



Fannie Mae®

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# SURF to LSDU Comparison Guide

*5/21/2019*





## SURF to LSDU Comparison Guide

Just starting to use LSDU? Use this guide to get a side-by-side comparison of key processes in SURF and LSDU.

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# Use Case #1: Logging In

Servicer's Reconciliation Faculty (SURF)	Loan Servicing Data Utility (LSDU):
<ol style="list-style-type: none"><li>1. Open the <a href="#">SURF site</a>.</li><li>2. Click <b>Launch App</b>.</li><li>3. Pick a Seller Servicer Name or enter a Servicer Number.</li><li>4. If needed, click the radio button next to your servicer number.</li><li>5. Click <b>Select Servicer</b>.</li></ol>	<ol style="list-style-type: none"><li>1. Open the <a href="#">LSDU site</a>.</li><li>2. Click <b>Access LSDU</b>.</li><li>3. Enter your Fannie Mae technology user ID and password.</li><li>4. Click <b>SIGN IN</b>.</li><li>5. Click <b>Loan Servicing Data Utility</b>.</li></ol>



## Use Case #2: View Rejects/Exceptions

Servicer's Reconciliation Faculty (SURF)	Loan Servicing Data Utility (LSDU):														
<ol style="list-style-type: none"> <li>1. Log in to SURF.</li> <li>2. Click <b>LAR Rejects</b>.</li> <li>3. Click and drag the relevant 9-digit Servicer Numbers under Portfolio.</li> <li>4. Select the relevant Remittance Type, Reject Status &amp; Reject Month.</li> <li>5. Click <b>Get Summary</b>.</li> <li>6. Click <b>LAR Discrepancy #</b> to view loan level.</li> </ol> <p>OR</p> <ol style="list-style-type: none"> <li>1. Login to SURF.</li> <li>2. Click <b>LAR Rejects</b>.</li> <li>3. Scroll down to <b>Reject Detail Filters</b>.</li> <li>4. Select only one Servicer Number under <b>Portfolio</b>.</li> <li>5. Click Get Details to view loan level for a single 9-digit.</li> <li>6. Repeat for all 9-digits.</li> </ol>	<ol style="list-style-type: none"> <li>1. Log in to LSDU.</li> <li>2. Click <b>Loan Activity Search</b> → <b>Payment (LAR 96) Exceptions</b></li> <li>3. Select relevant Servicer Number(s), Exception Type(s), etc.</li> </ol> <div data-bbox="1607 440 1849 699" style="border: 1px solid #ccc; padding: 5px; margin: 10px 0;"> <p>Service Number(s):  <input type="text" value="(0) Selected"/></p> <p>Exception Type:  <input type="text" value="All rejects"/></p> <p>Remittance Type:  <input type="text" value="All Remittance Types"/></p> <p>Loan Sales Type:  <input type="text" value="All Loan Sales Types"/></p> <p style="text-align: center;"><a href="#">VIEW EXCEPTIONS</a></p> </div> <ol style="list-style-type: none"> <li>4. Click <b>View Exceptions</b>.</li> <li>5. Click <b>Download</b> to review 90+ key investor reporting attributes.</li> </ol> <div data-bbox="1166 776 1849 992" style="border: 1px solid #ccc; padding: 5px; margin: 10px 0;"> <p>Loan Servicing Data Utility</p> <p>Payment (LAR 96) Exception search results (109 loans)</p> <p>Search Results as of 05/08/2019 12:12:56 PM EST <a href="#">Download</a></p> <p>Filter by selecting one or multiple categories below: <a href="#">Clear All Selection(s)</a></p> <table border="1"> <thead> <tr> <th>FANNIE MAE LOAN NUMBER</th> <th>SERVICER NUMBER</th> <th>SERVICER LOAN NUMBER</th> <th>REMITTANCE TYPE</th> <th>LOAN SALES TYPE</th> <th>EXCEPTION TYPE</th> <th>REJECT REASON</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td>LENDER/LOAN-NUM</td> <td>Scheduled/Scheduled</td> <td>SWAP-MBS</td> <td>Hard Reject</td> <td>Reported Principal does not match Expected Principal.</td> </tr> </tbody> </table> </div> <ol style="list-style-type: none"> <li>6. Click a Fannie Mae Loan Number to view individual reject and other loan data.</li> </ol>	FANNIE MAE LOAN NUMBER	SERVICER NUMBER	SERVICER LOAN NUMBER	REMITTANCE TYPE	LOAN SALES TYPE	EXCEPTION TYPE	REJECT REASON			LENDER/LOAN-NUM	Scheduled/Scheduled	SWAP-MBS	Hard Reject	Reported Principal does not match Expected Principal.
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		LENDER/LOAN-NUM	Scheduled/Scheduled	SWAP-MBS	Hard Reject	Reported Principal does not match Expected Principal.									

