



Fannie Mae

**Pricing & Execution – Whole Loan[®] /
Servicing Execution Tool[™]**

**Servicing Transfer Instructions
for
Arvest Central Mortgage Company**



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Pricing & Execution – Whole Loan® and Servicing Execution Tool Overview

Pricing & Execution – Whole Loan® (**PE – Whole Loan**) is Fannie Mae’s web-based application that provides approved Fannie Mae sellers (the “**Seller**”, and if more than one, the “**Sellers**”) the opportunity to commit and sell a single mortgage loan for a specific borrower and property which conforms to all applicable requirements in the Guides on a Best Efforts or a Mandatory servicing released basis.

The Servicing Execution Tool™ (**SET**) component of PE – Whole Loan is Fannie Mae’s web-based solution for facilitating the concurrent transfer of servicing rights from the Sellers that commit and sell mortgage loans to Fannie Mae using PE – Whole Loan, to approved Fannie Mae servicers (the “**Servicer**”, and if more than one, the “**Servicers**”), while providing a Servicing Released Premium (“**SRP**”) best execution price. A Seller and a Servicer using SET shall enter into the PE – Whole Loan /Servicing Execution Tool Mortgage Loan Servicing Purchase and Sale Agreement set forth in the Fannie Mae Selling Guide (the “**Purchase and Sale Agreement**”), the terms of which shall govern all sales of servicing rights between them using SET. All terms that are used in these Servicing Execution Tool Servicing Transfer Instructions which are not defined herein shall have meaning set forth either in the Purchase and Sale Agreement or the Guides, as applicable.

Sellers that do not service the loans they originate can request an SRP at the time of commitment or view indicative pricing via browse pricing functionality available via PE – Whole Loan. A Servicer’s SRPs will be provided only to a list of active Sellers with which the Servicer has agreed to do business. SET facilitates the process of presenting a servicing released execution price, and provides the Servicers with the tools to view and manage their pipeline of commitments in the committing application.

SET provides the following services:

- An interface that enables participating Servicers to import an SRP schedule, including adjustments to the schedule and loan-level fees associated with taxes, processing, certifications, and the like.
- The ability for a Servicer to create a Seller-specific SRP schedule by making adjustments to their base SRP schedule.
- A pipeline-management interface and export tool that enables participating Servicers to view and create reports regarding their SRP commitments.
- Drafting or crediting a Servicer’s designated account for SRPs or escrows, and providing a Seller with a single all-in funding, eliminating the need for additional funds transfer between the Seller and the Servicer in most instances.

Once a mortgage loan is delivered to Fannie Mae for which servicing rights have been sold through SET, all edits are cleared and the applicable mortgage note has been received and certified by the applicable document custodian, Fannie Mae will settle that mortgage loan. The calculation of all funds required to purchase the mortgage loan through PE – Whole Loan and the SRP through SET will be conducted and such funds disbursed in accordance with the terms and conditions of the Guides and as set forth on the PE – Whole Loan Commitment: Confirmation screen and as provided to the Servicer through payee summary in SET. For further information on this process, please refer to the [PE – Whole Loan Job Aids](#).

The settlement of the Mortgage Loan (the Purchase Date) triggers the delivery timeline to the Servicer. The Seller must deliver all sales process delivery documentation to the Servicer as reflected on the **SET Document Checklist** not more than 3 Business Days after the Purchase Date. Please see the section below titled “Late & Incorrect File Delivery to the Servicer and the Impacts” for additional information.



When selling the servicing rights of Mortgage Loans through SET, it is the Seller's responsibility to adhere to these instructions, including Servicer specific requirements.

The Seller and the Servicer each acknowledge and agree that electronic signatures and electronic records are permitted hereunder to the same extent they are permitted in the Guides. Other than the mortgage note, copies of documents that have been signed or recorded electronically are to be considered "originals" for all purposes of the Guides.

The following sections, set forth below in alphabetical order, cover specific topics related to SET. There are several documents that are highlighted throughout, which are located at the end of this document. They include:

- SET Document Checklist.
- Servicer Packaging Procedures.
- Final Document Checklist.
- Seller Payment/Refund Transmittal.
- Borrower Mailing/Billing Address Certification.

