



Servicing Guide Announcement (SVC-2025-06)

Nov. 12, 2025

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

- [Allowable Bankruptcy Attorney Fees Exhibit](#): updates the Allowable Bankruptcy Attorney Fee Exhibit to include the “Response to Motion to Determine Status” fee
- [Miscellaneous update](#):
 - Bankruptcy cramdowns on recourse or indemnified loans

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

Allowable Bankruptcy Attorney Fees Exhibit

To align with the Bankruptcy Rule 3002.1 amendments, we updated the Allowable Bankruptcy Fees Exhibit to

- include the “Response to Motion to Determine Status” fee applicable for Chapter 13 cases, and
- rename the “Response to Final Cure Payment Notice” to “Response to Trustee’s Notice of Disbursements Made.”

Effective: The new allowable fee is applicable to legal services provided by the law firms for motion to determine status responses on or after Dec. 1, 2025.

Miscellaneous updates

Clarifying bankruptcy cramdowns on recourse or indemnified loans: We updated language in the Guide to clarify applicable mortgage loans subject to recourse or indemnification must be voluntarily repurchased before proceeding with a court-ordered bankruptcy cramdown.

Effective: Servicers are encouraged to implement this policy clarification immediately but must do so by Feb. 1, 2026.

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

Servicers who have questions about this Announcement should contact their Fannie Mae Servicing Manager, or Fannie Mae’s Single-Family Servicer Resource 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](#).



Impacted Topics

Section of the Announcement	Updated <i>Servicing Guide</i> Topics and Related Documents (Dated Nov. 12, 2025)
Clarifying Bankruptcy Cramdowns on Recourse or Indemnified Loans	• A1-3-01, Requirements for Voluntary Repurchase • E-2.3-03, Handling Cramdowns of the Mortgage Debt
Updates to the Allowable Bankruptcy Attorney Fee Exhibit	• Allowable Bankruptcy Attorney Fees Exhibit