### LSDU Benefits

- LSDU allows you to view loan/exception data for all available 9-digits.
- Shows expected values, unlike the Loan Activity Rejects report.
- Details Missing LARs as a result of Acquisition, del mod and reclassification.
- Key a LAR immediately after acquisition without SURF delay.



## Use Case #3: Key a LAR 96

Servicer's Reconciliation Faculty (SURF)	Loan Servicing Data Utility (LSDU):
<ol style="list-style-type: none"> <li>1. Login to SURF.</li> <li>2. Click <b>Loan Reporting</b>.</li> <li>3. Click <b>Loan Reporting</b>.</li> <li>4. Enter Fannie Mae Loan Number.</li> <li>5. In the <b>New</b> column, enter the required dates, amounts, and action code.</li> <li>6. Click <b>Save and Continue</b>.</li> </ol>	<ol style="list-style-type: none"> <li>1. Login to LSDU.</li> <li>2. Click <b>Loan Data Search</b>.</li> <li>3. Select <b>Fannie Mae</b> or <b>Servicer</b> to configure search.</li> <li>4. Enter Servicer or Fannie Mae Loan Number.</li> <li>5. Click the <b>Current LAR Information</b> tab.</li> <li>6. Click the <b>Submit LAR link</b>.                     <div data-bbox="1516 464 1870 602" data-label="Image"> </div> </li> <li>7. In the <b>New</b> column, enter the required dates, amounts, and action code.</li> <li>8. Click <b>Submit</b>.                     <div data-bbox="1266 699 1884 802" data-label="Image"> </div> </li> <li>9. Click <b>Continue</b>.</li> <li>10. Wait up to 20 minutes for the submission to process.                     <div data-bbox="1177 911 1892 1024" data-label="Image"> </div> </li> </ol>

### LSDU Benefits

- Search based on Servicer Loan ID.
- See expected values in near real-time after a file upload in SURF.
- View LAR feedback within 20 minutes, not the next day.



## Use Case #4: Verify Upcoming ARM Change

Servicer's Reconciliation Faculty (SURF)	Loan Servicing Data Utility (LSDU):																														
<ol style="list-style-type: none"> <li>1. Login to SURF.</li> <li>2. Click <b>View Loan</b>.</li> <li>3. Enter Fannie Mae Loan Number.</li> <li>4. Click <b>Get Loan</b>.</li> <li>5. Under <b>Variable Rate and Variable Payment Information</b>, check the "Next Sched Payment Change" and "Next Sched Rate Change."</li> </ol>	<ol style="list-style-type: none"> <li>1. Login to LSDU.</li> <li>2. Click <b>Loan Data Search</b>.</li> <li>3. Select <b>Fannie Mae</b> or <b>Servicer</b> to configure search.</li> <li>4. Enter Servicer or Fannie Mae Loan Number.</li> <li>5. Click <b>Get Loan Data</b>.</li> <li>6. Click the <b>ARM Features</b> tab.</li> <li>7. Find the <b>Next P&amp;I change Date &amp; Next interest Rate Change Date</b>.</li> </ol> <div data-bbox="1196 630 1849 1031" data-label="Table"> <table border="1"> <thead> <tr> <th>LOAN ATTRIBUTE</th> <th>FANNIE MAE DATA</th> </tr> </thead> <tbody> <tr> <td>P&amp;I Change Date</td> <td>04/01/2018</td> </tr> <tr> <td>Interest Rate Change Date</td> <td>11/01/2018</td> </tr> <tr> <td>First Interest Rate Change Date</td> <td>04/01/1991</td> </tr> <tr> <td>First P&amp;I Change Date</td> <td>04/01/1992</td> </tr> <tr> <td>Next P&amp;I Change Date</td> <td>04/01/2019</td> </tr> <tr> <td>Next Interest Rate Change Date</td> <td>12/01/2018</td> </tr> <tr> <td>Index Source</td> <td>FHLB 11TH DIST COST OF FUNDS - MONTHLY</td> </tr> <tr> <td>Index Rate</td> <td>1.018</td> </tr> <tr> <td>Mortgage Margin Rate</td> <td>2.25%</td> </tr> <tr> <td>Initial Interest Rate Per Change Down Cap Percentage</td> <td></td> </tr> <tr> <td>Initial Interest Rate Per Change Up Cap Percentage</td> <td></td> </tr> <tr> <td>Interest Rate Change Frequency After Fixed Period</td> <td></td> </tr> <tr> <td>Interest Rate Change Frequency Before Fixed Period</td> <td></td> </tr> <tr> <td>Interest Rate Change Frequency</td> <td></td> </tr> </tbody> </table> </div>	LOAN ATTRIBUTE	FANNIE MAE DATA	P&I Change Date	04/01/2018	Interest Rate Change Date	11/01/2018	First Interest Rate Change Date	04/01/1991	First P&I Change Date	04/01/1992	Next P&I Change Date	04/01/2019	Next Interest Rate Change Date	12/01/2018	Index Source	FHLB 11TH DIST COST OF FUNDS - MONTHLY	Index Rate	1.018	Mortgage Margin Rate	2.25%	Initial Interest Rate Per Change Down Cap Percentage		Initial Interest Rate Per Change Up Cap Percentage		Interest Rate Change Frequency After Fixed Period		Interest Rate Change Frequency Before Fixed Period		Interest Rate Change Frequency	
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### LSDU Benefits

