



# Guide Update 23-01: Fair Lending

Effective: 01/19/23

## Summary of Changes

### HIGHLIGHTS

**Effective for all Mortgage Loans as of January 19, 2023**, Fannie Mae has made changes to the Guide to clarify your obligations under fair lending laws.

### Key Points

You must:

- Comply with all fair lending laws prohibiting discrimination based on any prohibited bases.
- Assess risks associated with the Borrower, Guarantor, Key Principals, and Principals that:
  - are based solely on credit standards; and
  - do not consider or comment on any:
    - prohibited bases per any fair lending laws;
    - unsupported assumptions; or
    - personal opinions.

### Questions

Please contact the Fannie Mae Deal Team with any questions.