



# WHOLESALE ANNOUNCEMENT 2022-48

September 23, 2022

**Fannie Mae  
Personal Gift Updates**

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## **Effective Date**

Effective immediately

## **Guideline Updates:**

### **Fannie Mae**

#### **Personal Gifts**

Fannie has expanded the list of acceptable gift donors to include a non-relative that shares a familial relationship with the borrower, specifically a former relative, relative of domestic partner, and godparent. The following are acceptable donors and how to enter in DU

- Relative (as defined in the Selling Guide) – Relative
- Domestic partner, Individual engaged to marry the borrower – Unmarried partner
- Former relative, God parent, Relative of domestic partner – Unrelated friend

Evidence of electronic transfer of funds from a donor's account to the borrower's account or to the closing agent represents acceptable documentation to meet the requirement for verifying donor availability of funds and transfer of gift funds.

DU will be updated in a future release to recognize the source option of "Unrelated friend" as an acceptable donor of gift funds or gift of equity. Use "Other" as the source option within DU until this update is made.

**[Fannie Mae Guideline link](#) is posted on the [Wholesale Knowledge Center](#)**

**Should you have any questions, please reach out to your  
Account Executive or Client Manager**