



Guide Update 26-13: Rate Lock Extensions

Effective: 05/27/26

Summary of Changes

Primary Audience: Underwriting and Capital Markets

HIGHLIGHTS

Effective for Rate Lock extensions requested on or after May 27, 2026, updated Part IV, Chapter 2: Rate Lock and Committing, Section 204.03B: Rate Lock Extensions to clarify Minimum Good Faith Deposit requirements for Lender-Arranged Sale Rate Lock extensions.

Primary Change

For any Lender-Arranged Sale, if a Rate Lock extension causes the total Rate Lock Period to exceed 90 days, you must collect the additional required Minimum Good Faith Deposit.

Questions

Please contact the Multifamily Pricing Desk at mf_pricing_desk@fanniemae.com with any questions.