Assignments

If applicable, the Servicer must receive the original recorded assignment of the Mortgage. The delivery file must include a copy of the assignment sent for recording. The original recorded assignment together with the **SET Final Document Checklist** must be forwarded to the Servicer's Final Recorded Documents Division detailed in the section titled, "Final Documents". See the table below for Servicer specific assignment language:

	Arvest Central Mortgage Company
Servicer name for the assignment (do not use abbreviations other than as permitted by the Servicer)	Arvest Central Mortgage Company
State of Incorporation	Arkansas
County of Incorporation	Pulaski
Servicing Address	801 John Barrow Road, Suite 1 Little Rock, Arkansas 72205
Optional address to be included in assignment endorsement	Same as above
Questions relating to assignment endorsements can be addressed by:	Collateral Documents Department acmcpostclosing@arvest.com

Failure to provide evidence of an assignment sent for recording in the Servicer's name is cause for the Servicer and Fannie Mae to assess late fees against the Seller.

Delivery/Settlement Errors & the Reconciliation Process

Payments & Curtailments from the Borrower

When the Seller receives a payment, curtailment or any settlement relating to the Mortgage Loan after the Purchase Date, the Seller must forward the amount due to the Servicer within 24 hours after receipt from the borrower, per the Servicer's instructions. To do this, the Seller must:



- Endorse the check to the Servicer and forward
- OR send a wire to the Servicer, if the amount due is on deposit with the Seller
- AND submit the completed **Seller Payment/Refund Transmittal** to the Servicer.

Payments and curtailments received prior to the Purchase Date must be applied to the loan balance prior to the Purchase Date.

Escrow Deposits

If the Seller has entered an incorrect figure in the escrow deposits field in PE - Whole Loan, then the Seller must notify the Servicer immediately. For overages, the Seller must provide the Servicer with documentation to support a request for refund and wire instructions for the refund. For shortages, the Seller must wire the amount due to the Servicer and submit the completed **Seller Payment/Refund Transmittal** to the Servicer.

Post Delivery Funding Adjustments

Any escrow disbursements pending/payable within 30 days of servicing transfer and/or the Fannie Mae Purchase Date are the responsibility of the Seller.

Unpaid Principal Balance Discrepancies

If an unpaid principal balance discrepancy is suspected, the following process is to be followed:

Research: The Seller must research the discrepancy.

- Review your records (e.g., Fannie Mae Purchase Advice, Mortgage Note, etc.)
- Compare Fannie Mae's loan-level records with your records to determine the scope and cause of the discrepancy.

Assemble: Assemble documentation that supports your requests.

- Download and complete [Post-Purchase Adjustment \(PPA\) Request Form](#).
- Provide Supporting Documentation to validate your request
 - Supporting documents include the Note, Purchase Advice, and Loan History.
 - Supporting documents should have the Fannie Mae loan number and Seller/Servicer number in the file name.
 - Please note - additional documentation may be required.

Encrypt: Encrypt all documents containing Nonpublic Personal Information (NPI).

Email: Email the PPA Request Form, required supporting documentation, and a detailed explanation of your request to one of the contacts below:

- If you have been contacted by Fannie Mae staff regarding a post-purchase adjustment, continue to work with them directly.
- **Servicers:** Send servicing related post-purchase adjustment requests to your assigned Fannie Mae Investor Reporting analyst.
 - If the Fannie Mae Investor Reporting analyst is not known, contact 1-888-326-6438, Option 3 (Servicing), Option 1 (Investor Reporting) for assistance.

After submission: Sellers should review the *Post-Purchase Adjustment Letter* report, available in [Fannie Mae Connect](#) for adjustment details, and take the corrective action indicated below:

- If the corrective action results in additional funds due the Seller, please ensure that you have a designated account for Automated Clearing House (ACH) processing.



- If the corrective action results in additional funds due Fannie Mae, please ensure that sufficient funds are available in that account prior to the scheduled draft date (as indicated in the draft notification on Fannie Mae’s Committing and Delivery Fee Draft Notifications site)
- If corrective action results in a loan being ineligible for delivery to Fannie Mae, your Fannie Mae Account Manager will contact you to determine the next necessary steps.

The seller is responsible for notifying the servicer of any changes to the loan data or borrower record as a result of the post-funding adjustment.

