WHOLESALE ANNOUNCEMENT 2026-89
October 21, 2026
Fannie Mae Update

Effective Date
Effective Immediately

Update:
Income Policy Updates

In response to lender feedback, Fannie Mae has updated the *Selling Guide* to provide additional clarity to recent updates made to Chapter B3-3, Income Assessment.

- **Income Assessment** – The income continuance requirement is updated to reflect that income with a defined expiration date is expected to continue for at least three years from the application date instead of the note date.
- **Employment Offers or Contracts** – This requirement is updated to reflect acceptance of the fully executed and non-contingent offer or contract may be demonstrated through a signed agreement, written confirmation (e.g., email) or other verifiable means.
- **Annuity, Pension and Retirement** – This policy is updated to provide additional guidance for documentation requirements when the income begins after closing but prior to first payment date.

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

EQUAL HOUSING LENDER
NMLS# 629700