Fannie Mae

Fannie Mae Modification Interest Rate Exhibit

The Fannie Mae Modification Interest Rate is subject to periodic adjustments based on an evaluation of prevailing market rates. The servicer must use the current Fannie Mae Modification Interest Rate indicated below when evaluating a borrower for a conventional mortgage loan modification.

The following table provides the current Fannie Mae Modification Interest Rate as well as historical adjustments.

Effective Date	Interest Rate
October 15, 2026*	6.875%
September 15, 2026	6.750%
August 14, 2026	6.625%
June 12, 2026	6.500%
May 14, 2026	6.375%
April 14, 2026	6.250%
February 13, 2026	6.125%
November 17, 2025	6.250%
October 15, 2025	6.375%
September 15, 2025	6.625%
August 14, 2025	6.750%
June 13, 2025	6.875%
April 14, 2025	6.750%
March 14, 2025	6.875%
February 14, 2025	7.000%
January 15, 2025	6.750%
December 13, 2024	6.875%
November 15, 2024	6.625%
October 15, 2024	6.250%
September 16, 2024	6.500%
August 14, 2024	6.875%
July 15, 2024	7.000%
June 14, 2024	7.125%
May 14, 2024	7.000%
March 14, 2024	6.875%
February 14, 2024	6.750%
January 16, 2024	6.875%

*Current Fannie Mae Modification Interest Rate

This document is incorporated by reference into the Fannie Mae *Servicing Guide*.

© 2026 Fannie Mae 10/2026