



Fannie Mae®

Fannie Mae Data Compare User Guide

2/7/2021





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Fannie Mae Data Compare Overview

Fannie Mae Data Compare provides a systematic comparison of Fannie Mae and servicer data so our customers can proactively address data differences before they result in exceptions on Loan Activity Report (LAR) submissions. Fannie Mae Data Compare provides a comparison on over 70 loan data elements through a user interface (UI). Fannie Mae Data Compare is a module within the Loan Servicing Data Utility (LSDU).

Benefits

- Enables servicers to reconcile their loan information with Fannie Mae.
- Allows servicers to proactively identify and address data differences before they result in exceptions (i.e., hard and soft rejects) on Loan Activity Report (LAR) submissions.
- Provides prioritized guidance for research/resolution.
- Mitigates financial risk resulting from inaccurate reporting/remittance/reconciliation.

Browser Requirements

For optimal performance, the preferred browser for LSDU and all its underlying applications is Google Chrome. Following is a list of acceptable browsers:

- Google Chrome (PREFERRED)
- Microsoft Internet Explorer
- Microsoft Edge
- Firefox
- Safari

Support

For help with Fannie Mae Data Compare, servicers should call 1-800-2FANNIE (1-800-232-6643), contact their assigned Fannie Mae customer account team, or send an email to future_of_servicing@fanniemae.com.



Logging into LSDU

1. Request access to LSDU from your company's Technology Manager Administrator.
2. Go to the **LSDU Login** screen at <https://lsdu.fanniemae.com>
3. Enter your Fannie Mae technology user ID and password, and click **SIGN IN**.

Fannie Mae

Sign On

USERNAME
* REQUIRED

PASSWORD
* REQUIRED

Sign On

[Need Help With Your User ID or Password?](#)

4. The LSDU Welcome screen identifies which user is logged in. Click **Loan Servicing Data Utility**.

Fannie Mae

Welcome Shandesh

Your Authorized Applications

- Loan Servicing Data Utility



Using Fannie Mae Data Compare

1. Click the **Data Compare** tab at the top of the screen.

Loan Servicing Data Utility

Help

Loan Activity Search | Loan Data Search | Cash Position Search | **Data Compare**

Payment (LAR 96) Exceptions Search

Get a list of LAR 96 exception loans pertaining to a particular servicer number.

Select one or more servicer numbers and select your desired exception type.

Servicer Number(s):
(0) Selected

LAR 96 Exception Type:
All Rejects

Remittance Type:
All Remittance Types

Loan Sales Type:
All Loan Sales Types

[View Exceptions](#)

Ask Poi



2. Select from the Available Reporting Periods, Servicer Number(s), and click **VIEW EXCEPTIONS**.

1 Available Reporting Periods

Current and previous periods. Information in dropdown is based on what periods a servicer has submitted. Only one report period can be selected at a time and the current period is the default selection.

2 Servicer Number(s)

Individual, five-digit and/or 9-digit level, multiples, or all can be selected. The dropdown boxes collapse and count of servicer numbers selected is displayed when user clicks on the page outside of the dropdown box.

NOTE: Servicer Number(s) must be selected, and the dropdown box collapsed to activate and reveal the **VIEW EXCEPTIONS** button.

NOTE: Only servicer numbers with exceptions will be displayed in the dropdown.



3. LSDU displays the results of the **Data Compare Exceptions Search**.

Loan Servicing Data Utility

Loan Activity Search | Loan Data Search | Cash Position Search | Data Compare

Data Compare search results (XXXX Loans | XXXX Exceptions) 1

Search results as of 09/04/2019 03:12:55 PM EST Download

Servicer Number: 2 Reporting Period: 07/2019
 Multiple (4)

Servicer Number	Fannie Mae Loan Number	Attribute	Fannie Mae Value	Servicer Value
		Loan Number	Servicer# [redacted] or Loan# [redacted] not found in Fannie Mae Records	Servicer# [redacted] or Loan# [redacted] not found in Fannie Mae Records
		Fannie Mae Acquired Percent	100	
		Purchase Price Percent		0
		Remittance Type	ScheduledInterestScheduledPrincipal	
		Index Rate	2.6857	2.68575
		Initial Interest Rate Per Change Down Cap Percentage	1	
		Initial Interest Rate Per Change Up Cap Percentage	1	
		Next Interest Rate Down Cap Percentage	1	2.625
		Next Interest Rate Up Cap Percentage	1	2.625
		Interest Rate Change		

DataCompareExce...csv Show all

1 Data Compare search results: (Loans /Exceptions)

Identifies the count of loans with exceptions.

2 Servicer Number: Multiple

Identifies how many of the selected Servicer Numbers include loans with exceptions. Only exception records are displayed on the output screen.



