

Specified Product Options

The specified product options in Pricing & Execution – Whole Loan® (PE – Whole Loan®) provide greater certainty of execution, enabling you to embed the enhanced pricing into your rate sheets and best execution analysis.

Specified product options available in PE – Whole Loan	
30-Year Fixed Rate – HomeReady®	20-Year Fixed Rate – 110k Max Loan Amount
30-Year Fixed Rate – New York	20-Year Fixed Rate – 125k Max Loan Amount
30-Year Fixed Rate – Investment Property	20-Year Fixed Rate – 150k Max Loan Amount
30-Year Fixed Rate – 85k Max Loan Amount	20-Year Fixed Rate – 175k Max Loan Amount
30-Year Fixed Rate – 110k Max Loan Amount	15-Year Fixed Rate – New York
30-Year Fixed Rate – 125k Max Loan Amount	15-Year Fixed Rate – Investment Property
30-Year Fixed Rate – 150k Max Loan Amount	15-Year Fixed Rate – 85k Max Loan Amount
30-Year Fixed Rate – 175k Max Loan Amount	15-Year Fixed Rate – 110k Max Loan Amount
30-Year Fixed Rate – 200k Max Loan Amount	15-Year Fixed Rate – 125k Max Loan Amount
30-Year Fixed Rate – 225k Max Loan Amount	15-Year Fixed Rate – 150k Max Loan Amount
30-Year Fixed Rate – 250k Max Loan Amount	15-Year Fixed Rate – 175k Max Loan Amount
30-Year Fixed Rate – Second Home*	15-Year Fixed Rate – 200k Max Loan Amount
20-Year Fixed Rate – 85k Max Loan Amount	

* Available beginning September 29, 2022

Using the Specified Product Options

No action is required to access and **use is optional**.

View pricing in PE – Whole Loan	Available to all Fannie Mae sellers in PE – Whole Loan for mandatory or best efforts committing. Note: Loan-level pricing adjustments (LLPAs) still apply.
Make commitment of 1 to 90 days	Execute and pair-off the commitments just like any other standard whole loan commitments, which allows you to hedge your pipeline as you do now. As always, commitments should be executed with the intent to deliver. Note: 90 days is the maximum commitment period.
Deliver loan – original loan characteristics must be within the commitment parameters	Your loan must meet the commitment parameters at delivery. Note: Loans may qualify for multiple grids but can be delivered only against one commitment.

Updated Export Pricing Job Aid

The [Browse Price Export File Specifications](#) job aid for PE – Whole Loan has been updated with the new Export Product Order to assist lenders in exporting pricing with the expanded grids.

Update Your Browse Price Template in PE – Whole Loan

Be sure to [create new Browse Prices Templates](#) in PE – Whole Loan to add the specified product options. This step will ensure the information is included in daily pricing reports you pull.