

Servicing Guide Announcement (SVC-2022-06)

Aug. 10, 2022

The *Servicing Guide* has been updated to include changes to [Fair lending data requirements](#)^{*}, which incorporates new policies into the *Servicing Guide* that result in servicer maintenance of certain fair lending data elements.

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

*Policy change not applicable to reverse mortgage loans.

Fair lending data requirements

We updated the *Servicing Guide* to require servicers to maintain the following fair lending data elements in a queryable format for each mortgage loan, if obtained during the origination process, for mortgage loans originated on or after Mar. 1, 2023:

- race of borrower(s),
- ethnicity of borrower(s),
- age of borrower(s),
- gender of borrower(s), and
- preferred language of borrower(s).

NOTE: *In the event of a future transfer of ownership or assumption of the mortgage loan, the servicer is authorized, but not required, to update these data elements.*

In the instance of a post-delivery servicing transfer, the transferor servicer must deliver to the transferee servicer the fair lending data elements in a queryable format for each mortgage loan, if obtained during the origination process, for mortgages loans originated on or after Mar. 1, 2023.

Additionally, the *Lender Record Information* ([Form 582](#)) will be updated in May 2023 to require that servicers certify that they are in compliance with these policies with each required submission.

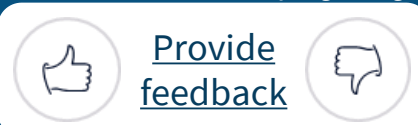
Effective: Servicers are encouraged to implement these policy changes immediately, but must do so by the dates described above.

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 Aug. 10, 2022)
Fair lending data requirements	<ul style="list-style-type: none"><li data-bbox="602 338 1235 369">▪ A2-1-01, General Servicer Duties and Responsibilities<li data-bbox="602 386 1097 417">▪ F-1-11, Post-Delivery Servicing Transfers