# Document Certification User Guide

## November 2020

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# Chapter 1: Document Certification Overview

## Purpose

Document Certification is a web-based application that enables document custodians to certify loan data that has been submitted to Fannie Mae via the Loan Delivery application and transmit the certification status to Fannie Mae.

When a lender submits loan data to Fannie Mae via Loan Delivery, the data becomes available to the document custodian via Document Certification. On the same day the lender submits the loan data in Loan Delivery, it must also ship the related loan documents to the document custodian for certification and retention.

The document custodian examines the documents in accordance with Fannie Mae's guidelines. If any errors or inconsistencies are identified, the custodian must immediately notify the lender, and may not certify the loan(s) until all discrepancies have been resolved. By certifying the loan data, the document custodian is stating that it has in its possession the required documents; has reviewed the data, and that no errors or inconsistencies exist. Only after the loans are certified will Fannie Mae issue the related securities.

## Prerequisites

Before certifying loans via Document Certification, the document custodian must ensure it has a fully executed Form 2017 Master Custodial Agreement on file amongst itself, the Seller/Servicer and Fannie Mae.

## Registering for the Document Certification Application

To obtain access to the Document Certification application, contact the designated **Technology Manager Administrator** at your company. Only designated Technology Manager Administrators have the ability to set up and manage application access. Once registered, users can set up their passwords and update their personal profiles via Technology Manager. Refer to the Technology Manager page on FannieMae.com for further details.

## Managing User Access in Document Certification

User access in Document Certification should be monitored for accuracy on a regular basis. If it becomes necessary to remove a user's access from the application, contact the designated **Technology Manager Administrator** for assistance.

## Registering for Access to the Application Programming Interface (API)

To obtain the proper authentication and authorization parameters to begin utilizing the API, contact the designated **Technology Manager Administrator** for assistance.

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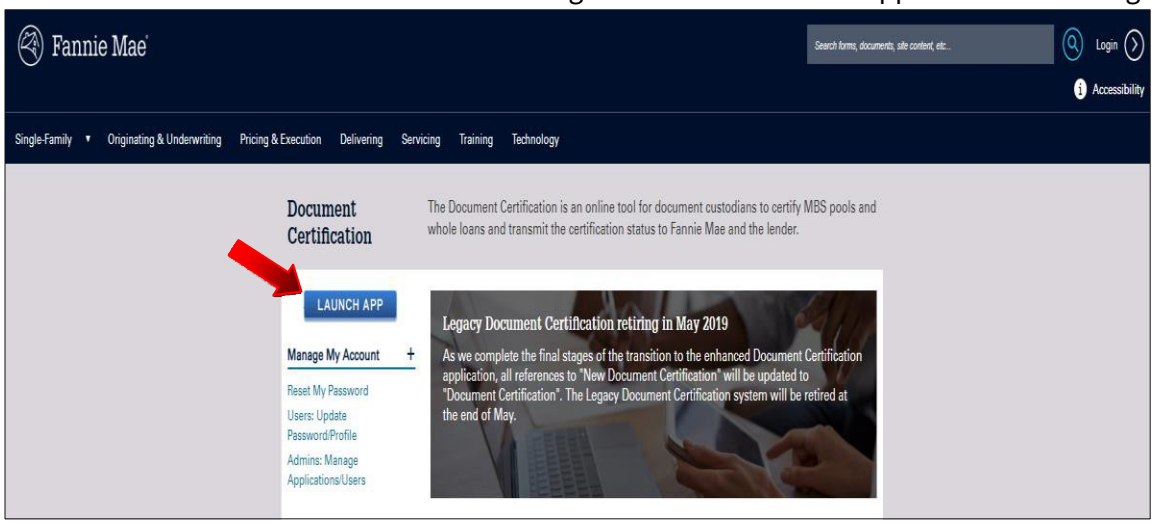
## Logging into Document Certification Application

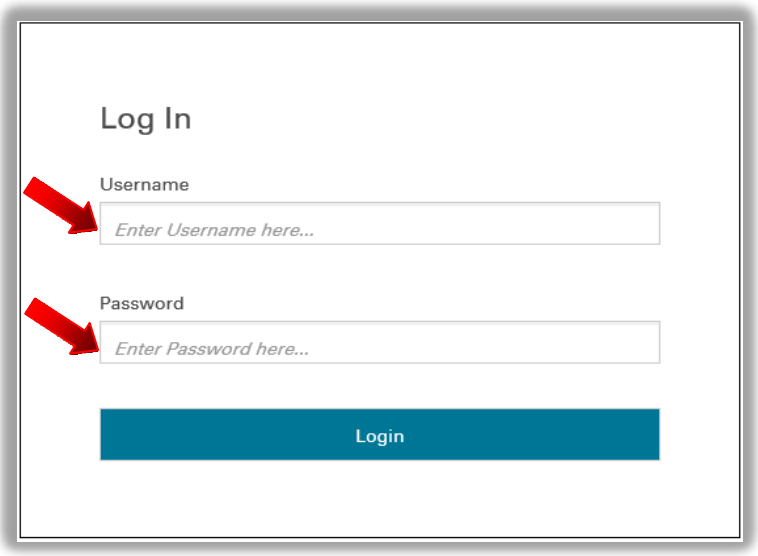
To access the Document Certification system, follow these steps:

1. Click on this link https://www.fanniemae.com/singlefamily/document-certification-new to access the Document Certification page located on FannieMae.com.

- 2. Click **Launch App.** The system displays the Document Certification Login screen.
- **TIP:** Bookmark the Document Certification Login screen to access the application with a single click.




- 3. Enter your User ID and Password, then click Login.
- **TIP:** For user ID and password issues, Contact Customer Interaction Center at 1-800-2FANNIE (232-6643), Option 1, then select Option 1.

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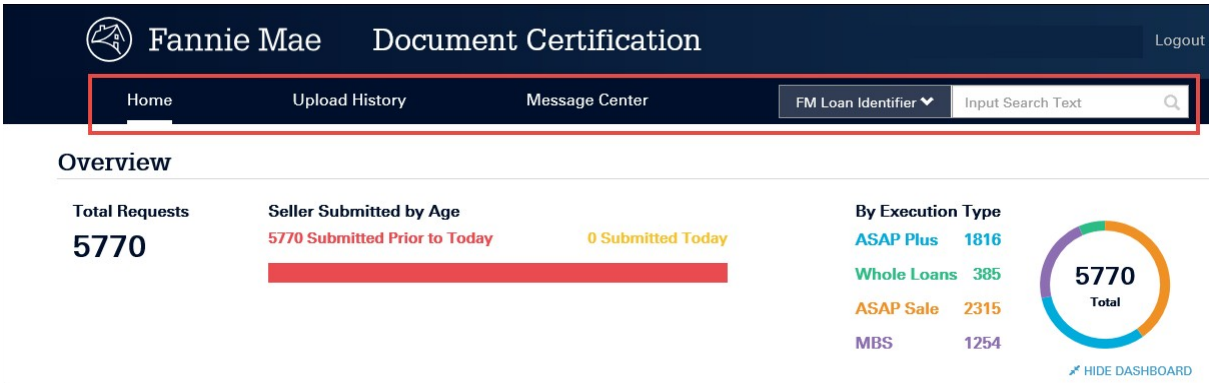
## Navigating the Document Certification Application

The following section describes some of the key features that allow for easy navigation of the Document Certification application.




- **Home**: Brings users to the Home page. The certification management process is initiated here.
- **Upload History**: Allows the user to access and review files that have been uploaded into Document Certification.
- **Message Center**: Displays the status of the loans with data exception(s) that are pending responses from lenders, loans with document exceptions pending resolution or loans that have been rejected by Fannie Mae.
- **Search Options and Criteria**: Use the search function to find a specific Fannie Mae Loan Number, MERS MIN Identifier or Seller Identifier. This feature allows the user to locate a particular loan based on the identifier.

## Overview of Document Certification Buttons

| Button Name | Description |
|---|---|
| Certify | Ability to certify a group or an individual loan. |
| Upload Certifications | Allows the upload of certification statuses from the user's systems. |
| CSV | Exports data for all loans in various processing states based on the specific filter applied. Data is downloaded in a .csv formatted file. |
| PDF | Exports data for all loans in various processing states based on the specific filter applied. Data is downloaded in PDF format |
| Filter | Supplies the capability to filter loans by status and multiple categories. |
| Apply Filter | Provides the ability to submit loan filtering options. |
| Reset Default | Removes all selected filter categories and filters to pending loans only. |
| Submit Revisions (Loan Details) | Allows the user to submit their revisions to initiate the correction transaction. |
| Mark as Read (Message Center) | Flag placed on loans waiting for review of corrections by the lender. |
| Mark as Unread (Message Center) | Removes the 'Read' flag on a loan. |

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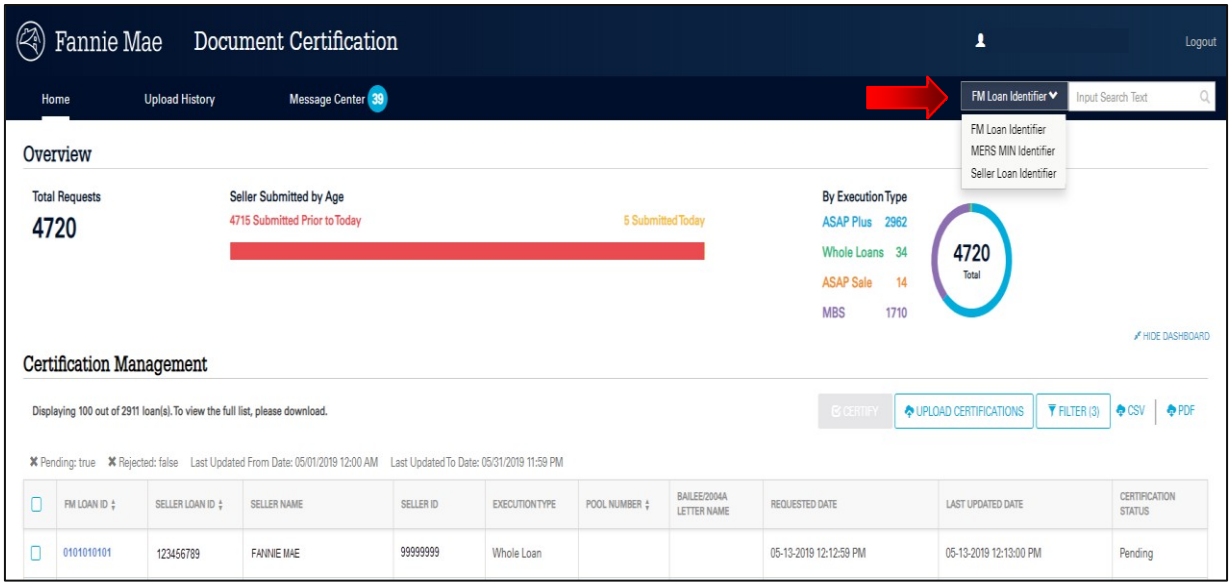
## Using the Search Tool

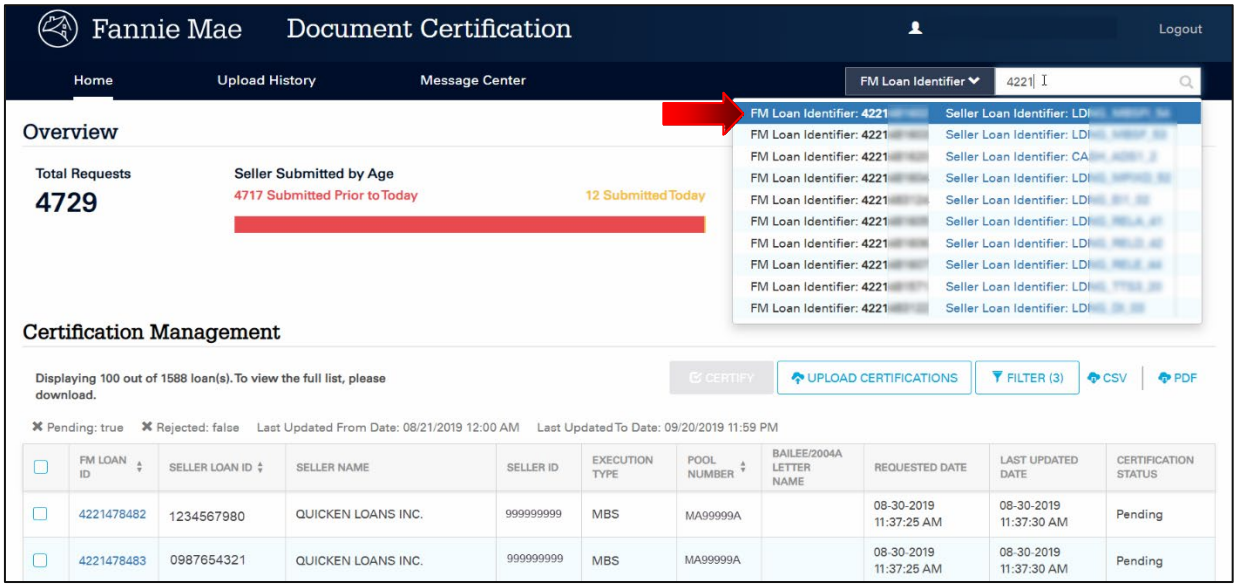
The Document Certification application search function allows the user to easily locate specific loan information.

## Search Function

Users can search by the **FM Loan Number**, **MERS MIN Identifier**, or **Seller Loan Identifier**.




This feature includes a “type ahead” capability to quickly find a specific loan based on the three different identifiers. The user must enter at least 3 characters to initiate the “type ahead” feature.

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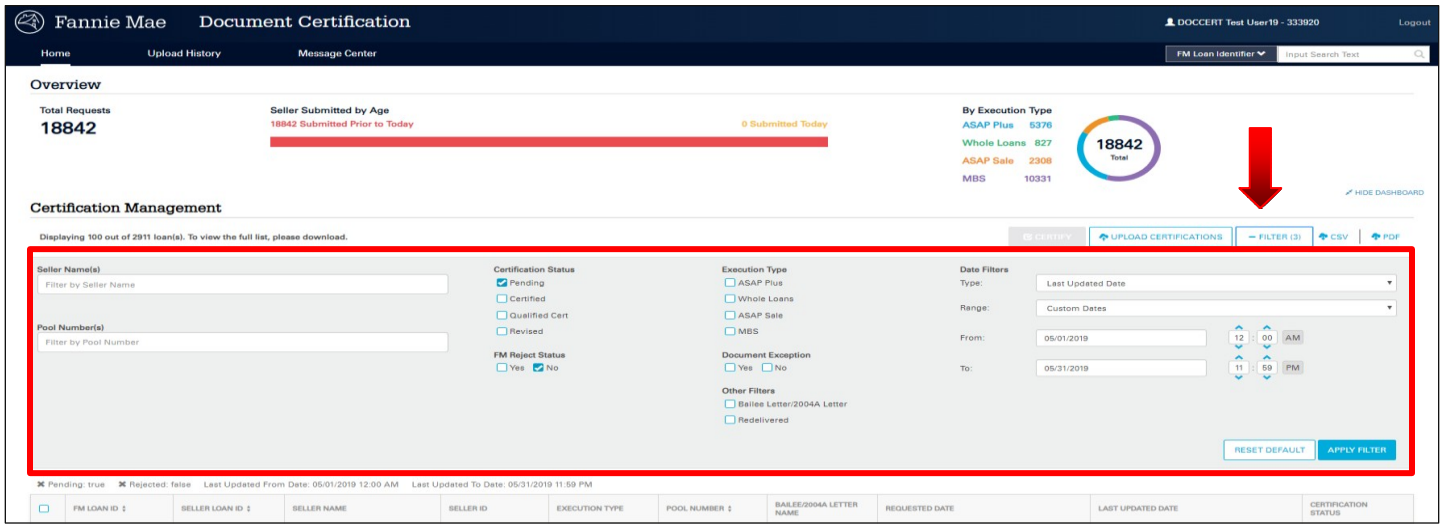
## Filter Function

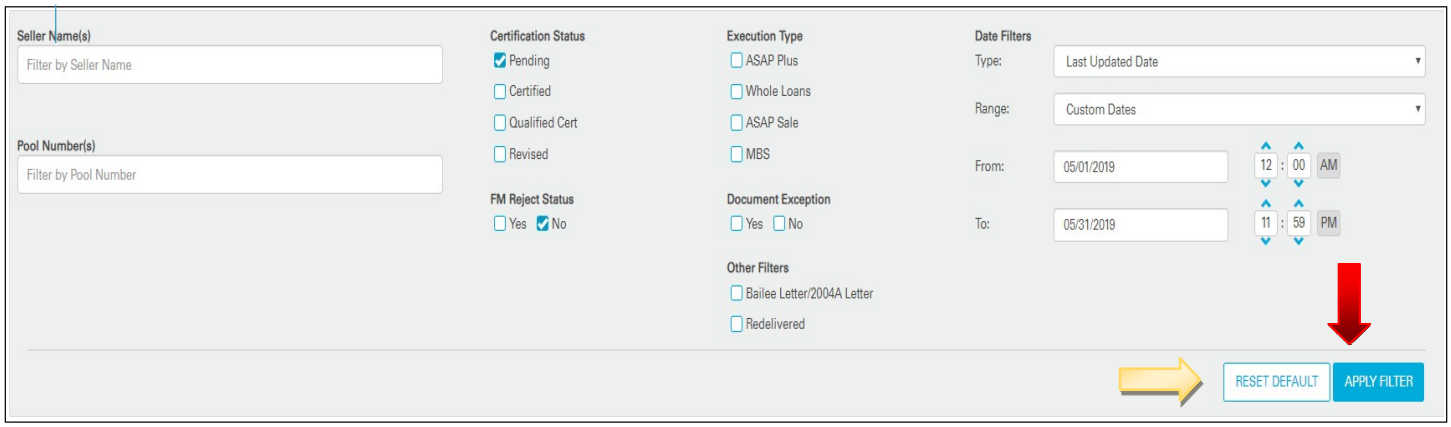
Users may filter by:

- Seller Names(s)
- Pool Number(s)
- Certification Status
- FM Reject Status
- Execution Type
- Document Exception
- Other Filters
    - Bailee Letter/2004a
    - Redelivered
- Date Filters




> **NOTE:** *The default date range is the previous 31 days. Custom date ranges are also limited to a maximum of 31 consecutive days.*

By selecting and applying the filter choices shown below in the Certification Management screen, the Certification Management grid, CSV download file and PDF will display loans available in those categories within the selected date range. The filter choices will be saved until the filter is reset.




> **NOTE:** *To remove filter(s) simply uncheck the box(s) or click **Reset Default** to remove them all.*

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## Getting Additional Help

If you have questions, contact one of our customer help lines:

- For technical assistance with the application, contact the Customer Interaction Center at 1-800-2FANNIE (232-6643), Option 1, then select Option 1.
- For business questions, contact the Asset Acquisitions and Custody Helpline at 1-800-2FANNIE (232-6643), Option 1, then select Option 4.

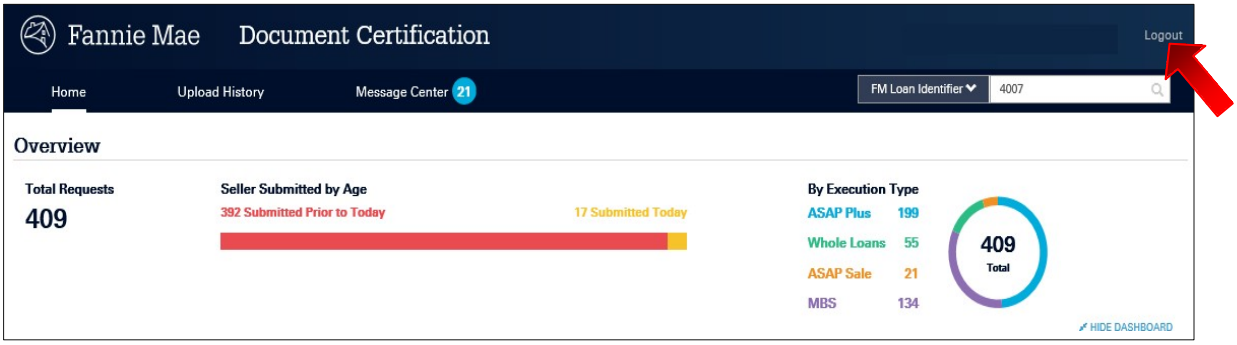
▪

Fannie Mae's policies and procedures applicable to document custodians for this application can be found at the following locations on FannieMae.com:

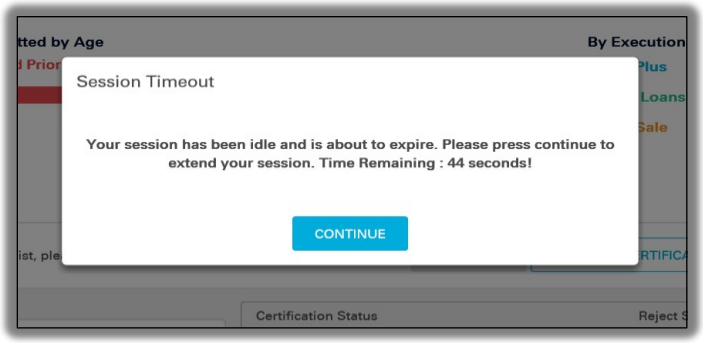
- Fannie Mae Requirements for Document Custodians: https://www.fanniemae.com/content/eligibility_information/document-custodians-requirements.pdf
- Document Custodian Certification Job Aids: https://www.fanniemae.com/content/tool/document-custodians-job-aid.pdf

## Logging Out

Click **Logout** in the upper right corner of any screen to exit the system.




