



Selling Guide Announcement (SEL-2026-01)

Feb. 4, 2026

Updated: March 18, 2026

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

- [GSE alignment of MH Advantage® and CHOICEHome® manufactured home program feature requirements](#): aligning standard features and lender requirements
- [Miscellaneous updates](#):
 - Acceptable donor definition
 - Minimum credit score requirements
 - List of contacts

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

Note: This Announcement is being reissued to change the effective date language for the changes to GSE alignment of MH Advantage and ChoiceHome manufactured home program feature requirements from “loans sold on or after” to “loans with application dates on or after,” as described below.

GSE Alignment of MH Advantage and CHOICEHome Manufactured Home Program Feature Requirements

Fannie Mae and Freddie Mac, under the guidance of U.S. Federal Housing (FHFA), are pleased to announce the alignment of key requirements for their respective MH Advantage and CHOICEHome programs. This initiative reflects feedback from manufacturers and underscores a shared commitment to promoting consistency, transparency, and efficiency in the construction and installation of these specific manufactured homes, supporting high-quality, alternative housing products.

Highlights of Aligned Standards

The aligned specifications establish uniform requirements for homes eligible under these programs, including:

- **Permanent Foundations**
- **Roof Pitch**
- **Energy Efficiency**
- **Exterior Features**
- **Site Improvements**

Effective: Lenders participating in the broad production of UAD 3.6 or legacy 2.6 may apply this policy change to loans with application dates on or after June 4, 2026.

Miscellaneous updates

B3-4.3-04, Personal Gifts: The *Selling Guide* definition of acceptable donors for gift funds has been revised; effective immediately.



B3-5.4-02, Number and Types of Nontraditional Credit References: We made an additional change to align this topic with updates previously communicated in *Selling Guide* Announcement [SEL-2025-09](#). The minor clarifications relate to the removal of minimum credit score requirements for DU loans.

E-1-02, List of Contacts: We updated the contact information for our Onboarding team.

Lenders may contact their Fannie Mae Account Team if they have questions about this Announcement.
Have guide questions? Get answers to all your policy questions, straight from the source. [Ask Poli](#).



Impacted Topics

Section of the Announcement	Updated <i>Selling Guide</i> Topics (Dated Feb 04, 2026)
MH Advantage standard features alignment	<ul style="list-style-type: none">▪ B2-3-02, Special Property Eligibility and Underwriting Considerations: Factory-Built Housing▪ B4-1.4-01, Factory-Built Housing: Manufactured Housing▪ E-3-09, Acronyms and Glossary of Defined Terms: I▪ UAD 3.6 Policy Supplement