

Fannie Mae Loan Lookup FAQs

1. Who is Fannie Mae and what do they do?

Fannie Mae is a government-chartered company with a mission to provide a stable source of funding to the U.S. housing and mortgage markets. The company purchases and securitizes mortgage loans to ensure that money is consistently available to financial institutions that lend money to home buyers.

2. Why do I have to type two random words in a box before I can search on the Fannie Mae Loan Lookup?



The reCAPTCHA™ box is a security feature to protect your private address data. It generates new words for each search to ensure that a person, not a machine, is entering the information. Without this feature, someone could use a computer program to enter many addresses automatically.

3. What does it mean if Fannie Mae owns my mortgage?

If Fannie Mae owns your mortgage, we have purchased your loan from your lender. The money the lender gets from the sale of the loan allows the lender to then loan to other borrowers. Your payments are collected by your mortgage lender—also referred to as a “servicer”—on behalf of Fannie Mae, and any questions you have regarding your mortgage loan should be directed to your servicer.

4. If I need to work directly with my lender or servicer and not with Fannie Mae, why does it matter to me if Fannie Mae owns my mortgage?

If your mortgage loan is owned by either Fannie Mae or Freddie Mac, you may be eligible for certain loan refinance or modification options under President Obama’s Making Home Affordable program. (You may be eligible for modification options even if your loan is not owned by Fannie Mae or Freddie Mac.) Visit the [Making Home Affordable web site](#) for details.

5. What is the difference between a refinance and a modification?

Refinancing your mortgage loan means that you get a new loan to pay off the current one. Because you are getting a new loan, your interest rate and loan terms will be new and may result in a lower monthly payment—depending on the terms of your new loan.

A modification is for borrowers who are behind on their mortgage payments, or struggling to remain current, and either are not eligible for a refinance or it will not help them enough to maintain their payments.

Review the information on the [Making Home Affordable web site](#) for more information about the benefits and requirements for refinances and modifications.

6. Is my mortgage “lender” the same as my “servicer”?

Your mortgage lender is the financial institution that gave you your mortgage loan. Your mortgage servicer is the financial institution to which you send your monthly mortgage payment. Your servicer is responsible for collecting your payments and crediting your account. You can find your mortgage servicer contact information on your monthly mortgage statement or coupon book.

Most mortgage servicers are also lenders that can make new mortgage loans or refinance existing ones, but your servicer may or may not be the same institution that gave you your loan. Some lenders do not service mortgage loans, so after they make a loan, they hand off the servicing to another lender/servicer.

7. What does a “Match Found” search result mean?

A “Match Found” response to your search in the Fannie Mae Loan Lookup means that Fannie Mae owns a loan at the address entered in the search. It does not guarantee or imply that you will qualify for a Fannie Mae loan refinance or loan modification. Please contact your mortgage lender or servicer to confirm the search results and obtain additional information regarding your mortgage. If you are not sure who your mortgage lender or servicer is, refer to your mortgage coupon book or monthly mortgage statement for this information.

8. What does a “No Match Found” result mean?

A “No Match Found” response to your search means that either Fannie Mae does not own your loan or we are unable to verify any Fannie Mae ownership interest in a loan at the address you entered for the search. It is possible that Fannie Mae owns your loan even if you get a “No Match Found” result. This could occur for several reasons, including if your home is in a building with multiple units (such as a condo) and our database includes your street address but no unit number, or if there is a misspelling in our database.

Contact your mortgage servicer to verify what institution owns your loan and to discuss any loan refinance or modification options that may be available to you.

9. If I got a “No Match Found” result, how can I check to see if Freddie Mac owns my loan?

Freddie Mac also offers an online resource—[“Does Freddie Mac Own Your Mortgage?”](#)

10. Does a “Match Found” result mean that I can get my mortgage loan refinanced or modified to get a lower rate or different terms?

A “Match Found” search result means that Fannie Mae owns a mortgage loan for the address entered in your search. It does not guarantee or imply that you will qualify for a Fannie Mae refinance or loan modification. Contact a lender or your servicer to discuss your options.

11. If Fannie Mae owns my mortgage and I want to find out if I qualify for a refinance to lower my payment or get different terms, do I have to work with the lender that is currently servicing my loan?

No. If you qualify for a refinance to make your mortgage payments more affordable, your mortgage servicer might be able to offer you the best refinance terms. Depending on your situation, however, other Fannie Mae lenders may be able to offer you the same or better terms. There are certain requirements that must be met for a different lender to offer you the same or better terms, but it may pay you to shop around. You can contact a Fannie Mae mortgage lender of your choice to discuss your situation. (You should ask any lender you contact if it is a Fannie Mae lender.)

However, if you are currently behind in your payments and are eligible only for a loan modification, then only your current mortgage servicer can modify your loan. Visit the [Making Home Affordable web site](#) for more information about refinance and modification options.

12. Does a “Match Found” mean that I won’t lose my house if I’m behind on my mortgage payments or scheduled for foreclosure?

A “Match Found” result means that Fannie Mae owns a loan at the address entered in your search. If Fannie Mae owns your mortgage loan, your servicer may be able to offer you certain loan modification options under the Making Home Affordable program that may help you avoid foreclosure. Contact your servicer right away to discuss your situation. You can also find more information on the [Making Home Affordable web site](#).

13. I have both a first and a second mortgage. Does Fannie Mae own both loans?

Fannie Mae generally owns primary (first-lien) mortgages only. A “Match Found” search result means that we own a primary mortgage at the address entered in the search. To find out who owns your second mortgage, refer to your monthly mortgage statement or contact your mortgage servicer.

14. I am a renter and I’ve been notified that I am being evicted due to a foreclosure. Does the Fannie Mae Loan Lookup help me?

As a renter, you may only use the Fannie Mae Loan Lookup with the consent of the property owner. If the property owner consents, and the search result indicates that the property you live in is secured by a mortgage loan owned by Fannie Mae, you have options available to you. As a renter in a property with a Fannie Mae mortgage, if you receive an eviction notice, you can expect to receive a package of information from Fannie Mae about your options (called Knowing Your Options). If you are notified that you are being evicted, and you do not receive a package from Fannie Mae within a few days, contact the number listed on the foreclosure notice.

15. What should I do now?

If you are interested in refinancing your mortgage to make your payments more affordable, contact your servicer or another Fannie Mae lender to see if you qualify for a new loan. If you are already behind on your mortgage payments, or you are worried about falling behind even if you get a new loan, call your mortgage servicer immediately to discuss your options.

Visit the [Making Home Affordable web site](#) for more information, including how to contact a housing counselor or seek urgent help through the Homeowner’s HOPE™ Hotline.