Downloading Exception Loan Details

1. To download the details of loans with exceptions that are returned from the **Data Compare Exceptions Search**, click the **DOWNLOAD** button on the top right of the search results screen.

Loan Servicing Data Utility

Loan Activity Search | Loan Data Search | Cash Position Search | Data Compare

Data Compare search results (XXXX Loans | XXXX Exceptions)
Search results as of 09/04/2019 03:12:55 PM EST

Download

Click here to download details of the exception loans.

Servicer Number: Multiple (4) | Reporting Period: 07/2019

Servicer Number	Fannie Mae Loan Number	Attribute	Fannie Mae Value	Servicer Value
		Loan Number	Servicer# [redacted] or Loan# [redacted] not found in Fannie Mae Records	Servicer# [redacted] or Loan# [redacted] not found in Fannie Mae Records
		Fannie Mae Acquired Percent	100	
		Purchase Price Percent		0
		Remittance Type	ScheduledInterestScheduledPrincipal	
		Index Rate	2.6857	2.68575
		Initial Interest Rate Per Change Down Cap Percentage	1	
		Initial Interest Rate Per Change Up Cap Percentage	1	
		Next Interest Rate Down Cap Percentage	1	2.625
		Next Interest Rate Up Cap Percentage	1	2.625
		Interest Rate Change		

DataCompareExce...csv | Show all

NOTE: 15,000 is the maximum number of exception line items per download .csv file.

Result: The download complete banner displays at the top of the screen.

Loan Servicing Data Utility

Loan Activity Search | Loan Data Search | Cash Position Search | Data Compare

Your download is complete

Data Compare search results (XXXX Loans | XXXX Exceptions)
Search results as of 09/04/2019 03:12:55 PM EST

Download

Shandesh Poudel

Servicer Number: Multiple (4) | Reporting Period: 07/2019

Servicer Number	Fannie Mae Loan Number	Attribute	Fannie Mae Value	Servicer Value
		Loan Number	Servicer# [redacted] or Loan# [redacted] not found in Fannie Mae Records	Servicer# [redacted] or Loan# [redacted] not found in Fannie Mae Records
		Fannie Mae Acquired Percent	100	
		Purchase Price Percent		0
		Remittance Type	ScheduledInterestScheduledPrincipal	
		Index Rate	2.6857	2.68575
		Initial Interest Rate Per Change Down Cap Percentage	1	
		Initial Interest Rate Per Change Up Cap Percentage	1	
		Next Interest Rate Down Cap Percentage	1	2.625
		Next Interest Rate Up Cap Percentage	1	2.625
		Interest Rate Change		

DataCompareExce...csv | Show all



2. To view the exception loan data, click the **Up-Arrow** icon and then **Open**.

Percent	100	
Purchase Price Percent	100	0
Minimum Servicing Fee Rate	0.375	0.5
Document Custodian Financial Institution Number	20000476810	
Purchase Price Percent	101.0107	0
Maturity Date	2023-08-01	2023-07-01
Document Custodian Financial Institution Number	20000504713	
Foreclosure Loss Risk Type	Investor	Servicer

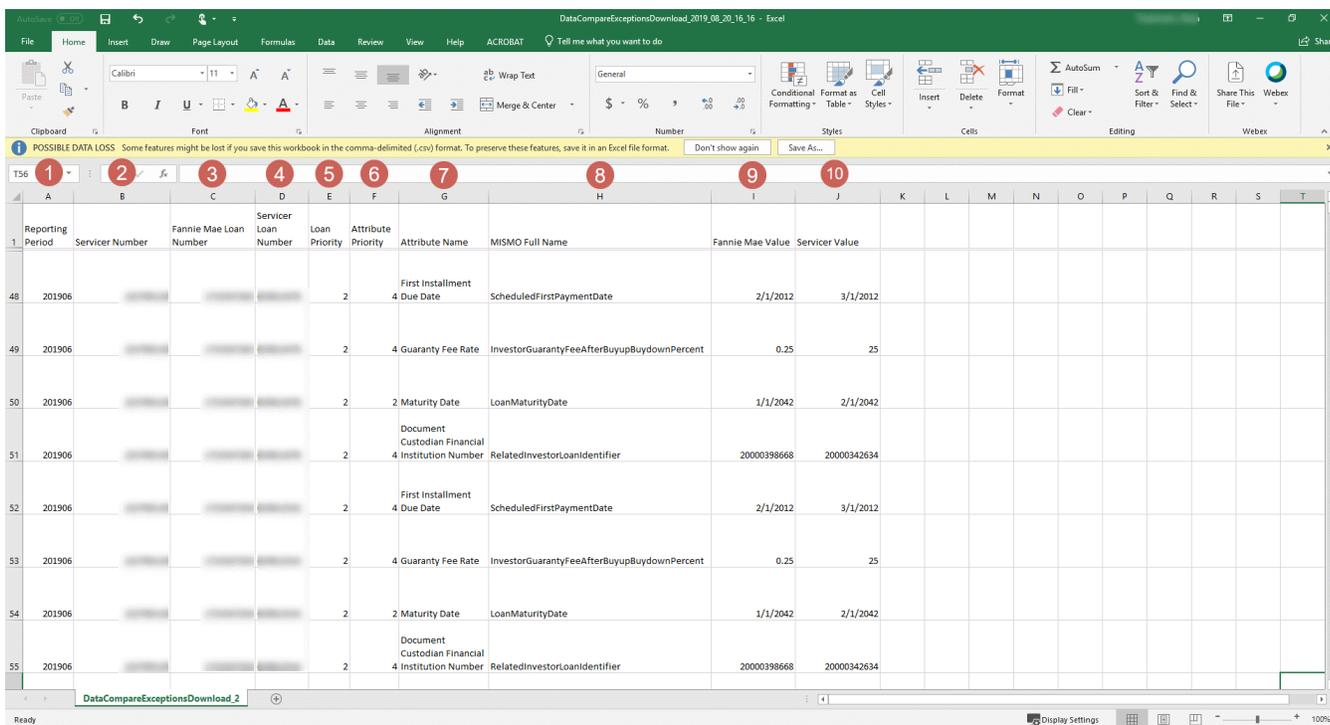
Context Menu:

- Open
- Always open files of this type
- Show in folder
- Cancel

File Name: DataCompareExce....csv



Result: Downloaded **Data Compare Exceptions Search** file appears on screen:



1 Reporting Period	User selected Reporting Period.
2 Servicer Number	Servicer Number(s) selected by user.
3 Fannie Mae Loan Number	Fannie Mae Loan Number.
4 Servicer Loan Number	Servicer Loan Number.
5 Loan Priority	Loans are prioritized based upon whether they have exceptions on higher priority attributes.
6 Attribute Priority	Attributes with exceptions are prioritized numerically from 1 to 4 based upon criticality. See table on page 12.
7 Attribute Name	Fannie Mae common name for a given attribute.
8 MISMO Full Name	Mortgage Industry Standards Maintenance Organization standardized name for given attribute.
9 Fannie Mae Value	Value of the attribute known to Fannie Mae.
10 Servicer Value	Value of the attribute known to the Servicer.

NOTE: Files are provided in a “comma delimited .csv” format.

NOTE: 15,000 is the maximum number of exception line items per download file.



Saving a File

There are two ways to save a file from the **Data Compare Exceptions Search** download complete screen.

The screenshot shows the 'Loan Servicing Data Utility' interface. At the top, there's a navigation bar with 'Loan Activity Search', 'Loan Data Search', 'Cash Position Search', and 'Data Compare'. A green notification bar at the top says 'Your download is complete'. Below that, the 'Data Compare search results' section is visible, showing search results for 'XXXX Loans' and 'XXXX Exceptions' as of 09/04/2019 03:12:55 PM EST. A 'Download' button is present. The main content is a table with columns: Servicer Number, Fannie Mae Loan Number, Attribute, Fannie Mae Value, and Servicer Value. A context menu is open over the table, with options: 'Open', 'Always open files of this type', 'Show in folder', and 'Cancel'. The 'Open' option is highlighted with a red box. At the bottom, a file explorer shows 'DataCompareExce...csv'.

Servicer Number	Fannie Mae Loan Number	Attribute	Fannie Mae Value	Servicer Value
		Loan Number	Servicer# [redacted] or Loan# [redacted] not found in Fannie Mae Records	Servicer# [redacted] or Loan# [redacted] not found in Fannie Mae Records
		Fannie Mae Acquired Percent	100	
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		Index Rate	2.6857	2.68575
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		Next Interest Rate Up Cap Percentage	1	2.625
		Interest Rate Change		

If...	Then...
Click Open	Save Excel file in appropriate location.
Click Show in folder	File will automatically be saved in download folder in an Excel format.



Attribute Priority Table

Priority 1	Loans reported that are not associated to the servicer <ul style="list-style-type: none">• Servicer/Loan Number Mismatch
Priority 2	Exceptions on date attributes that are in the future <ul style="list-style-type: none">• Next Interest Rate Change Date• Next P&I Change Date• Next Step P&I Change Date• Loan Maturity Date
Priority 3	Exceptions associated with Rate and P&I Amount attributes <ul style="list-style-type: none">• P&I Amount• Mortgage Margin• Interest Rate Change Lookback Days• Next Step Interest Rate• Next Step P&I Amount
Priority 4	Exceptions on any other attribute