



Servicing Guide Announcement (SVC-2022-05)

Jul. 13, 2022

The *Servicing Guide* has been updated to include changes to the following:

- [Address Confidentiality Program](#)*: provides requirements when a borrower is enrolled in a state Address Confidentiality Program
- [Miscellaneous updates](#)*:
 - incorporates the Stop Delinquency Advance and the Guaranty Fee Relief processes as previously communicated into the *Servicing Guide*, and
 - clarifies the contact to obtain prior approval for any suspension of a foreclosure action beyond 60 days to facilitate the processing of assistance from a mortgage assistance fund program provider

View the list of [impacted topics](#).

*Policy change not applicable to reverse mortgage loans.

Address Confidentiality Program

In accordance with *Selling Guide* Announcement, [SEL-2022-06](#), servicers are advised that we updated *Selling Guide* [A3-2-01](#), Compliance With Laws to

- require servicers to comply with all applicable laws for borrowers enrolled in an Address Confidentiality Program, and
- provide requirements for notifying Fannie Mae.

Additionally, in the instance of a post-delivery servicing transfer, the transferor servicer must provide notice of a borrower's enrollment in an Address Confidentiality Program and the legal substitute mailing address to the transferee servicer.

Effective: Servicers are encouraged to implement these changes immediately, but must do so by Sept. 1, 2022.

Miscellaneous updates

P&I and guaranty fee remittance requirements*. We updated the *Servicing Guide* to incorporate the Stop Delinquency Advance process introduced in [LL-2020-08](#), *Changes to Servicer Principal and Interest Advance Requirements*, and the Guaranty Fee Relief process introduced in [LL-2021-12](#), *Advance Notice of Changes to Master Servicing Processes and Systems*.

Effective: The Stop Delinquency Advance process changes became effective for the August 2020 cash remittance cycle (based on July 2020 mortgage loan activity reporting). The changes associated with the Guaranty Fee Relief process were effective with the June 2022 cash remittance cycle (based on May 2022 mortgage loan activity reporting).

Mortgage assistance funds and foreclosure suspension*. We updated the *Servicing Guide* to clarify that the Loss Mitigation mailbox is the appropriate contact for the servicer to obtain our prior approval for any suspension of a foreclosure action beyond 60 days to facilitate the processing of assistance from a mortgage assistance fund program provider.

Effective: This policy clarification is effective immediately.

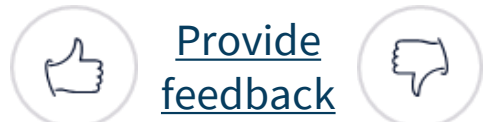


See the *Servicing Guide* for details about these updates.

Servicers who have questions about this Announcement should contact their Fannie Mae Account Team, Portfolio Manager, or Fannie Mae's Single-Family Servicer Support Center at 1-800-2FANNIE (1-800-232-6643).

Have *Guide* questions? Get answers to all your policy questions, straight from the source. [Ask Poli](#).

Let your voice be heard! We want your feedback on our policy communications to help us improve the clarity of new and updated policy and understand any implications to borrowers. Click below to take a short survey regarding this Announcement.





Impacted Topics

Section of the Announcement	Updated <i>Servicing Guide</i> Topics and Related Documents (Dated Jul. 13, 2022)
Address Confidentiality Program	<ul style="list-style-type: none"><li data-bbox="553 338 1052 369">▪ F-1-11, Post-Delivery Servicing Transfers
P&I and guaranty fee remittance requirements	<ul style="list-style-type: none"><li data-bbox="553 407 1187 438">▪ A2-1-01, General Servicer Duties and Responsibilities<li data-bbox="553 459 1284 491">▪ A2-3-02, Servicing Fees for Portfolio and MBS Mortgage Loans<li data-bbox="553 512 1377 543">▪ C-3-01, Responsibilities Related to Remitting P&I Funds to Fannie Mae<li data-bbox="553 564 1333 627">▪ E-2.1-11, Remitting P&I for MBS Mortgage Loans That Are Part of a Bankruptcy<li data-bbox="553 648 1133 680">▪ F-1-20, Remitting and Accounting to Fannie Mae<li data-bbox="553 701 1166 732">▪ F-3-07, Acronyms and Glossary of Defined Terms: G<li data-bbox="553 753 1166 785">▪ F-3-19, Acronyms and Glossary of Defined Terms: S
Mortgage assistance funds and foreclosure suspension	<ul style="list-style-type: none"><li data-bbox="553 810 1430 873">▪ E-3.2-07, Impact of Engagement with a Mortgage Assistance Fund Program Provider<li data-bbox="553 894 857 926">▪ F-4-02, List of Contacts