Auto-Certification

Troubleshooting

Overview

Auto-certification (Auto-cert) is a free service Fannie Mae offers eMortgage customers for the document certification of eNotes. It replaces the need for the document custodian to do a manual certification of eNotes, except for certain exclusions.

What issue are you having?

The purpose of this guide is to aid in troubleshooting common Auto-cert issues. Use the table below to find the Auto-Cert notification you received or issue you are facing and follow the steps to resolution.

1. Received notice that eNote cannot auto-certify because incorrect wiring instructions

2. Expecting an eNote to auto-certify and haven't received any messages

3. Declined a Loan Data Revision

4. Received notice that eNote cannot auto-certify because it had either a POA or Form 2004a

5. Received notice that eNote cannot auto-certify because it is a USDA Rural Housing loan

6. Received notice that Fannie Mae cannot locate the eNote in our eVault

1: Received notice that eNote cannot auto-certify because incorrect wiring instructions

You received an email from auto-certification indicating that "the loan has failed the eligibility criteria for auto-certification for the following reason(s)" and the reason given is that loans where the previous controller does not match the party identified in the wiring instructions cannot be certified.

Step 1:

Check to ensure the warehouse lender selected in Loan Delivery is the same as the organization that was in Control of the eNote immediately prior to Fannie Mae.

Step 1a:

If they don't match because the eNote was transferred to Fannie Mae by the wrong organization, the eNote's transfer to Fannie Mae will need to be corrected. Note: If your warehouse lender is using a document custodian as a Delegatee for Transfer (DFT), confirm with the document custodian that the Transfer of Control to Fannie Mae came from the warehouse lender's MERS Org ID and not the document custodian's MERS Org ID. If the Transfer of Control came from the document custodian's MERS Org ID, that is a bailee validation failure.

This error requires the eNote to be transferred back. Please submit Form 2009e to eMortgage_custody@fanniemae.com, with a reason of Transferred in Error. The eNote will not be transferred back until the Loan Delivery submission has been cancelled. To cancel the Loan Delivery submission, perform the following step depending on the execution type:

- For Whole Loan submissions, cancel the certification. Once the eNote has been transferred back to Fannie Mae by the organization identified in the wiring instructions, resubmit the data in Loan Delivery.

- For ASAP Plus, reach out to Early Funding (early_funding@fanniemae.com) to request a cancellation. Once the eNote has been transferred back to Fannie Mae by the organization identified in the wiring instructions, resubmit the data in Loan Delivery.

- For MBS or ASAP Sale, cancel the certification. Once the eNote has been transferred back to Fannie Mae by the organization identified in the wiring instructions, resubmit the data in Loan Delivery.

- Another option for MBS or ASAP Sale is to remove the loan from the pool by deleting the loan from the pool in Loan Delivery and submitting the corresponding pool corrections with attention to Acquisition Operations or contact eMortgage_group@fanniemae.com.

Step 1b:

If they don't match and the wire needs to be changed in Loan Delivery, please cancel the certification and resubmit with the correct wire.

2: Expecting an eNote to auto-certify and haven't received any messages

You are expecting an auto-certification of an eNote, but the loan is not certified .

Step 1:

Check to make sure the eNote Indicator was submitted as "Yes" for the loan in Loan Delivery. If it was not,

Step 1a:

For Whole Loan submissions, cancel the certification and resubmit in Loan Delivery with the eNote Indicator set to "Yes".

Step 1b:

For ASAP Plus, reach out to Early Funding (early_funding@fanniemae.com) to request a cancellation. Once Loan Delivery shows the loan is in draft status, resubmit with the eNote Indicator set to "Yes".

Step 1c:

For MBS or ASAP Sale, cancel the certification and resubmit in Loan Delivery with the eNote inficator set to "yes" or remove the loan from the pool by deleting the loan from the pool in Loan Delivery and submitting the corresponding pool corrections with attention to Acquisition Operations. The loan may be delivered into a new pool once it has been corrected with the eNote indicator set to "Yes".

