Fannie Mae<sup>®</sup>

# **July 2025**

This is the **Lender Record Information (Form 582)** sample form. The **[Lender Name]** will be replaced with your company name when you login and edit your Form 582. This sample form is annotated with helpful notes in the **idashed box** to guide you in completing the form.

Fannie Mae Form 582	? Help ECRM3 TestID3
Home Questions Review Breaches	×
Good Morning ECRM3!       Breaches can be reposed on and updating representative will consider the section and updating representative will consider the secting representative will consider the secting representating represe	orted at anytime by navigating to the Lender Information the response to the Cross Default question. A Fannie Mae ontact you for more information this message again Report Breach r Information W LENDER INFO DOWNLOAD NOW
SECTION STATUS VER	IFIED Form Key
Lender Information Not Completed	Unanswered Questions
Mortgage Operations Not Completed	Completed Questions
Legal Not Completed	0
Regulatory Not Completed	0
Insurance Not Completed	0

When you login to the Form 582, you will see the **Breaches** notification on the **Home** page. You may also see the **Updates to Form 582** notification (displayed below) if you have completed a form previously and updates have been made to questions since the last time you logged into the Form 582.

Updates to Form 582	×
We've made changes to a few Form 582 sections:	
<ul> <li>A section has been updated to Information Security Program and Controls and a new Business Resiliency section has been added to ensure compliance with the Fannie Mae Information Security and Business Resiliency Supplement (July 2025).</li> </ul>	
• A new Chief Financial Officer role has been added to the Roles in Your Organization so (April 2025).	ection
Details of the changes are included in each section. If you have any questions, please refer to Help section on the top right.	the
Don't show me this message again	
Cor	tinue



### Lender Information

## Lender Profile Information

Please review your company's profile information and notify your customer account team, or send an email to the Changes in Lender Organization mailbox, if any of this information needs to be updated.

Lender Name:	[Lender Name]	Institutional Type:	Mortgage Banker
Seller Servicer Number:	[Seller/Servicer Number]	Minority, Women & Disabled-Owned Business:	Not Applicable
Form Status:	NOT STARTED	State of Incorporation:	Minnesota
Form Status Date:	01/18/2024	Selling Status:	Active
Fiscal Year End (mm/dd):	12/31	Servicing Status:	Active
Form Due Date:	3/31/2024	Form 582 Submitted By:	[Submitter Name]

#### Address

Mailing Address	Physical Address
Address	Address
City	City
State	State
postalCode	postalCode

This section provides an overview of your account:

• The **Minority, Women & Disabled-Owned Business** field can be updated in the next section.

\_ \_ \_ \_ \_

- The Form 582 Submitted By field is updated once the form is submitted.
- If any other changes need to be made, please contact your customer account team or email the *Changes in Lender Organization* (organization\_change@fanniemae.com) email box.



#### Lender Information

#### Minority, Women, Disabled, and Veteran-Owned Business

#### Minority-Owned Business:

Definition of minority-owned business (as defined by the Housing Economic Recovery Act of 2008, "HERA") means a business, and includes, but is not limited to, financial institutions, firms engaged in mortgage banking, investment banking, financial services, and asset management, investment consultants or advisors, underwriters, accountants, brokers, brokerdealers, and providers of legal services. The following must be met:

- · More than fifty percent (50%) of the ownership or control of which is held directly or indirectly, by one or more minority individuals; and
- More than fifty percent (50%) of the net profit or loss of which accrues to one or more minority individuals.

#### Women-Owned Business:

Definition of women-owned business (as defined by HERA) includes financial institutions, mortgage banking firms, investment banking firms, investment consultants or advisors, financial services entities, asset management entities, underwriters, accountants, brokers, broker-dealers, and providers of legal services. It means a business in which:

- One or more women hold more than fifty percent (50%) of the ownership or control.
- · More than fifty percent (50%) of the net profit or loss accrues to one or more women.

#### Disabled-Owned Business:

Definition of disabled-owned business (as defined by HERA) includes financial institutions, mortgage banking firms, investment banking firms, investment consultants or advisors, financial services entities, asset management entities, underwriters, accountants, brokers, broker-dealers, and providers of legal services. It means a business is qualified as a, or a business in which:

- Qualified as a Service-Disabled Veteran-Owned Small Business Concern as defined in 13 CFR 125.8 through 125.13; or
- · More than fifty percent (50%) of the ownership or control of which is held, directly or indirectly, by one or more persons with a disability; and
- More than fifty percent (50%) of the net profit or loss accrues to one or more persons with a disability.

#### Veteran-Owned Business:

Financial institutions, firms engaged in mortgage banking, investment banking, financial services, asset management, investment consultants or advisors, underwriters, accountants, brokers, broker-dealers, and providers of legal services. It means a business is qualified as a, or a business in which:

More than fifty percent (50%) of the ownership or control of which is held, directly or indirectly, by one or more veterans as defined in section 101(2) of title 38, U.S. Code; and
 More than fifty percent (50%) of the net profit or loss of which accrues to one or more veterans.