- Search based on Servicer Loan ID.
- Correct rejects and view expected values in the same day as creation.
- LSDU includes significantly more data points/information than SURF.
- LAR 96 and Data Changes will reflect within 20 minutes, not the next day.



## Use Case #5: Manually Correct Reject

Servicer's Reconciliation Faculty (SURF)	Loan Servicing Data Utility (LSDU):
<ol style="list-style-type: none"> <li>1. Login to SURF.</li> <li>2. Click <b>LAR Rejects</b>.</li> <li>3. Click and drag the relevant 9-digit Servicer Numbers under <b>Portfolio</b>.</li> <li>4. Select the relevant Remittance Type, Reject Status, and Reject Month.</li> <li>5. Click <b>Get Summary</b>.</li> <li>6. Click <b>LAR Discrepancy #</b> to view loan level.</li> <li>7. Click the Item Number for the loan you'd like to correct.</li> <li>8. Scroll down to the <b>LAR Information</b> section.</li> <li>9. In the <b>Correction</b> column, enter the required dates, amounts, and action code.</li> <li>10. Click <b>Next</b> and repeat as needed.</li> <li>11. Click <b>Send</b> when done.</li> </ol>	<ol style="list-style-type: none"> <li>1. Login to LSDU.</li> <li>2. Click <b>Loan Activity Search</b> → <b>Payment (LAR 96) Exceptions</b>.</li> <li>3. Select relevant Servicer Number(s), Exception Types(s), etc.</li> <li>4. Click <b>View Exceptions</b>.</li> <li>5. Click the Fannie Mae Loan Number.</li> <li>6. Click the <b>Submit LAR</b> link.                     <div data-bbox="1526 532 1886 673" data-label="Image"> </div> </li> <li>7. In the <b>New</b> column, enter the required dates, amounts, and action code.</li> <li>8. Click <b>Submit</b>.                     <div data-bbox="1274 786 1886 889" data-label="Image"> </div> </li> <li>9. Click <b>Continue</b> to submit or <b>Cancel</b> to go back.</li> <li>10. Allow up to 20 minutes for the submission to process.                     <div data-bbox="1174 987 1886 1101" data-label="Image"> </div> </li> <li>11. Repeat for all relevant loans/rejects.</li> </ol>

### LSDU Benefits

- Search based on Servicer Loan ID.
- Correct rejects and view expected values in the same day as creation.
- LSDU includes significantly more data points/information than SURF.
- LAR 96 and Data Changes will reflect within 20 minutes, not the next day.



# Use Case #6: Verify Successful Recast

Servicer's Reconciliation Faculty (SURF)	Loan Servicing Data Utility (LSDU):
<ol style="list-style-type: none"> <li>1. Login to SURF.</li> <li>2. Click <b>View Loan</b>.</li> <li>3. Enter Fannie Mae Loan Number.</li> <li>4. Click <b>Get Loan</b>.</li> <li>5. Verify the <b>Payment</b> amount in <b>Current Information</b> has changed.</li> </ol>	<ol style="list-style-type: none"> <li>1. Login to LSDU.</li> <li>2. Click <b>Loan Data Search</b>.</li> <li>3. Select <b>Fannie Mae</b> or <b>Servicer</b> to configure search.</li> <li>4. Enter Servicer or Fannie Mae Loan Number.</li> <li>5. Click <b>Get Loan Data</b>.</li> <li>6. Click <b>Latest Loan Position</b>.</li> <li>7. Verify the P&amp;I Amount under <b>Latest Fannie Mae Data</b> has changed.</li> </ol> <p>OR</p> <ol style="list-style-type: none"> <li>1. Click <b>Loan History</b></li> <li>2. Click <b>Download Rate And Payment History</b></li> </ol> <div data-bbox="1346 711 1865 818" style="border: 1px solid black; padding: 5px; margin: 10px auto; width: fit-content;"> <p style="font-size: small; margin: 0;">Search Results as of 05/09/2019 09:00:46 AM EST</p> <div style="border: 1px solid blue; padding: 2px; display: inline-block; margin: 5px;"> <p style="margin: 0;">Download Rate And Payment History</p> </div> </div> <ol style="list-style-type: none"> <li>3. Review loan's historical rate and payment change activity.</li> </ol>

**LSDU Benefits**

- Search based on Servicer Loan ID.
- Correct rejects and view expected values in the same day as creation.
- LSDU includes significantly more data points/information than SURF.
- LAR 96 and Data Changes will reflect within 20 minutes, not the next day.





