



HomePath Online Offers Guide for Public Entity and Non-Profit Buyers



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Introduction

This guide is designed to assist Public Entity and Non-Profit Buyers who are submitting offers on a Fannie Mae property using the HomePath® Online Offers system.

The HomePath Online Offers system is designed to enhance the interaction between Fannie Mae listing agents and Public Entity and Non-Profit Buyers throughout the offer submittal and negotiation process. Public Entity and Non-Profit Buyers can monitor the status of their offers and are prompted by the system to take actions on their offers when necessary.

The HomePath Online Offers system allows you to:

- Search for and select properties
- Make an offer on a Fannie Mae property
- Upload required offer documents
- Manage offers
- Receive important notifications and take action when necessary

You are required to submit all offers through the Online Offers system. This includes:

- Acquiring permission from the buyer(s) to submit their offer through the HomePath Online Offers System, as required in the Terms & Conditions for submitting the offer
- Establishing a user account on HomePath.com
- Reading and agreeing to the HomePath Online Offers Transaction Terms of Use
- Submitting an offer on behalf of the buyer(s)
- Uploading required documents, including the Fannie Mae Real Estate Purchase Addendum, Sales Contract, and any other necessary documentation
- When prompted, taking specified actions on offers

Non-Profit and Public Entity Buyers interested in purchasing Fannie Mae Real Estate Owned (REO) property should utilize the HomePath® Online Offers system. Properties within the First Look Marketing Period will have a countdown clock on the property details page on HomePath.com. The presence of the countdown clock indicates the period of time reserved for negotiations with eligible buyers. The initial First Look Marketing Period is 20 days, except Nevada where it is 30 days. Eligible buyers during First Look are owner occupants, public entities and their partners, and some non-profits.

Owner occupants are those buyers that will occupy the property as their principal residence within 60 days of closing and will maintain their occupancy for at least one year. Owner-occupant purchasers are required to sign an Owner Occupant Certification as a rider to the Real Estate Purchase Addendum. A buyer purchasing in the name of a trust, purchasing as a vacation/part-time residence, or purchasing so another person or relative can live in the property will typically be considered an investor and not eligible during First Look.

Public Entity and Non-Profits should complete the following steps to search and make offers. All offers must be submitted via the HomePath Online Offers system.

Note: The listing agent, selling agent and offer data in this guide are wholly fictional. Website content and functions are subject to change.

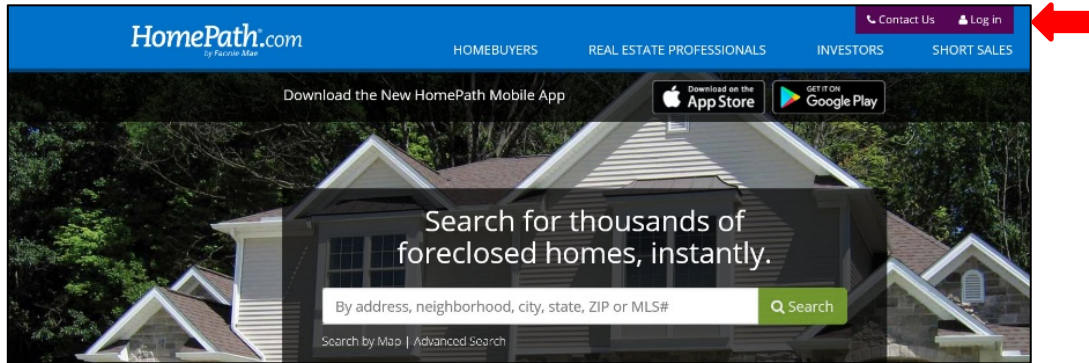
HomePath Online Offers User Support

If you have any questions about the HomePath Online Offers system, call the Online Offers Support Center at **1-866-218-4446**, available Mon. - Fri., 9 a.m. - 9 p.m. Eastern Time.

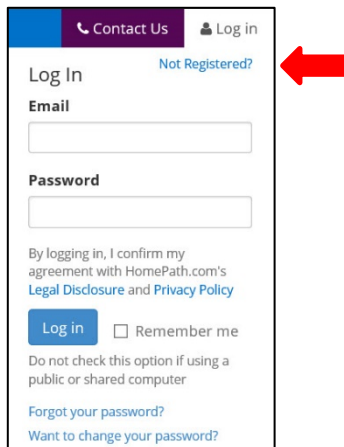


Setting Up a HomePath Account

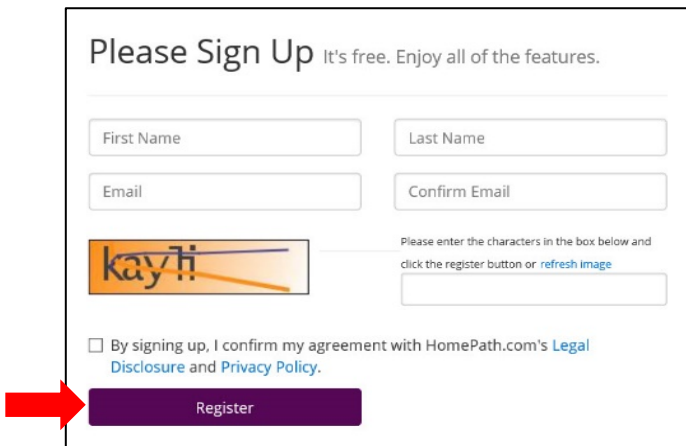
1. Go to **HomePath.com** and click the **Log In** link in the upper right corner of the landing page.



2. Select **Not Registered** on the next screen.



3. Complete the required information for registration and then click the **Register** button.

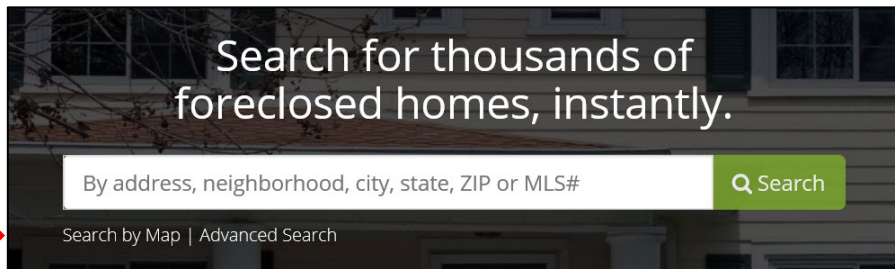




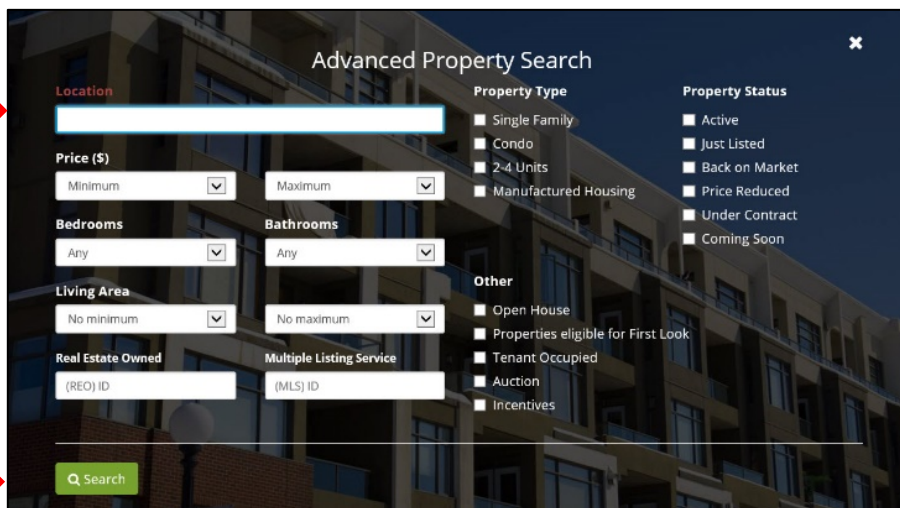
- You will receive an email notification with your registration confirmation and password. You can log in and change your password in the **Profile** tab.

To Search and Save properties:

- Log in to HomePath with your email address and password and click the **Advanced Search** link under the **Search** box.

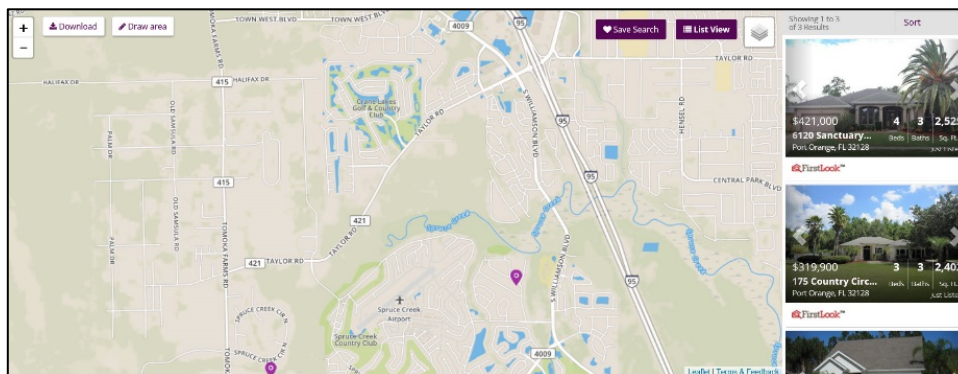


- Enter your target zip code in the **Location** box, select any additional filtering criteria, and then click the **Search** button.



- A list of current properties that meet your criteria will display.

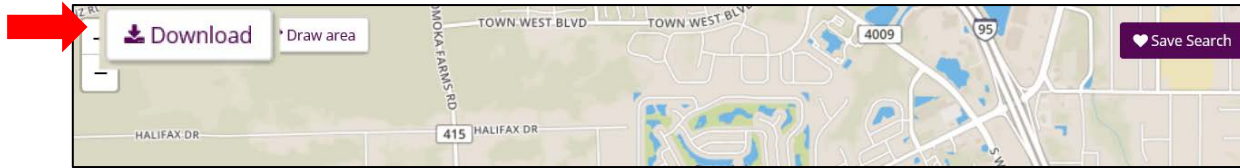
- If more than one listing is found, select the property in the search results by clicking the address.



