

Selling Guide Quick Links

The links below will take you to the applicable section(s) in Fannie Mae's *Selling Guide* for your topic of choice. In addition, other hot topic categories have been included that you may find useful.

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Assets

- [Types of Interested Party Contributions](#)
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- [Gifts of Equity](#)
- [Interest Party Contributions \(IPCs\)](#)
- [Minimum Borrower Contribution Requirements](#)
- [Minimum Reserve Requirements](#)
- [Retirement Assets/Accounts](#)

Credit

- [Requirements for Credit Reports](#)
- [General Requirements for Credit Scores](#)
- [Authorized Users of Credit](#)
- [DU Credit Report Analysis](#)
- [Non-Traditional Credit](#)
- [Extenuating Circumstances for Derogatory Credit](#)
- [Significant Derogatory Credit Events \(Bankruptcy, Foreclosure, Preforeclosure Sale/Short Sale\)](#)
- [Number and Age of Accounts](#)

Property

- [Definition of Market Value](#)
- [General Information on Project Standards \(Condos, PUDs and Co-Ops\)](#)
- [Accessory or 'In-Law' Apartments](#)
- [Appraisal Age and Use Requirements](#)
- [Leasehold Properties](#)
- [Manufactured Housing](#)
- [General Property Eligibility](#)
- [Postponed Improvement \(New & Existing Properties\)](#)
- [Ineligible Properties](#)

Income

- [General Income Information](#)
- [Base Pay, Bonus and Overtime Income](#)
- [Employment-Related Assets as Qualifying Income](#)
- [Secondary Employment Income \(Second Job and Multiple-Jobs\) and Seasonal Income](#)
- [Rental Income](#)
- [Commission Income](#)
- [Underwriting Factors and Documentation for Self Employed Borrowers](#)

More Resources

Did you know that there are many free resources that are available 24 hours a day? Check in often to ensure that you have all the latest information.

- [Top 10 Most Frequently Asked Underwriting Questions](#)
- Find the following resources on the [Originating & Underwriting](#) page on our website:
 - The Selling Guide may be accessed via **All Regs** or using the **Web version**.
 - The **Selling Guide** is updated via **Announcements**, and **Lender Letters and Notices** provide important information you need to know about.
- [Learning Center](#): one-stop access to a wide range of training opportunities and educational materials on doing business with Fannie Mae.