NOTE: *Processing time for most post-purchase adjustment requests, from initial submission through data correction, is 4–6 weeks. Certain requests may require additional levels of review, or additional documentation from the lender, and/or approval(s) that need additional time to process.*

Escrows

If any portion of a loan is escrowed, it is considered as an escrowed loan in PE - Whole Loan. The applicable escrowed amounts should be entered into PE - Whole Loan and included in the Servicer Required Fields (SRF) file imported into PE - Whole Loan by the Seller and attached to the commitment.

NOTE: *The required SRF fields and the content of the file to be imported into PE - Whole Loan are subject to change without notice at each Servicer’s discretion.*

Final Documents

All original final documents specified in this section for an individual loan and identified on the SET Final Document Checklist (the “**Final Documents**”) must be delivered to the Servicer as soon as finalized and not more than [6 months] after the Fannie Mae Purchase Date. Any and all Final Documents must be attached to a completed **SET Final Document Checklist**.

The Servicer reserves the right to charge a penalty fee as specified in the Purchase and Sale Agreement in cases when the Final Documents are not delivered timely. Please refer to the Purchase and Sale Agreement (Section 7.3) that outlines late delivery of Final Documents.

Good-Bye Letter

A good-bye letter must be issued on each loan. It also must comply with applicable federal and state laws and regulations, including but not limited to, Real Estate Settlement Procedures Act and its implementing Regulation X.

The table below provides the Servicer-specific information to be included in the good-bye letter.

	Arvest Central Mortgage Company
Servicer’s Payment Address for Standard Mail With Statement	P.O. Box 8025 Little Rock, AR 72203
Servicer’s Payment Address for Standard Mail Without Statement	N/A



Servicer's Payment Address for Properties Located in: ME, NH, MA, RI, CT, NY, NJ, VT, NH DE, MD, DC, PA, VA, WV, OH, IN, IL, MI, WI, KY, TN, NC, SC, GA, AL, FL (Eastern Lockbox)	N/A
Servicer's Payment Address for Properties Located in: WA, OR, CA, ID, NV, UT, AZ, MT,	N/A
Servicer's Payment Address for Express Overnight Mail with Statement	801 John Barrow Road, Suite 1
Servicer's Payment Address for Express Overnight Mail With Out Statement	N/A
Customer Servicer Phone Number	1-800-366-2132
Customer Servicer Hours of Operation	Monday-Friday 7:00 am-8:00 p.m. CST Saturday 8:00 am – 2:00 p.m. CST
General Correspondence (written inquiries, general information, complaints)	Customer Service Address same as above 1-800-366-2132
Automatic Payment Drafting Information	ACH Forms are located in the coupon books sent to borrowers or

Other General Borrower Good-Bye Information

Below is additional information that can be included in the Good-bye letter, which will be helpful to the borrower during the servicing transfer period.

	Arvest Central Mortgage Company
Servicer's Web Site Address	www.arvestcentralmortgage.com
Will the borrower receive monthly billing statements or a coupon booklet?	Coupon booklet, unless applicable state law requires monthly billing statements
Will the first payment mailing address differ from subsequent payments?	No
If yes above, when will the borrower received new mailing address information?	N/A
If the borrower has an escrow collection issue (removal of escrows, MI, or erroneous bill), whom should they contact?	Customer Service 1-800-366-2132

Insurance Coverages & Requirements

Flood Insurance

Final evidence of flood insurance must meet the requirements set forth in Part II, Chapter 3 of the Fannie Mae Servicing Guide. If the property is in a flood zone, but flood insurance has been waived, the Mortgage Loan file must include documentation, which explains the basis of the waiver (FEMA Letter of Map Amendment or FEMA Letter of Map Revision).



Hazard Insurance

Evidence of hazard insurance must be forwarded in the form of a current policy or hazard insurance Binder along with a paid receipt. For purchase transactions, the Seller must provide evidence that the policy has been paid in full for the first year. For refinance transactions or transferring an existing policy, the Seller must provide a balance sufficient to pay the policy in full at time of renewal. The insurance policy must comply with the requirements for evidence of insurance set forth in Part II, Chapter 2 of the Fannie Mae Servicing Guide.

Optional Insurance

Optional insurance coverage such as mortgage life insurance is not transferable to the Servicer. If the borrower opted for optional insurance coverage offered by the Seller at time of origination, the Seller must make arrangements to bill the borrower directly for optional insurance coverage at or prior to time of Servicing transfer.