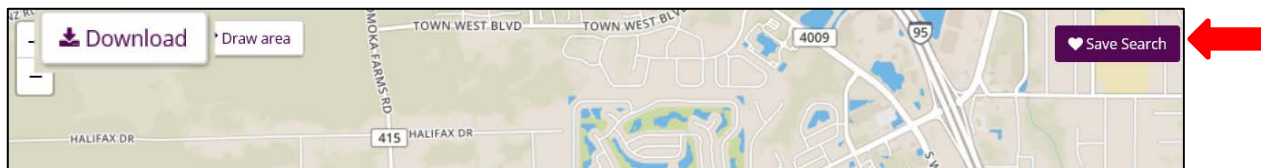


Note: You can download the complete list of properties to an Excel file. If you do not wish to download the list, skip to step 5.

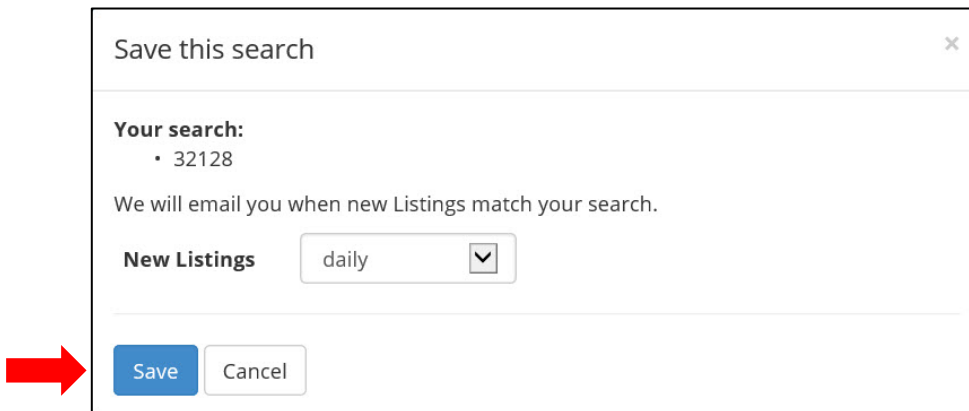
4. To download, the list of properties, click the **Download** button.



5. Click the **Save Search** button.



6. Select the frequency of email notifications and click the **Save** button.



7. You will then receive email notifications when properties meet the criteria that you saved in your search.

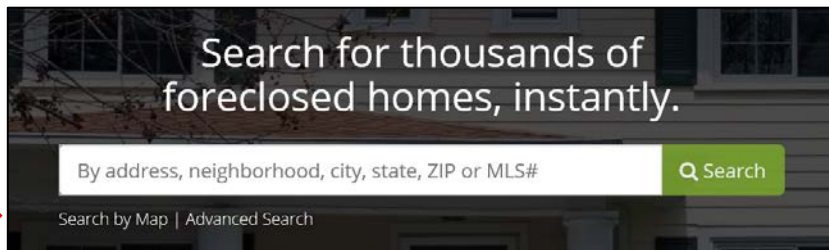


Registration and Making an Offer

You must create a user account and register on HomePath.com before you can submit an offer. Even if you already have an existing HomePath account that you use to save listings, you will still need to register the first time you submit an offer on a Fannie Mae property.

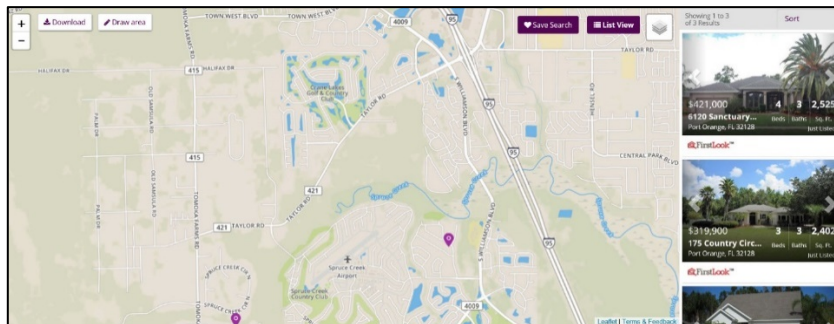
Complete the following steps to register on HomePath.com to be able to submit offers.

1. On HomePath.com, enter the Address, Zip Code, or MLS number in the **Search** field and then click the **Search** button. You can also click the **Search by Map** link to display search results on a map or **Advanced Search** for more search options.

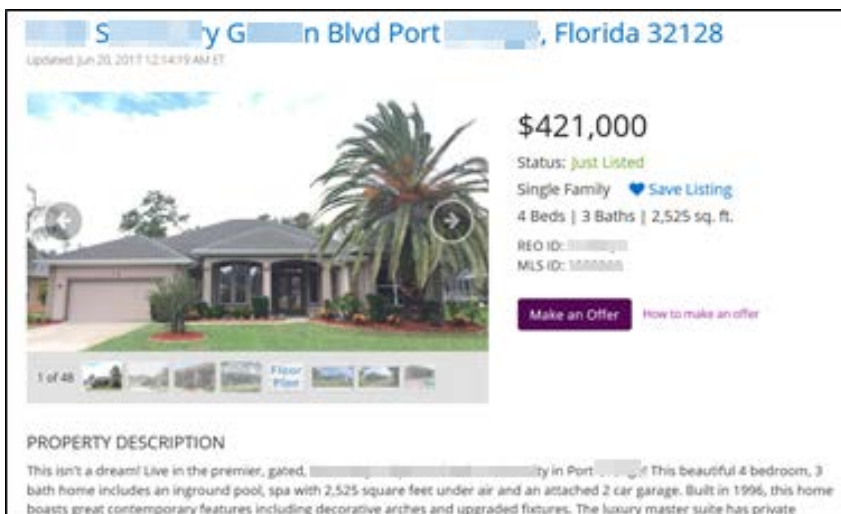


- The results page displays with a list of properties.

2. If more than one listing is found, select the property in the search results by clicking the address.



3. Review the Listing Details to confirm that you've located the correct property, and then click the **Make an Offer** button.





- You will be automatically prompted to register. Click the **Register Now** button.

| | |
|---|---|
| <h3>Real Estate Agents</h3> <p>You must register with HomePath to take advantage of Online Offer functionality.</p> <ul style="list-style-type: none">• If you are new to Online Offer, please Register Now.• If you are already registered for Online Offer, please Log In.• If you have an account on HomePath for Property Alerts, please Log In and complete the Online Offer registration form. <p>Register Now Log in</p> | <h3>Potential Home Buyers</h3> <p>All offers for HomePath properties must be submitted through a licensed real estate broker/agent. You may select a licensed real estate broker/agent of your choosing.</p> <p>To contact the listing broker/agent:</p> <p>JON GREENE SFR 3930 S NOVA RD #300 Port Orange, FL 32127 Phone: (386) 334-8328 E-mail agent about this listing</p> |
|---|---|



4. Complete all required fields (*), and then click the **Create Account** button.

Agent Registration

Please provide your information below

| | | | |
|---|----------------------|----------------------------------|---|
| First Name | <input type="text"/> | Last Name | <input type="text"/> |
| Email | <input type="text"/> | Confirm Email | <input type="text"/> |
| Company (Agency/Broker) | <input type="text"/> | Cell Phone | <input type="text"/> |
| Address | <input type="text"/> | Contact Number | <input type="text"/> |
| City | <input type="text"/> | State | <input type="text" value="State"/> |
| Real Estate License Number | <input type="text"/> | Real Estate License State | <input type="text" value="Select State"/> |
| <input type="checkbox"/> I have read and agree to HomePath Terms of Use | | | |

[Create Account](#)

Please add noreply@homepath.com to your safe sender or contacts list to receive status updates on your offers.






Registration and Making an Offer, *continued*

5. Review your registration information. If there are any errors, click the **Edit** button and make any necessary corrections. When you are finished, click the **Confirm** button.

Agent Registration Review

| Company Contact Information | | Contact Information | |
|-----------------------------|-----------------------|---------------------|--------------------------|
| Company (Broker/Agent): | Sample Realty | First Name: | Selling |
| Contact number: | (123) 456-7890 | Last Name: | Agent |
| Street Address: | 53 Sample Realty Lane | Cell Phone: | (123) 456-7890 |
| City: | Sampleville | Email: | selling@samplerealty.com |
| State: | TX | | |
| Zip Code: | 75254 | | |
| Real Estate License Number: | 123-123123123 | | |
| Broker/Agent License State: | TX | | |



- Your HomePath.com Online Offers account is now created and your temporary password will be emailed to the address you provided.

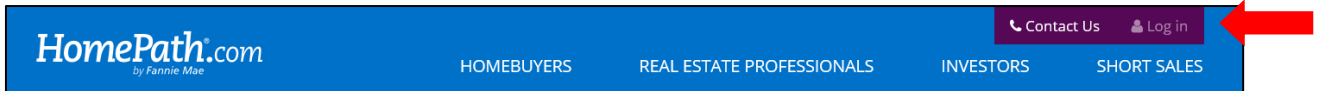
Note: If you need to change any of your contact information on your account in the future, contact the Online Offers User Support Center at 1-866-218-4446.



Logging In

After you have registered, the login process is simple.

1. Go to <http://www.homepath.com> and click the **Log In** link.



2. Enter your email address and password and click the **Log In** button.

Contact Us Log in

Log In [Not Registered?](#)

Email

Password

By logging in, I confirm my agreement with HomePath.com's [Legal Disclosure and Privacy Policy](#)

Remember me

Log in

Do not check this option if using a public or shared computer

[Forgot your password?](#)

[Want to change your password?](#)

- If you have not changed your password, use the temporary password that was provided when you created your account and/or registered.
- If you have forgotten your password, click the **Forgot your password** link. You will then be asked to enter your email address to receive instructions within the next few minutes on how to reset your password.