## Inactivity




> **NOTE:** *Document Certification has a built-in Session Timeout that will notify the user when the session has been inactive for 30 minutes. After inactivity of 30 minutes, the user will be automatically logged out. In addition, after 12 hours of an active session, the user will be automatically logged out.*

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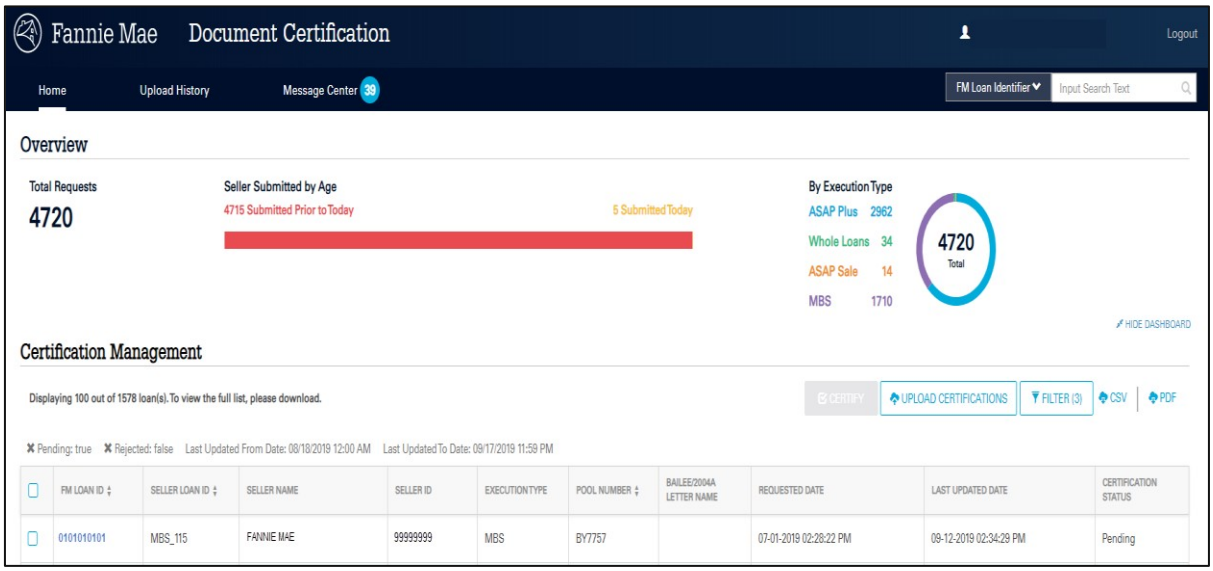
# Chapter 2: Home Page

This chapter provides an overview of the Document Certification Home Page. Below is the home page of the Fannie Mae Document Certification application.

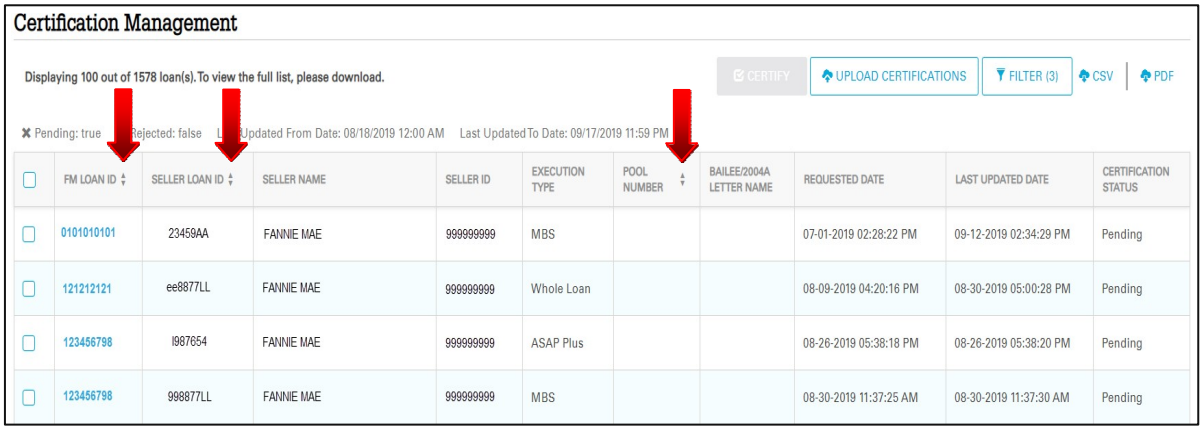



## Overview

The system will display by **Submission Age** on the dashboard by clicking on the respective link.

## Certification Management Grid

The Certification Management grid provides a list of all loans based upon the selected filter criteria. Additional sorting is available by clicking on the arrows for FM Loan Identifier, Seller Loan Identifier or Pool Number.

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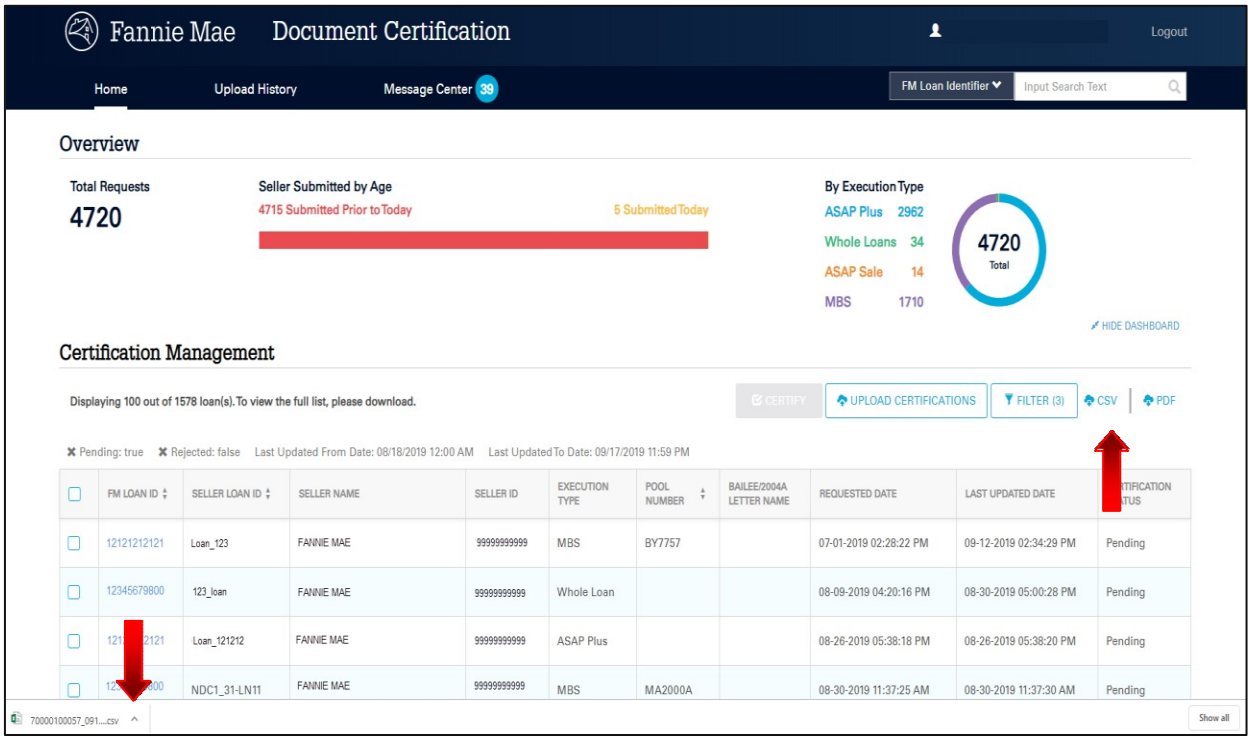
## Download

Create a file extract of all available data based on the selected filter criteria and data range – Click the **CSV** button and all loans will be included in a .csv formatted download file.

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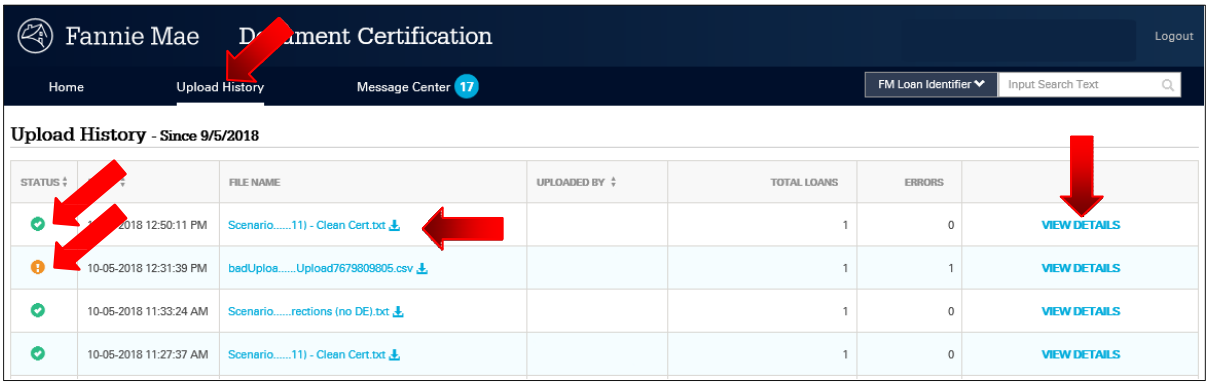
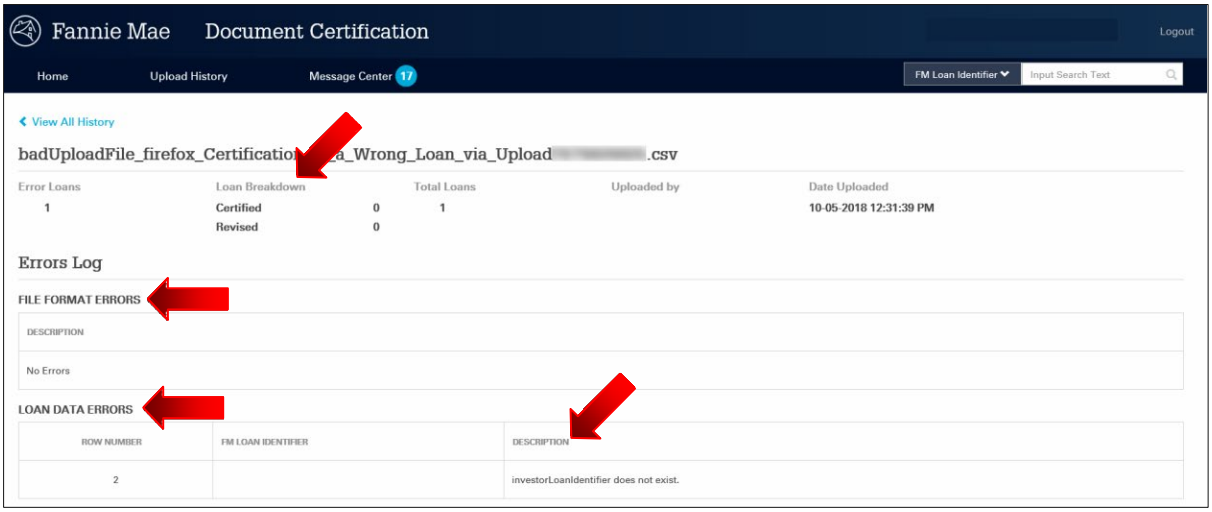
# Chapter 3: Upload History

The Upload History page allows users to review files that have been uploaded into Document Certification.

Clicking on the **View Details** link will provide a report indicating total number of loans uploaded as well as if any errors were identified. Users can use the “File Name” to export the original upload file. The status indicators allow users to see if the file upload was successful, contained errors or failed.




The **View Details** section provides details of any data or formatting errors.

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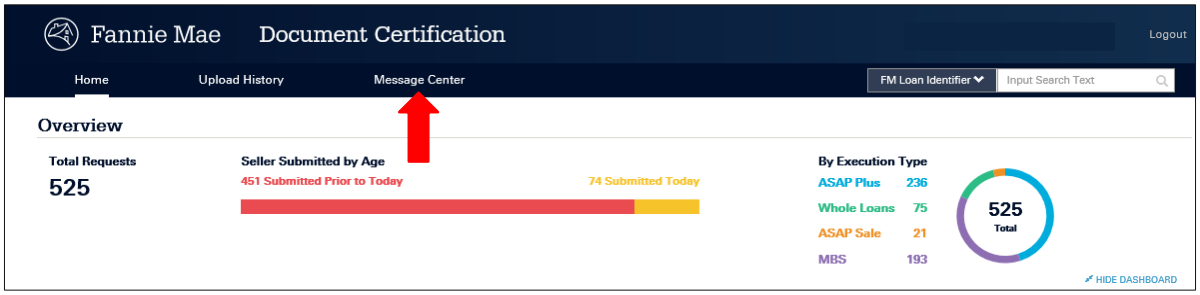
# Chapter 4: Message Center

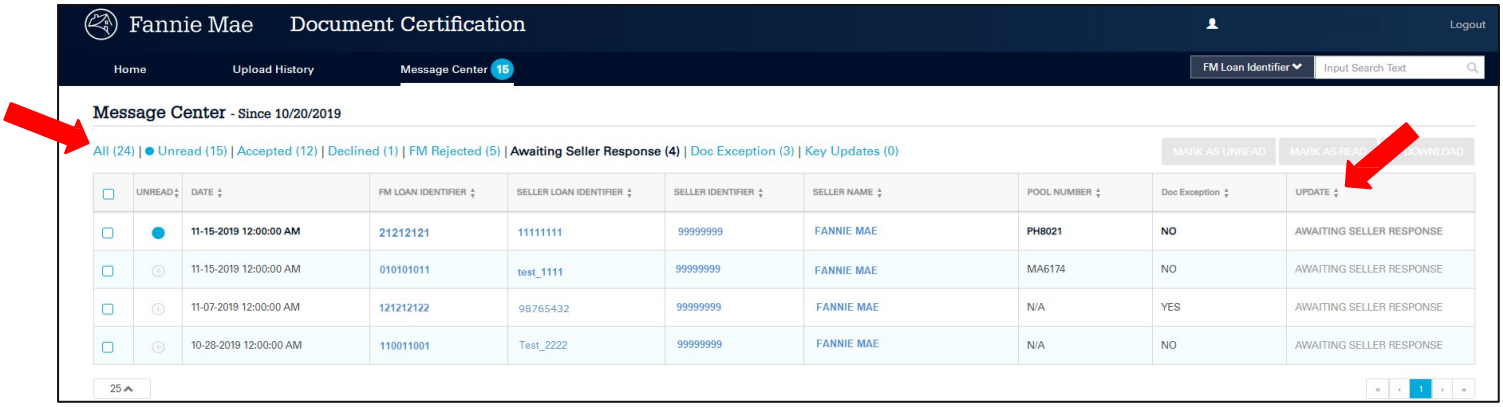
The Message Center provides custodians with the ability to monitor the responses from lenders for all loans that have a data revision initiated. Additionally, custodians can monitor loans with a document exception or loans that have been rejected.




The following filter types allow custodians to manage loans based on status:

- All
- Unread
- Accepted
- Declined
- FM Rejected
- Awaiting Seller Response
- Doc Exception
- Key Updates

Clicking on each link will initiate the filter. The status for individual loan(s) is located under the "Update" column.




Loans with a Doc Exception may have an **"Update"** status of:

- N/A
- Awaiting Seller Response
- Accepted
- Declined

> **NOTE:** *Loans with the status of **"N/A"** only have a document exception and no data revisions. Loans with all other statuses have both a document exception and a data discrepancy.*

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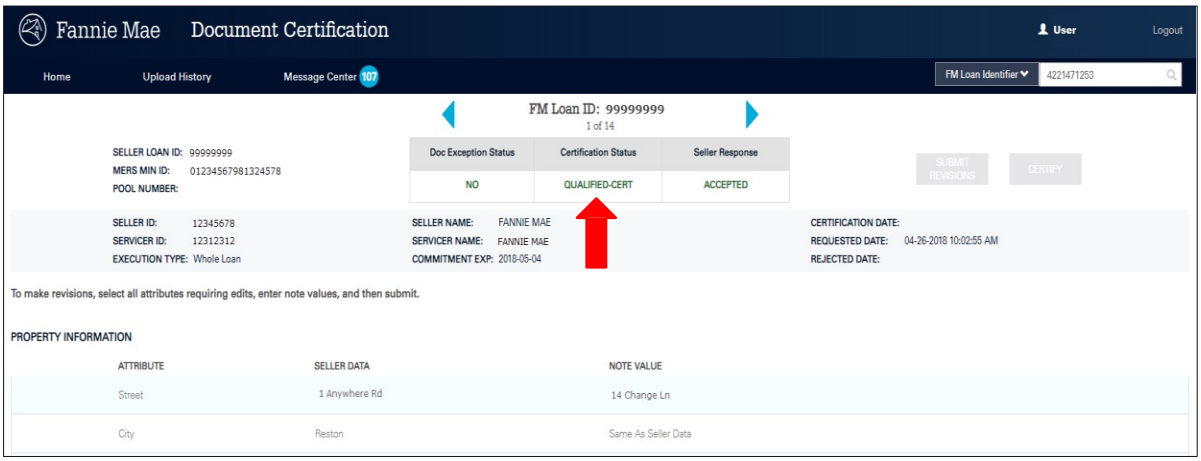
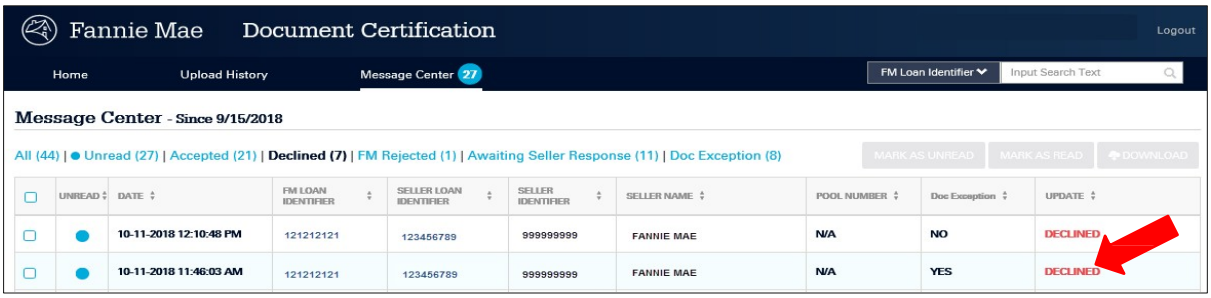
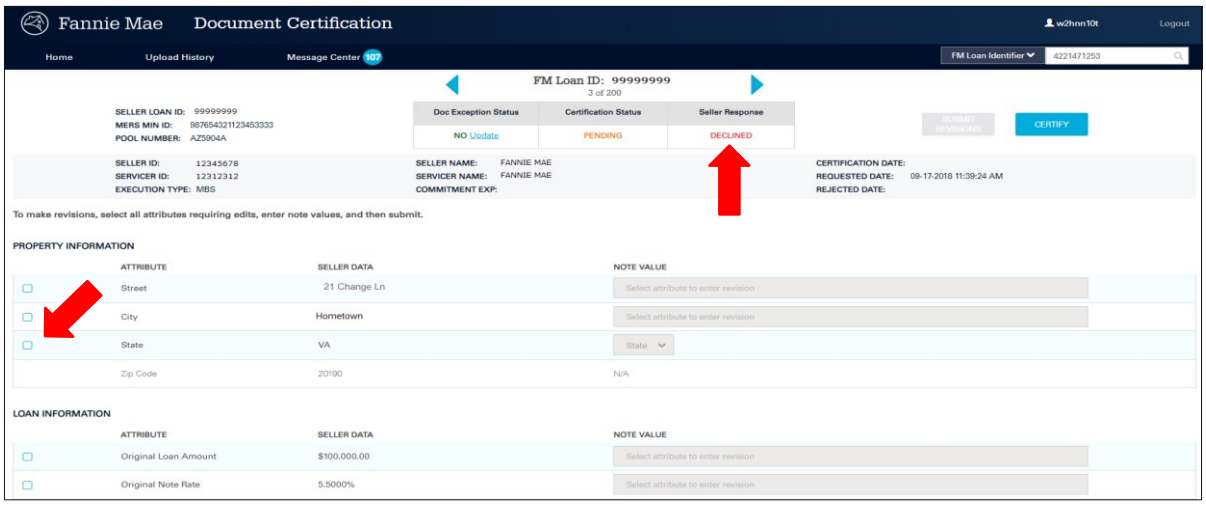
If the lender agrees with the revisions made by the custodian, the changes are accepted in Loan Delivery and updates automatically flow to Document Certification. The status of these loans will be updated from "**Revised"** to "**Qualified-Cert"** if there is NO document exception flagged on the loan in Document Certification.




If the lender disagrees with a suggested data revision(s), the correction is declined in Loan Delivery and the loan status will be updated in the Message Center from "**Awaiting Seller Response"** to a status of "**Declined**". The certification status of the loan will revert to "**Pending**" from "**Revised**".




When the lender declines a correction due to a data entry error made by the custodian, the correction process can be initiated again by the custodian by checking the box(es) and updating the fields containing the discrepancies.

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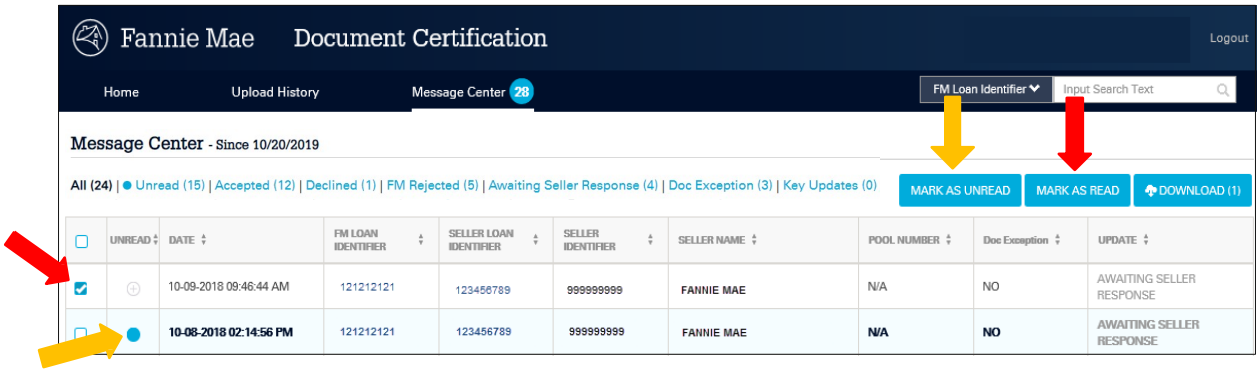
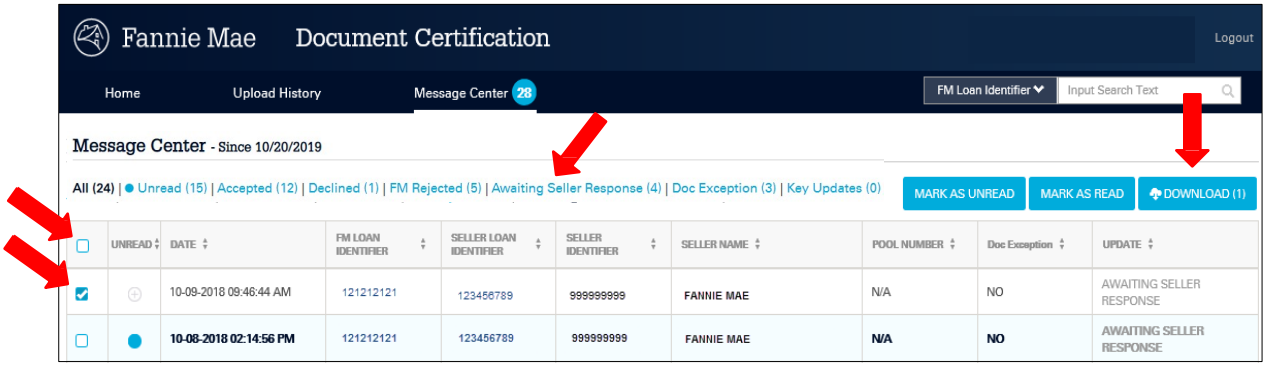
Once the custodian has completed the review process for a loan, they can mark the message as **"Read"** by clicking on the check box and clicking **Mark as Read**. If the custodian accidentally marks a loan as **"Read"**, they can change the status back to **"New"** by clicking on the blue circle in the "Unread" column, or by checking the loan box and clicking **Mark as Unread**.