Mortgage Insurance

Private mortgage insurance is required in most instances where the LTV exceeds 80 percent unless otherwise required in the Fannie Mae Servicing Guide and/or Fannie Mae product description. The Seller must collect and pay the applicable premiums for private mortgage insurance on or before closing, and provide evidence of such payment to the Servicer.

IRS 1098 Reporting Requirements

The Seller and the Servicer must comply with all IRS 1098 reporting requirements. The Seller and the Servicer should consult their tax advisors as necessary for guidance.

Late & Incorrect File Delivery to the Servicer

The Seller must comply with all documentation delivery requirements outlined in the Purchase and Sale Agreement. Failure to do so may result in:

- Suspension or termination of Seller's access to SET.
- Untimely set-up of the file. The Servicer could potentially claim non-ownership of the servicing of the loan for lack of a proper and accurate transfer. The transfer of servicing of the loan takes place on the date Fannie Mae purchases the loan.
- **The Seller may incur fees assessed by the Servicer as per the Purchase and Sale Agreement for late delivery and/or incorrect loan file and wire reconciliation.**
- **The Seller may also incur fees and other penalties as per the Guides for each late delivery and/or incorrect loan file and wire reconciliation.**

Loan Sale Notification Letters

The Seller must provide written notification of the transfer of the Servicing Rights to any collection authority entitled to receive escrow/impound payments associated with the Mortgage Loan. Such notification must instruct the collection authority to deliver all future notices, tax bills, insurance statements and related correspondence to the new Servicer and must provide the applicable contact information and address shown below:



	Arvest Central Mortgage Company
Contact Information for Taxing Authorities	Arvest Central Mortgage Company 801 John Barrow Road, Suite 1 Little Rock, AR 72205 Attn: Tax Department acmctaxgroup@arvest.com 1-800-366-2132
Contact Information for Hazard Insurers	Arvest Central Mortgage Company ISAOA/ATIMA P.O. Box 961243 Fort Worth TX 76161-0243 acmcinsurancecoverage@arvest.com 1-800-366-2132
Contact Information for Flood Insurers	Arvest Central Mortgage Company ISAOA/ATIMA P.O. Box 961243 Fort Worth TX 76161-0243 acmcinsurancecoverage@arvest.com 1-800-366-2132
Contact Information for Private Mortgagor Insurers	Central Mortgage Company 801 John Barrow Road, Suite 1 Little Rock, AR 72205 Attn: PMI Department acmcinsurancecoverage@arvest.com 1-800-366-2132

MERS

MERS® registered mortgages, and mortgages originated with MERS as the original mortgagee of record (MOM), are accepted by the following Servicers. Below is the MERS information for each:

Servicer	Arvest Central Mortgage Company
Member Org ID	1002026
Primary Contact	MERS Department
Phone Number/Email	acmcmers@arvest.com

Net Funding

Pursuant to SET, Fannie Mae will facilitate the sale of the servicing rights for a mortgage loan which is purchased by Fannie Mae through PE - Whole Loan by calculating the net funding SRP as described in the PE - Whole Loan Job Aids which shall take into account price adjustments and fees agreed to by the Seller and the Servicer and the amount of escrow funds applicable to the Mortgage Loan as entered by the Seller in PE - Whole Loan.



Adjustments arising from settlement errors after the Purchase Date are not processed in SET. Please see the section titled “Delivery/Settlement Errors & the Reconciliation Process” for information on how to make these corrections.

Please reference C2-1.2-04 in the Fannie Mae Selling Guide, for further information on net funding.

Notice Address for Servicer

The address for all notices under the Purchase and Sale Agreement for the applicable Servicer is as set forth below:

Arvest Central Mortgage Company
Arvest Central Mortgage Company 801 John Barrow Road, Suite 1 Little Rock, AR 72205 Attn: Steven R. Plaisance, President & CEO

Outstanding Documents/Critical Documents

When the servicing file is missing pertinent documents or information, the Servicer will notify the Seller of file deficiencies. **It is the Seller’s responsibility to forward all outstanding documentation within 24 hours of receipt of a request from the Servicer or within the time identified by the Servicer.** Missing critical documents which are described on the SET Document Checklist interferes with the Servicer’s ability to service the Mortgage Loan. Outstanding critical documents will delay the set-up of the servicing file and issuance of coupon booklets or billing statements to the borrower.