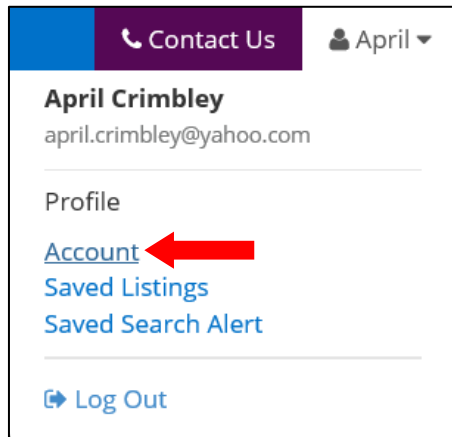
Note: Passwords do not expire, but you should keep your password secure. Never share your password with anyone else. We recommend that you change your password regularly.



Changing Your Password

Complete the following steps if you would like to change your temporary password after your first login or at anytime.

1. Select **Account** from the drop-down menu in the upper right corner.



2. Type your original password in the **Original Password** field.



Change Your Password, *continued*

3. Type your new password in the **New Password** field. Use the following password requirements:

- Eight (8) characters.
- One (1) UPPER case character
- One (1) lower case character
- One (1) of these special characters: ! @ # \$ % _ & *
- One (1) numeric character
- Do not use the greater-than (>), less-than (<) or semi-colon (;)
- Do not use any word from the dictionary or a proper name
- Do not use your first name, last name, or userID

Profile ▾

| | |
|--|--|
| Your Information | Change Your Password |
| First Name: April | View Password Requirements |
| Last Name: Crimbley | Original Password: |
| Email: april.crimbley@yahoo.com | <input type="text"/> |
| Password: ***** | New Password: |
| | <input type="text"/> |
| | Confirm Password: |
| | <input type="text"/> |
| | <input type="button" value="Change Password"/> |



4. Confirm your new password by typing it in the **Confirm Password** field.

5. Click the **Change Password** button.

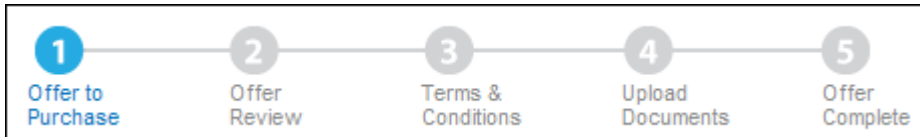


Submitting an Offer

All offers for Fannie Mae properties must be submitted online, at HomePath.com. Ensure you have all required forms signed by the buyer before you click the **Make an Offer** button or you will not be able to complete the submission.

Submitting an offer in the Online Offers system is accomplished in five steps:

1. Offer to Purchase
2. Offer Review
3. Terms & Conditions
4. Upload Documents
5. Offer Complete



As you complete each step and click the **Continue** button, the system will automatically take you to the next step. Complete the following steps to submit an offer in the Online Offers system.

Offer to Purchase

1. After you complete the property search, review the Listing Details to confirm that you've located the correct property, and then click the **Make an Offer** button.
 - You will be automatically prompted to register if you have not already registered. Follow the instructions on page 4 to complete the registration process.
 - The **Offer to Purchase** screen displays when you click the **Make an Offer** button once you are registered.



Submitting An Offer, *continued*

2. Complete all required fields (*) on the **Offer to Purchase** screen.
 - Update your phone number and email address on Line 24, if necessary.

1. OFFER TO PURCHASE

1 Lintower Dr
Land O Lakes, FL 34638
\$199,900
3 Beds, 2.5 Baths
2652 sq. ft.

REG ID: [REDACTED]
MLS NUMBER: [REDACTED]
Single Family
Active

01. Buyer(s)

Primary (on the sales contract)
Company Name
First Name* Last Name*
Address*
City* State* Zip Code*
Country* United States

Secondary (on the sales contract)
First Name Last Name
Address
City State Zip Code
Country United States

02. Has Buyer(s) Purchased Fannie Mae Property Before? [Select]

03. Purchase Offer Amount* \$ []

How Would You like to Determine the Seller's Contribution to Closing Costs and Other Seller Concessions? Amount (\$) Percentage

04. Seller's Contribution to Buyer's Closing Costs* \$ [] or [] %

05. Other Seller Concessions (Please Provide Details in the Comment Section)* \$ [] or [] %

06. Net Offer (Not Including Commissions) \$0

07. Requested Repair Amount (Please Enter Details in the Comment Section) \$ []

08. Financing Type (If Other, Please Enter Details in the Comment Section)* [Select]

09. Downpayment Amount* \$ []

10. Enter the Mortgage Loan Commitment Date from Section 3 of the Real Estate Purchase Addendum* (yy-mm-dd) []

11. Buyer Type* [Select]

12. Does your buyer intend to use this property as a second home or a vacation home? [Select]

13. Public Funds Usage* [Select]

14. Buyer's Representation* [Select]

15. Has Buyer Been Prequalified? [Select]

16. Does Buyer Own or Rent Their Current Residence? (If Other, Please Enter Details in the Comment Section) [Select]

17. Has either of the buyer(s) for this property owned a home in the last 3 years? [Select]

18. Earnest Funds Amount* \$ []

19. Closing Date* (yy-mm-dd) []

20. Will buyer be using the seller's title company as selected in Section 10F of the Real Estate Purchase Addendum? [Select]

21. What is the contact information for the lender the buyer is using to finance the purchase of this property, if applicable?

Financing Lender
Financing Contact Name
Financing Contact Email
Financing Contact Phone

22. Contingency: []

23. Comment: []

24. Selling Broker/Agent (On the Sales Contract)

Name: April Cimble
Phone: (561) 555-5555
Company Name: FIRM
Address: 1599 Broken Sound PKWY NW
City: Boca Raton State: FL Zip Code: 33487

Email: april_cimbley@fanniemae.com
Fax: []

Buttons: Save Progress & Exit, Continue, Cancel

3. Click the **Save Progress & Exit** button to save the data you have entered for the offer and exit the process or click the **Continue** button.




Submitting An Offer, *continued*

Offer to Purchase Form Guidelines

Follow the guidelines listed below to complete the **Offer to Purchase** screen. All fields with an asterisk (*) are required.

1. OFFER TO PURCHASE

1 Offer to Purchase 2 Offer Review 3 Terms & Conditions 4 Upload Documents 5 Offer Complete

Lintower Dr
Land O Lakes, FL 34638 \$ **\$199,900**
3 Beds, 2.5 Baths
2652 sq. ft. 

REO ID: [REDACTED]
MLS NUMBER: [REDACTED]
Single-Family
Active

01. Buyer(s)

Primary (on the sales contract) Secondary (on the sales contract)

Company Name First Name Last Name

First Name* Last Name* Address

Address* City State Zip Code

City* State* Zip Code* State

Country* United States

02. Has Buyer(s) Purchased Fannie Mae Property Before?*:

03. Purchase Offer Amount*: \$

How Would You like to Determine the Seller's Contribution to Closing Costs and Other Seller Concessions?: Amount (\$) Percentage

04. Seller's Contribution to Buyer's Closing Costs*: \$ or %

05. Other Seller Concessions (Please Provide Details in the Comment Section)*: \$ or %

06. Net Offer (Not Including Commissions): \$0

07. Requested Repair Amount (Please Enter Details in the Comment Section): \$

08. Financing Type (If Other, Please Enter Details in the Comment Section)*:

09. Downpayment Amount: ? \$

10. Enter the Mortgage Loan Commitment Date from Section 3 of the Real Estate Purchase Addendum: ? (yyyy-mm-dd)

- Buyer(s)**
Enter buyer's contact information. You may enter contact information for a primary and secondary buyer or Company/Entity in the Company Name Field.

Upon selecting a country other than the United States, Region and Postal Code fields will appear for proper entry.
- Has Buyer(s) Purchased Fannie Mae Property Before?**
Select Yes or No to indicate if the buyer has purchased a Fannie Mae property before. This answer must match the response on section 16(f) of the Real Estate Purchase Addendum.
- Purchase Offer Amount**
Enter the buyer's offer amount. Indicate whether the answers to Fields 4 and 5 will be a dollar amount or percentage.
- Seller's Contribution to Buyer's Closing Costs**
Enter 0 (zero) if not applicable, otherwise enter dollar amount or percentage.
- Other Seller Concessions**
Enter 0 (zero) if not applicable, otherwise enter dollar amount or percentage. Provide details in the Comment field.
- Net Offer**
Amount will automatically populate based on values in Fields 3-5.
- Requested Repair Amount**
Enter 0 (zero) if not applicable, otherwise enter dollar amount or percentage. Provide details in the Comment field.
- Financing Type**
If Other, provide details in the Comment field.
- Downpayment Amount**
This is the amount that the buyer commits as a downpayment toward the purchase of the house, typically (sales price- loan amount.)

Not Required if Cash is selected as the financing type.
- Enter the Mortgage Loan Commitment Date from Section 3 of the Real Estate Purchase Addendum**
The latest date to receive loan approval per the Fannie Mae Real Estate Purchase Addendum, if the buyer fails to obtain financing by this date, they risk losing their earnest funds.

Not required if Cash is selected as the financing type.



Submitting An Offer, *continued*

Offer to Purchase Form Guidelines, *continued*

| | |
|--|---|
| 11. Buyer Type* ? | Select |
| 12. Does your buyer intend to use this property as a second home or a vacation home? ? | Select |
| 13. Public Funds Usage* ? | Select |
| 14. Buyer's Representation* ? | <input type="radio"/> Co-Broker <input type="radio"/> In-House |
| 15. Has Buyer Been Prequalified?* | Select |
| 16. Does Buyer Own or Rent Their Current Residence?*: (If Other, Please Enter Details in the Comment Section) | Select |
| 17. Has either of the buyer(s) for this property owned a home in the last 3 years?* | Select |
| 18. Earnest Funds Amount* | \$ <input type="text"/> |
| 19. Closing Date* | (yyy-mm-dd) <input type="text"/> |

11. Buyer Type

- **Owner Occupant:** Property will serve as buyer's primary residence.
- **Investor:** Property that will not serve as the buyer's primary residence.

