

Servicing Guide Announcement (SVC-2026-02)

March 11, 2026

The *Servicing Guide* has been updated to include changes to the following:

- [Miscellaneous update:](#)
 - Clarifying remittance requirements for loans with stop delinquency advances and temporary interest rate buydowns
 - Income assessment policy updates and clarifications

View the list of [impacted topics](#).

Miscellaneous update

Clarifying remittance requirements for loans with stop delinquency advances and temporary interest rate buydowns: We made the following clarifications to align the Guide with current operational practices:

- removed the requirement for servicers to advance guaranty fees for loans in the Stop Delinquency Advance process; and
- removed outdated language referencing Fannie Mae holding temporary interest rate buydown funds as Fannie Mae does not hold such funds.

Effective: Servicers may take advantage of these clarifications immediately.

Income assessment policy updates and clarifications: We updated Chapter B3-3, Income Assessment of the *Selling Guide*. These updates introduce new policies, policy changes, and clarifications to improve clarity and consistency. See *Selling Guide* Announcement [SEL-2026-02](#).

Effective: Sellers and servicers may apply these changes immediately but must do so no later than June 1, 2026.

See the *Servicing Guide* for details about these updates.

Servicers who have questions about this Announcement should contact their Fannie Mae Servicing Manager, or Fannie Mae's Single-Family Servicer Resource Center at 1-800-2FANNIE (1-800-232-6643).

Have Guide questions? Get answers to all your policy questions, straight from the source. [Ask Poli](#).



Impacted Topics

| Section of the Announcement | Updated <i>Servicing Guide</i> Topics (Dated March 11, 2026) |
|---|--|
| Clarifying remittance requirements for loans with stop delinquency advances and temporary interest rate buydowns | <ul style="list-style-type: none">• C-3-01, Responsibilities Related to Remitting P&I Funds to Fannie Mae• F-1-20, Remitting and Accounting to Fannie Mae |
| Income assessment policy updates and clarifications | <ul style="list-style-type: none">• F-1-28, Reviewing a Transfer of Ownership for Credit and Financial Capacity |