When forwarding any outstanding and/or critical documents, attach the documents to the **SET Document Checklist**.

	Arvest Central Mortgage Company
Forward Outstanding Documents to:	Arvest Central Mortgage Company 801 John Barrow Road, Suite 1 Little Rock, AR 72205 Attn: Collateral Document Department
For questions regarding outstanding documents, contact:	Collateral Document Department acmcpoclosing@arvest.com
Forward Critical Documents to the following address:	Arvest Central Mortgage Company 801 John Barrow Road, Suite 1 Little Rock, AR 72205 Attn: Collateral Document Department
For questions regarding Critical Documents, contact:	Collateral Document Department acmcpoclosing@arvest.com 1800-366-2132



SRP Reimbursement to the Servicer

Payoffs

The Mortgage Loans for which servicing rights have been sold through SET which are paid in full within 120 days of the Fannie Mae Purchase Date are subject to SRP recovery by the Servicer pursuant to the terms and conditions of the Purchase and Sale Agreement.

Repurchases

When the Seller is required by to repurchase a Mortgage Loan, the repurchase request will be sent directly to the Seller by the Servicer. Upon receipt of the repurchase request, the Seller must contact the Servicer's designated business area to make arrangements for repurchase (see chart below). The amounts due for a repurchase (including all or a portion, as applicable, of the SRP) are to be sent to the Servicer, as provided in the Purchase and Sale Agreement. The Servicer must then report the repurchase and remit the proceeds in accordance with the requirements set forth in the Fannie Mae Selling Guide. Once Fannie Mae has received the repurchase amount due from the Servicer, the Note will be released and returned to the Servicer. Upon receipt of the original Note from Fannie Mae, the Servicer will process the necessary mortgage transfer documentation and return the original file along with its contents directly to the Seller.

Pursuant to the terms and conditions of the Purchase and Sale Agreement, the Servicer may charge the Seller and the Seller shall pay to the Servicer a repurchase fee for each loan that the Seller is required to repurchase.

	Arvest Central Mortgage Company
Contact to Obtain Repurchase Figures:	Servicing Security Asset and Retention Department 1-501-716-4645
Post-Purchase Contact for File and Fund Release Questions:	Servicing Security Asset and Retention Department 1-501-716-4645

Seller's Financial Information

Seller shall provide to Servicer its required financial information pursuant to the terms and conditions of the Purchase and Sale Agreement. Use the table below for the address and contact information to send such required financial information:

	Arvest Central Mortgage Company
Seller's financial information:	Arvest Central Mortgage Company Attn: Flow Account Managers 801 John Barrow Road, Suite 1 Little Rock, AR 72205 acmcacquisitions@arvest.com



Servicing File Delivery

The servicing file must be sent to the Servicer not more than **3 Business Days** after the Fannie Mae Purchase Date. The file must include an executed **SET Document Checklist** and be packaged in the order as listed on such checklist. Use the table below for the address and contact information to send the servicing file for each Servicer:

	Arvest Central Mortgage Company
Mailing address for shipment of delivery file.	801 John Barrow Road, Suite 1 Little Rock, AR 72205 Attn: Mortgage Loan Document Department
Overnight address for shipment of delivery file.	801 John Barrow Road, Suite 1 Little Rock, AR 72205 Attn: Mortgage Loan Document Department
Contact name for new loan set ups.	Flow Acquisitions Department
New loan set phone number	Flow Acquisitions Department acmcacquisitions@arvest.com
Image File Options and Requirements	File Delivery Department acmcfiledelivery@arvest.com

Tax Service Fee

The tax service fee is charged by the Servicer to prepare the initial escrow analysis, whether or not the Mortgage Loan is escrowed. This fee is automatically netted from the Seller's total proceeds and is factored into the calculation of the net funding SRP in PE - Whole Loan.

Transaction Fee

The transaction fee is a fee due the Servicer for the initial costs associated with setting up the Mortgage Loan. This fee is automatically netted from the Seller's total proceeds and is factored into the calculation of the net funding SRP in PE - Whole Loan. This fee is subject to change without notice at each Servicer's discretion.