For a more detailed definition, please refer to the FAQ's in the Help section located on the right side of the form.

Offers from investors not using public funds that are submitted during the First Look™ period will be rejected by Fannie Mae. You will see a warning message when you submit the offer. However, the offer will not be blocked from submission, and the offer will be presented to Fannie Mae.

12. Does your buyer intend to use this property as a second home or vacation home?

If yes, the buyer does not intend to occupy the property as their primary residence?

13. Public Funds Usage

- **Buyer Not Using Public Funds**
- **Buyer Using Public Funds:** Acquisition assistance provided by a federal, local, or state government entity or non-profit organization.
- **Public Entity Using Public Funds:** A local, municipal, or state government agency.
- **Other Entity Using Public Funds:** Non-profit or for-profit partner organization.

14. Buyer Representation

- **In-house:** Selling agent is affiliated with the same brokerage as the listing agent.
- **Co-Broker:** Selling agent is not affiliated with the same brokerage as the listing agent.

15. Has Buyer Been Prequalified?

Select Yes, No, or Unknown. A prequal or proof of funds is not required for the initial submission.

16. Does Buyer Own or Rent Their Current Residence?

If Other, provide details in the Comment field.

17. Has either of the buyer(s) for this property owned a home in the last 3 years?

Has Either of the Buyer(s) for this Property Owned a Home in the Last 3 Years?

18. Earnest Funds Amount

19. Closing Date

A calendar will pop up to assist with selection.



Submitting An Offer, *continued*

Offer to Purchase Form Guidelines, *continued*

20. Will buyer be using the seller's title company as selected in Section 10F of the Real Estate Purchase Addendum?

21. What is the contact information for the lender the buyer is using to finance the purchase of this property, if applicable?

Financing Lender

Financing Contact Name

Financing Contact Email

Financing Contact Phone

22. Contingency:

1000 characters remaining

23. Comment

1000 characters remaining

24. **Selling Broker/Agent**
(On the Sales Contract)

Name Email

April Crimbley *april_crimbley@fanniemae.com*

Phone* Fax

(555) 555-5555

Company Name*

FNM

Address*

1095 Broken Sound PKWY NW

City* State*

Boca Raton *FL*

33487

20. Will buyer be using the seller's title company as selected in Section 10F of the Real Estate Purchase Addendum?

The seller's escrow closing company – If yes, the buyer intends to use the title provider and title insurance company used by the seller's provider.

21. What is the contact information for the lender the buyer is using to finance the purchase of this property, if applicable?

Please enter the contact information for the financing company.

22. Contingency

Enter contingency, if applicable. 1000 character limit.

23. Comment

If fields 5, 7, 8, or 16 require comments, enter them here. 1000 character limit.

24. Selling Broker/Agent

Information is from your profile.

Company Name, phone, and fax numbers can be updated (for this offer only)

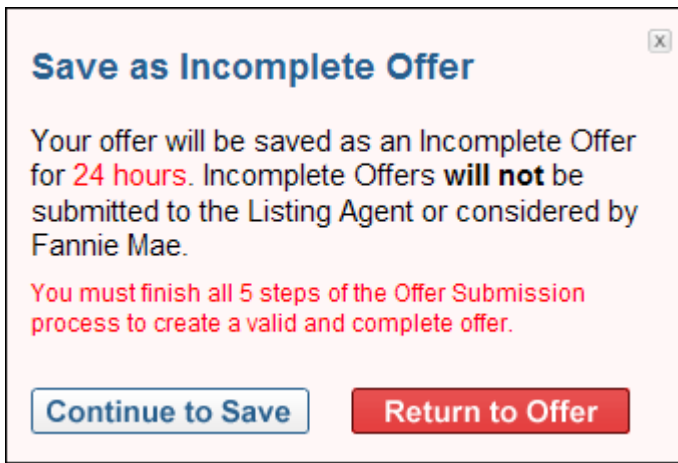


Submitting An Offer, *continued*

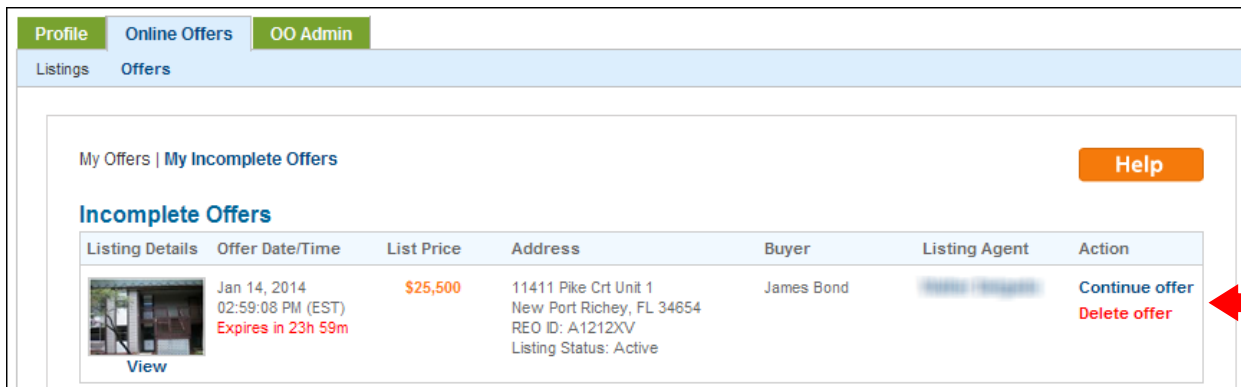
Saving an Incomplete Offer

If you click the **Save Progress & Exit** button, you must return within **24 hours** to complete the offer. After 24 hours the offer will be deleted and you will have to create the offer again. Complete the following steps to save your progress and exit the offer.

1. Click the **Save Progress & Exit** button.
 - The **Save as Incomplete Offer** window displays.



2. Click the **Continue to Save** button to save the offer and exit or click the **Return to Offer** button to return to the offer.
 - If you click the **Continue to Save** button, the offer will be added to your **Incomplete Offers** list.
 - To return to the offer within 24 hours, click the **Continue offer** link in the **Incomplete Offers** list.



- If you click the **Return to Offer** button, the **Offer to Purchase** screen will display to allow you to complete the offer.
- **Note:** If the **Continue Offer** option is not available, the property status has changed and the system cannot accept offers on the listing. Contact the listing agent for details.
- To delete the offer, click the **Delete offer** link.



Submitting An Offer, *continued*

Offer Review

When you click the **Continue** button on the **Offer to Purchase** screen, the **Offer Review** screen displays the details of the offer.

Review the offer details and click the **Edit** button to modify the offer information or click the **Continue** button if the offer details are correct.

- When you click the **Continue** button, the **Terms & Conditions** will display.
- If you click the **Cancel** link (in the lower right corner of the page) the offer will be canceled and data will not be saved.

2. Offer Review

1 Offer to Purchase 2 Offer Review 3 Terms & Conditions 4 Upload Documents 5 Offer Complete

21028 Little Lake Thomas Rd
Land O Lakes, FL 34638 **\$39,900**
2 Beds, 1 Bath
850 sq. ft. 

REO ID: A130TF0
MLS NUMBER: H2078312
Single-Family
Active

The offer information you entered is provided below. Please review for accuracy. You can make changes by clicking 'Edit.'
Your offer will not be submitted to the Listing Agent or considered by Fannie Mae until you have completed all five steps of the Offer Submission process.

| | |
|--|--|
| 01. Buyer(s): | |
| Company Name: | Sample Investors Inc. |
| 1st Buyer Name: | Hope Tobuy |
| 1st Buyer Address: | 801 My Street #112, Townsville, NJ 07123 |
| 02. Has Buyer(s) Purchased Fannie Mae Property Before: | No |
| 03. Purchase Offer Amount: | \$38,000 |
| 04. Seller's Contribution to Buyer's Closing Costs: | \$0 |
| 05. Other Seller Concessions: | \$0 |
| 06. Net Offer: | \$38,000 |
| 07. Requested Repair Amount: | \$0 |
| 08. Financing Type: | Cash |
| 09. Down Payment Amount: | |
| 10. Loan Commitment Date: | |
| 11. Buyer Type: | Owner Occupant |
| 12. Public Funds Usage: | Buyer Not Using Public Funds |
| 13. Buyer's Representation: | In-House |
| 14. Has Buyer Been Prequalified: | Yes |
| 15. Does Buyer Own or Rent Their Current Residence: | Own |
| 16. Earnest Funds Amount: | \$5,000 |
| 17. Closing Date: | Jan 31, 2014 |
| 18. Contingency: | |
| 19. Comment: | |
| 20. Selling Broker/Agent: | |
| Agent Street: | 123 Main Street |
| Agent City: | Anytown |
| Agent State: | TX |
| Agent Zip: | 75234 |
| Agent Email: | |
| Agent Company: | Real Estate Company |
| Agent Phone: | (214) 555-1212 |

[Edit](#) [Continue](#) [Cancel](#)



Submitting An Offer, *continued*

Terms & Conditions

Read and acknowledge the **Terms & Conditions** by selecting the box in front of each statement at the bottom of the screen.

- The **Upload Documents** screen will display.
- If you click the **Cancel** link (in the lower right corner of the page) the offer will be canceled and data will not be saved.

HomePath.com
by Fannie Mae

Search for thousands of foreclosed homes, instantly.

Home > Florida > Pasco County > Listing Details > Place Offer

3. Terms & Conditions

1 Offer to Purchase 2 Offer Review 3 Terms & Conditions 4 Upload Documents 5 Offer Complete

21028 Little Lake Thomas Rd
Land O Lakes, FL 34638

REO ID:


MLS NUMBER:

Single-Family

Active

\$39,900

2 Beds, 1 Bath
850 sq. ft.



You must read and acknowledge the Terms and Conditions stated below.

