Automated Certification for ARM eMortgages

We can now auto-certify ARM eMortgages

eMortgage customers have long been enjoying the benefits of auto-certification and now can experience those same benefits for their ARM eMortgages. Auto-certification removes the need for a manual review by a custodian and provides lenders with greater visibility and control over the delivery process timeline.

	Manual Custodian Review	Auto-Certification
DATA QUALITY	"Stare & Compare" mistakes	**Exact match**
COST	Custodian fees	**No fee**
CAPACITY	Limited to available personnel	**Unlimited processing**
TRANSPARENCY	No automated delivery status	**Near real-time automated notifications for eNote transfers and eligibility**

A Simple, Streamlined Process

Deliver data. Transfer eNote. Auto-certified. Done! It is really that simple and fast. There are no additional forms required or processes to adopt to enjoy auto-certification. At loan delivery, just indicate that you are sending us an eNote and our systems will take it from there.

1 Seller submits data to Loan Delivery and transfers eNote to Fannie Mae → **2** Auto-certification looks for eNotes in Fannie Mae eVault → **3** Eligibility assessed → **4** eNote validated against delivered data (Loan Delivery) → **Auto-certified**

For more information, contact eMortgage_Group@fanniemae.com or visit emortgage.com