAdvantage. We anticipate aligning with Freddie Mac’s LTV/TLTV/HTLTV increase in the future.

Bulletin Details, continued

Before and After Matrix

[Click here](#) to see the before and after matrix that provides a detailed overview of all standard revisions.

Revised Materials

Click [Agency Overlays Matrix](#) to review the revised product material.

Note: *The Agency Loan Standard and CorrAdvantage Standard documents will be revised on October 10, 2025, to reflect the overlays/restrictions announced in this Product Release Bulletin. Until that time, use this Product Release Bulletin for reference.*

Former Standards

See the before and after matrix provided in the Bulletin Details section of this bulletin to access the former standards.

Other Resources

Support Group	Description and Contact Information:
Correspondent Relationship Coordinator	Specific questions on applying this procedure to specific loan files. Contact your Correspondent Relationship Coordinator at 800.382.2111, option 1.
Product Support	Provides phone and email support on products, policies, and procedures as well as new product rollout and existing product enhancement. Contact Product Support at 800.382.2111, option 3.

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