1. The selling agent acknowledges that an online offer to purchase within the HomePath system is equally binding as an offer to purchase made on paper.
2. The seller reserves the right to accept or reject any and all offers to purchase and assumes no responsibility for any errors in the listing information. The seller is not responsible for errors, outages, connectivity or equipment failures that may occur during the process of the electronic transmission of an offer.
3. The selling agent acknowledges that all electronic messages provided by the HomePath online offer system are for the sole purpose of facilitating communication between the selling agent and the listing agent and the seller is not responsible for the content, accuracy, timely delivery or receipt of any electronic message provided to the selling agent or the listing agent by the HomePath online offer system.
4. The selling agent acknowledges sole responsibility for any documents uploaded to HomePath as part of the offer, whether the upload is done directly by the selling agent or by proxy by the listing agent. The selling agent is responsible for ensuring that the sales contract and the Fannie Mae Real Estate Purchase Addendum uploaded to HomePath as part of the offer are free of any additional documents, attachments or supplemental information of any kind.
5. The selling agent must have had the prospective purchaser sign the local form of the real estate broker/agent board sales contract and disclosures, and the Fannie Mae Real Estate Purchase Addendum, and must obtain a minimum of one (1) percent of the purchase offer amount earnest check (unless the buyer is using public funds) prior to submitting an offer in HomePath.
6. The selling agent will be notified via electronic mail if his or her offer is accepted. In the event of an accepted offer, two copies of the original signed sales contract and Fannie Mae Real Estate Purchase Addendum must be received within 48 hours of the notification. Please hand deliver or overnight (faxes are unacceptable) the purchaser sales package with original signatures.

I have read and agree to the HomePath Online Offer Transaction Terms of Use above.

I have received permission from the purchaser(s) to submit their info through HomePath.com.

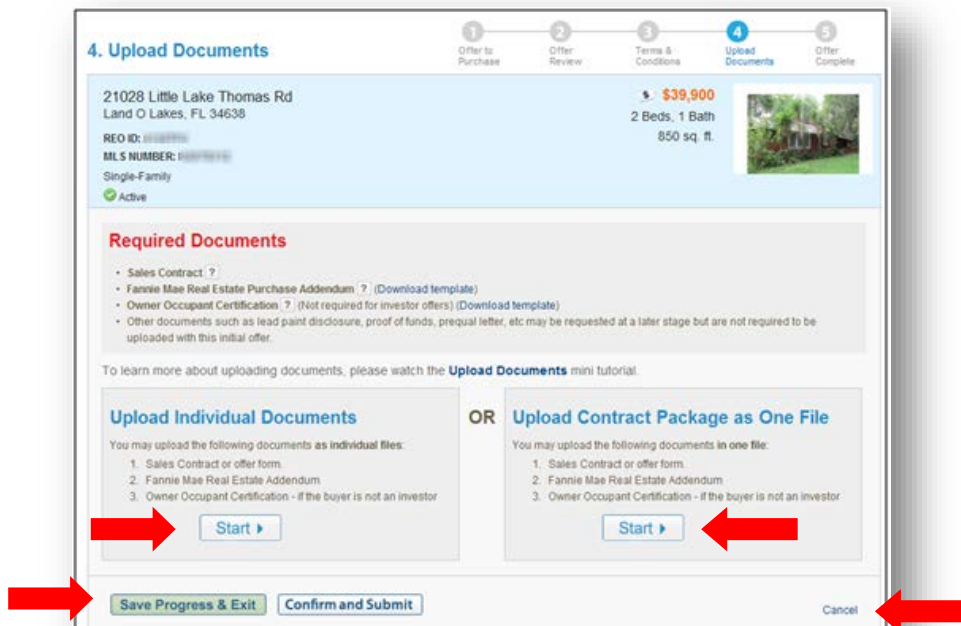


Submitting An Offer, *continued*

Upload Documents

In order for your offer to be submitted to Fannie Mae, you must upload the required documents before submitting your offer. Complete the following steps to upload documents.

1. Select and upload the required documents. The required documents are:
 - Sales Contract
 - Fannie Mae Real Estate Purchase Addendum (Click the **Download Template** link to obtain a blank form.)
 - Owner Occupant Certification (Click on **Download Template** to obtain a blank form.)
 - If the buyer type is **Owner Occupant**
2. There are two ways to upload the required documents:
 - **Upload Individual Documents**
You can upload documents as individual files
 - **Upload Contract Package as One File**
Upload the required documents in one file.
3. Click the **Start** button for the desired upload method and follow the instructions provided in the system to upload the documents.



- You will receive a final opportunity to either **Cancel** the offer or **Save Progress & Exit** (to complete the offer later, **within 24 hours**).
- After all documents are uploaded, the **Offer Complete** screen displays.

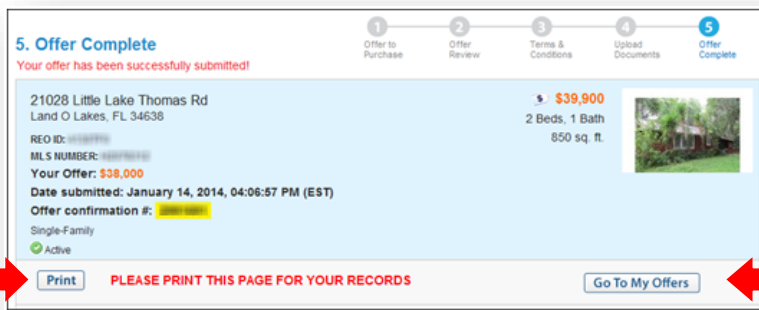


Submitting An Offer, *continued*

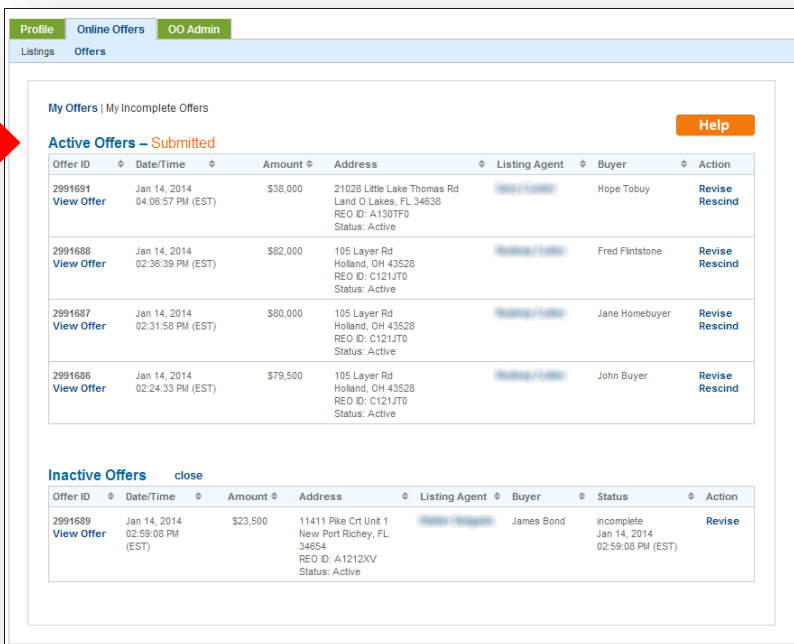
Offer Complete

Complete the following steps to complete the offer.

1. Click the **Print** button on the **Offer Complete** screen for your confirmation records.



2. Click the **Go to My Offers** button to view the offer in the **Active Offers** list.



3. Forward other documents directly to the listing agent as needed to complete or clarify the offer submission.

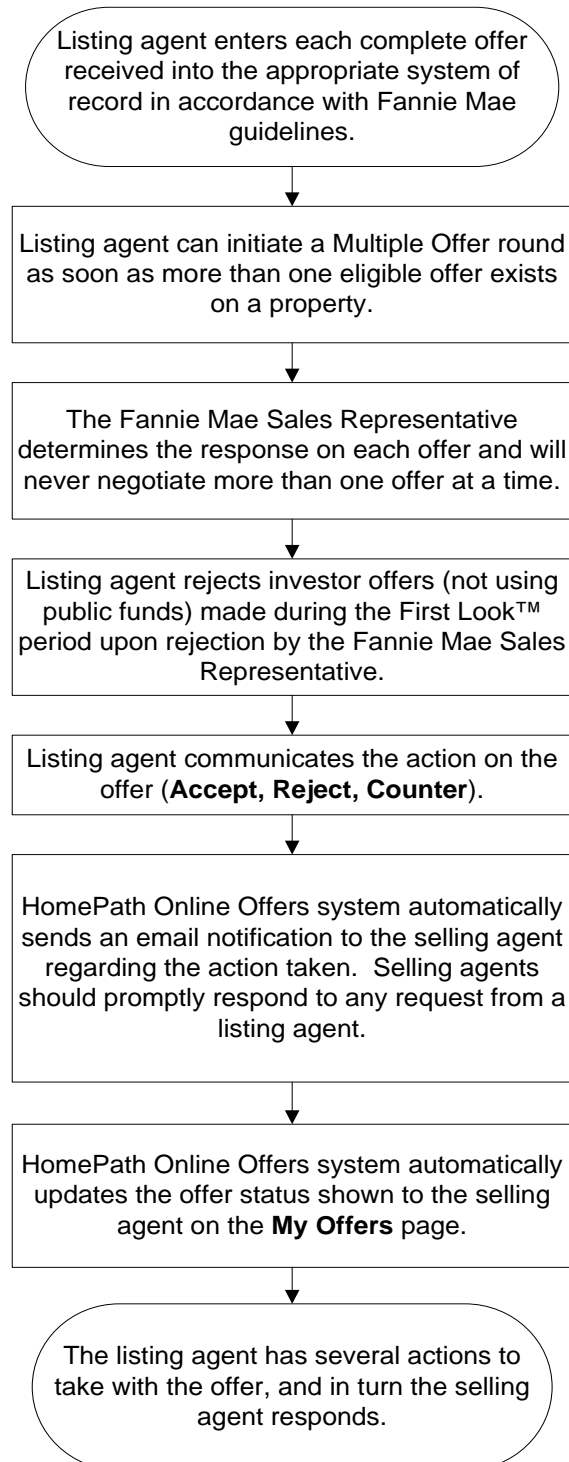
Examples include a copy of the earnest money check, a prequalification letter (although this is not required for submission), and other addenda.

