

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 <u>https://lsdu.fanniemae.com</u>
- 3. Enter your Fannie Mae technology user ID and password, and click **SIGN IN**.

left 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		Name Paula
Welcome Shane	desh	
Your Authorized Applica	tions	
Loan Servicing Data	Utility	
		_



Using Fannie Mae Data Compare

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

🛞 🛛 🖂	vicing Data Utility				Help	Standard Provide: •
Loan Activity Sear	ch 👻 Loan Data Search	Cash Position Searc	ch Data Compare			
Pa Get Selec Servi (0) t LARS	a list of LAR 96 exception ct one or more servicer numbers icer Number(s): Selected 36 Exception Type:	Exception loans pertaining and select your desir	IS Search to a particular servicer r red exception type.	number.		
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All F	Remittance Types	~				
Loan	Sales Type:					
All I	Loan Sales Types	~				
Vi	ew Exceptions					



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

🛞 Loan Servicing	Data Utility				Help	Sandad Paulai 🗸
Loan Activity Search 👻	Loan Data Search	Cash Position Search	Data Compare			
Data Comp	are Exception	ons Search				
Get a list of loans v Select the available rep Available Reporting Perio 06/2019 Servicer Number(s): (34) Selected View Exceptions	with exceptions from porting period first and the d: Click when d	n the data compare banks in the data compare banks in the select your desired critering of the select your desired criteri	ased on selection eria in the order belo Make se	n criteria. w. lections here.		Ask Poli

 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.
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**.

an Activity Search 👻 🛛 Lo	oan Data Search Cash Pos	ition Search Data Compare		
Data Compare search re Search results as of 09/04/20	esults (XXXX Loans XXXX 019 03:12:55 PM EST	Exceptions) 1		Download
Gervicer Number: 2 Multiple (4)	Reporting Period 07/2019	1:		
Servicer Number	Fannie Mae Loan Number	Attribute	Fannie Mae Value	Servicer Value
		Loan Number	Servicer# or Loan# not found in Fannie Mae Records	Servicer# or Loan# not found in Fannie Mae Records
		Fannie Mae Acquired Percent	100	
-	all second second	Purchase Price Percent		0
		Remittance Type	ScheduledInterestScheduledPrincipal	
	(Martin and	Index Rate	2.6857	2.68575
	10000000	Initial Interest Rate Per Change Down Cap Percentage	1	
1000000		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		

Data Compare search	Identifies the count of loans with exceptions.
results: (Loans /Exceptions)	
2 Servicer Number:	Identifies how many of the selected Servicer Numbers include loans with
Multiple	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.

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Loan Activity Search 👻 Loa	an Data Search Cash Posi	ition Search Data Compare		Click here to	
Data Compare search res Search results as of 09/04/201	tults (XXXX Loans XXXX I 19 03:12:55 PM EST	Exceptions)		download details of Download the exception loans.	đ
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		Next Interest Rate Down Cap Percentage	1	2.625	
		Next Interest Rate Up Cap Percentage	1	2.625	
		Interest Rate Change			
DataCompareExcecsv					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.

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

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U	POSSIBLE	DATA LOSS Some featu	ires might be lost if you	save this work	book in the	comma-deli	mited (.csv) format. To pre	eserve these features, save r	t in an Excel file format. Do	n't show again	Save A	S									×
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1	Reporting Period	Servicer Number	Fannie Mae Loan Number	Servicer Loan Number	Loan Priority	Attribute Priority	Attribute Name	MISMO Full Name		Fannie Mae	Value Sen	vicer Value									
48	201906				2		First Installment 4 Due Date	ScheduledFirstPayme	ntDate	2/	1/2012	3/1/2012	2								
49	201906				2		4 Guaranty Fee Rate	InvestorGuarantyFee/	AfterBuyupBuydownPercent		0.25	25	5								
50	201906				2		2 Maturity Date	LoanMaturityDate		1/	1/2042	2/1/2042	2								
51	201906				2		Document Custodian Financial 4 Institution Number	Related investor Loanie	dentifier	20000	398668	20000342634									
52	201906				2		First Installment 4 Due Date	ScheduledFirstPayme	ntDate	2/	1/2012	3/1/2012	2								
53	201906				2		4 Guaranty Fee Rate	InvestorGuarantyFee/	AfterBuyupBuydownPercent		0.25	25	5								
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Result: Downloaded **Data Compare Exceptions Search** file appears on screen:

Reporting Period	User selected Reporting Period.
Servicer Number	Servicer Number(s) selected by user.
Fannie Mae Loan	Fannie Mae Loan Number.
Number	
4 Servicer Loan	Servicer Loan Number.
Number	
S 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.
🛿 Attribute Name	Fannie Mae common name for a given attribute.
8 MISMO Full Name	Mortgage Industry Standards Maintenance Organization standardized name for given attribute.
Sannie Mae Value	Value of the attribute known to Fannie Mae.
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.

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Loan Activity Search 👻	Loan Data Search Cash Po	sition Search Data Compare				
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Data Compare search Search results as of 09/04	results (XXXX Loans XXXX 4/2019 03:12:55 PM EST	(Exceptions)		Downle	oad	
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Servicer Number	Fannie Mae Loan Number	Attribute	Fannie Mae Value	Servicer Value		
-		Loan Number	Servicer# or Loan# not found in Fannie Mae Records	Servicer# or Loan# not found in Fannie Mae Records		
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	Always open files of this type Show in folder	Next Interest Rate Up Cap Percentage	1	2.625		
	Cancel	Interest Rate Change				
DataCompareExcecsv ^	I				Show	all

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.



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Priority 1	Loans reported that are not associated to the servicer	
	Servicer/Loan Number Mismatch	
Priority 2	Exceptions on date attributes that are in the future	
	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 ad P&I Amount attributes	
	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	

Attribute Priority Table