



Shared Equity

Shared Equity Program Platform &
Certified Shared Equity Program List

February 2026



Lender Roles For Income and Resale Price Restriction

Fannie Mae purchases mortgages on homes on community land trust and deed restricted properties but the lender has additional responsibilities.

- ❑ **Review the terms of the resale restrictions** found in an existing recorded legal agreement or in the legal documentation to be recorded in connection with the borrower's purchase of the property
- ❑ Ensure any resale restricted program with a **Private Transfer Fee meets the additional requirements**
- ❑ May choose to use the [Certified Shared Equity Program List](#) to identify programs which meet certain selling guide and Duty to Serve requirements

**Lender
Roles**



Certified Shared Equity Program List

Lenders may choose to use the Certified Shared Equity Program List to identify programs which meet certain Selling Guide and Duty to Serve requirements

The *Certified Shared Equity Program List* identifies if a program:

- Is using acceptable Selling Guide Model Documents**
- Charges a Private Transfer Fee**
- Meets additional requirements**



**Certified
Shared Equity
Program List**

