Fannie Mae®

Guide Update 23-01: Fair Lending

Effective: 01/19/23
Retired: 01/21/25

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.

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