## Use Case #7: Actual/Actual Shortage/Surplus Reconciliation

Servicer's Reconciliation Faculty (SURF)	Loan Servicing Data Utility (LSDU):
<ol style="list-style-type: none"> <li>1. Login to SURF.</li> <li>2. Click <b>Reports</b>.</li> <li>3. Select <b>Shortage/Surplus Report</b>.</li> <li>4. Click <b>Continue</b>.</li> <li>5. Select the correct <b>Reporting Period and Portfolio Numbers</b>.</li> <li>6. Click <b>Get Reports</b>.</li> </ol>	<ol style="list-style-type: none"> <li>1. Login to LSDU.</li> <li>2. Click <b>Cash Position Search</b>.</li> </ol> <div data-bbox="1311 347 1884 558" style="border: 1px solid black; padding: 5px; margin: 10px 0;"> </div> <ol style="list-style-type: none"> <li>3. Select relevant <b>Servicer Number(s)</b>.</li> <li>4. Select relevant <b>Loan Activity Reporting Period</b>.</li> <li>5. Review <b>View Results</b>.</li> </ol>

### LSDU Benefits

- LSDU shows the **daily** cash position instead of monthly.
- LSDU's historical cash position goes back 8 more cycles than SURF.



## Use Case #8: Verify Shortage/Surplus Adjustments

Servicer's Reconciliation Faculty (SURF)	Loan Servicing Data Utility (LSDU):			
<ol style="list-style-type: none"> <li>1. Login to SURF.</li> <li>2. Click <b>Reports</b>.</li> <li>3. Select <b>Shortage/Surplus Report</b>.</li> <li>4. Click <b>Continue</b>.</li> <li>5. Select the correct <b>Reporting Period and Portfolio Numbers</b>.</li> <li>6. Click <b>Get Report</b>.</li> </ol>	<ol style="list-style-type: none"> <li>1. Login to LSDU.</li> <li>2. Click <b>Cash Position Search</b>.                     <div data-bbox="1314 410 1884 620" data-label="Image"> </div> </li> <li>3. Select relevant <b>Servicer Number(s)</b>.</li> <li>4. Select relevant <b>Loan Activity Reporting Period</b>.</li> <li>5. Review <b>View Results</b>.</li> <li>6. Click the <b>Adjustment Amount</b> column to view a 9-digit's adjustments.                     <div data-bbox="1553 808 1803 1114" data-label="Table"> <table border="1"> <thead> <tr> <th>ADJUSTMENT AMOUNT</th> </tr> </thead> <tbody> <tr> <td>-\$13,230.51</td> </tr> <tr> <td>-\$14,500.31</td> </tr> </tbody> </table> </div> </li> </ol>	ADJUSTMENT AMOUNT	-\$13,230.51	-\$14,500.31
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-\$13,230.51				
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### LSDU Benefits

- LSDU shows the **daily** cash position instead of monthly.
- LSDU's historical cash position goes back 8 more cycles than SURF.



## Use Case #9: View Daily A/A Cash Remittance Amounts

Servicer's Reconciliation Faculty (SURF)	Loan Servicing Data Utility (LSDU):			
<ol style="list-style-type: none"> <li>1. Login to SURF.</li> <li>2. Click <b>Reports</b>.</li> <li>3. Select <b>Remittance Detail Report</b>.</li> <li>4. Click <b>Continue</b>.</li> <li>5. Select the correct <b>Reporting Period and Portfolio Numbers</b>.</li> <li>6. Click <b>Get Report</b>.</li> </ol>	<ol style="list-style-type: none"> <li>1. Login to LSDU.</li> <li>2. Click <b>Cash Position Search</b>.           <div data-bbox="1311 407 1878 618" data-label="Image"> </div> </li> <li>3. Select relevant <b>Servicer Number(s)</b>.</li> <li>4. Select relevant <b>Loan Activity Reporting Period</b>.</li> <li>5. Review <b>View Results</b>.</li> <li>6. Click the <b>Cash Received</b> column to view a 9-digit's daily remittances.           <div data-bbox="1628 789 1846 1052" data-label="Table"> <table border="1"> <thead> <tr> <th>CASH RECEIVED AMOUNT</th> </tr> </thead> <tbody> <tr> <td>\$1,191,024.27</td> </tr> <tr> <td>\$1,689,194.60</td> </tr> </tbody> </table> </div> </li> </ol>	CASH RECEIVED AMOUNT	\$1,191,024.27	\$1,689,194.60
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### LSDU Benefits

- LSDU shows the **daily** cash position instead of monthly.
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