



# Guide Update 26-12: Borrower Communications

Effective: 05/20/26

## 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](mailto:maturity_management_group@fanniemae.com) with any questions.