

February 18, 2026

Fannie Mae Update

Effective Date

Immediately

Update:

Acceptable Donor Definition

- Fannie Mae's Selling Guide definition of acceptable donors for gift funds has been revised
- A gift can be provided by: a relative, defined as the borrower's spouse, child, or other dependent, or by any other individual who is related to the borrower by blood, marriage, adoption, or legal guardianship; or a non-relative that shares a familial relationship with the borrower defined as a domestic partner (or relative of the domestic partner), individual engaged to marry the borrower, former relative, or an individual with a long-standing familial-like or mentorship relationship with the borrower.

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