



Commitment Details Page

Fields on the Commitment Details Page

Whole Loan Commitment data is automatically retrieved from the Pricing & Execution - Whole Loan® (PE - Whole Loan) system to be leveraged in Loan Delivery. Maintain commitment-level updates by processing the necessary changes in [PE - Whole Loan](#). Updated information will then be available in Loan Delivery

The table in this document explains the purpose of each field on the Commitment Details page. These fields cannot be edited as they are READ-ONLY. For any updates to be made, you can go to the commitment section to input the necessary data.

Commitment Details Information

Commitment

Update All Loans
Export ▾
Reports ▾
Submit

Seller Number

Seller Name

Commitment Date

Expiration Date

Total Commitment

Status	UPB (\$)	Loans
Unsubmitted		
Submitted Pending Funding		
Funded		
Remaining		

Details

Loans

Edit Results

Detail Information

Commitment Period	Required Margin
Commitment Type	Servicing Fee
Remittance Type	IRD Limit
Participation Percent	IRD Percent
Plan Number	
Mortgage Term	

Field Name	Purpose of the Field
Commitment Number	The Fannie Mae-assigned commitment number.
Seller Number	Applicable seller number assigned to your organization by Fannie Mae.
Seller Name	The seller name assigned to your organization.
Commitment Date	The date on which the commitment was executed.
Expiration Date	The date on which the commitment expires.
Total Commitment	The total dollar amount of loans that must be delivered under the commitment.
Status	This section displays the status of the commitment by unpaid balance and number of loans.
Unsubmitted	The total unpaid balance and number of loans that have not yet been submitted.
Submitted Pending Funding	The total unpaid balance and number of loans that have been submitted and are not yet funded.
Funded	The total unpaid balance and number of loans that are funded.



Field Name	Purpose of the Field
Remaining	The total unpaid balance and number of loans that are remaining.
Commitment Period	The value that identifies the number of days the commitment is valid.
Commitment Type	The value that identifies the type of loans to be delivered under the commitment.
Remittance Type	The value that identifies the remittance type for the loans to be delivered under the commitment.
Participation Percent	The percentage interest of the participation certificate being sold to Fannie Mae. The field defaults to 100% for Whole Loans.
Plan Number	The plan number that identifies the type of ARM to be delivered under this commitment. Plan numbers are required for amortization types GPM, GEM, ARM, GPARM and Step Rate/Reverse.
Mortgage Term	The maximum Mortgage Term required for delivered loans.
Required Margin	The required spread (number of percentage points, not to exceed 3.0) between Fannie Mae's posted yield on an ARM or GPARM and the maximum interest rate the lender can charge the borrower, as stated in the commitment. This is also called posted net margin.
Servicing Fee	A percentage of each mortgage payment made by a borrower to a mortgage servicer as compensation for keeping a record of payments, collecting and making escrow payments, passing principal and interest payments along to the note holder.
IRD Limit	The Interest Rate Differential (IRD) difference between the net note rate of the ARM loans to be delivered under the commitment and the required yield to Fannie Mae.
IRD Percent	The fee percentage that applies to this commitment. This is used to calculate the amount to be deducted at purchase for ARM loans when the net mortgage rate is below the required yield.