4. Monitor email and the **My Offers** page for updates to offer status and notification of necessary actions.



Offer Process Flow

After your offer has been submitted, the listing agent has a process to complete in order for you to receive a response to your offer. Here is a brief look at what takes place behind the scenes to help you understand more about how offers are managed.





Managing Offers

Once you submit an online offer for a Fannie Mae property, the listing agent may respond to your offer in one of the following ways. As a selling agent, you will be prompted to take action to respond to the listing agent.

| If a Fannie Mae Listing Agent... | Then the Selling Agent may... |
|---|--|
| Has not responded yet, | <ul style="list-style-type: none"> • Revise the offer • Rescind the offer |
| Enters the offer in a Multiple Offer round, | <ul style="list-style-type: none"> • Revise the offer • Rescind the offer • Keep the offer |
| Counters the offer, | <ul style="list-style-type: none"> • Contact the listing agent for clarification • Accept the Counter offer • Counter the offer in the system |
| Rejects the offer, | <ul style="list-style-type: none"> • Revise the offer for resubmission as a new offer • Take no action |
| Pre-Accepts the offer, | <ul style="list-style-type: none"> • Revise the offer terms • Upload new files |
| Accepts the offer as materially sufficient, | <ul style="list-style-type: none"> • Contact the listing agent • May not upload additional documents |



My Offers Page

All submitted offers are shown on the **My Offers** page, allowing you to monitor the status of each offer and respond to the listing agent's action on each offer. Complete the following steps to go to the **My Offers** page:

1. Go to www.homepath.com.
2. Log in to your account.
3. Click the **Buyers Agent Offers** link in the upper right corner.
4. Click the **Online Offers** tab.

Offer Information

The information on the **Online Offers** tab can be sorted by column headings. Each offer will show the data described in the table below under each column heading.

| Label | Description |
|----------------------|---|
| View Offer | Link to view the offer itself |
| Date/Time | Date and time the offer was submitted |
| Amount | Amount of the offer |
| Address | Property address |
| Listing Agent | Name of the listing agent. Click the name to see the contact information. |
| Buyer | Buyer's name |
| Action | Actions available to you (Revise, Rescind, Keep) |

Offer Status Headings

On the **My Offers** page, offers are grouped according to the offer status. The offer status and actions that have been taken on the offer will determine which actions you can take on the offer. Most changes to offer status will generate an email notification to you (and/or the listing agent). If an action is required of you, it will be detailed in the email. Listed below are descriptions for each offer status.

Active Offers-Submitted

Active offers have been submitted and are awaiting review and/or action by the listing agent.

| Active Offers – Submitted | | | | | | |
|---------------------------------------|-----------------------------------|----------|--|-----------------------------|-------------|---|
| Offer ID | Date/Time | Amount | Address | Listing Agent | Buyer | Action |
| 2991695 View Offer | Jan 15, 2014 10:47:01 AM (EST) | \$39,000 | 21028 Little Lake Thomas Rd Land O Lakes, FL 34638 REO ID: A130TF0 Status: Active | Gary Custer | Henry Dodge | Revise Rescind |
| 2991691 View Offer | Jan 14, 2014 04:06:57 PM (EST) | \$38,000 | 21028 Little Lake Thomas Rd Land O Lakes, FL 34638 REO ID: A130TF0 Status: Active | Gary Custer | Hope Tobuy | Revise Rescind |



My Offers Page, *continued*

Counter Offers

Active offers that are in negotiation. These may be awaiting response by you or the listing agent. Negotiation terms are recorded in the system, and additional actions are required on the offer in the system unless negotiation concludes in Acceptance.

[My Offers](#) | [My Incomplete Offers](#) Help

Counter Offers

| Offer ID | Date/Time | Amount | Address | Listing Agent | Buyer | Status | Deadline | Action |
|--|--------------------------------------|---------|--|------------------------------|-----------|---|----------|--|
| 2991701 View Offer Offer History | Jan 17, 2014 10:29:29 AM (EST) | \$1,100 | 1228 E 111th St Cleveland, OH 44108 REO ID: C13174C Status: Just Listed | View Listing | Tom Buyer | Active Jan 17, 2014 10:29:29 AM (EST) | | Accept Rescind Counter |

Multiple Offer

If multiple offers are received for a listing, a Multiple Offer round may be initiated by the listing agent. The highest and best offer is requested from each buyer by the deadline shown. You may **Revise**, **Rescind** (withdraw), or **Keep** the original offer.

Multiple Offer Rounds

| Offer ID | Date/Time | Amount | Address | Listing Agent | Buyer | Status | Deadline | Action |
|---------------------------------------|--------------------------------------|----------|--|--|-----------------|--|----------|---|
| 2991688 View Offer | Jan 14, 2014 02:36:39 PM (EST) | \$82,000 | 105 Layer Rd Holland, OH 43528 REO ID: C121JT0 Status: Active | View Listing Rodney Culler | Fred Flintstone | Active Jan 17, 2014 08:54:00 AM (EST) | | Revise Keep Rescind |
| 2991687 View Offer | Jan 14, 2014 02:31:58 PM (EST) | \$80,000 | 105 Layer Rd Holland, OH 43528 REO ID: C121JT0 Status: Active | View Listing Rodney Culler | Jane Homebuyer | Active Jan 17, 2014 08:54:00 AM (EST) | | Revise Keep Rescind |

If you do not take one of these actions before the deadline, your offer will be kept as an Active Offer. The listing agent will submit your original offer to the seller, indicating that you did not respond to the Multiple Offer round and the agent is submitting the original offer.



My Offers Page, *continued*

Pre-Accepted Offer

Offer has been accepted by Fannie Mae as materially sufficient, but the terms or documents on file in the Online Offers system need to be updated. The acceptance is subject to the terms in the Fannie Mae Real Estate Purchase Addendum. The Agreement is not binding until it is signed by the seller, Fannie Mae. Click the **Revise** link and update the offer to reflect the final negotiated terms.

[My Offers](#) | [My Incomplete Offers](#) [Help](#)

Pre-Accepted Offers – Request Final Terms & Docs

| Offer ID | Date/Time | Amount | Address | Listing Agent | Buyer | Action |
|---------------------------------------|-----------------------------------|-----------|--|------------------|----------------|---|
| 2991694 View Offer | Jan 14, 2014 04:37:57 PM (EST) | \$110,000 | 915 Carlson Dr Orlando, FL 32804 REO ID: A131B5Z Status: Active | Patty Hru | Barbara Singer | Revise Rescind |

Accepted Offer

Offer has been accepted by Fannie Mae as materially sufficient, but the acceptance is subject to the terms in the Fannie Mae Real Estate Purchase Addendum. The Agreement is not binding until it is signed by the seller, Fannie Mae. Contact the listing agent to proceed with the contract process and next steps.

[My Offers](#) | [My Incomplete Offers](#) [Help](#)

Accepted Offers

| Offer ID | Date/Time | Amount | Address | Listing Agent | Buyer | Status |
|---------------------------------------|-----------------------------------|---------|---|---------------------|-----------|----------|
| 2991701 View Offer | Jan 17, 2014 10:29:29 AM (EST) | \$1,100 | 1228 E 111th St Cleveland, OH 44108 REO ID: C13174C Status: Active | Mike Wallace | Tom Buyer | Accepted |

Inactive

Inactive offers are those that have been rejected (by the listing agent) or rescinded (withdrawn by you). Offers that can be revised and resubmitted will show the option to **Revise**.

Inactive Offers [close](#)

| Offer ID | Date/Time | Amount | Address | Listing Agent | Buyer | Status | Action |
|---------------------------------------|-----------------------------------|----------|--|------------------------|-------------|--|------------------------|
| 2991693 View Offer | Jan 14, 2014 04:33:29 PM (EST) | \$15,000 | 17 S 15th St Harrisburg, PA 17104 REO ID: P130757 Status: Back on Market | Robert Hoobl... | Henry Buyer | Rejected Jan 15, 2014 08:59:15 AM (EST) | Revise |
| 2991692 View Offer | Jan 14, 2014 04:29:33 PM (EST) | \$23,500 | 11411 Pike Crt Unit 1 New Port Richey, FL 34654 REO ID: A1212XV Status: Active | Walter Delgado | James Bond | Rescinded Jan 14, 2014 04:30:25 PM (EST) | Revise |
| 2991686 View Offer | Jan 14, 2014 02:24:33 PM (EST) | \$79,500 | 105 Layer Rd Holland, OH 43528 REO ID: C121JT0 Status: Active | Rodney Culler | John Buyer | Rejected Jan 15, 2014 08:50:21 AM (EST) | Revise |



My Offers Page, *continued*

Offer Actions

Listed below are descriptions of actions that can be taken on offers.

- **Revise**

Click the **Revise** link to update the offer terms and/or uploaded documents. You can revise an offer more than once, if necessary. Revising an offer moves the original offer to the **Inactive Offers** section and creates a new offer with the new terms/documents.

Documents for an offer in negotiation do not need to be updated until negotiation concludes.

- **Rescind**

Click the **Rescind** link to rescind or withdraw the offer.

- **Keep**

In a Multiple Offer round, the buyer's highest and best offer is requested. Click the **Keep** link to keep the existing offer terms. Documents do not need to be updated.

- **Counter**

Click the **Counter** link to counter an offer presented by the seller, Fannie Mae.

