



Servicing Guide Announcement(SVC-2026-03)

April 8, 2026

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

- [Updates to reporting an error for a paid off loan after the reporting period ends](#): updates the *Investor Reporting Manual* to remove the process to request reactivation of paid-off loans after the applicable reporting period ends due to a reporting error.
- [Miscellaneous update](#):
 - Incorporation of Lender Letter LL-2026-01 - Updates to retention workout options and disaster-related foreclosure proceedings policy

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

Updates to reporting an error for a paid off loan after the reporting period ends

To improve data accuracy and simplify month-end processing, we updated the *Investor Reporting Manual* to eliminate the process for requesting reactivation of paid-off loans after the applicable reporting period has ended due to a reporting error.

Under the new process, if a payoff is reported in error and discovered after the reporting period closes, Fannie Mae will not reactivate the mortgage loan. The servicer remains responsible for remitting or advancing funds to Fannie Mae to liquidate the paid off loan. Payoff reporting errors identified and submitted within the same reporting period may be corrected through the standard investor reporting process.

Effective: This policy is effective July 1, 2026 with the June 2026 reporting period.

Miscellaneous update

Incorporation of Lender Letter LL-2026-01 - Updates to retention workout options and disaster-related foreclosure proceedings policy: We updated the *Servicing Guide* to incorporate policy updates introduced on Feb. 11, 2026 in [Lender Letter LL-2026-01](#), updates to retention workout options and disaster-related foreclosure proceedings policy. Please also note that [D2-3.2-01, Forbearance Plan](#) has been reorganized for clarity and flow. There are no additional policy changes within the topic other than those announced in [Lender Letter LL-2026-01](#).

Effective: The servicer must implement these policies on and after May 1, 2026 for all

- forbearance plan term structuring,
- forbearance plan term extensions for borrowers with a disaster-related hardship,
- Fannie Mae Flex Modification evaluations, and
- referrals of mortgage loans for disaster-impacted properties to foreclosure proceedings and initiations of any judicial or non-judicial foreclosure process, moves for a foreclosure judgement or order of sale, or executions of a foreclosure sale for such mortgage loans.

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 (Dated April 8, 2026)
Updates to reporting an error for a paid off loan after the reporting period ends	<ul style="list-style-type: none"><li data-bbox="602 321 1354 352">• C-4.3-01, Servicer Responsibilities Related to Investor Reporting
Incorporation of Lender Letter LL-2026-01 - Updates to retention workout options and disaster-related foreclosure proceedings policy	<ul style="list-style-type: none"><li data-bbox="602 447 1484 478">• D1-3-01, Evaluating the Impact of a Disaster Event and Assisting a Borrower<li data-bbox="602 478 964 510">• D2-3.2-01, Forbearance Plan<li data-bbox="602 510 1089 541">• D2-3.2-06, Fannie Mae Flex Modification<li data-bbox="602 541 902 573">• F-4-02, List of Contacts