Fannie Mae®

Notification 25-13: Form 4650 and Form 4650.A

Effective: 07/30/25
Retired: 12/10/25

Summary of Changes

HIGHLIGHTS
Effective for Mortgage Loans under application on or after July 30, 2025, updated: • Title and Closing Requirements for Multifamily Mortgage Loans (Form 4650); and • Approved Title Insurance Underwriter Schedule (Form 4650.A).

Primary Changes

Updated:

- Form 4650 to clarify the:
  - definition of Escrow Functions; and
  - Borrower requirements to obtain seller consent for providing you and Fannie Mae
    - the PSA documents, and
    - any seller-side settlement statement.
- Form 4650.A to:
  - include additional Approved Title Insurance Underwriters; and
  - provide additional information for each Approved Title Insurance Underwriter, including:
    - the maximum single risk loan amount insurable by each Approved Title Insurance Underwriter; and
    - contact information for any Approved Title Insurance Underwriter or associated Title Agent who does not comply with Form 4650.

Questions

For questions, please contact:

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