A downloadable .csv report containing individual or all loans by filter type is available for custodians by clicking **Download**.

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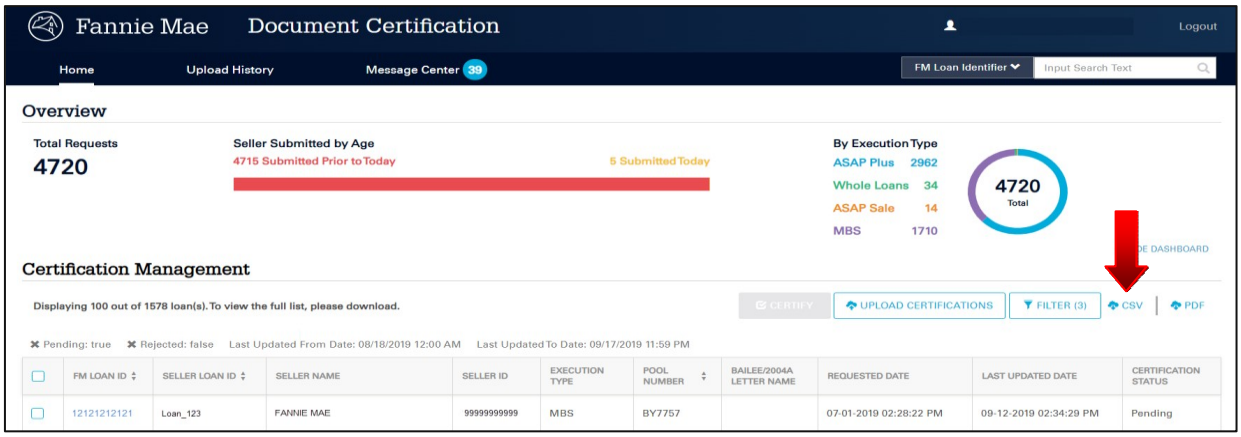
# Chapter 5: Certification Management

This chapter describes the range of functionality available to manage the certification process for a loan(s) in Document Certification.

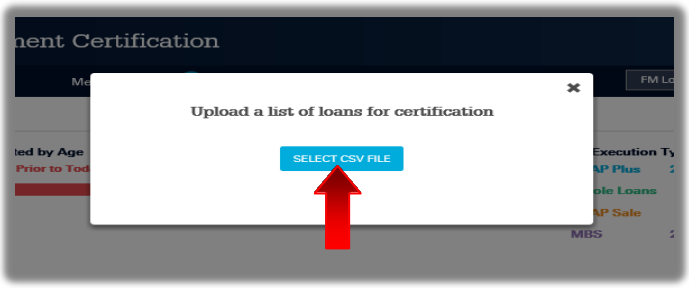
## Uploading Certification Statuses

Once downloaded loans have been certified in the custodian's system, Document Certification can accept the updated statuses by utilizing the upload feature on the home page. Click **Upload Certifications**.

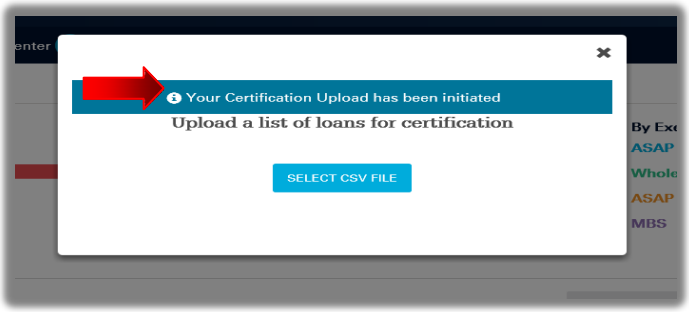



> **NOTE:** *A .csv or .txt file format is required for upload.*

When using an Internet Explorer browser, this upload box is displayed. Drag and drop the file into the **Select CSV File** or upload the file by clicking **Select CSV File**.




After selecting or dropping the import file, the system will display a message: "Your Certification Upload has been initiated".

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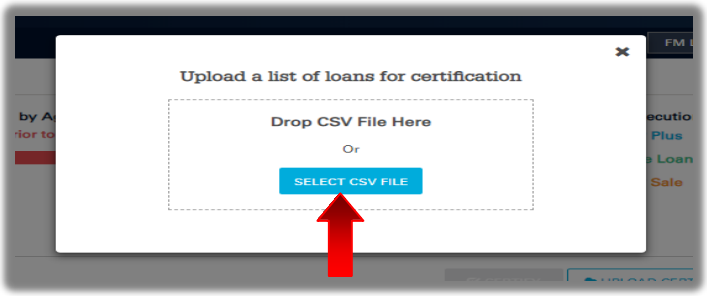
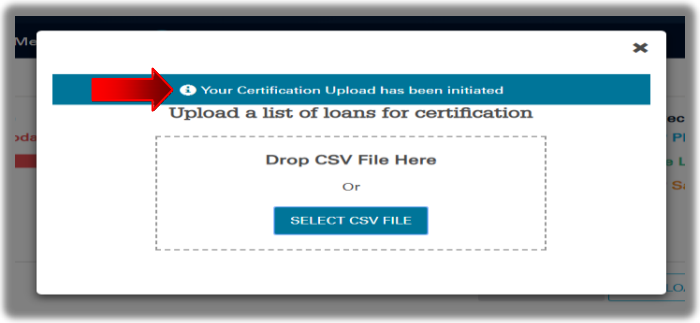
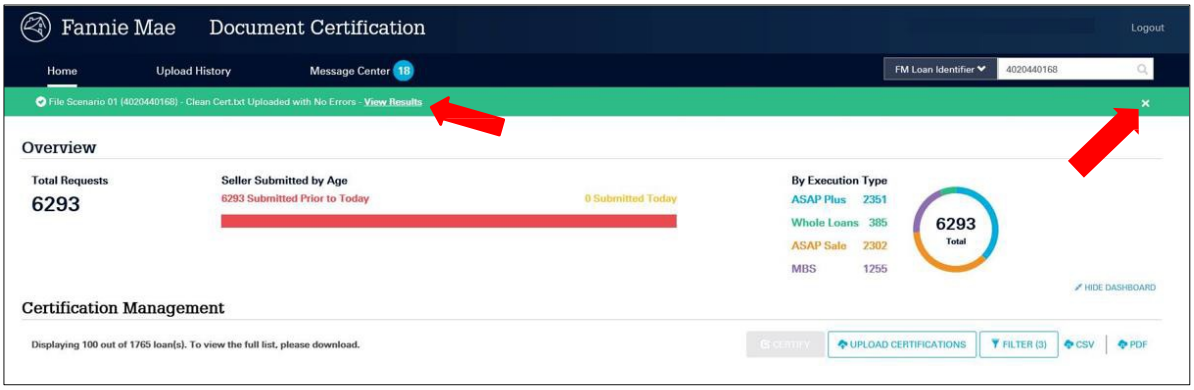
When using either a Google Chrome or Foxfire browser, this upload box is displayed. Drag and drop the file into the **Drop CSV File Here** prompt or upload the file by clicking **Select CSV File**.




After selecting or dropping the import file, the system will display a message: “Your Certification Upload has been initiated”.




The file upload summary will be located at the top of the dashboard and provides a link to **View Results**. To remove the upload summary header just click on the **“X”** to remove from the dashboard.

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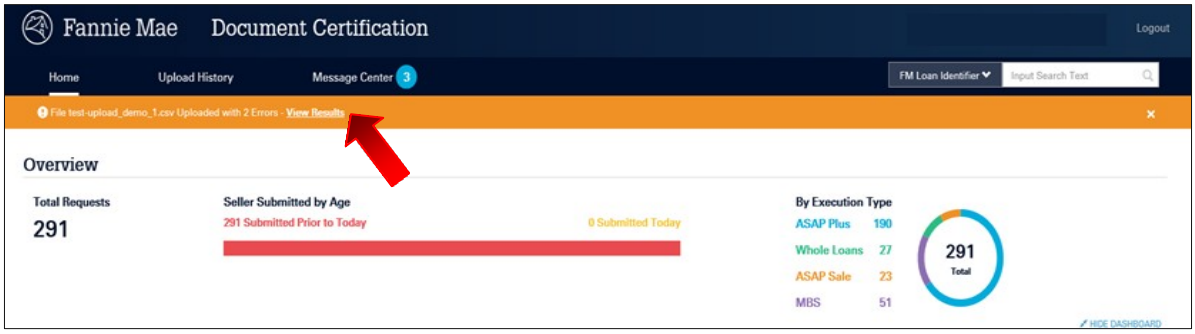
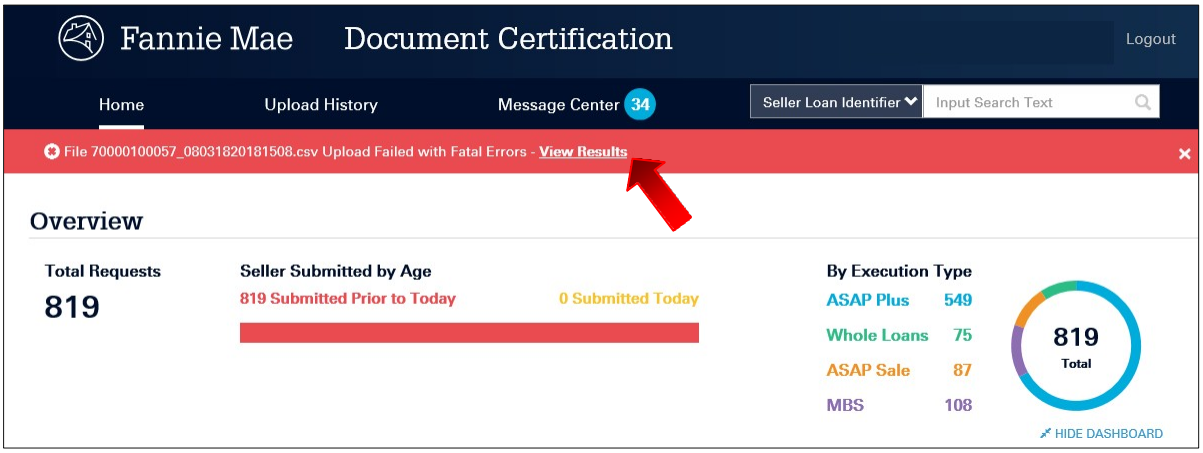
## Upload Error Message

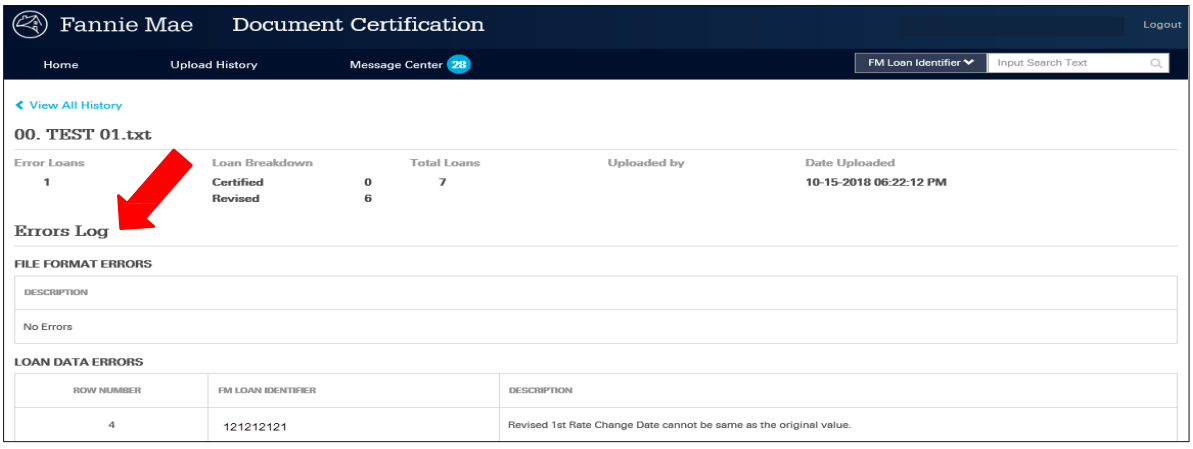
The upload functionality requires that the file contains the certification statuses of "**Certified**" or "**Revised**" in order to complete an upload. The **View Results** link at the top of the dashboard takes you to the file upload summary.




If the import file contains file or format issues, the upload will fail and a message will be displayed at the top of the dashboard.




Clicking on the **View Results** link will display the Upload Error Report page. This report provides failure messages for any loans that failed to upload as well as the total number of loans successfully uploaded. File or format errors contained in the upload file will be identified in the "Errors Log" section of the report.

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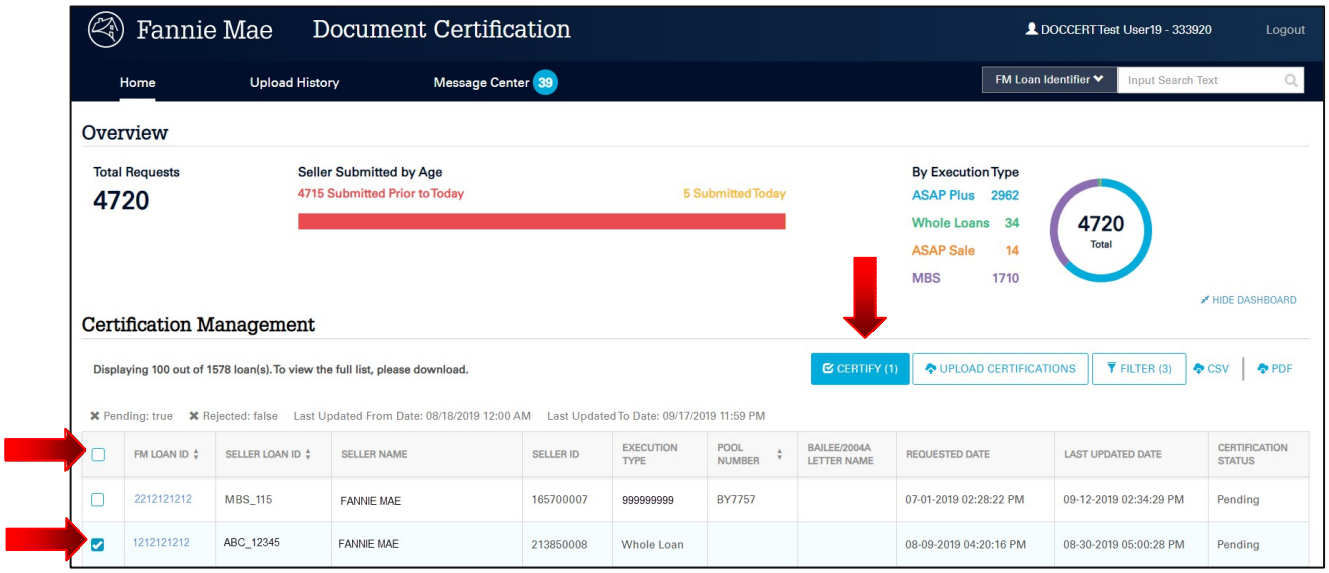
# User Interface (UI) Certification

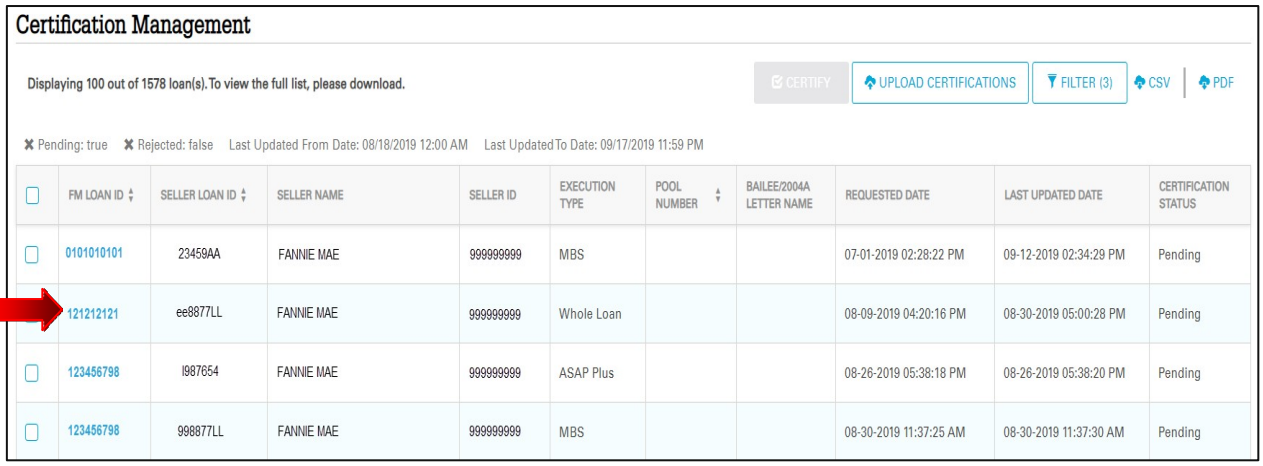
## Certification Grid

To manually certify loans using the Certification Management grid from the UI, select the specific loan(s) or the "check all" box, then click **Certify**.




> **NOTE:** *Once a loan has been certified the application does not allow it to be uncertified or revised.*

Individual loans may be certified or revised by clicking on the FM Loan Identifier.




> **NOTE:** *Once a loan has been certified the application does not allow it to be uncertified or revised.*

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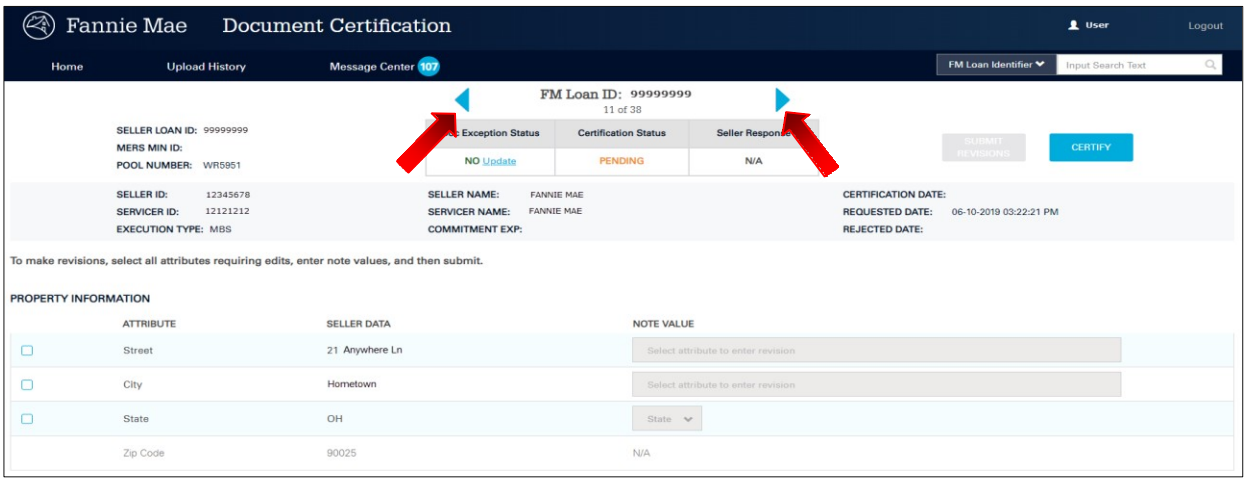
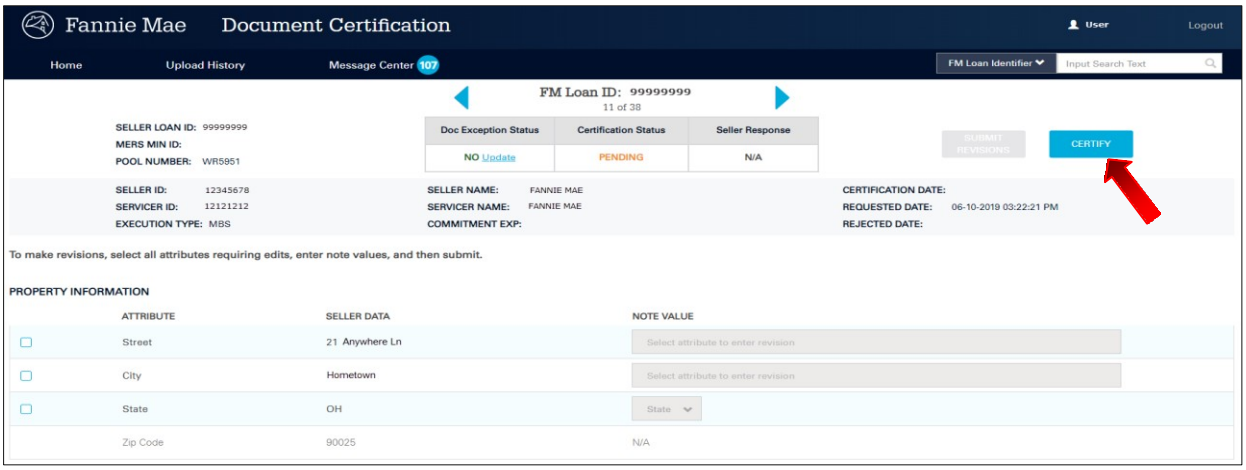
## Loan Details Page

This page will allow the user to review the certifiable data and either certify or revise the loan. In addition, the loan details page provides loan carousal to allow the user to review loans that have been filtered for in the certification management grid on the Document Certification landing page.

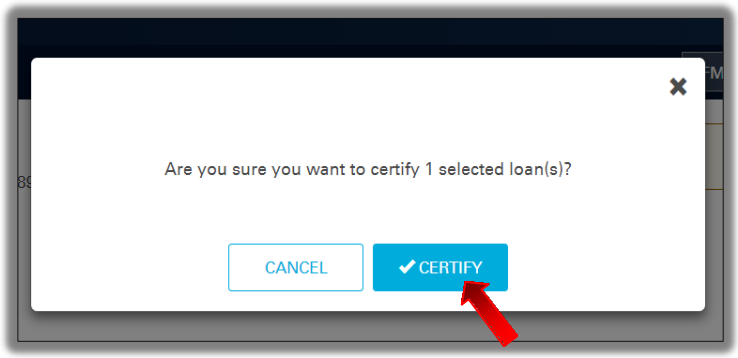



> **NOTE:** *The carousal will contain up to 200 of filtered loans and users can see manage workflow utilizing arrows*

Once all certifiable fields have been validated, custodians can review the loan information from the Loan Details page and then click **Certify** to complete the certification process.