Servicer Call Trees

ARVEST CENTRAL MORTGAGE COMPANY CALL TREE FOR BORROWER USE	
Customer Service	1-800-366-2132
Escrow payment issues/Escrow Analysis	1-800-366-2132
Billing Questions (Late payments, Incorrect billing address, Erroneous charges)	1-800-366-2132
Removal of Mortgage Insurance	1-800-366-2132
Removal of Escrows/Monthly impounds for Taxes and Insurance	1-800-366-2132
Foreclosure	1-800-366-2132
Mortgage Life Insurance	1-800-366-2132
Automatic Payment Drafting	1-800-366-2132
Payoff Department	1-800-366-2132

ARVEST CENTRAL MORTGAGE COMPANY CALL TREE FOR SELLER USE		
Department	Contact Name	Phone Number
New Loan Set Up	Flow Acquisitions Department	Email: acmcacquisitions@arvest.com
Escrow Set Up (Taxes, Hazard, Mortgage Insurance, Flood Insurance)	Flow Audit Department	Email: acmcacquisitions@arvest.com
Document Control (Outstanding and missing documentation)	Flow Department	Email: acmcacquisitions@arvest.com
Accounting	Flow Acquisitions Department	Email: acmcacquisitions@arvest.com
Final Documents	Collateral Documents Department	Email: acmcacquisitions@arvest.com
Negative Principal Reductions	Flow Acquisitions Department	Email: acmcacquisitions@arvest.com
Incorrect Unpaid Principal balance	Flow Acquisitions Department	Email: acmcacquisitions@arvest.com
Repurchase Questions and Figures	Servicing Security and Asset Retention Department	1-501-716-4645
Post-Purchase Contact for File and Fund Release Questions	Servicing Security and Asset Retention Department	Email: acmcacquisitions@arvest.com



Appendix:
SET Delivery Instructions and Documents



SET Document Checklist

This checklist identifies all the documents, where applicable, that must be submitted in SET servicing delivery file. **Sellers should use this checklist as the stacking order for the file.** The servicing delivery file contains a combination of Mortgage Loan origination, Mortgage Loan closing and miscellaneous Fannie Mae documents. The servicing delivery file must contain original origination and closing documents as applicable, copies of all documents sent for recording, copies of any documents held by Fannie Mae's Document Custodial Services (such as the Note, Riders & Power of Attorney) along with miscellaneous selling system delivery documents.

NOTE: *Final recorded documents must follow under separate cover and must not be included in the original loan file.*

NOTE: *A final or trailing document cover sheet is always required when sending Trailing Documents that were not included in the initial Loan Document Package.*



SET Document Checklist

[Note: To be reviewed by servicers to determine if this list is complete]

Borrower Name:		Property Address:	
Seller name:		Fannie Mae Seller Number:	
Contact Name:		Phone Number:	Fax No./Email Address:
Fannie Mae Contract Number or Commitment Number:	Fannie Mae Loan Number:	Seller Loan Number:	Purchase Date:
Lot:	Block:	Subdivision:	Borrower Closing Date:
Provide all Documents Required by Selling Guide A2-5.1-02 (the list of Individual Mortgage Loan Files) and Exhibit E-2-02 (Required Custodial Documents)			
Critical	Document Name - (Documents That Are Not Originals Must be Certified True Copies)		X= Attached N/A – Not Applicable
Yes	Completed Fannie Mae SET Document Checklist		
Yes	Fannie Mae SET System Funding Detail Report – screen shot.		
Yes	Flood Certification Evidencing Life of Loan Coverage & Flood Zone		
Yes	Tax Information Sheet (Contains Tax ID#S, Tax Authorities' Names & Addresses, Date Last Paid, Next Due Date). If New Jersey Property, Include Tax Certificate		
Yes	Signed HUD-1/HUD-1A Settlement Statement and Addenda for Refinanced mortgages		
Yes	Escrow Disclosure Statement /Escrow Instructions/Signed Escrow Waiver Notification		
Yes	IRS W-9 Evidencing All Borrower Social Security Numbers		
Yes	Copy of Note, Riders, Addenda, and Note Modification Agreements including but not limited to: Balloon Rider, Interest Only Addendum, Condominium Rider, Planned Unit Development Rider, 1-4 Family Rider, Mortgage Insurance Rider, Bi-Weekly Payment Rider, etc., as applicable		
Yes	Copy of Mortgage or Deed of Trust, Applicable Riders And Legal Description		
Yes	Manufactured Housing Real Property Certificate Documents or assigned COT with proper UCCs		



