

Fannie Mae notifies servicers of changes and updates to servicing policies and procedures through *Servicing Guide* announcements, lender letters, and notices as described below:

- Servicing Guide announcements describe changes to policies and requirements within the Servicing Guide content. Servicing Guide announcements are numbered in chronological order as: SVC-202X-XX.
- · Lender letters communicate
 - - new or modified policies and requirements that may be temporary in nature,
 - reminders of existing policies, and
 - - advance notice of policy changes with future effective dates to be included in future *Servicing Guide* updates. Lender Letters are numbered in chronological order as: LL-202X-XX.
- Servicing Notices provide notification of information not impacting the *Servicing Guide* content, such as updates to an Exhibit on Fannie Mae's website. Notices are identified by the date published (and are not numbered).

Fannie Mae does not mail printed copies of Guide updates, announcements, lender letters, or notices. Fannie Mae notifies servicers of changes and updates to its *Servicing Guide* policies and procedures in two ways:

- posting the documents on Fannie Mae's website and the AllRegs® subscription website, and
- email notification to servicers that subscribe to Fannie Mae's email subscription service and select the option "Servicing News."

For a list of Servicing Guide policy changes and updates, see In Case You Missed It.

- 2021 In Case You Missed It
- 2020 In Case You Missed It

Exhibits, Forms, and Content Incorporated by Reference

Information about specific forms the servicer must use to fulfill the policies and requirements contained in the *Servicing Guide* is provided within the Guide. Servicers can access the actual forms in two ways:

- on Fannie Mae's website via the Guide Forms and Legal Documents pages, which provide a complete list of all forms and legal documents, or
- on the AllRegs subscription website for users with a full subscription to AllRegs.

Some exhibits that relate to Fannie Mae policies and requirements are only referenced in the *Servicing Guide* and are posted in their entirety on Fannie Mae's website. All materials referenced by hyperlink, such as forms, exhibits and reference materials that are posted to Fannie Mae's website are incorporated by reference into the *Servicing Guide* and are fully enforceable.

In addition, from time to time, Fannie Mae issues product-specific guides or directives, which are incorporated into the *Servicing Guide* by reference. All forms, exhibits, and product-specific information — whether it currently exists or is subsequently created — referenced in the *Servicing Guide* now or later are legally a part of the *Servicing Guide* and Fannie Mae's contract with its servicers.

Guide Maintenance

Periodically non-policy related maintenance is needed to ensure the integrity of the Servicing Guide. Examples