When the **Certify** button is selected the application will display a confirmation box.

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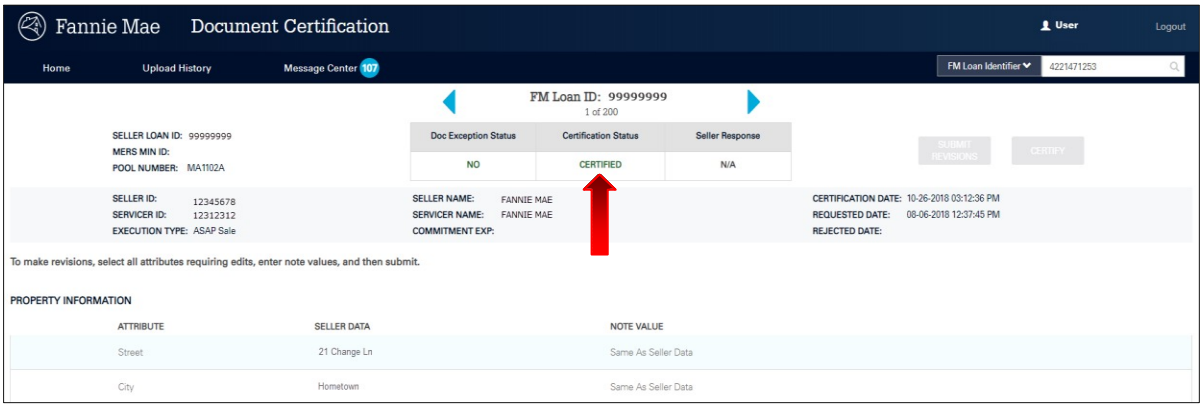
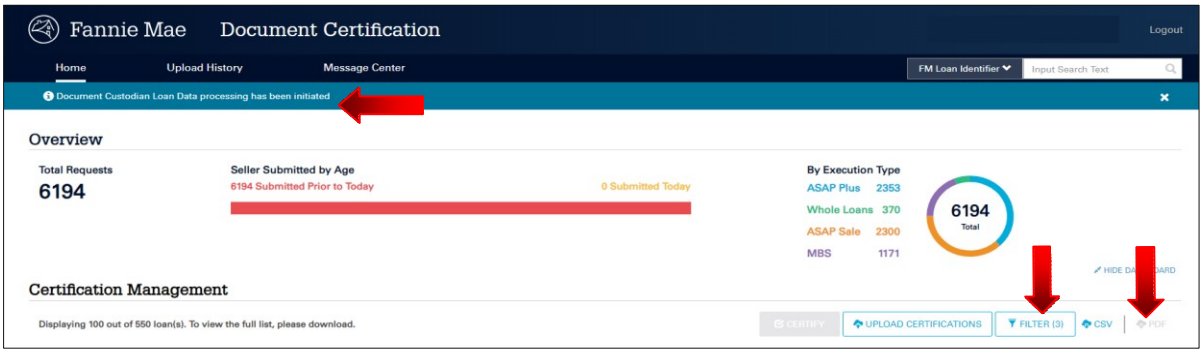
After validating the certifiable loan fields and clicking **Certify** in the confirmation box, the Loan Details page will show the loan as "**Certified**" and the certification status will be locked.



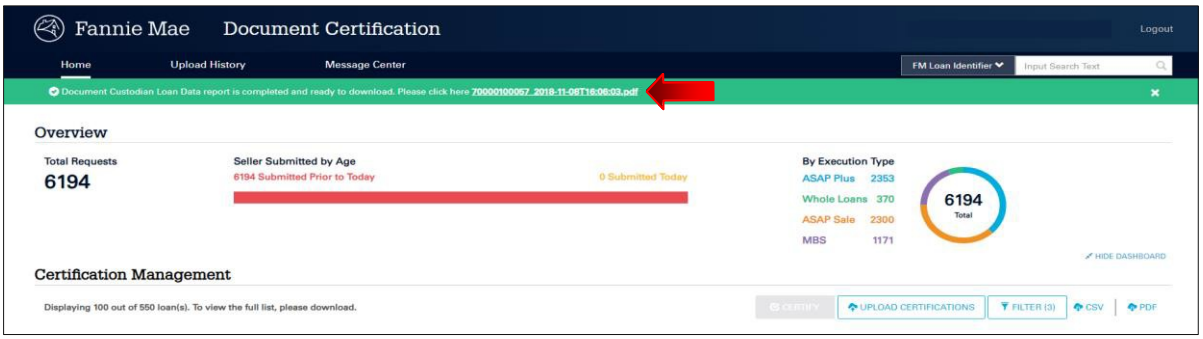

## Document Custodian Certification Data PDF Download

The Document Certification application will allow a user to generate a PDF report of loans based on Filter criteria and provides up to a maximum of 5000 loans in a request.

Click the **PDF** button located on the Home Page. A message will appear "Document Custodian Loan Data processing has been initiated".




A second message will appear stating the report is ready to download. Click on the link provided to download the PDF report.




> **NOTE:** *This link will only remain active for 30 minutes. The user will need to click on the **PDF** button to initiate the report again.*

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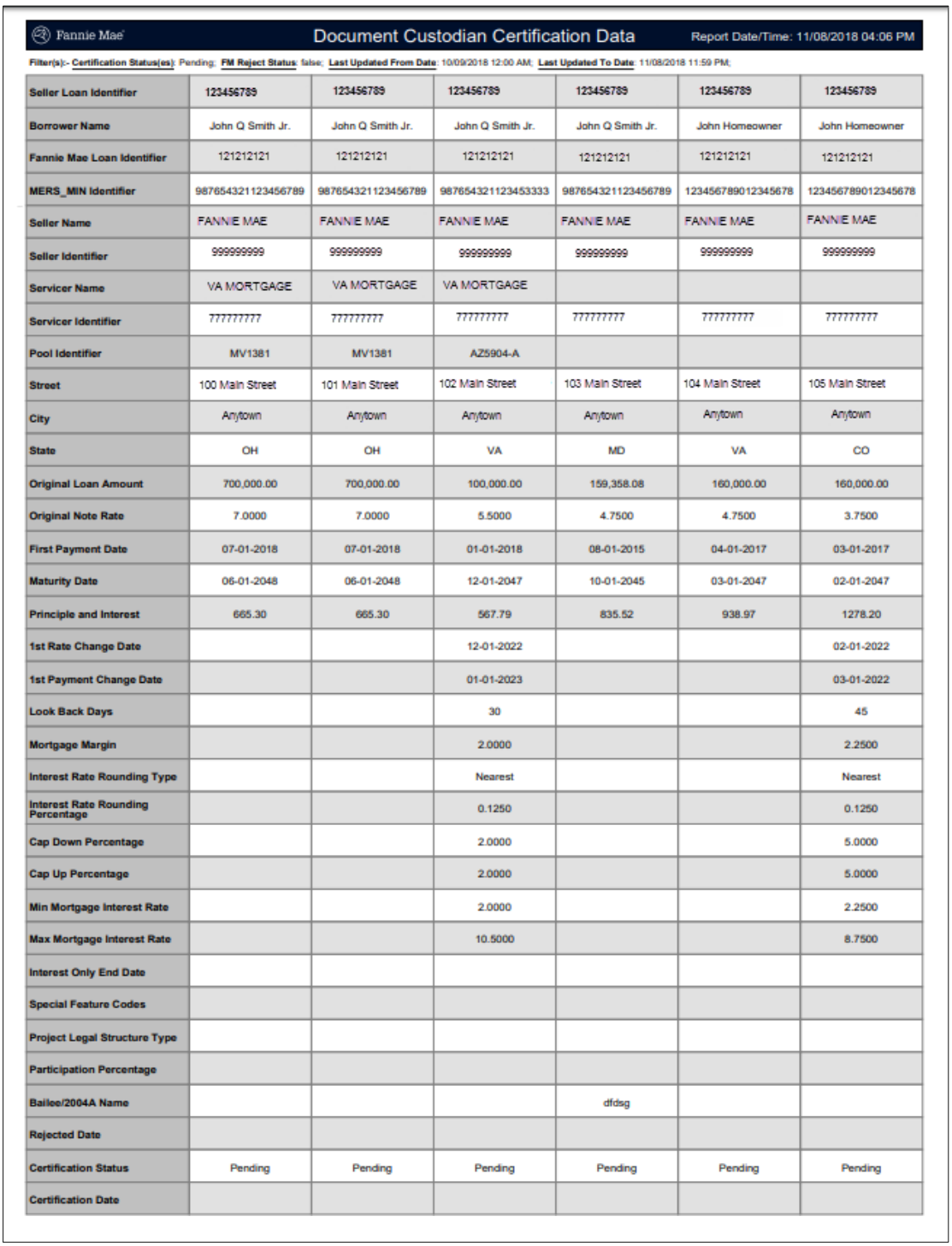
**Example:** View of Document Custodian Certification Report.



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## Document Custodian Certification Data

Report Date/Time: 11/08/2018 04:06 PM

Filter(s):- Certification Status(es): Pending; FM Reject Status: false; Last Updated From Date: 10/09/2018 12:00 AM; Last Updated To Date: 11/08/2018 11:59 PM;

| Seller Loan Identifier | 123456789 | 123456789 | 123456789 | 123456789 | 123456789 | 123456789 |
|---|---|---|---|---|---|---|
| Borrower Name | John Q Smith Jr. | John Q Smith Jr. | John Q Smith Jr. | John Q Smith Jr. | John Homeowner | John Homeowner |
| Fannie Mae Loan Identifier | 121212121 | 121212121 | 121212121 | 121212121 | 121212121 | 121212121 |
| MERS_MIN Identifier | 987654321123456789 | 987654321123456789 | 987654321123453333 | 987654321123456789 | 123456789012345678 | 123456789012345678 |
| Seller Name | FANNIE MAE | FANNIE MAE | FANNIE MAE | FANNIE MAE | FANNIE MAE | FANNIE MAE |
| Seller Identifier | 999999999 | 999999999 | 999999999 | 999999999 | 999999999 | 999999999 |
| Servicer Name | VA MORTGAGE | VA MORTGAGE | VA MORTGAGE | | | |
| Servicer Identifier | 77777777 | 77777777 | 77777777 | 77777777 | 77777777 | 77777777 |
| Pool Identifier | MV1381 | MV1381 | AZ5904-A | | | |
| Street | 100 Main Street | 101 Main Street | 102 Main Street | 103 Main Street | 104 Main Street | 105 Main Street |
| City | Anytown | Anytown | Anytown | Anytown | Anytown | Anytown |
| State | OH | OH | VA | MD | VA | CO |
| Original Loan Amount | 700,000.00 | 700,000.00 | 100,000.00 | 159,358.08 | 160,000.00 | 160,000.00 |
| Original Note Rate | 7.0000 | 7.0000 | 5.5000 | 4.7500 | 4.7500 | 3.7500 |
| First Payment Date | 07-01-2018 | 07-01-2018 | 01-01-2018 | 08-01-2015 | 04-01-2017 | 03-01-2017 |
| Maturity Date | 06-01-2048 | 06-01-2048 | 12-01-2047 | 10-01-2045 | 03-01-2047 | 02-01-2047 |
| Principle and Interest | 665.30 | 665.30 | 567.79 | 835.52 | 938.97 | 1278.20 |
| 1st Rate Change Date | | | 12-01-2022 | | | 02-01-2022 |
| 1st Payment Change Date | | | 01-01-2023 | | | 03-01-2022 |
| Look Back Days | | | 30 | | | 45 |
| Mortgage Margin | | | 2.0000 | | | 2.2500 |
| Interest Rate Rounding Type | | | Nearest | | | Nearest |
| Interest Rate Rounding Percentage | | | 0.1250 | | | 0.1250 |
| Cap Down Percentage | | | 2.0000 | | | 5.0000 |
| Cap Up Percentage | | | 2.0000 | | | 5.0000 |
| Min Mortgage Interest Rate | | | 2.0000 | | | 2.2500 |
| Max Mortgage Interest Rate | | | 10.5000 | | | 8.7500 |
| Interest Only End Date | | | | | | |
| Special Feature Codes | | | | | | |
| Project Legal Structure Type | | | | | | |
| Participation Percentage | | | | | | |
| Bailee/2004A Name | | | | dfdsg | | |
| Rejected Date | | | | | | |
| Certification Status | Pending | Pending | Pending | Pending | Pending | Pending |
| Certification Date | | | | | | |

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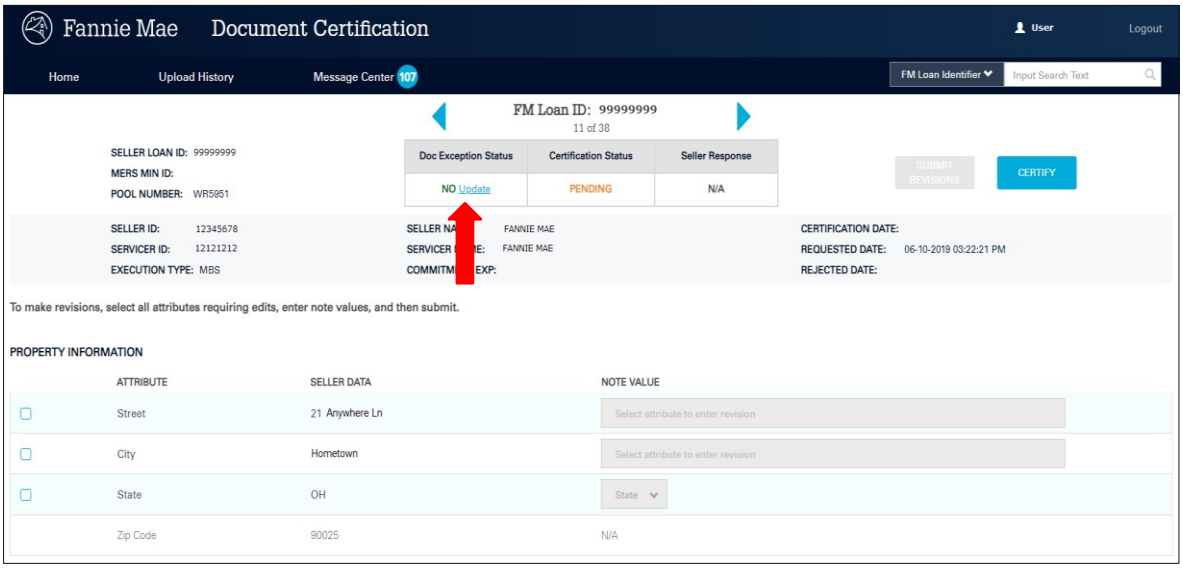
# Chapter 6: Data and Document Issue Management

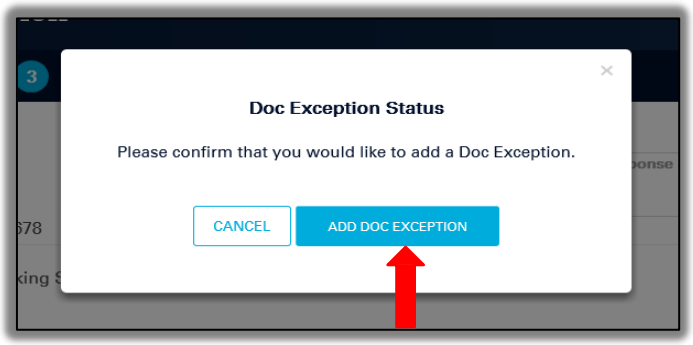
Document Certification provides for the handling of data and document discrepancies during the certification process. For more information on the distinction between a data and document discrepancy in the system, refer to the **Document Custodian Certification Job Aids** located on FannieMae.com.

## Document Exception Process

To initiate a Document Exception, click on the **Update** link.




A pop-up will be displayed to confirm a document exception for the loan.

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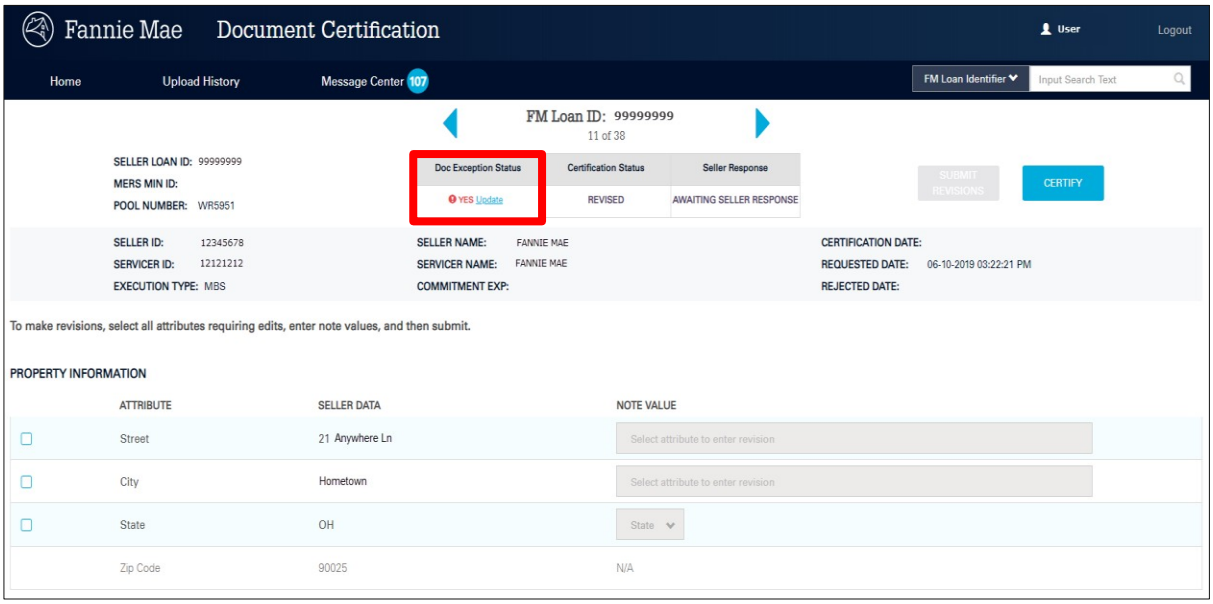
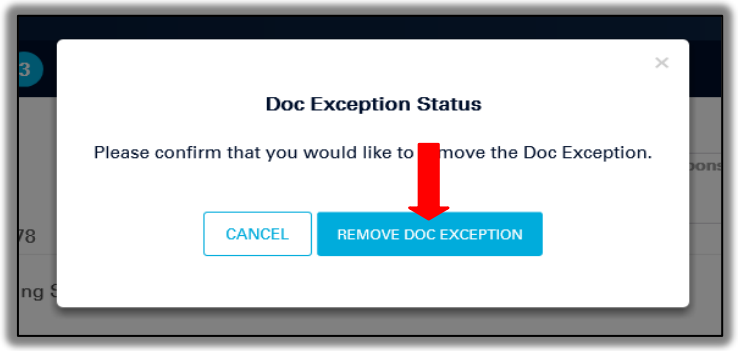
After clicking **Add Doc Exception**, the loan status will remain in a "**Pending**" status until the document exception is removed from the Data Revisions page.




To remove the document exception, the user clicks on the **Update** link. Removal of the document exception is confirmed by clicking **Remove Doc Exception** on the pop-up box.




> **NOTE:** *When a document exception includes data revisions accepted by the lender, the loan will remain in a revised state with an accepted response in Message Center until the custodian removes the Doc Exceptions flag. When the Doc Exceptions Flag is removed, the loan will automatically become certified and the status will change to* ***"Qualified–Cert"****.*

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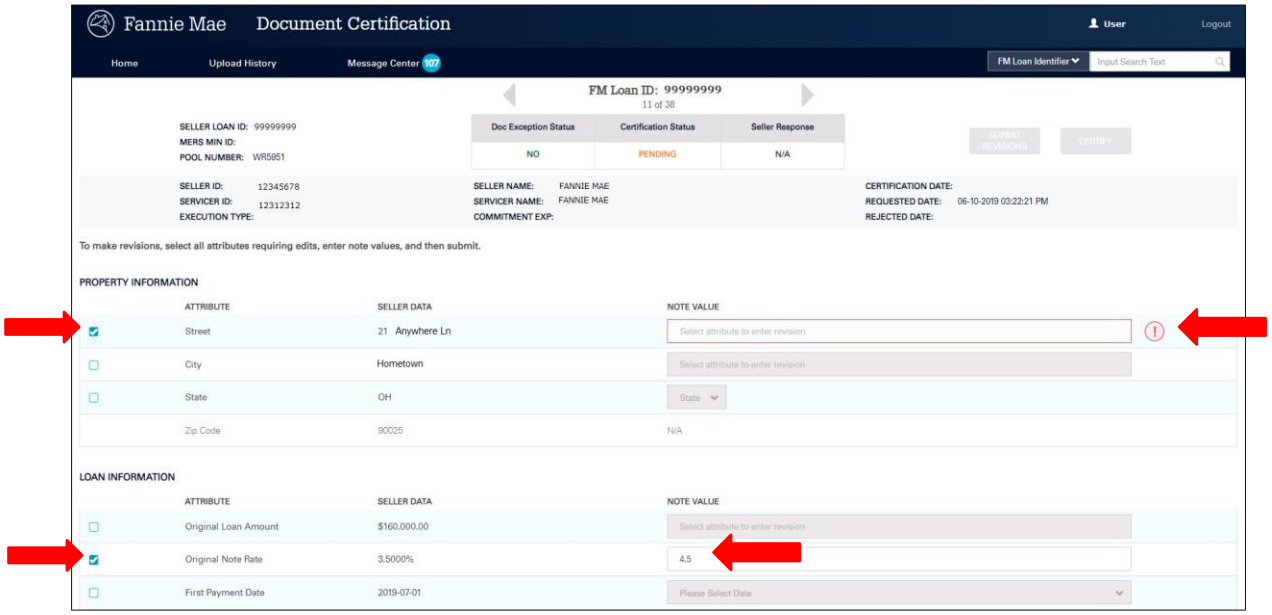
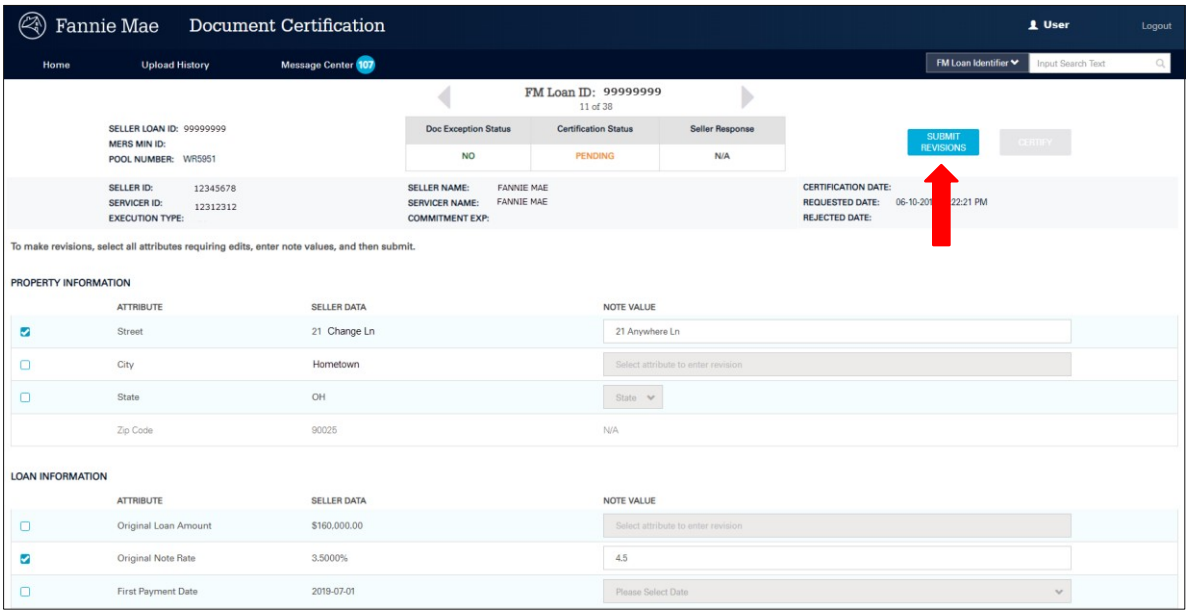
## User Interface (UI) Data Revisions Management

When a discrepancy has been identified between the loan data and the note, Select the “check box” for any certifiable field(s) with an identified discrepancy. Enter the suggested revision for that field based on the information provided on the note.




