



eMortgage Readiness Checklist

Use this checklist to prepare for selling and servicing eMortgages with Fannie Mae. The eMortgage team will work with you to gain Fannie Mae approval.

Ready to get approved?

Need support? [Contact us >](#)

1. Closing

Identify and implement technology solution providers (TSPs) and technology solutions that can:

- Generate eNotes compliant with Fannie Mae requirements
- Provide eClosing platform for execution of closing documents
- Provide access to a secure eVault

[eMortgage TSP List >](#)

Become a MERS® eRegistry Participant

[MERS >](#)

Establish a process to ensure eNotes are registered within one business day of signing

Identify if eSigned documents can be recorded in your state or jurisdiction

2. Loan Delivery

Review the Guide to Delivering eMortgages

[Guide to Delivering eMortgages >](#)

Establish a process to ensure the eNote Indicator is 'yes' in the loan delivery data when a loan has an eNote. In addition, if the loan has a security instrument that was closed via Remote Online Notarization, the loan delivery data should include Special Feature Code 861

Train Loan Delivery staff on established eNote delivery process using eVault

Confirm warehouse funding partner readiness for eNotes

[Warehouse Banks Funding eNotes >](#)

Identify impacts to your document custodian

Establish process for correcting eNote errors

Establish an eNote delivery process using eVault with help from your TSPs (and warehouse funding partner if applicable)

Complete end-to-end integration testing with the Fannie Mae eMortgage team

To learn more, visit [FannieMae.com/deliveremortgage](https://www.fanniemae.com/deliveremortgage)

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3. Servicing



- If you service eNotes, establish access to a secure eVault solution. If you sub-service, ensure the sub-servicer is approved by Fannie Mae

Servicer and Sub-Servicer listings >

- Confirm servicing platform is equipped to identify eMortgage loans
- Confirm and document servicer procedures that meet the unique requirements for eNotes for: Payoffs, Modifications, Foreclosures, CEMA refinances and eNote servicing transfers
- Establish process for receipt and retention of eClosing transaction log

4. Correspondent Originations



- Establish approval process to ensure third-party originated eMortgages meet Fannie Mae requirements

