



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 with any questions.