> **NOTE:** *The system will provide an error indicator to ensure the selected field is updated with the suggested note value(s).*

Once the user has completed updating all fields with revisions, they will click **Submit Revisions**.




> **NOTE:** *All revisions must be made prior to submitting to the lender.*

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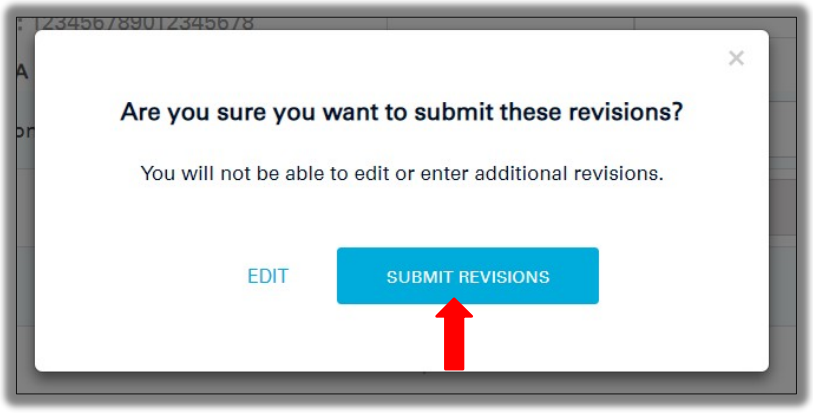
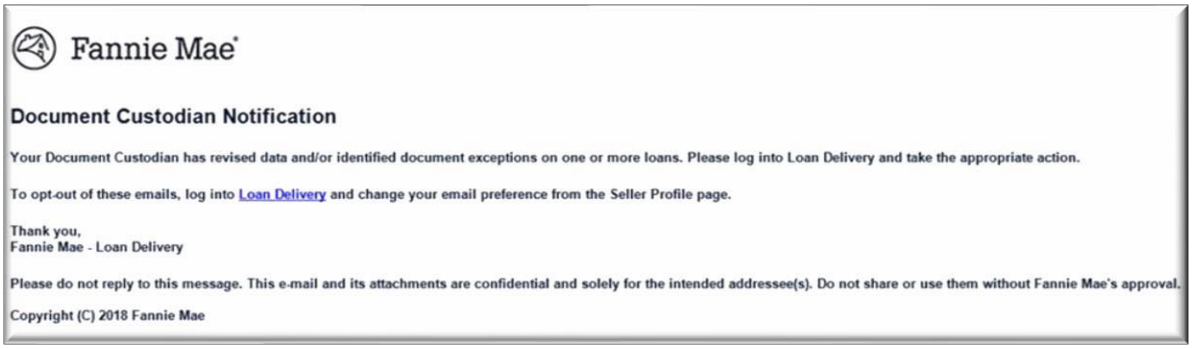
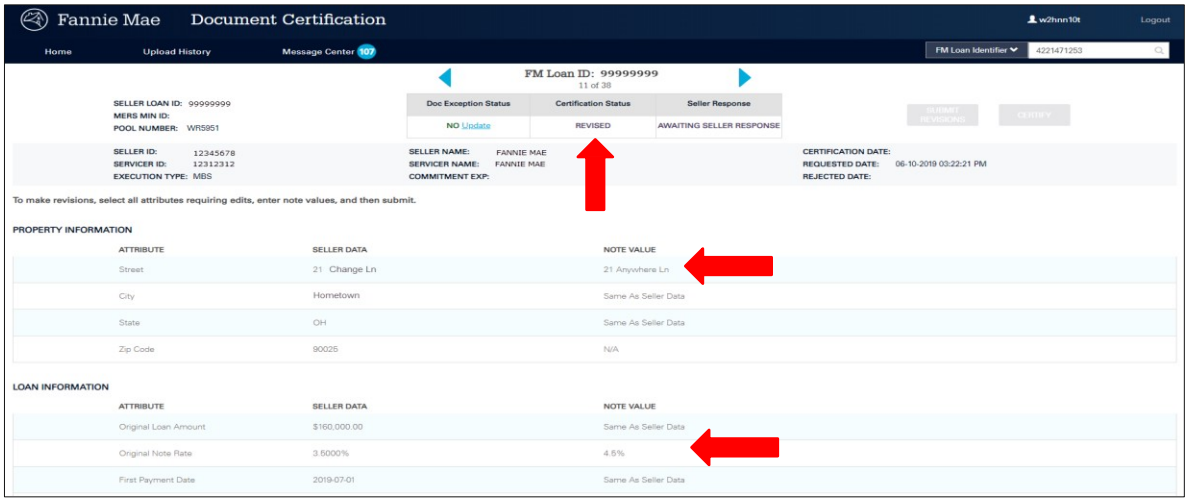
After clicking **Submit Revisions**, a confirmation box will appear requiring the user to confirm the revisions are ready to be submitted.




An email notification will be generated informing lenders to take the appropriate action(s) within Loan Delivery.




The loan status in Document Certification will be "**Revised**". The loan will remain in a "**Revised**" status until the lender **Accepts** or **Declines** the suggested revisions in Loan Delivery.




> **NOTE:** *The lender must Accept or Decline all data revisions.*

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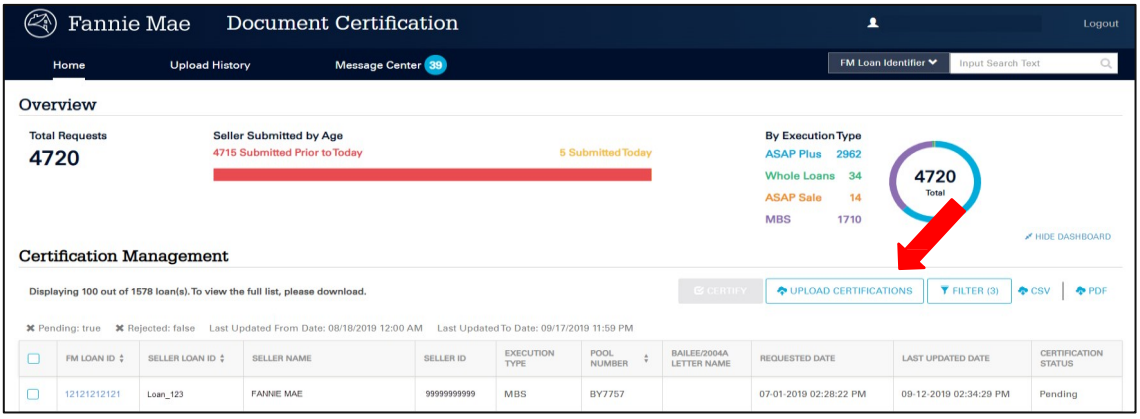
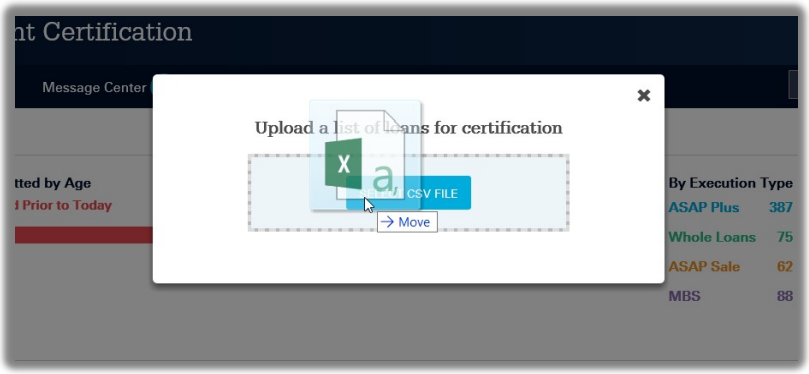
## Uploading Data Corrections

Certifiable data corrections can be made in Document Certification by clicking the **Upload Certifications** button.

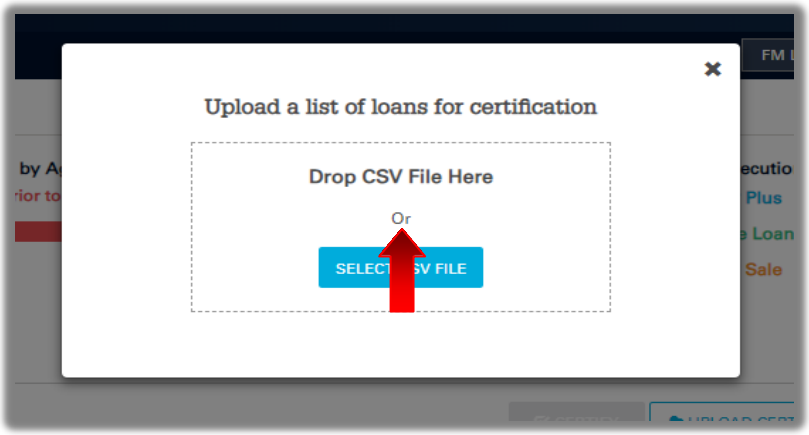



> **NOTE:** *The lender must Accept or Decline all data revisions.*

When using an Internet Explorer browser, files are uploaded by clicking **Select CSV File** and choosing the file or the user can drag and drop the file into the button as shown below.




When using either a Google Chrome or Foxfire browser, files are uploaded by clicking **Select CSV File** or the user can drag and drop the file into the **Drop CSV File Here** prompt.

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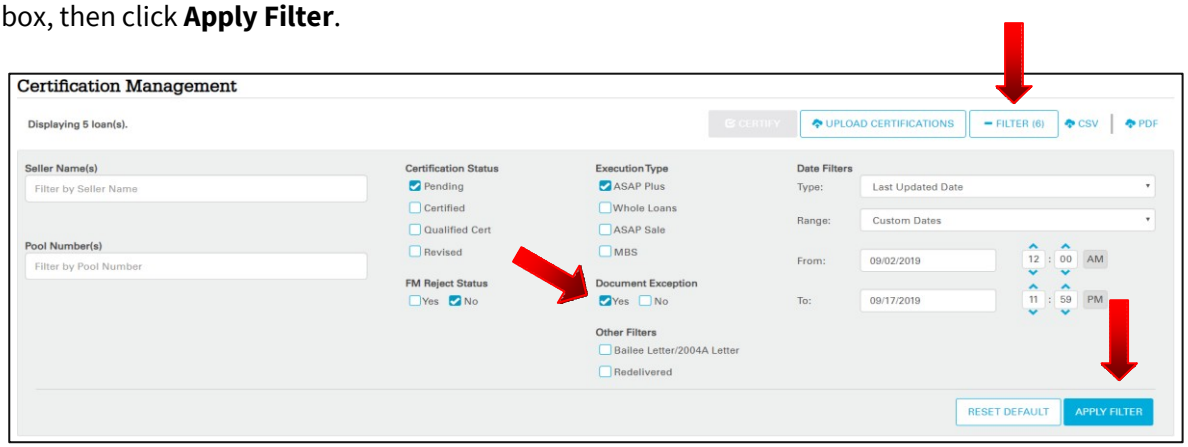
If an upload file contains an error, a banner will be displayed showing the number of errors contained in the file. Clicking on the **View Results** link will display the Upload Error Report. See the **Upload History** section for detailed information.

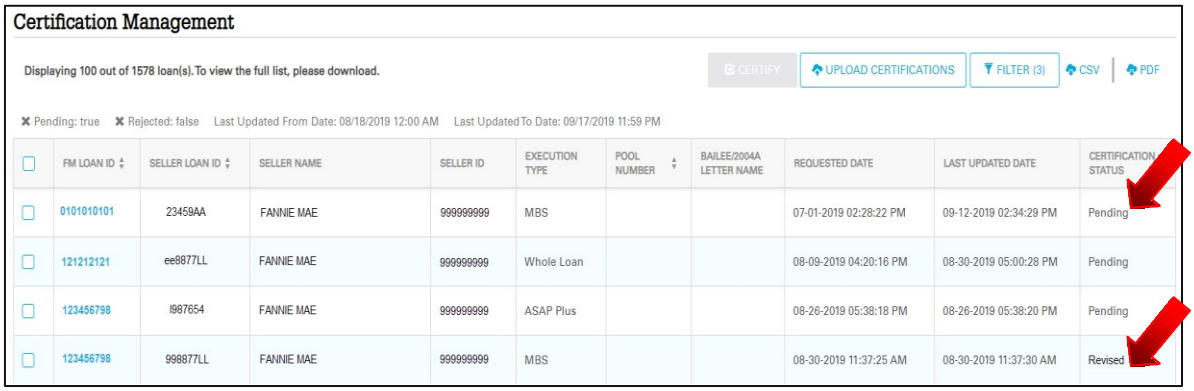
# Managing Document Exceptions

## Certification Management Grid

To manage loans containing document exceptions, select the **Filter** button and click on the **Document Exception** box, then click **Apply Filter**.




The loans with document exceptions will be displayed in the Certification Management grid. It is important to note that loans flagged with a document(s) exception can be in a "**Pending**" or "**Revised**" status in Document Certification.

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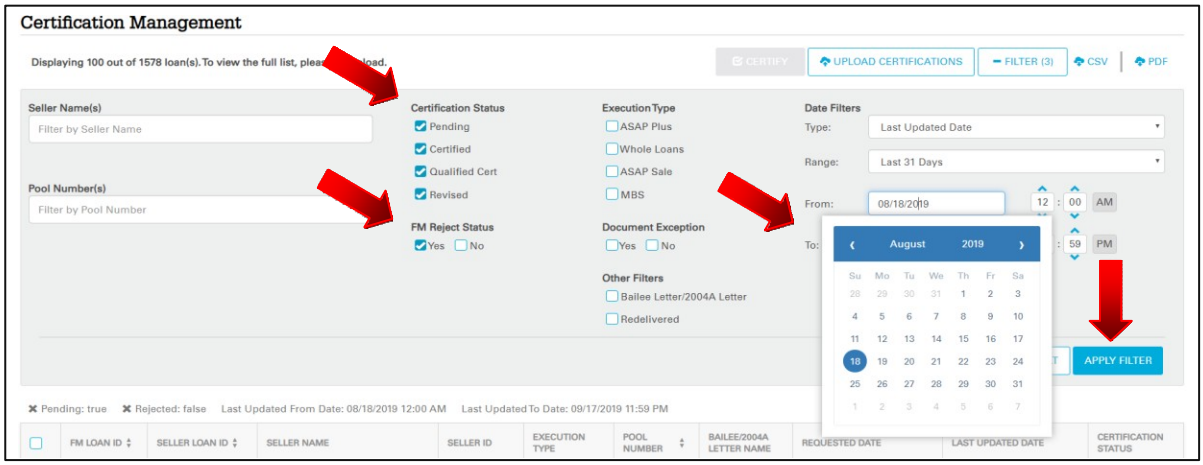
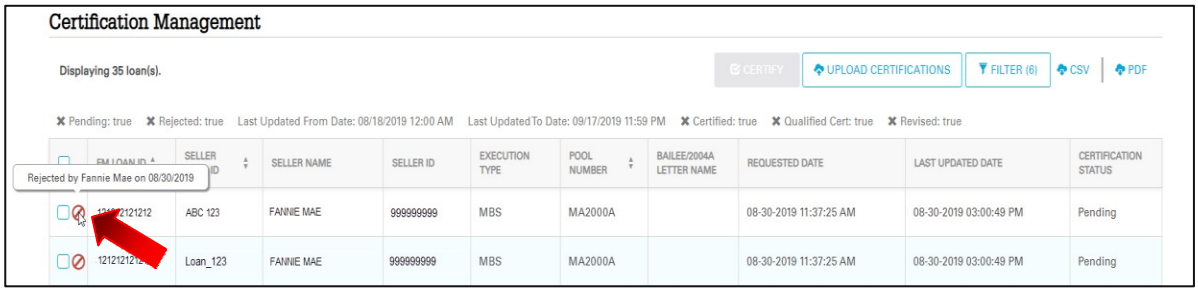
## Managing Rejects

To manage rejected loans, select the **Filter** button and then choose "**Yes**" for Reject Status. Choose a date range using the "**From**" and "**To**" options. A calendar will open allowing the user to more easily select dates. Click on the **Apply Filter** button to display desired loans. It is important to **select all certification statuses** as a loan can be rejected at any time.




The rejected loans based on the selected filters will be displayed in the Certification Management grid. A **Rejection Icon** will be shown and will display the rejection date along with a date stamp when hovered over.




Example: View of CSV download for rejected loans.

| BE | BF | BG | BH | BI | BJ | BK | BL | BM | BN | BO |
|---|---|---|---|---|---|---|---|---|---|---|
| Borrower | Warehous | Disburser | RequestDate | Certificatio | CertificationDate | SellerCorr | SellerCorr | RejectDate | | |
| | | | 2017-06-13T14:26:38.0 | Pending | | | | 2017-06-22T14:36:09.233 | | |
| | | | 2017-06-26T15:07:46.0 | Pending | | | | 2017-06-26T16:45:00.923 | | |
| | | | 2017-06-26T17:13:45.0 | Pending | | | | 2017-06-27T13:22:05.876 | | |
| | | | 2017-06-28T11:35:37.0 | Pending | | | | 2017-06-28T13:26:08.046 | | |
| | | | 2017-06-05T15:13:48.0 | Certified | 2017-06-06T11:29:53.633 | | | 2017-06-26T11:43:05.043 | | |
| | | | 2017-06-08T14:52:00.0 | Certified | 2017-06-09T09:37:15.864 | | | 2017-06-22T13:45:35.046 | | |
| | | | 2017-06-22T15:02:22.0 | Certified | 2017-06-26T11:20:02.583 | | | 2017-06-26T16:07:32.553 | | |
| | | | 2017-06-23T15:14:49.0 | Certified | 2017-06-26T16:16:50.192 | | | 2017-06-26T15:06:57.996 | | |
| | | | 2017-06-23T15:14:49.0 | Certified | 2017-06-26T16:16:39.342 | | | 2017-06-26T15:06:57.943 | | |
| | | | 2017-06-23T15:14:49.0 | Certified | 2017-06-26T16:15:37.787 | | | 2017-06-26T15:06:57.513 | | |
| | | | 2017-06-26T08:56:19.0 | Certified | 2017-06-27T17:49:28.868 | | | 2017-06-26T16:07:32.366 | | |
| | | | 2017-06-26T09:33:02.0 | Certified | 2017-06-26T16:19:12.111 | | | 2017-06-26T15:06:58.001 | | |
| | | | 2017-06-26T09:33:02.0 | Certified | 2017-06-26T16:19:00.383 | | | 2017-06-26T15:06:58.006 | | |
| | | | 2017-06-26T09:34:25.0 | Certified | 2017-06-26T16:20:33.174 | | | 2017-06-26T15:06:58.023 | | |
| | | | 2017-06-26T09:34:25.0 | Certified | 2017-06-26T16:19:42.725 | | | 2017-06-26T15:06:58.016 | | |

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**If a loan is rejected prior to review and update, Document Certification will not allow the Document Custodian to update the loan status to:**

- Certified
- Revised
- Fail Document

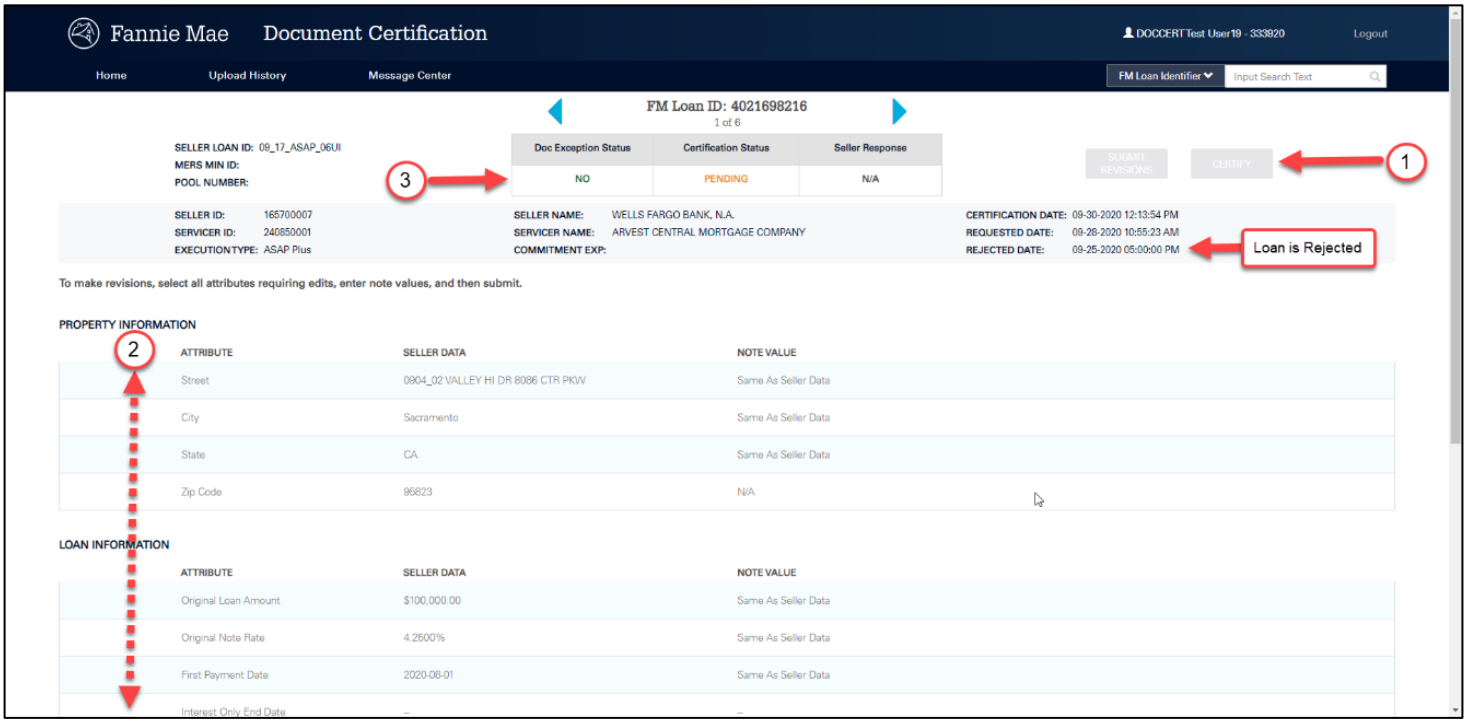
## Loan Detail Page

If Certifying from the Loan Detail page:

- The Certification and Revision buttons will be disabled for the Rejected Loans.
- The Document Exception flag will not be active to add or remove for the Rejected Loans

Example: View of Loan Detail Page

① 'Certify' and 'Revise' buttons disabled when the loan is rejected.
② Checkboxes on certifiable fields disabled.
③ Document Exception cannot be added/removed

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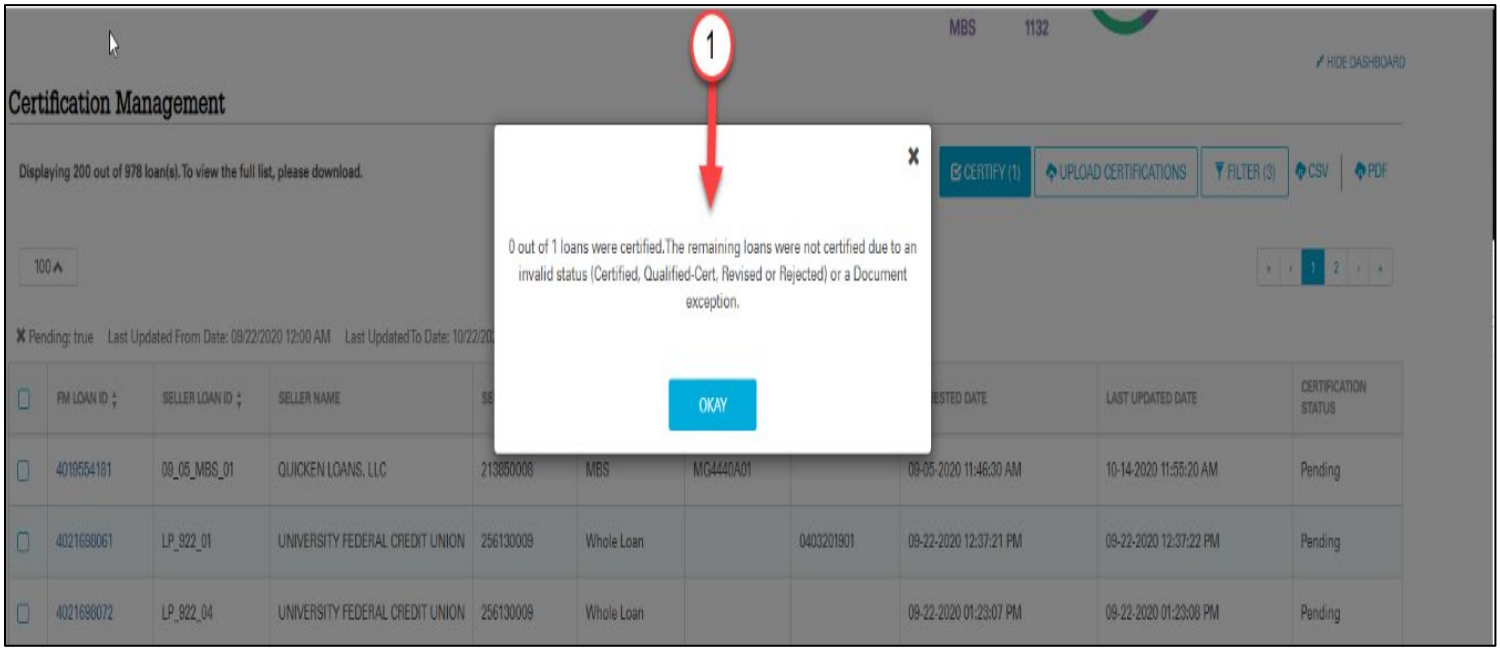
## Certification Grid

If Certifying from the Certification Grid, a pop-up message will appear indicating that the loan is in an invalid state.

Example: View of Certification Grid

① Pop-up indicating that the loan is in an invalid state.
Dynamic Pop-Up message “X out of X loans were certified. The remaining loans were not certified due to an invalid status (Certified, Qualified-Cert, Revised or Rejected) or a Document exception”

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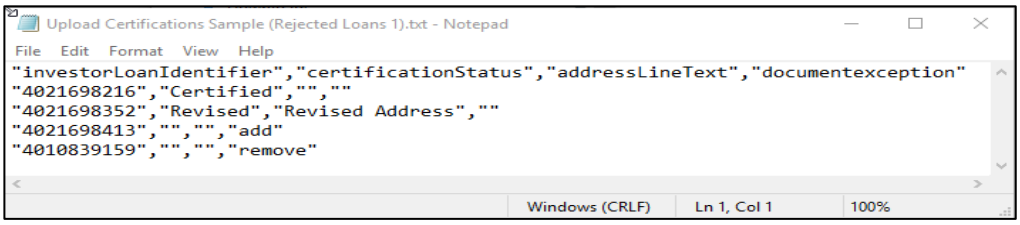
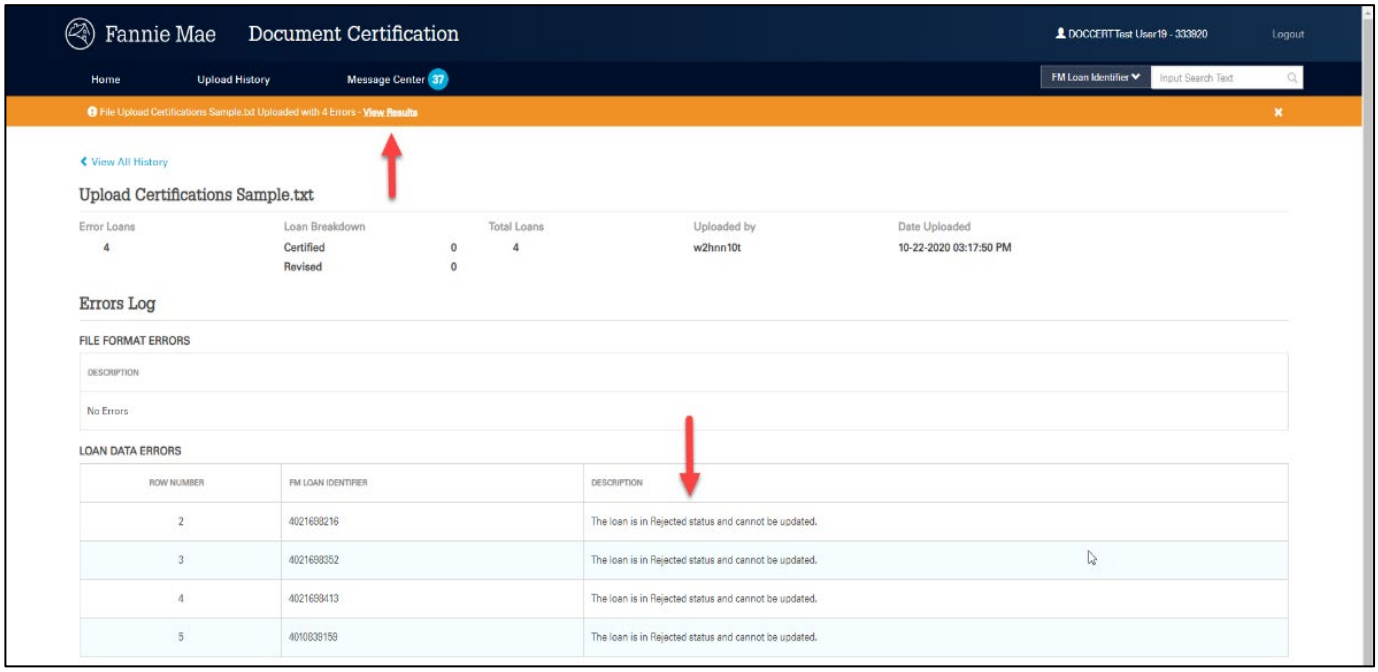
## Uploading Certification Statuses

File upload for loans in Rejected status will be prevented:

- Example 1: FNMA LN ID 4021698216 – attempt to certify a rejected loan
- Example 2: FNMA LN ID 4021698352 – attempt to revise a rejected loan
- Example 3: FNMA LN ID 4021698413 – attempt to add a document exception to a rejected loan
- Example 4: FNMA LN ID 4010839159 – attempt to remove a document exception to a rejected loan

i. **Message displayed:** "*The loan is in Rejected status and cannot be updated.*"

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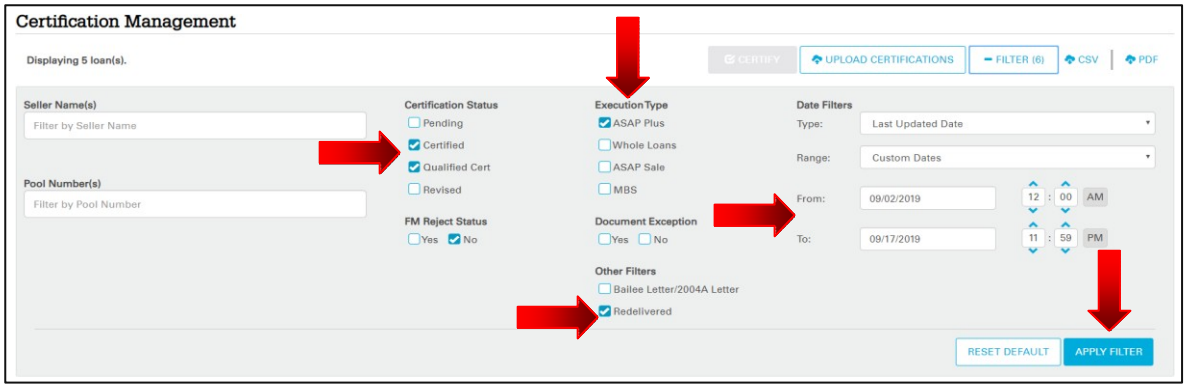
## Managing ASAP Plus Redeliveries

ASAP Plus redeliveries can be managed using the following filters:

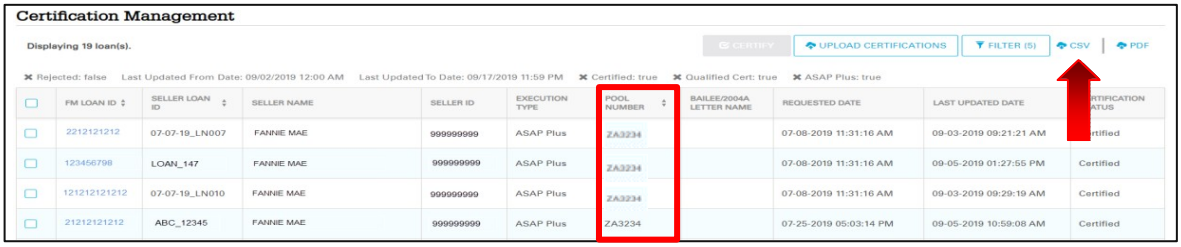
- Certified
- Qualified Cert
- ASAP Plus
- Other Filters
    - Redelivered
- Date Range Calendar

The filter results reflect loan(s) previously certified and redelivered and the pool number or commitment or commitment expiration date (located on the Loan Details page) has been added or removed from the loan.




> **NOTE:** *The default date range is the previous 31 days. Custom date ranges are also limited to a maximum of 31 consecutive days.*

The Certification Management grid will display all ASAP Plus redelivered loans for the selected dates. The custodian should append the pool or commitment number as well as the servicer number data in their tracking system, completing the ASAP plus management process. The custodian can utilize the .csv file to extract data on redeliveries.

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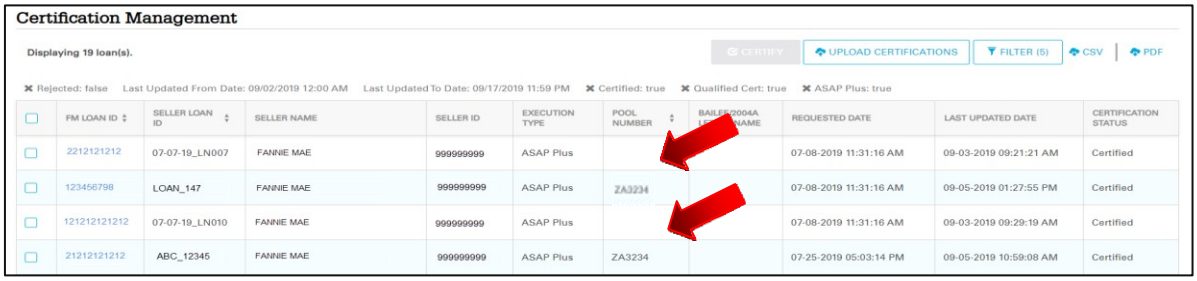
**Important: Loans without a pool number or commitment expiration date**

ASAP Plus displayed in the Certification grid but do not have a pool number or commitment expiration date will indicate the loan has been removed from a previous pool or commitment and has returned to the Fannie Mae position.



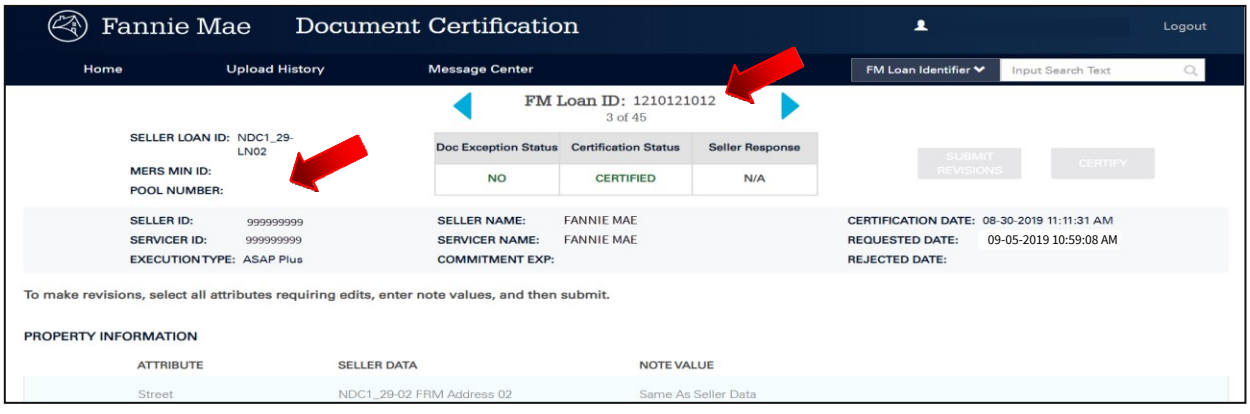

> **NOTE:** *All ASAP Plus loans that have been flagged as redelivered will appear when filtering for "Redelivered" even if they have been removed from a previous pool or commitment. This will provide the custodian an indicator that the loan has been moved back to the Fannie Mae position.*

## ASAP Plus Loan Prior to Redelivery

The example below demonstrates how a Certified or Qualified-Cert ASAP Plus loan will display **prior** to redelivery.

**Certification Grid View:**

**Loan Details View:**

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**CSV File View:**

| A | B | C | D | E | F | G | H | I | J | K | L | M | N | BN | BO | BP |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| InvestorLoanIdentifier | MERS_MI | LoanSeller | SellerLoanIdentifier | SellerName | Servicer | ServicerN | Docume | Execution | PoolIdentifier | PoolSuffix | CommitmentExpirationDate | NoteDate | AddressLi | RequestD | CertificationStatus | CertificationDate |
| 1212121212 | 9.11E+26 | 999999999 | LNHIS3 | FANNIE AME | 1E+09 | FANNIE M | 1E+07 | AsapPlus | ZA3234 | | | 2/1/2015 | 123 Main ( | 2019-07-2 | Certified | 2019-09-05T10:59:08.591 |
| 1234567890 | | 999999999 | NDC1_29-LN01 | FANNIE AME | 1E+09 | FANNIE M | 1E+07 | AsapPlus | | | | 2/1/2016 | NDC1_29- | 2019-08-3 | Certified | 2019-08-30T11:11:31.250 |
| 1210121012 | | 999999999 | NDC1_29-LN02 | FANNIE AME | 1E+09 | FANNIE M | 1E+07 | AsapPlus | | | | 2/1/2016 | NDC1_29- | 2019-08-3 | Certified | 2019-08-30T11:11:31.250 |
| 0987654321 | | 999999999 | NDC1_29-LN03 | FANNIE AME | 1E+09 | FANNIE M | 1E+07 | AsapPlus | | | | 2/1/2016 | NDC1_29- | 2019-08-3 | Certified | 2019-08-30T11:11:31.250 |

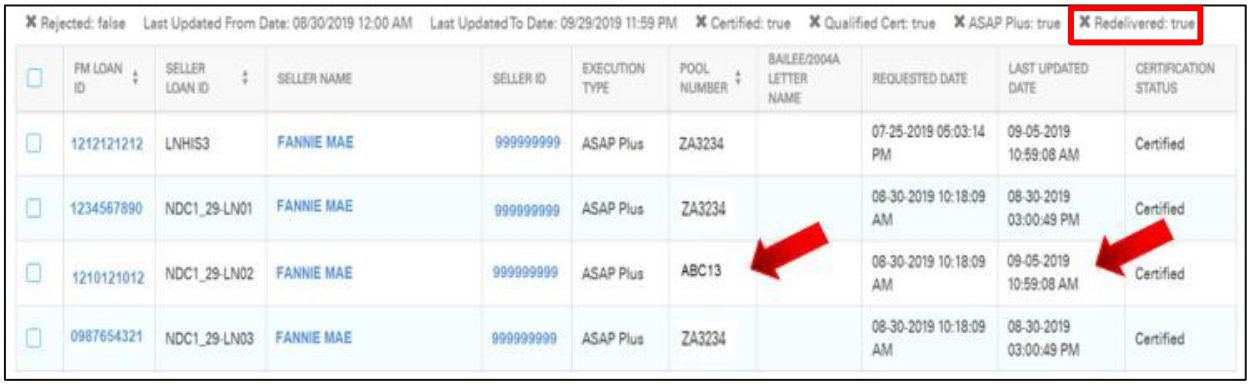
## Two Types of Redelivered Loans

When the custodian has filtered for loans that have been "Redelivered". The filter results will reflect loans in two categories of redelivery:

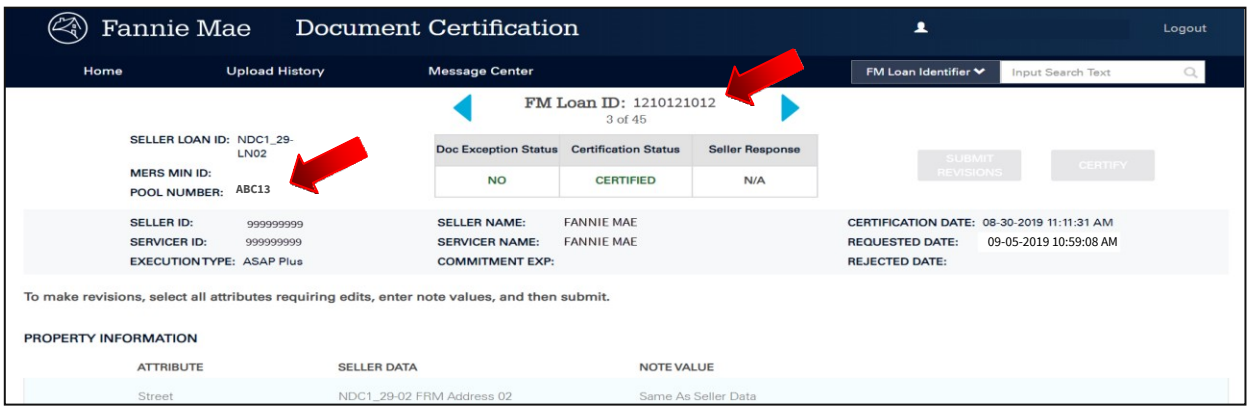
A. Loans that are recently redelivered reflecting either a pool number or commitment expiration date
B. Loans that were previously redelivered but have subsequently been updated to remove the pool or commitment expiration date.

**Examples:**

The figure below reflects a loan that has been redelivered into a pool in the Certification Management grid on the Home page.




The figure below reflects the ASAP+ loan above as it appears in the Loan Detail Page.