Yes	Copy of the Assignment to Fannie Mae (or MERS, if applicable) and copies of all intervening Assignments, if applicable	
Yes	Copy of PMI Certificate, FHA mortgage insurance certificate, VA loan guaranty certificate, RD loan note guarantee certificate or HUD Indian Loan Guarantee Certificate (HUD Form 53039), in each case to the	
Yes	Form 1008 Uniform Underwriting and Transmittal Summary	
Yes	Final Loan Application(s) Signed By All Borrowers (Fannie Mae 1003)	
Yes	Appraisal and Photos, Property Inspection Reports or Property Inspection Waiver	
Yes	Truth In Lending Notice	
Yes	Repair Rider or Addendum (if a set-aside for repairs was required)	
Yes	Borrower Mailing/Billing Address Certification (If Mailing/Billing Address Is Different From Property	
Yes	Legal Description (Copy)	
Yes	Ground Rents/Lease Agreement	
Yes	Signed Homeowners Authorization Letter (NJ, NY & IL Only)	
Yes	Homeowner Option Letter (WI & MD Only)	
Yes	Hazard Insurance Policy, Flood Insurance Policy and/or Other Insurance Policies (Including Certificate	
Yes	Payment Verification Letter	
Yes	Borrower Payment History (if seasoned, Interest Credit or delivering scheduled UPB loan) reflecting	
Yes	Copy of Title Policy	
Yes	Borrower's Good-bye Letter	
Yes	All Applicable Loan Sale Notification Letters (Hazard Insurance, Flood Insurance, Flood Zone	
Yes	Credit Report And Evidence of Borrower Credit Score	
Yes	Signed Final Truth In Lending	
Yes	Power of Attorney	
Yes	Executed USA Patriot Act Notice to Applicants	



Yes	Name Affidavit	
Yes	Any DU Reports and Final DU Underwriting Findings Along with DU Transaction Number	
Yes	Final Underwriting Approval If Non-DU Loan	
Yes	All Conditions of Loan Approval (Whether DU or Manually Underwritten)	
Yes	Tax Authorization Form (NY, NJ) (Required for an loan originated in the states of New York or New	
Yes	Original Consolidated Note(s) and Consolidation, Extension and Modification Agreement (NY), to the	
Yes	Wisconsin Tax Opinion Letter (Required for any loan originated in the state of Wisconsin)	
No	Signed Notice of right to cancel - Right of Rescission	
	Notification (if loan purpose is a refinance)	
No	Loan Disclosure Statements Signed By Borrower At Time of Application	
No	All Remaining Credit Documents: VOE, Pay stubs, W-2 Statements, Tax Returns, VOD, Bank	



Servicer's Packaging Instructions

The packaging procedures inform the Sellers how to package the files at time of delivery to the Servicer for single loan deliveries. It is important to remember to clearly identify the loans as Fannie Mae SET loans in **bold** print on the outer file jacket. All boxes must be sent to the Servicer via overnight mail, express delivery (first delivery time).

Packaging Procedures When Delivering Single Loan Files

The outer file jacket of the servicing file must clearly note the file as a Fannie Mae SET loan (see section on Servicing File Delivery). This will flag the Servicer's receiving office on where to forward the loan for set up and prioritization.

The servicing files must have the following:

- A completed **SET Document Checklist** and the documents enclosed must follow the order of the **SET Document Checklist. (DETERMINE IF THE ORDER OF THE SET DOCUMENT CHECKLIST SHOULD BE ADJUSTED.)**
- A label noting the borrower's name and address.
- Include a Seller contact name and number for the Servicer on the **SET Document Checklist**.

Packaging Procedures When Delivering Multiple/Bulk Loans

The servicing files must be packaged as follows:

- In standard, 2 cubic foot boxes with lids.
- Boxes must not be packaged tightly. There should be at least two inches remaining in each box.
- Each box must contain an inventory list of the servicing files.
- The box number must be written on the bottom left-hand corner on the contents side of the box.

Each box number must be written on the bottom left-hand of the contents list.



