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Guide Update 26-12: Borrower Communications

Effective: 05/20/26
Retired: 08/25/26

Summary of Changes

Primary Audience: Asset Management

HIGHLIGHTS
Effective for all Mortgage Loans as of May 20, 2026, removed certain Borrower Communication requirements for Choice Refinance Loans.

Primary Changes

- Updated Part V, Chapter 4: Asset Management: Loan Document Administration for Choice Refinance Loans to remove the requirement to send the following maturity notification letters:
  - 18 Month Notice to Borrower Choice Refinance Loans (Form 4217); and
  - 12 Month Notice to Borrower Marketing Oriented Choice Refinance Loans (Form 4218).
- Retired
  - Form 4217, and
  - Form 4218.

Questions

Please contact Maturity Management at maturity_management_group@fanniemae.com with any questions.

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