



Important Information About Loan Certifications by Bank of New York Mellon

We are aware of the delays you may be experiencing with the loan certification process involving one of our custodians, The Bank of New York Mellon Trust Company, N.A. (BNY Mellon), due to the impacts of COVID-19.

Fannie Mae encourages our clients to escalate urgent certification needs directly to BNY Mellon. We continue to work closely with BNY Mellon to identify process improvements, workload priorities, and remediation plans during these extraordinary times.

Here is what to expect:

- BNY Mellon expects that it will take between three to five days to certify documents following receipt.
- If certification is not completed within five days, you should escalate the matter by contacting BNY Mellon at 1-800-677-2669 to log an “Inquiry Ticket.”
- If you do not receive a response from BNY Mellon within 48 hours after submitting your ticket, we will try to assist you with your escalation. Please contact our Customer Support Contact Center (800-2FANNIE) or your relationship manager or send an email to Certification_SF@fanniemae.com. We ask that you provide the following information to make the escalation process more efficient and effective:
 - Fannie Mae loan number
 - Seller Name
 - BNY Mellon inquiry ticket number, date and time
 - Description of the issue that requires escalation
 - Your contact at BNY Mellon, if any
 - Fannie Mae commitment number and expiration date
 - Delivery carrier name and tracking number (FedEx/UPS)
 - Date shipped

With this information, our Custody Operations team may be able to reach out to BNY Mellon to help resolve your concern.

To review the status of your loan(s) or view document exceptions, please use the BNY Mellon Website:

<https://Ddc.bnymellon.com/ddc/webclient/login/login.aspx>

Best Practices:

- Ship packages with no more than 10 documents to reduce the potential impact of lost packages.
- Documents should be sent the same day data is submitted in Loan Delivery. Documents arriving at the custodian prior to data submission are unable to be matched with corresponding custodian system data, which may result in loss of position in the processing queue.

Reminder about Pair-off or Contract Extension Fees

If you are charged pair-off or other fees due to delays in loan certifications, we suggest you work with BNY Mellon to request reimbursement for these fees. As a reminder, these fees are market-based, and Fannie Mae will not reimburse or waive these fees due to delays in loan certifications.

Thank you for continuing to do business with us. We are making every reasonable effort to assist you and ensure a smooth and timely certification.