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The figure below reflects the ASAP Plus loan above as it appears in the CSV Download file.

| A | B | C | D | E | F | G | H | I | J | K | L | M | N | BN | BO | BP |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| InvestorLoanIdentifier | MERS_MII | LoanSeller | SellerLoanIdentifier | SellerName | Servicer | ServicerN | Docume | Execution | PoolIdentifier | PoolSuffi | CommitmentExpirationDate | NoteDate | AddressLi | RequestD | CertificationStatus | CertificationDate |
| 1212121212 | 9.11E+26 | 999999999 | LNHIS3 | FANNIE AME | 1E+09 | FANNIE M | 1E+07 | AsapPlus | ZA3234 | | | 2/1/2015 | 123 Main S | 2019-07-2 | Certified | 2019-09-05T10:59:08.591 |
| 1234567890 | | 999999999 | NDC1_29-LN01 | FANNIE AME | 1E+09 | FANNIE M | 1E+07 | AsapPlus | | | | 2/1/2016 | NDC1_29- | 2019-08-3 | Certified | 2019-08-30T11:11:31.250 |
| 1210121012 | | 999999999 | NDC1_29-LN02 | FANNIE AME | 1E+09 | FANNIE M | 1E+07 | AsapPlus | ABC13 | | | 2/1/2016 | NDC1_29- | 2019-08-3 | Certified | 2019-08-30T11:11:31.250 |
| 0987654321 | | 999999999 | NDC1_29-LN03 | FANNIE AME | 1E+09 | FANNIE M | 1E+07 | AsapPlus | | | | 2/1/2016 | NDC1_29- | 2019-08-3 | Certified | 2019-08-30T11:11:31.250 |

## Redelivered Loan(s) Removed from Pool or Commitment

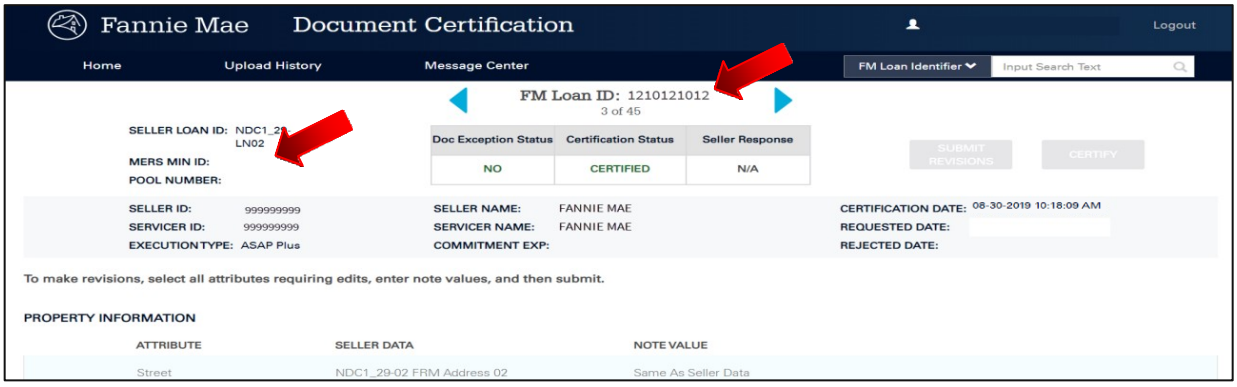
**Examples:**

The grid below reflects the previously redelivered ASAP Plus loan above has been subsequently updated to remove the pool or commitment expiration date.

✖ Rejected: false  Last Updated From Date: 08/30/2019 12:00 AM  Last Updated To Date: 09/29/2019 11:59 PM  ✖ Certified: true  ✖ Qualified Cert: true  ✖ ASAP Plus: true  ✖ Redelivered: true

| FM LOAN ID | SELLER LOAN ID | SELLER NAME | SELLER ID | EXECUTION TYPE | POOL NUMBER | BAILEE/2004A LETTER NAME | REQUESTED DATE | LAST UPDATED DATE | CERTIFICATION STATUS |
|---|---|---|---|---|---|---|---|---|---|
| 1212121212 | LNHIS3 | FANNIE MAE | 999999999 | ASAP Plus | ZA3234 | | 07-25-2019 05:03:14 PM | 09-05-2019 10:59:08 AM | Certified |
| 1234567890 | NDC1_29-LN01 | FANNIE MAE | 999999999 | ASAP Plus | | | 08-30-2019 10:18:09 AM | 08-30-2019 03:00:49 PM | Certified |
| 1210121012 | NDC1_29-LN02 | FANNIE MAE | 999999999 | ASAP Plus | | | 08-30-2019 10:18:09 AM | 09-16-2019 10:59:08 AM | Certified |
| 0987654321 | NDC1_29-LN03 | FANNIE MAE | 999999999 | ASAP Plus | | | 08-30-2019 10:18:09 AM | 08-30-2019 03:00:49 PM | Certified |

The figure below reflects the updated ASAP Plus loan above as it appears in the Loan Detail Page.




The figure below reflects the ASAP Plus loan above as it appears in the CSV Download file.

| A | B | C | D | E | F | G | H | I | J | K | L | M | N | BN | BO | BP |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| InvestorLoanIdentifier | MERS_MII | LoanSeller | SellerLoanIdentifier | SellerName | Servicer | ServicerN | Docume | Execution | PoolIdentifier | PoolSuffi | CommitmentExpirationDate | NoteDate | AddressLi | RequestD | CertificationStatus | CertificationDate |
| 1212121212 | 9.11E+26 | 999999999 | LNHIS3 | FANNIE AME | 1E+09 | FANNIE M | 1E+07 | AsapPlus | ZA3234 | | | 2/1/2015 | 123 Main S | 2019-07-2 | Certified | 2019-09-05T10:59:08.591 |
| 1234567890 | | 999999999 | NDC1_29-LN01 | FANNIE AME | 1E+09 | FANNIE M | 1E+07 | AsapPlus | | | | 2/1/2016 | NDC1_29- | 2019-08-3 | Certified | 2019-08-30T11:11:31.250 |
| 1210121012 | | 999999999 | NDC1_29-LN02 | FANNIE AME | 1E+09 | FANNIE M | 1E+07 | AsapPlus | | | | 2/1/2016 | NDC1_29- | 2019-08-3 | Certified | 2019-08-30T11:11:31.250 |
| 0987654321 | | 999999999 | NDC1_29-LN03 | FANNIE AME | 1E+09 | FANNIE M | 1E+07 | AsapPlus | | | | 2/1/2016 | NDC1_29- | 2019-08-3 | Certified | 2019-08-30T11:11:31.250 |

> **NOTE:** *The certification date, Fannie Mae loan number, seller name, ID, and seller loan number will remain the same after removal of pool numbers and commitment expiration dates upon redelivery in this scenario*

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## Monitoring Redelivered Loan(s) in Message Center

The custodian can also track ASAP + loan(s) that have been removed from a pool or commitment by clicking on the **Key Updates** filter in the **Message Center**. This filter can be used by the custodian to monitor for redelivered loans that have received a new Fannie Mae loan number

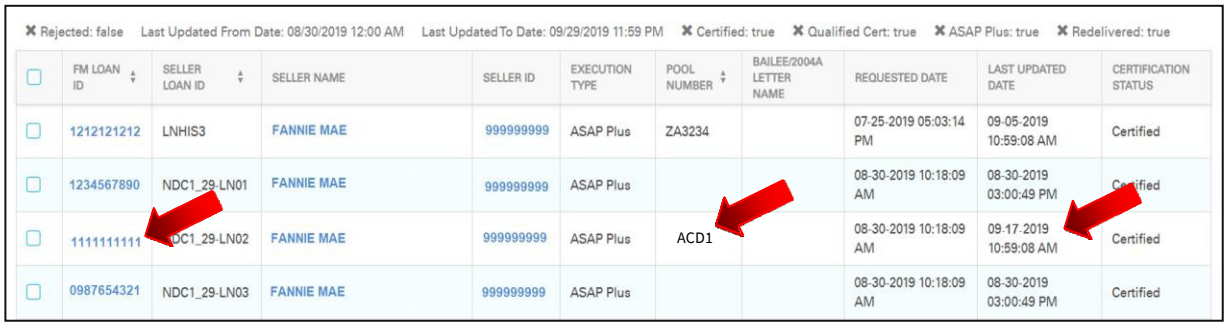
> **NOTE:** *Custodians should monitor the key updates regularly to ensure loans that have been redelivered with a new Fannie Mae loan number are updated in their respective internal systems*

## Redelivered Loan Added Back to a Pool or Commitment

The seller may reassign the loan to a new pool or commitment and the custodian will see the updated loan information along with a **NEW Fannie Mae** loan number when filtering for redelivered loans.

**Examples:**

The loan in the Certification Grid on the Home Page will reflect the ASAP Plus loan that was previously redelivered and subsequently redelivered into a different pool.




> **NOTE:** *The loan will have a new Fannie Mae Loan number. However, it will retain the Execution type of ASAP Plus along with the original ASAP Plus certification date.*

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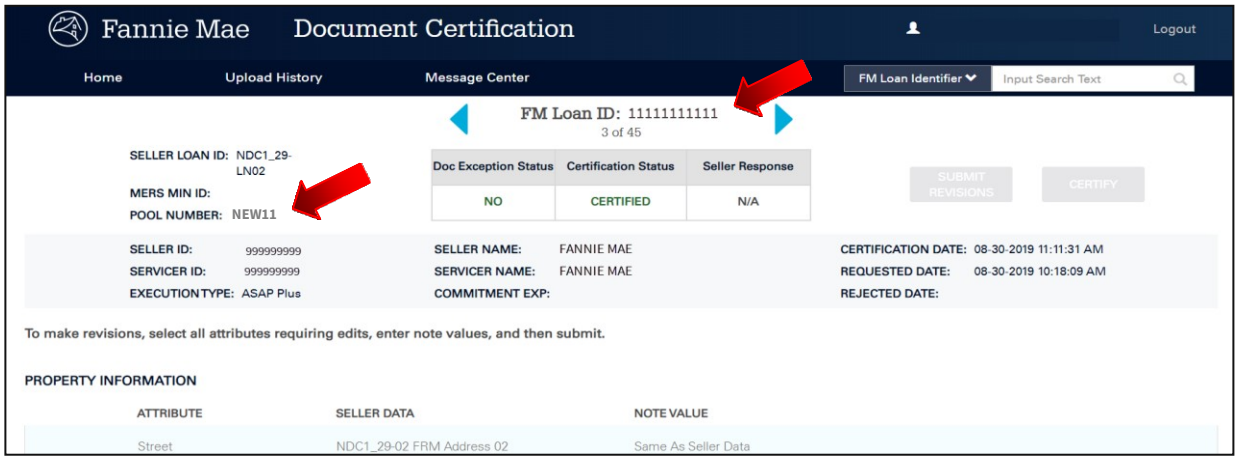
The figure below reflects the redelivered ASAP Plus loan above as it appears in the Loan Detail Page.




The figure below reflects the ASAP+ loan above as it appears in the CSV Download file.

| A | B | C | D | E | F | G | H | I | J | K | L | M | N | BN | BO | BP |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| InvestorLoanIdentifier | MERS_MI | LoanSeller | SellerLoanIdentifier | SellerName | Servicer | ServicerN | Docume | Execution | PoolIdentifier | PoolSuffi | CommitmentExpirationDate | NoteDate | AddressLi | RequestD | CertificationStatus | CertificationDate |
| 1212121212 | 9.11E+26 | 999999999 | LNHIS3 | FANNIE AME | 1E+09 | FANNIE M | 1E+07 | AsapPlus | ZA3234 | | | 2/1/2015 | 123 Main | 2019-07-2 | Certified | 2019-09-05T10:59:08.591 |
| 1234567890 | | 999999999 | NDC1_29-LN01 | FANNIE AME | 1E+09 | FANNIE M | 1E+07 | AsapPlus | | | | 2/1/2016 | NDC1_29- | 2019-08-3 | Certified | 2019-08-30T11:11:31.250 |
| 1111111111 | | 999999999 | NDC1_29-LN02 | FANNIE AME | 1E+09 | FANNIE M | 1E+07 | AsapPlus | NEW11 | | | 2/1/2016 | NDC1_29- | 2019-08-3 | Certified | 2019-08-30T11:11:31.250 |
| 0987654321 | | 999999999 | NDC1_29-LN03 | FANNIE AME | 1E+09 | FANNIE M | 1E+07 | AsapPlus | | | | 2/1/2016 | NDC1_29- | 2019-08-3 | Certified | 2019-08-30T11:11:31.250 |

> **NOTE:** *The certification date, seller name, ID, and loan number will remain the same after redelivery*

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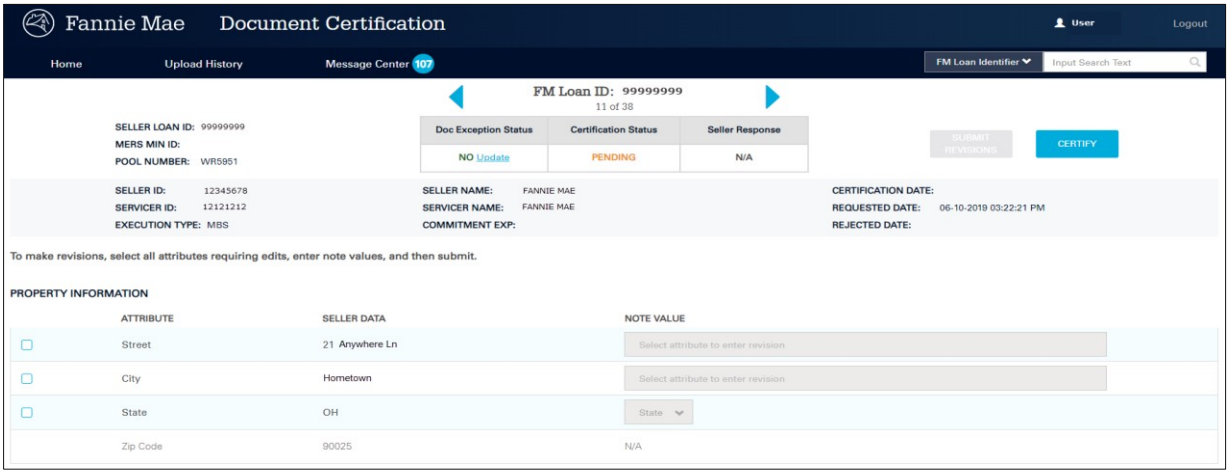
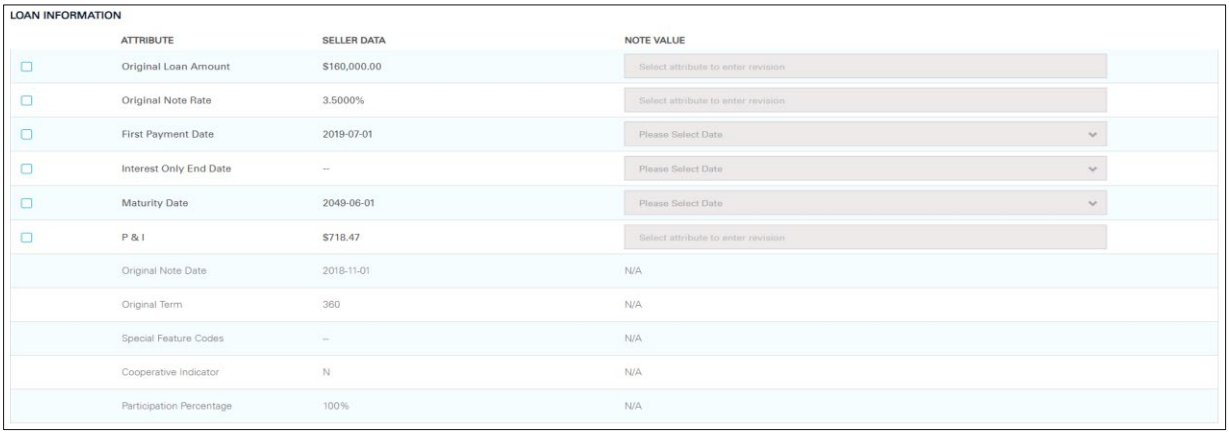
# Appendix A: Loan Detail Page

The tables in this appendix provide the description of each field that appears on the Loan Detail page. It also outlines the comparison between the upload/download header and the UI field name.

**Property Information**




**Loan Information**




**Arm Information**

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**Bailee Information – Warehouse Lender**

BAILEE INFORMATION

| ATTRIBUTE | SELLER DATA | NOTE VALUE |
|---|---|---|
| Bailee Letter Name | Bailee2 | N/A |
| Warehouse Name | EverBank | N/A |
| Warehouse Lender Number | 306610007 | N/A |

**Bailee Information – Disbursement Agent**

BAILEE INFORMATION

| ATTRIBUTE | SELLER DATA | NOTE VALUE |
|---|---|---|
| Bailee Letter Name | CREDIT SUISSE - MBS - Bailee | N/A |
| Warehouse Name | EverBank | N/A |
| Warehouse Lender Number | 306610007 | N/A |
| Disbursement Agent Name | IVV Disbursement Agent Name 2 | N/A |
| Disbursement Agent Number | 289560009 | N/A |

**Borrower(s) Information**

BORROWER INFORMATION

| ATTRIBUTE | SELLER DATA | NOTE VALUE |
|---|---|---|
| Borrower 1 | John Homeowner, | N/A |
| Borrower 2 | Mary Homeowner, | N/A |

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## Upload File:

| Upload Header Name | UI Field Name | Description |
|---|---|---|
| InvestorLoanIdentifier | Fannie Mae Loan Identifier | An investor specified identifier used to identify the specific loan. |
| AddressLineText | Street | The address with the address number, pre-directional, street name, post-directional, address unit designators, and address unit value |
| CityName | City | The name of the city |
| StateCode | State | The two-character representation of the US state, US Territory, Canadian Province, Military APO FPO, or Territory |
| PostalCode | Zip Code | The postal code (ZIP Code in the US) for the address. ZIP Code may be either 5 or 9 digits |
| CertficationStatus | Status Field | The current status of the loan |
| LoanMaturityDate | Maturity Date | The date when the loan is scheduled to be paid in full as reflected on the Note |
| LoanMaturityPeriodCount | Original Term | The scheduled number of periods (as defined by Loan Maturity Period Type) after which a debt will mature |
| ScheduledFirstPaymentDate | First Payment Date | The date of the first scheduled mortgage payment to be made by the borrower under the terms of the mortgage |
| NoteAmount | Original Loan Amount | The amount to be repaid as disclosed on the Note |
| NoteRatePercent | Original Note Rate | The actual interest rate as disclosed on the Note |
| InitialPrincipalAndInterestPaymentAmount | P&I | The dollar amount of the principal and interest payment as stated on the Note. The principal and interest payment are obtained using the loan amount and interest rate to arrive at full amortization during the loan term |
| FloorRatePercent | Min Mortgage Int Rate | The stated minimum rate to which the interest rate can decrease to over the life of the loan |
| CeilingRatePercent | Max Mortgage Int Rate | The stated maximum percentage to which the interest rate can increase over the life of the loan |
| InterestRateRoundingType | Int Rate Round Type | Specifies how the interest rate is rounded when a new interest rate is calculated for an ARM change. The interest rate can be rounded Up, Down, or to the Nearest Percent. This field is used in conjunction with Interest Rate Rounding Percent, which indicates the percentage where the rounding occurs |
| InterestRateRoundingPercent | Int Rate Rounding Percent | The percentage to which the interest rate is rounded when a new interest rate is calculated. This field is used in conjunction with Interest Rate Rounding Type, which indicates how rounding should occur |
| MarginRatePercent | Mortgage Margin | The number of percentage points to be added to the index to arrive at the new interest rate |

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| Upload Header Name | UI Field Name | Description |
|---|---|---|
| PerChangeMaximumDecreaseRatePercent | Cap Down Percentage | The maximum number of percentage points by which the rate can decrease from the original interest rate at the initial change period |
| PerChangeMaximumIncreaseRatePercent | Cap Up Percentage | The maximum number of percentage points by which the rate can increase from the original interest rate at the initial change period |
| PerChangeRateAdjustmentEffectiveDate | 1st Rate Change Date | The date when the Interest Rate Per Change Adjustment Rule first becomes applicable. The Interest Rate Per Change Adjustment Rule remains in effect unless another Interest Rate Per Change Adjustment Rule with a later date is present on the loan |
| FirstRateChangePaymentEffectiveDate | 1st Payment Change Date | The due date of the payment at the first calculated interest rate change. To arrive at the actual date that interest begins to accrue at the changed rate, one payment period is subtracted if interest is paid in arrears |
| DocumentException | Doc Exception Status | Flag indicating if there is a document exception on the loan |

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## Download File:

| Download Headers | UI Field Name | Description |
|---|---|---|
| InvestorLoanIdentifier | Fannie Mae Loan Identifier | An investor specified identifier uses to identify a specific loan. |
| Certification Status | Status Field | The current status of the loan |
| SellerLoanIdentifier | Seller Loan ID | A unique identifier assigned by the seller to the loan |
| MERS_MINIdentifier | MERS MIN ID | Number used by MERS to identify loans. Referred to as the Mortgage Identification Number (MIN) |
| SellerName | Seller Name | The name of the mortgage loan seller |
| LoanSeller | Seller Identifier | A unique identifier assigned to the Loan Seller role |
| ServicerName | Servicer Name | The name of the mortgage loan servicer |
| Servicer | Servicer Identifier | The unique identifier assigned to the Servicer role |
| CertificationDate | Certification Date | The date and time the custodian provided the certification status or the seller accepted the custodian changes |
| RequestDate | Request Date | The date and time when lender delivered the loan to Fannie Mae |
| ExecutionType | Execution Type | Delivery method of the loan |
| PoolIdentifier | Pool Identifier | The unique identifier for a group of pooled loans |
| CommitmentExpirationDate | Commitment Exp | The expiration date when the loan assigned to the commitment must be purchased by Fannie Mae |
| RejectDate | Rejected Date | The date and time the loan was rejected for purchase by Fannie Mae |
| AddressLineText | Street | The address with the address number, pre-directional, street name, post-directional, address unit designators, and address unit value |
| CityName | City | The name of the city |
| StateCode | State | The two-character representation of the US state, US Territory, Canadian Province, Military APO FPO, or Territory |
| PostalCode | Zip Code | The postal code (ZIP Code in the US) for the address. ZIP Code may be either 5 or 9 digits |
| NoteAmount | Original Loan Amount | The amount to be repaid as disclosed on the Note |
| LoanMaturityPeriodCount | Original Term | The scheduled number of periods (as defined by Loan Maturity Period Type) after which a debt will mature |
| NoteRatePercent | Original Note Rate | The actual interest rate as disclosed on the Note |
| InvestorFeatureIdentifier | Special Feature Code | An investor-specified identifier used to identify a loan feature not defined by other attributes |
| ScheduledFirstPaymentDate | First Payment Date | The date of the first scheduled mortgage payment to be made by the borrower under the terms of the mortgage |

