

MPF Announcement:

2026-37

Date:

June 5, 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-2026-06

Fannie Mae published [SEL-2026-06](#) which covers the below referenced topics that are applicable to mortgage loans sold under the MPF Xtra product:

Reference**[Fannie Mae Selling Guide SEL-2026-06](#)**

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](#).

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- **Retirement of rural high-needs value acceptance**
 - To eliminate redundancy between Value Acceptance + Property Data and rural high-needs value acceptance, Fannie Mae retired rural-high needs value acceptance and removed all references to it.
 - Desktop Underwriter[®] (DU[®]) loan casefiles created on or after June 27, 2026, will no longer receive the rural high-needs value acceptance offer, but may be eligible for Value Acceptance + Property Data.

Effective date: Immediately

- **Authorized user tradelines**
 - Clarified the treatment of authorized user tradelines for loans that receive a DU Approve/Eligible recommendation. For these loans, PFI's are not required to perform any additional investigation into the borrower's credit history unless instructed by DU.

Effective date: The authorized user tradeline message issued in DU will be updated to reflect this clarification for DU Version 12.1 loan casefiles submitted or resubmitted on or after the evening of June 26, 2026.

- **Miscellaneous update**

- IRS Form 8821 may be an acceptable alternative to IRS Form 4506-C to obtain tax transcripts required for the loan file and that the borrower must sign an authorization expressly permitting the lender to disclose such IRS-derived information to Fannie Mae when alternatives to IRS Form 4506-C are used.

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@fhfbc.com
- Phone: (877) 345-2673

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Selling Guide Announcement (SEL-2026-06)

June 3, 2026

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

- [Retirement of rural high-needs value acceptance](#): removing an overlap with Value Acceptance + Property Data
- [Authorized user tradelines](#): clarifying no additional lender review is required for authorized user tradelines on DU approve/eligible loans
- [Miscellaneous update](#):
 - Use of IRS Form 8821 as an alternative to IRS 4506-C

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

Retirement of rural high-needs value acceptance

To eliminate redundancy between Value Acceptance + Property Data and rural high-needs value acceptance, we have retired rural-high needs value acceptance and removed all references to it from the *Selling Guide*. Desktop Underwriter® (DU®) loan casefiles created on or after June 27, 2026, will no longer receive the rural high-needs value acceptance offer, but may be eligible for Value Acceptance + Property Data.

The [UAD 3.6 Policy Supplement](#) has also been updated to reflect these changes.

Effective: This policy change is effective immediately.

Authorized user tradelines

We updated the *Selling Guide* to clarify the treatment of authorized user tradelines for loans that receive a DU Approve/Eligible recommendation. For these loans, lenders are not required to perform any additional investigation into the borrower's credit history unless instructed by DU.

Requirements for manually underwritten loans remain unchanged. Lenders must continue to follow existing *Selling Guide* requirements.

Effective: The authorized user tradeline message issued in DU will be updated to reflect this clarification for DU Version 12.1 loan casefiles submitted or resubmitted on or after the evening of June 26, 2026.

Miscellaneous update

B3-3.1-02, Tax Return and Transcript Documentation Requirements: We clarified IRS Form 8821 may be an acceptable alternative to IRS Form 4506-C to obtain tax transcripts required for the loan file and that the borrower must sign an authorization expressly permitting the lender to disclose such IRS-derived information to Fannie Mae when alternatives to IRS Form 4506-C are used.



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 June 03, 2026)
Retirement of rural high-needs value acceptance	<ul style="list-style-type: none">▪ A2-2-06, Representations and Warranties on Property Value▪ B4-1.4-10, Value Acceptance
Authorized user tradelines	<ul style="list-style-type: none">▪ B3-5.3-09, DU Credit Report Analysis▪ B3-6-05, Monthly Debt Obligations