



# Guide Update 25-02: Prepayment Premium Sharing Calculations

Effective: 03/11/25

## Summary of Changes

### HIGHLIGHTS

**Effective for Portfolio Mortgage Loans as of March 11, 2025**, clarified the Prepayment Premium sharing calculation to differentiate between

- Securitized Mortgage Loans, and
- Cash Mortgage Loans.

### Primary Change

Specified the Prepayment Premium sharing calculations between you and Fannie Mae for both

- Securitized Mortgage Loans, and
- Cash Mortgage Loans.

### Questions

Please contact the Multifamily Servicing Team at [mf\\_master\\_servicing@fanniemae.com](mailto:mf_master_servicing@fanniemae.com) with any questions.