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| Download Headers | UI Field Name | Description |
|---|---|---|
| ProjectLegalStructureType | Cooperative Indicator | Indicates the form of ownership that defines the quality and quantity of ownership and rights to the individual unit owner is Cooperative or not |
| LoanMaturityDate | Maturity Date | The date when the loan is scheduled to be paid in full as reflected on the Note |
| InvestorOwnershipPercent | Participation Percentage | Identifies the percentage amount of the loan owned by the investor |
| InitialPrincipalAndInterestPaymentAmount | P&I | The dollar amount of the principal and interest payment as stated on the Note. The principal and interest payment are usually obtained using the loan amount and interest rate to arrive at full amortization during the loan term |
| InterestOnlyEndDate | Interest Only End Date | The date on which the interest-only period on the loan ends |
| FloorRatePercent | Min Mortgage Int Rate | The stated minimum rate to which the interest rate can decrease to over the life of the loan |
| InterestRateRoundingType | Int Rate Round Type | Specifies how the interest rate is rounded when a new interest rate is calculated for an ARM change. The interest rate can be rounded Up, Down, or to the Nearest Percent. This field is used in conjunction with Interest Rate Rounding Percent, which indicates the percentage where the rounding occurs |
| CeilingRatePercent | Max Mortgage Int Rate | The stated maximum percentage to which the interest rate can increase over the life of the loan |
| InterestRateRoundingPercent | Int Rate Rounding Percent | The percentage to which the interest rate is rounded when a new interest rate is calculated. This field is used in conjunction with Interest Rate Rounding Type, which indicates how rounding should occur |
| MarginRatePercent | Mortgage Margin | The number of percentage points to be added to the index to arrive at the new interest rate |
| InterestAndPaymentAdjustmentIndexLeadDaysCount | Look Back Days | The number of days prior to an interest rate effective date used to determine the date for the index value when calculating both a new interest rate and a principal and interest payment for a pool of loans |
| PerChangeMaximumDecreaseRatePercent | Cap Down Percentage | The maximum number of percentage points by which the rate can decrease from the original interest rate at the initial change period |
| PerChangeMaximumIncreaseRatePercent | Cap Up Percentage | The maximum number of percentage points by which the rate can increase from the original interest rate at the initial change period |
| PerChangeRateAdjustmentEffectiveDate | 1st Rate Change Date | The date when the Interest Rate Per Change Adjustment Rule first becomes applicable. The Interest Rate Per Change Adjustment Rule remains in effect unless another Interest Rate Per Change Adjustment Rule with a later date is present on the loan |

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| Download Headers | UI Field Name | Description |
|---|---|---|
| FirstRateChangePaymentEffectiveDate | 1st Payment Change Date | The due date of the payment at the first calculated interest rate change. To arrive at the actual date that interest begins to accrue at the changed rate, one payment period is subtracted if interest is paid in arrears |
| WarehouseLenderBaileeLetterName | Bailee Letter Name | The name of the Bailee letter |
| WarehouseLenderName | Warehouse Lender Name | The name of the warehouse lender |
| WarehouseLenderIdentifier | Warehouse Lender Number | The unique identifier of the warehouse lender |
| DisbursementAgent2004AFormName | 2004A Letter Name | The name of the 2004A letter |
| DisbursementAgentName | Disbursement Agent Name | The name of the disbursement agent |
| DisbursementAgentIdentifier | Disbursement Agent Number | The unique identifier of the disbursement agent |
| Borrower(N).FirstName | Borrower First Name (up to 4) | The first name of the borrower |
| Borrower(N).LastName | Borrower Last Name (up to 4) | The last name of the borrower |
| Borrower(N).MiddleName | Borrower Middle Initial (up to 4) | The middle name of the borrower |
| Borrower(N) SuffixName | Borrower Suffix (up to 4) | The name suffix of the borrower (e.g., JR = Junior, SR = Senior, etc.) |

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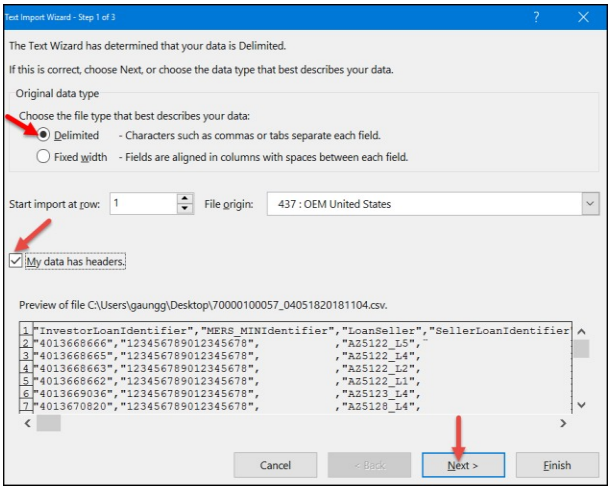
# Appendix B: Additional Download Information

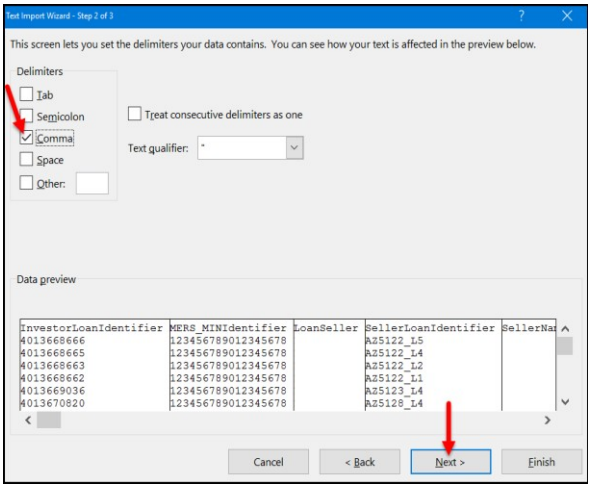
When the .CSV export is opened in Excel, cells that contain greater than 12 digits may be converted as scientific notation or the last digits may be converted to zeros. Follow these instructions for fields that need to be corrected:

1. Close the CSV file in Excel.
2. Open a new blank Excel file.
3. Select the **Data** tab.
4. Select **From Text.**
5. Select the saved downloaded **.CSV file from Document Certification** and select **Import.**
6. In the Text Import Wizard, select **Delimited** and **My data has headers**. Select **Next**.
7. Uncheck **Tab**, select **Comma** and select **Next**.
8. Select **MERS_MIN Identifier, select Text**, then select **Finish.**
9. In the Import Data window, select **Ok**.

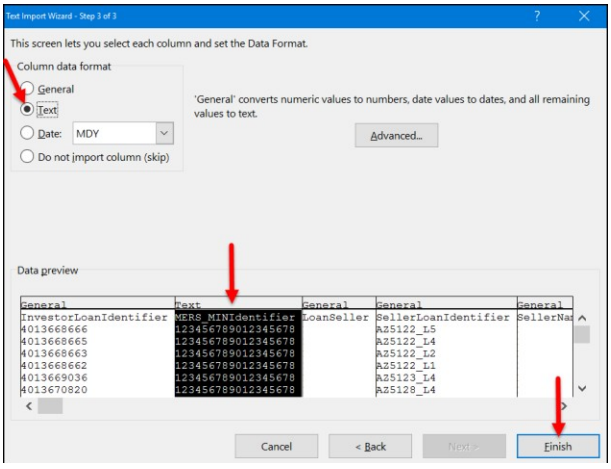
Step 6



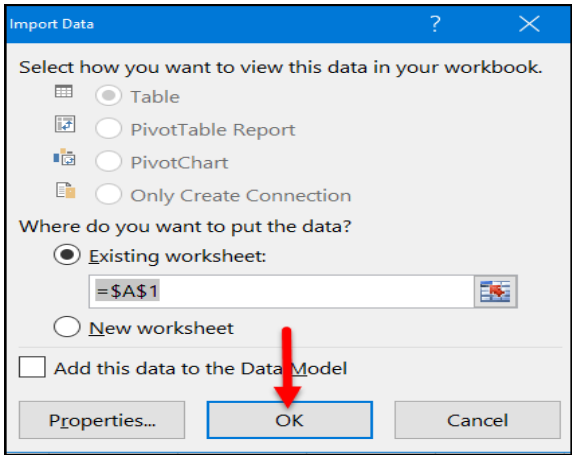

Step 7




Step 8




Step 9

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Example: View of .CSV file before converting the scientific notation.

| | A | B | C | D | E | F | G | H | I | J | K |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | InvestorLoanId | MERS_MINIdentifier | LoanSeller | SellerLoanId | SellerName | Servicer | ServicerName | DocumentCust | ExecutionTy | PoolIdenti | PoolSuffi |
| 2 | 63 | MERSsdfdBasdsa3434 | 101010101 | 123456789 | FANNIE MAE | 987654321 | SMITH BANK | 700001000 | ASAP | BM1165 | B |
| 3 | 255 | | 101010101 | 123456789 | FANNIE MAE | 987654321 | SMITH BANK | 700001000 | MBS | BM1165 | B |
| 4 | 255 | | 101010101 | 123456789 | FANNIE MAE | 987654321 | SMITH BANK | 700001000 | MBS | BM1165 | B |
| 5 | 440 | AJ45SGFDJKDBN7KD73 | 101010101 | 123456789 | FANNIE MAE | 987654321 | SMITH BANK | 700001000 | MBS | BM1165 | B |
| 6 | 859 | | 101010101 | 123456789 | FANNIE MAE | 987654321 | SMITH BANK | 700001000 | MBS | BM1165 | B |
| 7 | 329 | MERSsdfdBasdsa3434 | 101010101 | 123456789 | FANNIE MAE | 987654321 | SMITH BANK | 700001000 | ASAP | BM1165 | B |
| 8 | 400 | 9.99932E+17 | 101010101 | 123456789 | FANNIE MAE | 987654321 | SMITH BANK | 700001000 | AsapPlus | | |
| 9 | 400 | | 101010101 | 123456789 | FANNIE MAE | 987654321 | SMITH BANK | 700001000 | MBS | MA0011 | AA |
| 10 | 400 | 9.99931E+17 | 101010101 | 123456789 | FANNIE MAE | 987654321 | SMITH BANK | 700001000 | WholeLoan | | |
| 11 | 400 | 9.99931E+17 | 101010101 | 123456789 | FANNIE MAE | 987654321 | SMITH BANK | 700001000 | WholeLoan | | |
| 12 | 400 | | 101010101 | 123456789 | FANNIE MAE | 987654321 | SMITH BANK | 700001000 | MBS | BC1122 | A |
| 13 | 400 | | 101010101 | 123456789 | FANNIE MAE | 987654321 | SMITH BANK | 700001000 | MBS | BC1122 | A |
| 14 | 400 | | 101010101 | 123456789 | FANNIE MAE | 987654321 | SMITH BANK | 700001000 | MBS | BC1122 | A |
| 15 | 400 | | 101010101 | 123456789 | FANNIE MAE | 987654321 | SMITH BANK | 700001000 | MBS | BC1122 | A |
| 16 | 400 | | 101010101 | 123456789 | FANNIE MAE | 987654321 | SMITH BANK | 700001000 | MBS | BC1122 | A |
| 17 | 400 | 9.87654E+17 | 101010101 | 123456789 | FANNIE MAE | 987654321 | SMITH BANK | 700001000 | MBS | AZ5017 | |
| 18 | 400 | 9.87654E+17 | 101010101 | 123456789 | FANNIE MAE | 987654321 | SMITH BANK | 700001000 | MBS | AZ5017 | |
| 19 | 400 | 9.87654E+17 | 101010101 | 123456789 | FANNIE MAE | 987654321 | SMITH BANK | 700001000 | AsapPlus | | |

Example: Updated view of final .CSV file after converting the scientific notation.

| | A | B | C | D | E | F | G | H | I | J | K |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | InvestorLoanId | MERS_MINIdentifier | LoanSeller | SellerLoanId | SellerName | Servicer | ServicerName | DocumentCust | ExecutionType | PoolIdent | PoolSuffixI |
| 2 | 63 | MERSsdfdBasdsa3434 | 101010101 | 123456789 | FANNIE MAE | 987654321 | SMITH BANK | 700001000 | ASAP | BM1165 | B |
| 3 | 255 | | 101010101 | 123456789 | FANNIE MAE | 987654321 | SMITH BANK | 700001000 | MBS | BM1165 | B |
| 4 | 255 | | 101010101 | 123456789 | FANNIE MAE | 987654321 | SMITH BANK | 700001000 | MBS | BM1165 | B |
| 5 | 440 | AJ45SGFDJKDBN7KD73 | 101010101 | 123456789 | FANNIE MAE | 987654321 | SMITH BANK | 700001000 | MBS | BM1165 | B |
| 6 | 859 | | 101010101 | 123456789 | FANNIE MAE | 987654321 | SMITH BANK | 700001000 | MBS | BM1165 | B |
| 7 | 329 | MERSsdfdBasdsa3434 | 101010101 | 123456789 | FANNIE MAE | 987654321 | SMITH BANK | 700001000 | ASAP | BM1165 | B |
| 8 | 400 | 999931700049458872 | 101010101 | 123456789 | FANNIE MAE | 987654321 | SMITH BANK | 700001000 | AsapPlus | | |
| 9 | 400 | | 101010101 | 123456789 | FANNIE MAE | 987654321 | SMITH BANK | 700001000 | MBS | MA0011 | AA |
| 10 | 400 | 999930692650999255 | 101010101 | 123456789 | FANNIE MAE | 987654321 | SMITH BANK | 700001000 | WholeLoan | | |
| 11 | 400 | 999930692650999255 | 101010101 | 123456789 | FANNIE MAE | 987654321 | SMITH BANK | 700001000 | WholeLoan | | |
| 12 | 400 | | 101010101 | 123456789 | FANNIE MAE | 987654321 | SMITH BANK | 700001000 | MBS | BC1122 | A |
| 13 | 400 | | 101010101 | 123456789 | FANNIE MAE | 987654321 | SMITH BANK | 700001000 | MBS | BC1122 | A |
| 14 | 400 | | 101010101 | 123456789 | FANNIE MAE | 987654321 | SMITH BANK | 700001000 | MBS | BC1122 | A |
| 15 | 400 | | 101010101 | 123456789 | FANNIE MAE | 987654321 | SMITH BANK | 700001000 | MBS | BC1122 | A |
| 16 | 400 | | 101010101 | 123456789 | FANNIE MAE | 987654321 | SMITH BANK | 700001000 | MBS | BC1122 | A |
| 17 | 400 | 987654321123453333 | 101010101 | 123456789 | FANNIE MAE | 987654321 | SMITH BANK | 700001000 | MBS | AZ5017 | |
| 18 | 400 | 987654321123453333 | 101010101 | 123456789 | FANNIE MAE | 987654321 | SMITH BANK | 700001000 | MBS | AZ5017 | |
| 19 | 400 | 987654321123453333 | 101010101 | 123456789 | FANNIE MAE | 987654321 | SMITH BANK | 700001000 | AsapPlus | | |

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# Appendix C: Managing Rejected Loans

## Managing Rejected Loans in the Document Certification Application

A loan can be rejected irrespective of the certification status (Pending, Certified, Qualified-Cert or Revised). The document custodian must ensure that its internal system is synchronized with the Fannie Mae loan data.

| Certification/Reject Status | Reject Status/Document Custodian Action |
|---|---|
| Reject Indicator is present<br><br>Document Certification Status = 'Pending' | ***Data:***<br><br>In the event data is resubmitted that does not match the loan document on hand, the document custodian must flag the loan as a document exception and work with the lender to address the document issue before certification can occur.<br><br>***Document:***<br><br>If the loan documents are on hand, document custodian must receive instructions from the lender to:<br><br>a. Hold the documents if the lender intends to resubmit data; OR<br><br>b. Return the documents if the lender no longer intends to sell the loan to Fannie Mae. |
| Reject Indicator is present<br><br>Document Certification Status = Certified | ***Data:***<br><br>Document Custodian must remove the Fannie Mae Loan Number from the loan data in its tracking system and place the loan in the original seller position.<br><br>In the event data is resubmitted, document custodian must have a process in place that enables the comparison of resubmitted data against the data in the document custodian's tracking system. Loan can be auto-certified if:<br><br>a. Resubmitted data is exactly the same as a loan in the document custodian's tracking system.<br><br>b. Document Custodian's system is able to update the loan with the new Fannie Mae Loan Number.<br><br>In the event resubmitted data is not an exact match with the loan data in the document custodian's tracking system, the document custodian must certify the loan documents against the resubmitted loan data.<br><br>If document custodian is notified by the lender that data will not be resubmitted, document custodian will follow their internal processes.<br><br>***Document:***<br><br>Document Custodian must ensure that in the event:<br><br>a. A loan is auto-certified, the physical loan documents must be updated.<br><br>b. The resubmitted data does not match the document custodians tracking system, the physical loan document must be retrieved and compared with the resubmitted data.<br><br>c. They are notified by the lender that they no longer intend to sell the loan to Fannie Mae, the documents must be returned to the appropriate party (Seller or WHL). |

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| Certification/Reject Status | Reject Status/Document Custodian Action |
|---|---|
| Reject Indicator is present<br><br>Document Certification Status = 'Qualified-Cert' | ***Data:***<br><br>Document Custodian must remove the 'Qualified-Cert' status and the Fannie Mae Loan Number from the loan data in its system.<br><br>In the event data is resubmitted, document custodian must have a process in place that enables the comparison of resubmitted data against the data in the document custodian's tracking system. Loan can be auto-certified if:<br><br>a. Resubmitted data is exactly the same as the loan data.<br><br>b. Document Custodian's system is able to update the loan with the new Fannie Mae Loan Number.<br><br>In the event the resubmitted data is not an exact match with the loan data in the document custodian's tracking system, the document custodian must certify the loan documents against the resubmitted loan data.<br><br>If document custodian is notified by the lender that data will not be resubmitted, document custodian will follow its internal process to delete invalid data from its tracking system.<br><br>***Document:***<br><br>Document Custodian must ensure that in the event:<br><br>a. A loan is auto-certified, the physical loan documents must be updated with the new Fannie Mae Loan Number as reflected in the resubmitted data.<br><br>b. The resubmitted data does not match the data in the document custodian's tracking system, the physical loan must be retrieved and compared with the resubmitted data.<br><br>c. They are notified by the lender that they no longer intend to sell the loan to Fannie Mae, the documents should be returned to the appropriate party (Seller or WHL). |

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| Certification/Reject Status | Reject Status/Document Custodian Action |
|---|---|
| Reject Indicator is present<br><br>Document Certification Status = 'Revised' | ***Data:***<br><br>When the loan is in 'Revised' status, the document custodian is awaiting lender's action either to 'Accept' or 'Decline' the suggested data revision(s).<br><br>Document Custodian must ensure that its internal system is synchronized with the Fannie Mae loan data.<br><br>Document Custodian must remove the Fannie Mae Loan Number from the loan data in its system and place the revised loan data in the document custodian's tracking system.<br><br>In the event data is resubmitted, document custodian must have a process in place that enables the comparison of resubmitted data against the documents custodian's tracking system. Loan can be auto-certified if:<br><br>a. Resubmitted data is exactly the same as the loan data in the document custodians tracking system.<br><br>b. Document Custodian's system is able to update the loan with the new Fannie Mae Loan Number.<br><br>In the event the resubmitted data is not an exact match with the loan data in the document custodian's tracking system, then the document custodian must certify the loan documents against the resubmitted loan data.<br><br>If document custodian is notified by the lender that data will not be resubmitted, document custodian will follow its internal process to delete invalid data from its tracking system.<br><br>***Document:***<br><br>Document Custodian must ensure that in the event:<br><br>a. A loan is auto-certified, the physical loan documents must be updated with the new Fannie Mae Loan Number as reflected in the resubmitted data.<br><br>b. The resubmitted data does not match the document custodian's tracking system data, the physical loan must be retrieved and compared with the resubmitted data.<br><br>c. They are notified by the lender they no longer intend to sell the loan to Fannie Mae; the documents should be returned to the appropriate party (Seller or WHL). |

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## Fannie Mae Loan Rejected in Error

In rare instances a loan may be accidentally rejected and must be reinstated as an active loan. When the loan is rejected, Document Certification will display a 'Reject' indicator on the UI and the Document Certification download file will display a 'Reject Date/Time Stamp' for that loan. However, the accidental reject is corrected by Fannie Mae by removing the 'Reject' indicator off that loan in Document Certification and preventing the 'Reject Date/Time Stamp' from populating in the download file. The certification status of the loan and the Fannie Mae Loan Number will remain the same.

The document custodian will be notified of the change by Fannie Mae Acquisitions via a phone call or an email. The document custodian must ensure that:

| When the loan Certification Status in Document Certification is: | Document Custodian Action… |
|---|---|
| 'Pending' and the 'Reject' indicator is removed from Document Certification | ***When data has <u>not</u> yet been downloaded***:<br>to proceed with certification by downloading the data into its system.<br><br>***When data has already been downloaded:***<br>to ensure that its internal system is synchronized with the updated loan data without the 'Reject' indicator and proceed with the certification. |
| 'Certified' OR 'Qualified-Cert' and the 'Reject' indicator is removed from Document Certification | ***When data has <u>not</u> yet been downloaded:***<br>to proceed with syncing up their internal system, if the loan is in 'Qualified-Cert' status.<br><br>The document custodian does not have any further action if the loan is in 'Certified' status.<br><br>***When data has already been downloaded:***<br>to proceed with reinstating the loan as an active Fannie Mae loan in their internal system. |
| 'Revised' and the 'Reject' indicator is removed from Document Certification | ***If the data has <u>not</u> yet been downloaded:***<br>to proceed with syncing up their internal system after the data revision(s) have been 'Accepted' or 'Declined' by the lender.<br>***When data has already been downloaded:***<br>to proceed with reinstating the loan as an active Fannie Mae loan in their internal system. The loan will be in 'Revised' status awaiting the lender to 'Accept' or 'Decline' the data revisions for the loan. |

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# Document Revision History

| Date | Version | Description |
|---|---|---|
| June 2018 | 1.1 | Updated branding from “New Doc Cert” to “Document Certification” |
| July 2019 | 1.2 | Updated table of Document Certification buttons on page 6 |
| | | Updated filter layout changes on page 8 |
| | | Updated Chapter 6 to incorporate the new revision changes to the loan details page (pages 23, 24, 25, 26) |
| | | Updated Appendix A: Updated Loan Details Page (Revisions function now imbedded into the loan detail page. Retired previous revisions page) |
| | | Updated screen shots on pages: 7, 10, 11, 14, 15, 16, 19, 20, 21, 23, 24, 25, 27, 29, 30 |
| | | Added additional fields to the “Un-editable fields” section on page 29 |
| | | Added Appendix C: Managing Rejected Loans |
| | | |
| September 2019 | 1.3 | Updated Chapter 6: “Managing ASAP Plus Redeliveries” to show new filter capability and process to review redeliveries |
| | | Removed “ASAP Plus Reject/Redelivery process in the Appendix C on page 44. This is no longer needed due to the new “redelivery” filter process |
| November/December 2019 | 1.4 | New filter “Key Updates” has been added to the Message Center. Screen shots to reflect new filter were updated on pages: 13, 15, 34<br>Additional description of new “Key Updates” filter added on page 34<br>Removed “non-editable field” section page27 – process changed to reject and redelivery and now in the Document Certification Job Aid |
| November 2020 | 1.5 | Updated Chapter 6: “Managing Rejects” to incorporate the new process change to prevent update or review a Rejected Loan (pages 30,31,32) |
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