- **Accept**

Click the **Submit with No Changes** link if the buyer has no further counters. Offers that have been submitted with no changes by the buyer are still subject to the terms in the Fannie Mae Real Estate Purchase Addendum. The Agreement is not binding until it is accepted and signed by the seller, Fannie Mae. You will be notified of the seller's response.




Email Notifications

The following examples are automatically generated email notifications sent by the HomePath Online Offers system.

Selling Agent New Account Creation

Sent to the selling agent after the agent registers in the HomePath Online Offers system.



Dear [REDACTED]

Thank you for registering with HomePath.com. All HomePath system-generated messages will be sent to the following account:

Email: [REDACTED]
Password: [REDACTED]

Please use this email and password to access HomePath online offers functionality and please keep your password confidential.

To change your password, please [click here](#).


Best Regards,
HomePath.com



Email Notifications, *continued*

Forgot Password, Changed Password

Sent when a login link is requested, or the password is changed.



Thank you for using HomePath.com.
Your password was successfully changed:

Email: john_q_agent@realty.com


Please keep your code confidential.

To change your password please [click here](#).

Best Regards,
HomePath.com

Offer to Purchase

Sent to the listing agent when the selling agent submits an offer.



Dear **John Q Agent**,
An offer has been submitted on one of your listings in HomePath:

OFFER SUMMARY:
REO ID: A1116Y1
2710 DALE DR
MARIETTA, GA 30068

DATE SUBMITTED: Jul 16, 2012 02:56:01 PM (EDT)
OFFER ID: 627765

Selling Agent:
Name: Selling Agent 53
Company: Sample Realty
Email: selling@samplerealty.com
Phone: (123) 456-7890

HomePath has multiple active offers on this listing and your prompt action is required.

Click on this link to view the offer: <http://www.homepath.com/offermanagement/subagentoffer/2012/07/16/627765>

Regards,
HomePath.com



Email Notifications, *continued*

Multiple Offer Round Started

Sent to the selling agent when the listing agent starts a Multiple Offer round or if the offer is submitted when a Multiple Offer round is underway. The selling agent needs to respond by the same deadline as the other participants.

Note: If an invitation to participate in the Multiple Offer round is sent to an investor not using public funds during the FirstLook™ period, the agent should disregard it.

HomePath.com
By Fannie Mae

Multiple Offer Response Deadline: Jul 25, 2012, 01:42 PM (EDT)

REQ ID: C110LS8
Initial Offer Date: Jul 24, 2012, 01:19 PM (EDT)
OFFER ID: 627791
Property Address: 264 S MONTANA ST WARREN, MN 56762
Listing Agent: John Q Agent
Selling Agent: Selling Agent 53

By receipt of this notice, the selling agent acknowledges receiving notification from the listing agent that multiple offers for the purchase of this property have been presented. In order to ensure that all parties have access to identical information, the Seller requires these instructions be transmitted via electronic mail to all prospective selling agents immediately.

The Seller's standard procedure for multiple offers is as follows:

1. Inform all parties of the multiple offers.
2. Each interested party is requested to submit their "best" offer in writing to the listing agent no later than Jul 25, 2012 at 01:42 PM (EDT).
3. Seller will accept or provide a counter offer ONLY to the offer which the Seller determines to be the "best" offer.
4. In the event the first choice of "best" offer does not result in an accepted purchase agreement, Seller will accept or provide a counter offer ONLY to the offer which the Seller determines to be the "next best" offer, and so on.

Please enter the buyer's response to this multiple offers notification in the HomePath system by the deadline noted above.

1. Click on this link: <http://www.homepath.com/offersmanagement/offermanagement/offers.html>
2. Log in to HomeP: <http://www.homepath.com/offersmanagement/offermanagement/offers.html>
3. Take one of the following actions:
 - a. Revise this offer
 - b. Rescind this offer
 - c. Keep this existing offer as his highest and best in response to this notification

If the selling agent does not enter a response to the multiple offer notification by the proposed deadline, their original offer will be retained as an active offer in the Online Offers system.

If the buyer is an investor not using public funds and is invited to participate in a multiple offer round during the First Look period (typically the first 15 days a property is listed) the offer will be confirmed by an automated e-mail message. However, the selling agent should disregard such confirmation because offers from investors will not be considered due to non-compliance with our First Look policy.

Please take note of the First Look clock displayed on the Listing Details page. Once the First Look period has expired, offers from investors not using public funds are welcome.

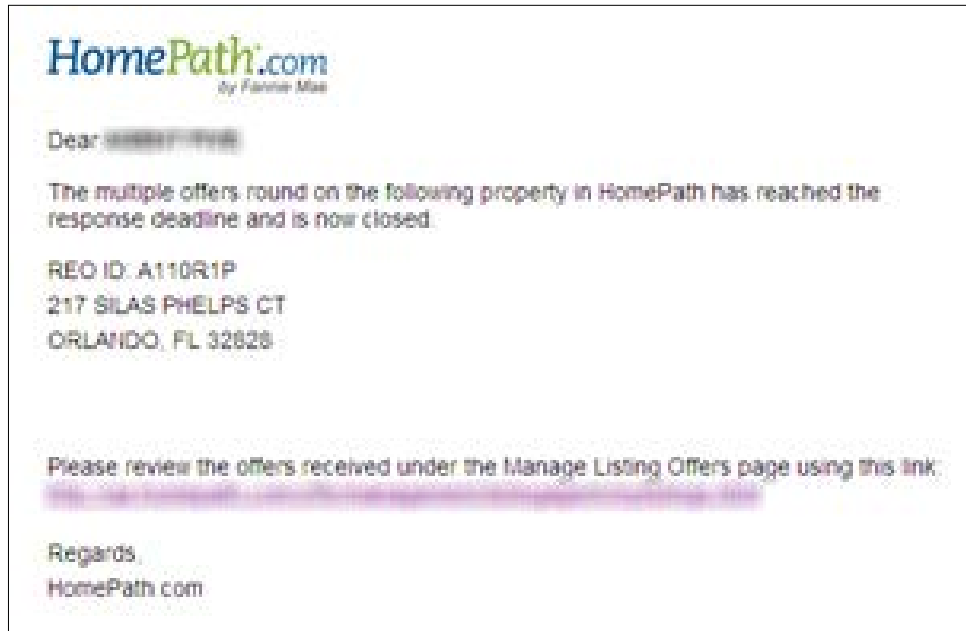
For additional information regarding Fannie Mae's policy, please refer to the HomePath.com [Special Offers](#) page.



Email Notifications, continued

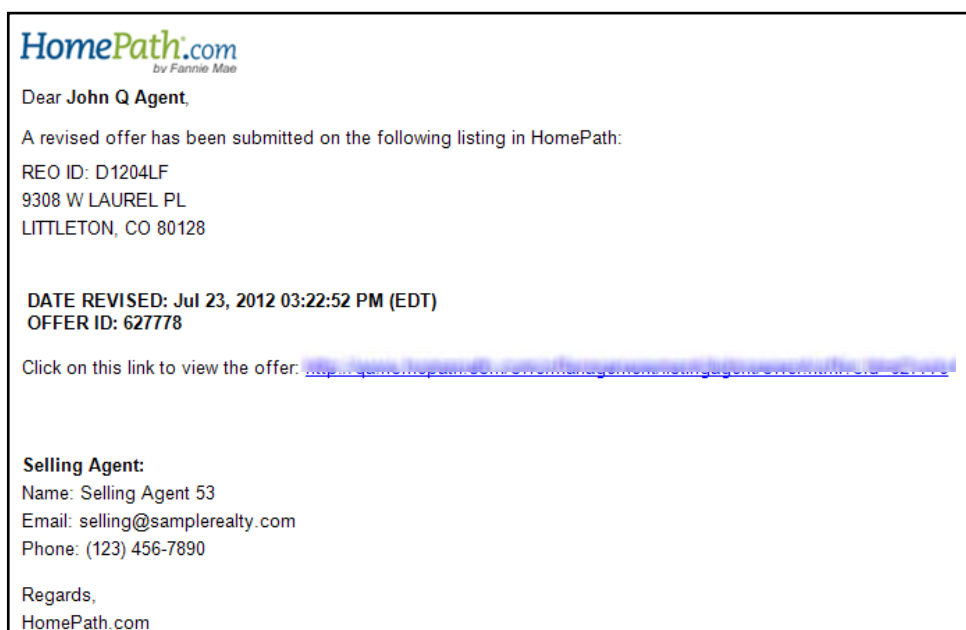
Multiple Offer Round Ended

Sent to the listing agent when the response deadline for the Multiple Offers round is reached.



Offer Revised

Sent to the listing agent when the selling agent revises an offer.





Email Notifications, *continued*

Offer Rescinded

Sent to the listing agent when the selling agent rescinds (withdraws) an offer.

HomePath.com
by Fannie Mae

Dear **John Q Agent**,

An offer on the following address has been rescinded:

REO ID: D1204Z8
173 CAMINO EMBARCADERO
RIO RICO, AZ 85648

DATE RESCINDED: Jun 21, 2012 04:06:32 PM (EDT)
OFFER ID: 627677

The confirmation number is 627677.

Selling Agent
Selling Agent 53
Email: selling@samplerealty.com
Phone: (123) 456-7890

Click on this link to view the rescinded offer:
<http://www.samplerealty.com/offermanagement/offeragentoffer.html?offer=627677>

Regards,
HomePath.com



Email Notifications, *continued*

Counter Offer

Sent to the selling agent when the listing agent counters an offer (begins negotiation).

HomePath.com
by Fannie Mae

Dear [Kathleen Smith](#)
Offer (2991701) on the following listing in HomePath has been evaluated.

REO ID: C13174C
1228 E 111TH ST
CLEVELAND, OH 44108

The seller is making a counter-offer. Please use the link below to login to the HomePath Online Offers system and respond to the counter-offer within 24 hours.

