

## Customer Education. Learn More. Do More.

Servicing Management Default Underwriter™ (SMDU™) is Fannie Mae's groundbreaking workout decisioning tool for servicers that delivers certainty, speed, and savings in loss mitigation. SMDU supports different workout types, including repayment plans, payment deferrals, COVID-19 payment deferrals, loan modifications, standard short sale, and Mortgage Release™.

These brief modules will give you an overview of the SMDU User Interface (UI) and tips for completing key processes. Use your SMDU UI credentials to access and view these online resources. These courses are also available in the SMDU UI application by clicking on the Ask Poli® widget.

### Beginning to End Workflow



#### **Overview and Sample Workflows**

This module provides an overview of the SMDU UI and scenarios on how to use it.



#### **How to Log in and Navigate**

This module provides a quick overview of how to get logged in and navigate the SMDU UI.



#### **Evaluate for Imminent Default**

This module shows you how to use the stand-alone imminent default evaluation (IDE) tool.



#### **Evaluate for a Workout**

This module reviews how to submit a loan in the SMDU UI for a structuring trial evaluation.



#### **Record Trial Payments**

This module demonstrates how to record a trial payment in the SMDU UI.



#### **Evaluate for Final**

This module reviews how to use the SMDU UI to evaluate for final modification terms based on an SMDU-decided trial.



#### **Close a Case**

This module shows you how to successfully close a case in the SMDU UI and provides key tips to avoid issues and delays.



#### **Cancel and Resubmit a Case**

This module shows you how to cancel a case as well as how to resubmit a case in the SMDU UI.

### Additional Functionality



#### **Evaluation History Overview**

This module provides an overview of how to view and activate a previous SMDU evaluation, request an appeal, and view the SMDU response XML.



#### **Create a Manual Submission**

This module covers how to create a manual submission in the SMDU UI for delegated and non-delegated loans.



#### **Evaluate for First-Time Final**

This module demonstrates how to use the SMDU UI to perform a structuring final evaluation when you are not using an SMDU structuring-trial evaluation.



**With SMDU, we are able to absorb policy changes immediately. We've seen an increase in approvals – about twice the pre-SMDU rate – especially for solutions that let homeowners stay in their homes.**