



Guide Update 23-01: Fair Lending

Effective: 01/19/23

Retired: 01/21/25

Summary of Changes

HIGHLIGHTS
<p>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.</p>

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.