<http://www.homepath.com/offermanagement/listingagent/offer.html?offer=2991701>

Date Submitted: Jan 17, 2014 10:29:29 AM (EST)
Offer ID: 2991701

To aid you in your response, here are the terms that have changed.

| | 2991696 | 2991701 |
|---------------------------------------|-------------|-------------|
| Offer ID | 2991696 | 2991701 |
| Date/Time | Jan 15 2014 | Jan 17 2014 |
| Placed By | Buyer | Seller |
| Offer Purchase Amount | \$9,900.00 | \$1,100.00 |
| Seller's Contribution to Closing Cost | \$0.00 | \$0.00 |
| Other Seller Concessions | \$0.00 | \$0.00 |
| Requested Repair Amount | \$1,000.00 | |
| Net Offer | \$9,900.00 | \$1,100.00 |

Within the next 24 hours you must log into the HomePath Online Offers system and select **Accept** to accept the counter-offer, select **Rescind** to withdraw the offer from consideration, or select **Counter** to respond with a counter-offer from the buyer.

Keep in mind that the seller has the right to withdraw this offer, consider another offer, or place you in a Multiple Offer round where you will be asked to compete with other potential buyers. All counter offers are subject to the terms of the Real Estate Purchase Addendum. The buyer's acceptance of a counter offer does not constitute final acceptance until reviewed and acknowledged by Fannie Mae.

Please contact the listing agent if you have any questions about this counter-offer.

Agent Contact:
Email: pat_csmith@fanniemae.com
Phone: (555) 555-5555

For further instructions on the counter process, please reference the training aid found on [www.HomePath.com](http://www.homepath.com) by clicking here: <http://www.homepath.com/offerQuestion.html> or call the Online Offers User Support Center at 1-866-218-4446.


Regards,
www.HomePath.com



Email Notifications, *continued*

Offer Rejected

Sent to the selling agent when the listing agent rejects an offer.


by Fannie Mae

Dear **Selling Agent 53**,

Your offer on the following listing in HomePath has been rejected:

REO ID: D1204LF
9308 W LAUREL PL
LITTLETON, CO 80128

DATE REJECTED: Jul 23, 2012 03:21:48 PM (EDT)
OFFER ID: 627763


Please look for other HomePath properties that fit your buyer's profile.

John Q Agent
Email: john_q_agent@realty.com
Phone: (123) 123-1234

Regards,
HomePath.com

Offer Submitted with No Changes

Sent to the selling agent when the selling agent submits an offer with no changes from the last counter. Submission with no changes does not constitute acceptance by Fannie Mae. The offer is subject to the terms in the Fannie Mae Real Estate Purchase Addendum. The Agreement is not binding until it is signed by the seller, Fannie Mae.


by Fannie Mae

Dear **Selling Agent 135**,

We have received the buyer's offer submission. The submission of an offer with no changes does not constitute acceptance by Fannie Mae. All offers are subject to the terms of the Real Estate Purchase Addendum. The Seller will evaluate the Buyer's offer and the Listing Agent will respond with the decision which could be:

- Accept
- Counter
- Reject
- Multiple Offer Invitation

2234 NE 32ND CT
LIGHTHOUSE POINT, FL 33064

Date Submitted: Oct 27, 2016 04:57:25 PM (EDT)
Offer ID#: 1234567

If you have questions while awaiting the Seller's decision, contact:

RENE RUSSO
Email: broker@crownbroker.com
Phone:

Regards,
www.HomePath.com



Email Notifications, *continued*

Offer Accepted

Sent to the selling agent when the offer has been accepted by Fannie Mae as materially sufficient, but the acceptance is subject to the terms in the Fannie Mae Real Estate Purchase Addendum. The Agreement is not binding until it is signed by the seller, Fannie Mae.



Dear **Selling Agent 53**,

The Seller has reviewed the offer and deemed it materially sufficient. Notwithstanding Seller's acknowledgement that the offer is sufficient for acceptance, the Agreement remains subject to acceptance by the Seller and must be signed by all parties in order to be binding.

REO ID: D1204LF
9308 W LAUREL PL
LITTLETON, CO 80128 |

Date Submitted: Jul 16, 2012 02:53:04 PM (EDT)
Offer ID#: 627763

Please contact me for details on the next steps.

John Q Agent

Email: john_q_agent@realty.com

Phone: (123) 123-1234

Regards,
HomePath.com



HomePath Online Offers Transaction Terms of Use

1. The selling agent acknowledges that an online offer to purchase within the HomePath system is equally binding as an offer to purchase made on paper.
2. The seller reserves the right to accept or reject any and all offers to purchase and assumes no responsibility for any errors in the listing information. The seller is not responsible for errors, outages, connectivity or equipment failures that may occur during the process of the electronic transmission of an offer.
3. The selling agent acknowledges that all electronic messages provided by the HomePath online offer system are for the sole purpose of facilitating communication between the selling agent and the listing agent. The seller is not responsible for the content, accuracy, timely delivery or receipt of any electronic message provided to the selling agent or the listing agent by the HomePath online offer system.
4. The selling agent acknowledges sole responsibility for any documents uploaded to HomePath as part of the offer. The selling agent is responsible for ensuring that the sales contract and the Fannie Mae Real Estate Purchase Addendum uploaded to HomePath as part of the offer are free of any additional documents, attachments or supplemental information of any kind.
5. The selling agent must have the prospective purchaser sign the local form of the real estate broker/agent board sales contract and disclosures, and the Fannie Mae Real Estate Purchase Addendum, prior to submitting an offer in HomePath.
6. The selling agent will be notified via electronic mail if his or her offer is accepted. In the event of an accepted offer, email the buyer's scanned and signed contract documents reflecting the final negotiated terms to the Listing Agent within 48 hours of the notification.



Frequently Asked Questions

Can a prospective homebuyer make an online offer on a HomePath property?

No. Only licensed real estate agents can make online offers in HomePath. Prospective home buyers should work with a real estate agent of their choice, or they can contact the listing agent of a particular HomePath property for more information.

Why doesn't every listing on HomePath.com have a "Make an Offer" button?

HomePath uses the status to determine whether a property is eligible for online offers. A listing with the status of **Coming Soon** or **Under Contract** is not eligible for online offers. Additionally, a property locked down for auction is not available for online offers. Please contact the listing agent if you have concerns about a specific property.

Is the Online Offers system the only means by which a selling agent can submit an offer?

Yes.

Why do Public Entity and Non-Profit Buyers have to enter all offers in HomePath.com for Fannie Mae properties?

The Online Offers system allows you to control offer submission, manage offers that are pending submission, receive confirmation when offers are submitted, and continue to receive updates as offer statuses change.

How do Public Entity and Non-Profit Buyers register for HomePath Online Offers?

You register when you make your first offer on a Fannie Mae HomePath property on HomePath.com. HomePath will prompt registration and guide you through the process.

How do Public Entity and Non-Profit Buyers enter an offer to purchase in HomePath.com?

Locate the property on HomePath.com. On the **Listing Details** page, click the **Make an Offer** button. Complete the fields that constitute the offer and upload the signed sales contract, the Fannie Mae Real Estate Purchase Addendum and the Owner Occupant Certification if necessary. A completed and signed sales contract, Fannie Mae Real Estate Purchase Addendum, and Owner Occupant Certification (if necessary) are required to be uploaded before an offer can be considered by Fannie Mae. Review the [Offer Preparation Tips for Public Entity and Non-Profit Buyers](#) job aid for help with completing the Real Estate Purchase Addendum.

I am buying a Fannie Mae property for a (son, daughter, mother, relative). They will occupy the property as their primary residence. Are they considered an owner occupant?

A person is considered an Owner Occupant if they will occupy the property as their principal residence and are listed on the contract, deed, mortgage (if applicable). A corporation, LLC, or trust that purchases Fannie Mae property is considered an investor even if the intent is to occupy. If the house is purchased jointly, at least one of the co-purchasers on the contract, mortgage, and deed must be an owner occupant and all purchasers must be on the contract, mortgage and deed.

Owner occupants can submit offers on Fannie Mae property and will be considered during the First Look period. Investor offers will not be considered during this period unless the investor is using public funds.

What does "Under Contract" mean?

"Under Contract" indicates a property that is under contract or has an accepted offer that is pending, but the sale has not yet closed.



Frequently Asked Questions, *continued*

How can a selling agent ensure the offer is received by the listing agent?

When a submitted offer is confirmed, you will receive a printable online confirmation (including the confirmation number) for the offer, and the listing agent will also receive an email offer confirmation notice from HomePath. You can always communicate directly with the listing agent following the online submission to clarify the offer terms or ask questions.

Does the selling agent have to upload the sales contract or offer form and the Fannie Mae Real Estate Addendum for their online offer to be considered?

Yes.

What if I cannot upload the sales contract or offer form and Fannie Mae Real Estate Addendum for an online offer?

If you are unable to upload the sales contract and the Fannie Mae Real Estate Addendum to complete your online offer, contact the Online Offers User Center at 1-866-218-4446 (Mon. - Fri., 9 a.m. - 9 p.m. Eastern Time) for assistance. If the issue cannot be resolved, contact the listing agent for further guidance.

Does the selling agent have to respond to a counter offer via the HomePath Online Offers system?

Yes. Offer negotiations are captured by the Online Offers system. Click the **Counter** link to respond to an offer presented by the seller, Fannie Mae. Using the system, you will be prompted to make changes to offer terms to reflect your Counter Offer. Email notifications will be sent at each stage in the negotiation process highlighting any changes made to the offer terms.

If you have an accepted offer, you will be prompted to update the offer terms in the Online Offers system via email when your offer is placed in Pre-Accept status. If the negotiation process does not produce an Agreement, there is no need to revise the online offer.

Do I need to get permission from the prospective buyer to enter his or her offer information in HomePath.com?

Yes.

Who do I contact if I still have questions?

Click the **Questions** button (see below), located on the right side of any screen within the HomePath Online Offers system, to access quick tutorials, additional guides and resources. For additional navigation or technical assistance, contact 1-866-218-4446 or visit <http://www.homepath.com/offerQuestion.html>

