



Servicing Guide Announcement (SVC-2025-07)

Dec. 17, 2025

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

- [HomeStyle® Refresh](#): updates to introduce HomeStyle Refresh, a rebranded version of the HomeStyle Energy mortgage
- [Miscellaneous update](#):
 - Preventing, detecting, and reporting mortgage fraud clarifications

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

HomeStyle Refresh

In coordination with the Selling Guide Announcement [SEL-2025-10](#), we updated the *Servicing Guide* to introduce HomeStyle Refresh, a rebranded version of the HomeStyle Energy mortgage. The update includes a definition of HomeStyle Refresh mortgage and servicer requirements for servicing these loans.

Effective: These changes are effective immediately for HomeStyle Refresh mortgage loans but must be implemented by March 31, 2026.

Miscellaneous update

Preventing, detecting, and reporting mortgage fraud clarifications: In Selling Guide Announcement [SEL-2025-10](#), we clarified certain requirements for preventing, detecting, and reporting mortgage fraud to eliminate inconsistencies, and provide additional resources to assist sellers and servicers prevent fraudulent transactions.

Effective: Sellers and servicers may take advantage of these clarifications immediately.

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 Dec. 17, 2025)
HomeStyle Refresh	<ul style="list-style-type: none">• D1-2-01, Renovation Mortgage Loans• F-3-08, Acronyms and Glossary of Defined Terms: H