SET Final Document Checklist

This checklist is used in conjunction with forwarding final documents to the Servicer. Below is the contact information for each of the Servicers:

	Arvest Central Mortgage Company
Forward Final Documents to:	Arvest Central Mortgage Company 801 John Barrow Road, Suite 1 Little Rock, AR 72205
Contact name and information for Final Documents:	Collateral Document Department 501-716-5630 501-716-5766 (fax) acmcpostclosing@arvest.com



SET Final Document Coversheet or Checklist

Date Forwarded to Servicer:	Fannie Mae Seller Number:
Borrower's Name:	Fannie Mae Contract Number:
Property Address:	Fannie Mae Loan Number:
Seller's Name:	Servicer Loan Number, if known
Contact Name:	Contact Phone Number:
Contact Fax No./Email Address:	Seller Loan Number:

ALL DOCUMENTS ATTACHED HERETO MUST BE ORIGINAL FINAL DOCUMENTS:

Document Name	X = Attached
Title Policy	
Endorsement to Title Policy	
Form 1003 or Form 1003(s)	
Mortgage Note and note addenda	
Recorded mortgage or deed of trust, any applicable rider, and any other documents changing the mortgage loan terms or otherwise affecting Fannie Mae's legal or contractual rights	
Recorded assignments of the mortgages to Fannie Mae (or corresponding documents for co-op share loans, if applicable)	
Intervening Recorded Assignments	
Other: Seller to complete document name	
Other: Seller to complete document name	

SERVICER RECEIPT SIGNOFF

PRINTED NAME	SIGNATURE	DATE



Seller Payment/Refund Transmittal

The **Seller Payment/Refund Transmittal** is used in conjunction with forwarding or requesting miscellaneous amount due on a Mortgage Loan that was previously transferred or delivered to the Servicer. Use this schedule to forward payments or request refunds from the Servicer after the initial Funding Date. It **must** be submitted to the applicable Servicer using the contact information below:

	Arvest Central Mortgage Company
Escrow Issues	
Contact Name	Flow Audit Department
Phone #	1-800-366-2132
FAX #	1-501-716-5788
Email Address	acmcpostclosing@arvest.com
All Other Payment/ Refund Issues	
Contact Name	Flow Acquisitions Department
Phone #	1-800-366-2132
FAX #	
Email Address	acmcpostclosing@arvest.com
Wire Information:	
Bank Name	ARVEST Bank
City & State	Little Rock, AR
ABA	082900872
Beneficiary	CMC Flow
Ben Acct #	1012304
Forwarding of Borrower Payments	Arvest Central Mortgage Company 801 John Barrow Road, Suite 1 Little Rock, AR 72205



Seller Payment/Refund Transmittal

SELLER INFORMATION

Seller Name	
Seller Number	
Contact Name	
Contact Phone Number	

MORTGAGE LOAN INFORMATION

Seller Loan Number	
Fannie Mae Loan Number	
Contract Number	
Borrower Name	
Property Address	
Servicer Loan Number, if available	

TRANSMITTAL TYPE

Circle One Transmittal Type	Payment, Refund, or Borrower Check Forwarding*
\$ Amount	\$
Brief Description of the Request	
Seller Wire Information, if applicable	

PAYMENT INFORMATION

Payment Type	Payment Amount	Date Payment To Be Applied		
PITI	\$	Month	Day	Year
ESCROW: (Circle one) Escrow Payment, Shortage, Reserves, or Cushion	\$	Month	Day	Year
Type of escrow (Circle one): Taxes, MI, Hazard, Flood or Other				
OTHER: Describe	\$	Month	Day	Year

*When forwarding borrower checks (only), reference the **Forwarding of Borrower Payments** addresses section on the prior page.



Borrower Mailing/Billing Address Certification

The **Mailing/Billing Address Certification** is used when the Borrower's mailing/billing address is different from the property address. The Seller is asked to provide the information to the Servicer to ensure the Servicer forwards billing/coupon booklets to the proper address.

BORROWER MAILING/BILLING ADDRESS CERTIFICATION

Seller Loan Number	
Fannie Mae Loan Number	
Fannie Mae Contract Number	
Borrower Name	
Occupancy Type	
Subject Property Address	
Borrower's Name to Appear on Billing Statement/Coupon Booklet	
Billing Address	