



MFM Bulletin: 022-2025

Date: September 22, 2025

Subject: Reconsideration of Value (ROV) Disclosures

Fannie Mae and Freddie Mac have recently amended their requirements regarding Reconsideration of Value (ROV) disclosures. Effective immediately, the ROV Disclosure sent out at the time of application is no longer required. The ROV Disclosure must still be provided to the borrower upon delivery of the appraisal report.

Blue Sage will no longer generate the ROV Disclosure in the initial disclosure package starting Monday, September 22, 2025.

Please contact the MFM Underwriting Dept. (underwriting@memberfirstmortgage.com) if you have any concerns pertaining to guidelines and/or eligibility.

Thank you!