



# Multifamily Mortgage Business Lender Letter 26-01

February 3, 2026

To: Multifamily Lenders

From: Deborah Arnold, Senior Director & Deputy  
General Counsel

Subject: Lender Letter 26-01 – Loan Document Update

## HIGHLIGHTS

Fannie Mae is announcing updates to the Loan Documents which may be used immediately and must be used for: (i) all Mortgage Loans (other than forward conversions), with a confirmed Commitment Date on or after March 3, 2026, and (ii) forward conversions occurring on or after March 3, 2026, provided that such use is consistent with the Forward Commitment Letter.

### Revised Loan Documents

- We revised 6502.Folders I and III to address delivery requirements of an “Electronic Original” and an “Electronic Copy”. Lender must comply with any additional provisions specified in the “Delivery Requirements” column.
  - Delivery of an “Electronic Original” requires only the electronic delivery via DUS DocWay of an electronically signed document, using an eSign vendor with an electronic signature valid under applicable federal and state law, including the Electronic Signatures in Global and National Commerce Act, and if applicable, the Uniform Electronic Transactions Act, provided the document is accompanied by evidence set forth in Form 6502.
  - Delivery of an “Electronic Copy” requires only the electronic delivery via DUS DocWay of: (a) for any Loan Document a scanned copy of the original “wet ink” signed document (or an Electronic Original), or (b) for all other documents, a scanned copy, PDF or photocopy of such document (whether or not such document requires a signature). An Electronic Original is also permitted to satisfy any requirement for an Electronic Copy.
- We revised 6502.Folder II to state that Lender must deliver via DUS DocWay™ an Electronic Copy of the Multifamily Mortgage Loan Delivery Package Table of Contents – Folder II along with Electronic Copies of all applicable documents checked in the Table of Contents, subject to any Special Delivery Requirements identified.

### New Loan Documents

- We created two new documents to be used for Electronic Originals.
  - We created 6407 for use if lender elects to deliver any Loan Document as an “Electronic Original” (as described in 6502 – Folders I and III).

- If Lender elects to deliver the Security Instrument as an “Electronic Original”, Lender must ensure that the Security Instrument will be properly notarized in form sufficient for recordation and enforcement.
- If applicable, Form 6409 (see below) must also be executed by Borrower and each third-party document counterparty.
- We created 6409 for use if lender elects to deliver any Loan Document that is executed by a third-party as an “Electronic Original”.
  - Borrower must execute this agreement for each third-party executed Loan Document.

**NOTE: The promissory note still requires a wet-ink signature and cannot be delivered as an Electronic Original.**

### **Effective Date**

Fannie Mae is announcing updates to the Loan Documents which may be used immediately and must be used for: (i) all Mortgage Loans (other than forward conversions), with a confirmed Commitment Date on or after March 3, 2026, and (ii) forward conversions occurring on or after March 3, 2026, provided that such use is consistent with the Forward Commitment Letter.

### **Contact Us**

If you have questions regarding this Lender Letter or the Loan Documents, please contact your Deal Team, or Deborah Arnold at [deborah\\_arnold@fanniemae.com](mailto:deborah_arnold@fanniemae.com).

## EXHIBIT A: MULTIFAMILY MORTGAGE BUSINESS 6000 SERIES FORM LOAN DOCUMENTS

The Loan Documents are available on the [Multifamily Loan Documents](#) page on FannieMae.com. Please refer to the marked copies for complete details.

### **REVISED Loan Documents:**

#### **Loan Document Requirements:**

6000	Loan Documentation Requirements	<a href="#">marked copy</a>
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#### **Delivery Requirements:**

6502.Folders I and III	Multifamily Mortgage Loan Delivery Package Table of Contents (Folders I and III)	<a href="#">marked copy</a>
6502.Folder II	Multifamily Mortgage Loan Delivery Package Table of Contents (Folder II)	<a href="#">marked copy</a>

### **NEW Loan Documents:**

#### **Other Loan Documents:**

6407	Electronic Signature and Remote Notarial Acknowledgment Agreement (Loan Documents)
6409	Electronic Signature Agreement (Third-Party Document)