3: Declined a Loan Data Revision

You declined a Loan Data Revision and don't know what happens

Step 1:

If you declined a Loan Data Revision in Loan Delivery, the eNote will automatically be transferred back to the organization from which it came. Please check your eVault to see if the eNote was successfully transferred back; or, if a warehouse bank transferred the eNote to Fannie Mae on your behalf, please check with your warehouse bank.

Step 1a:

If you do not see that the eNote was transferred back successfully, please submit Form 2009e to eMortgage_custody@fanniemae.com, with a reason of Transferred in Error. The eNote will not be transferred back until the Loan Delivery submission has been cancelled. To cancel the Loan Delivery submission, perform the next step depending on the execution type:

Step 1b:

For Whole Loan submissions, cancel the certification.

Step 1c:

For ASAP Plus, reach out to Early Funding (early_funding@fanniemae.com) to request a cancellation.

Step 1d:

For MBS or ASAP Sale, either cancel certification or remove the loan from the pool by deleting the loan from the pool in Loan Delivery and submitting the corresponding pool corrections with attention to Acquisition Operations.

Step 2:

Once you have corrected the error in the note, if certification was cancelled remember to resubmit for certification).

4: Received notice that eNote cannot auto-certify because it had either a POA or Form 2004a

You received an email from auto-certification indicating that "the loan has failed the eligibility criteria for auto-certification for the following reason(s)" and the reason given is either that the eNote was executed with a Power-of-Attorney or that the loan had a Disbursement Agent wire (2004a) selected in Loan Delivery.

Step 1:

Loans that meet these two conditions are not eligible for auto-certification and the loan data has been sent to your document custodian for manual certification. Please check with your document custodian on the certification status.

5: Received notice that eNote cannot auto-certify because it is a USDA Rural Housing loan

You received an email from auto-certification indicating that "the loan has failed the eligibility criteria for auto-certification; for the following reason(s)" and the reason given is that eNotes with a Mortgage Type = USDA Rural Housing are not permissible.

Step 1:

USDA Rural Housing loans cannot be auto-certified and must be sent by the Fannie Mae eMortgage Group to your document custodian for certification. You must reach out to eMortgage_group@fanniemae.com and notify them that you have submitted a USDA Rural Housing eNote for certification. If you have the capability, please eDeliver a copy of Note Guarantee Form 1980-7 to Fannie Mae's eVault. If you do not have this capability, please include a copy of the form in your email to the eMortgage Group.

6: Received notice that Fannie Mae cannot locate the eNote in our eVault

You receive an email from auto-certification that states: "We are either unable to locate the eNote(s) in our eVault or the current location and controllers for the eNote(s) is not Fannie Mae for the loan(s) listed below."

Step 1:

If you believe this message is in error because the loan had a paper note, perform the next step depending on the execution type:

Step 1a:

For Whole Loan submissions, cancel the certification and resubmit in Loan Delivery with the eNote Indicator set to "No" and SFC 508 removed.

Step 1b:

For ASAP Plus, reach out to Early Funding (early_funding@fanniemae.com) to request a cancellation. Once Loan Delivery shows the loan is in draft status, resubmit with the eNote Indicator set to "No" and SFC 508 removed.

Step 1c:

For MBS or ASAP Sale, either cancel the certification and resubmit in Loan Delivery with the eNote Indicator set to "No" and SFC 508 removed or remove the loan from the pool by deleting the loan from the pool in Loan Delivery and submitting the corresponding pool corrections with attention to Acquisition Operations . The loan may be delivered into a new pool once it has been corrected with the eNote indicator set to "No" and SFC 508 removed.

Step 2:

If you transferred the eNote to Fannie Mae, check your eVault to make sure the transfer was successful (your MERS Org ID should no longer be in Control or Location). Note: Please transfer Control and Location at the same time to Fannie Mae using the Transfer of Control and Location (TOCL) request. If Location was transferred separately, please reach out to eMortgage_group@fanniemae.com to inform us that Location was transferred separately and the eNote is not certifying.

Step 3:

If you transferred the eNote to a warehouse lender, check with your warehouse lender to ensure it transferred the eNote to Fannie Mae.

Step 4:

If you are still unsure why the eNote is not certifying, reach out to eMortgage_group@fanniemae.com.