

MPF® Announcement

**MPF Announcement:**

2026-08

Date:

February 18, 2026

Alert:

Clarification

New Policy

Policy Update

Reminder

Training Information

Audience:

Compliance/Legal

Program Management

Origination

Quality Control

Servicing

Underwriting

Product:

MPF Government MBS

MPF Traditional

MPF Xtra®

Effective Date:

Immediately (unless otherwise noted)

MPF Xtra Selling Updates – FNMA SEL-2026-01

Fannie Mae published [SEL-2026-01](#) which covers the below referenced topics that are applicable to mortgage loans sold under the MPF Xtra product:

Reference

[Fannie Mae Selling Guide SEL-2025-09](#)

[Fannie Mae Selling Guide SEL-2026-01](#)

Please note you can access the [MPF Guides](#) and [MPF Announcements](#) on our [MPF Website](#).

Visit the MPF Website to review and register for upcoming complimentary [MPF Webinars](#).

Follow Us

- **Alignment of MH Advantage® and CHOICEHome® manufactured home requirements.**

- The aligned specifications establish uniform requirements for homes eligible under these programs including:
 - Permanent Foundations
 - Roof Pitch
 - Energy Efficiency
 - Exterior Features
 - Site Improvements

*Effective: Lenders participating in the broad production of UAD 3.6 or legacy 2.6 may apply this policy change to loans sold on or after **June 4, 2026***

- **Minimum credit score requirements:**

- In alignment with [SEL-2025-09](#), the credit reference section has been updated, removing the minimum credit score requirement from DU.

- **Personal Gifts**

- The Selling Guide definition of acceptable donors for gift funds has been revised.

Effective: Immediately

To gain a full understanding of these topics, PFIs should review the entire Fannie Mae Announcement and any applicable Fannie Mae Selling Guide chapters, forms, or exhibits noted in the announcements.

For questions or assistance, please contact the MPF Service Center by using one of the following options:

- [MPF Customer Service Portal](#)
- Email: MPF-Help@fhllbc.com
- Phone: (877) 345-2673

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Selling Guide Announcement (SEL-2026-01)

Feb. 4, 2026

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

- [GSE alignment of MH Advantage® and CHOICEHome® manufactured home requirements](#): aligning standard features and lender requirements
- [Miscellaneous updates](#):
 - Acceptable donor definition
 - Minimum credit score requirements
 - List of contacts

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

GSE Alignment of MH Advantage and CHOICEHome Manufactured Home Program Feature Requirements

Fannie Mae and Freddie Mac, under the guidance of U.S. Federal Housing (FHFA), are pleased to announce the alignment of key requirements for their respective MH Advantage and CHOICEHome programs. This initiative reflects feedback from manufacturers and underscores a shared commitment to promoting consistency, transparency, and efficiency in the construction and installation of these specific manufactured homes, supporting high-quality, alternative housing products.

Highlights of Aligned Standards

The aligned specifications establish uniform requirements for homes eligible under these programs, including:

- **Permanent Foundations**
- **Roof Pitch**
- **Energy Efficiency**
- **Exterior Features**
- **Site Improvements**

Effective: Lenders participating in the broad production of UAD 3.6 or legacy 2.6 may apply this policy change to loans sold on or after June 4, 2026.

Miscellaneous updates

B3-4.3-04, Personal Gifts: The *Selling Guide* definition of acceptable donors for gift funds has been revised; effective immediately.

B3-5.4-02, Number and Types of Nontraditional Credit References: We made an additional change to align this topic with updates previously communicated in *Selling Guide* Announcement [SEL-2025-09](#). The minor clarifications relate to the removal of minimum credit score requirements for DU loans.

E-1-02, List of Contacts: We updated the contact information for our Onboarding team.

Lenders may contact their Fannie Mae Account Team if they have questions about this Announcement. Have guide questions? Get answers to all your policy questions, straight from the source. [Ask Poli](#).



Impacted Topics

Section of the Announcement	Updated <i>Selling Guide</i> Topics (Dated Feb 04, 2026)
MH Advantage standard features alignment	<ul style="list-style-type: none">▪ B2-3-02, Special Property Eligibility and Underwriting Considerations: Factory-Built Housing▪ B4-1.4-01, Factory-Built Housing: Manufactured Housing▪ E-3-09, Acronyms and Glossary of Defined Terms: I▪ UAD 3.6 Policy Supplement