Please review the definitions above and verify with your members that more than 50% of the ownership/control is held directly/indirectly by one or more minority individuals, one or more women, one or more persons with a disability, and one or more veterans. Additionally, verify that more than 50% of the net profit/loss accrues to one or more minority individuals, one or more women, one or more persons with a disability, and one or more veterans.

If you are unable to verify, please select the Not Applicable option.

Select all that apply based on the definitions above:	
J Black (or African) American-Owned	
🗸 Native American (or American Indian)-Owned	
Hispanic (or Latino) American-Owned	
Asian Pacific American-Owned	
Subcontinent Asian American-Owned	
Women-Owned	
✓ Disabled-Owned	
Veteran-Owned	
Not Applicable	

Verify this response

If all eight options are selected, a message is displayed with specific instructions to review and verify the options. Select **Not Applicable** if none of the options apply.

Once all questions in a given section are completed, the **Verify this response** checkbox, in the lower right corner, is enabled and can be selected. *This box must be checked for each section before Form 582 can be submitted.* 



Lender Information	
Fiscal Year Occurrences	Click the question mark to display <b>Help</b> text.
Has Fannie Mae - Loan Care Servicing Federal Guaranty had any of the following occur during the fis	scal year?
A change in any senior management personnel;	
<ul> <li>A significant change in financial position;</li> <li>A name change or change in the address of the principal place of business;</li> </ul>	
<ul> <li>A merger, consolidation or major reorganization;</li> </ul>	
A sale of all or substantially all of Fannie Mae - Loan Care Servicing Federal Guaranty's assets of a substantially all of the second of another formation.	or the
Any substantial change in ownership, whether direct or indirect: or	;er;
<ul> <li>A change in Fannie Mae - Loan Care Servicing Federal Guaranty's legal structure or charter.</li> </ul>	
	· · · · · · · · · · · · · · · · · · ·
See <u>Selling Guide section A4-1-03</u> for additional information.	×
NO YES	
Comment required	
Please provide a comment for your response	
Comments (Maximum 1000 characters)	
Enter comments here	
	Verify this response
	,
Based on the answer selected, some questions will display a <b>Comment re</b>	quired text

field that must be completed before the **Verify this response** checkbox is enabled.



Lender Information	
Roles in Your Organization	
All mandatory roles must have at least <b>one</b> contact assigned to verify this section. The same contact can also be assigned to multiple roles. Please be sure to check for existing contacts before choosing to add a new contact.	Help
<ul> <li>1. What are Existing Contacts vs New Contacts?         <ul> <li>'Existing Contacts' are contacts you have reported earlier to Fannie Mae through Form 582 or any other Fannie Mae application channel.</li> <li>'New Contacts' are those contacts newly added to your organization that aren't found under your existing contacts.</li> <li>How do I edit Existing Contacts?</li> <li>Once the contact has been assigned to a role, they can be edited on the Contact Verification page.</li> </ul> </li> <li>How do I assign/unassign a role once it has been added, click on the 'toggle button' under the ASSIGN column to the right of the appropriate role on the accordion table below.</li> <li>Can I assign more than one contact to a role?         <ul> <li>Yes. Multiple contacts can be assigned to a single role and a single contact can be assigned to multiple roles. However, only one contact is needed for each mandatory role.</li> <li>Why are unassigned contacts still showing in the table after I unassign them?             <ul> <li>When you unassign a role, that unassigned contact will remain in the table until you navigate to another page or refresh your browser screen.</li> <li>Contact information must be provided for the Head of Pre-Funding Quality Control and Head of Post-Closing Quality Control roles due to the mandatory requirement for lend</li> </ul> </li> </ul></li></ul>	ders to implement this process per <u>Selling</u>
<u>Guide Part D.</u>	
	*Mandatory Role
Chief Executive Officer/President 1	Existing Contact
✓ * Chief Financial Officer ①	Existing Contact
✓ * Chief Risk Officer	Existing Contact
V * Head of Technology 2 +	Existing Contact
★ * Head of Quality Control	
V * Head of Pre-Funding Quality Control (Originations only, not Servicing) 🕤	Existing Contect
✓ * Head of Post-Closing Quality Control (Originations only, not Servicing)	Existing Contact
Fidelity Bond, Errors & Omissions (FBEO) 1	Existing Contact
V * Form 582 Submitter 1 +	Existing Contact
V * Designated Recipient for Notices 1 +	Existing Contact
✓ Head of Secondary Marketing ()	Existing Contect
✓ Head of Underwriting ₀	Existing Contect
✓ Head of Servicing ⑦	Existing Contect
✓ Head of Operations	Existing Contact
	Verify this response
Mandatory roles are marked with a red asterisk. Verify this	

response is enabled once all mandatory roles are completed.



Lender Information					
Ownership Interest					
Do any individuals and firms curre	ntly own or control, directl	y or indirectly, 5% or more of [Lender Name]?	?		
-					
	N	YES			
	NAME	EMAIL	*		
	TAPIE .	Emple			
				0	面
				0	亩
	+NEW	/ OWNERSHIP TYPE			
			Verify t	his res	ponse

If **YES** is selected, any contacts previously reported are automatically displayed. Select the **pencil icon** to edit the contact and select **+NEW OWNERSHIP TYPE** to add additional ownership interest. A pop-up window will be displayed depending on if the ownership interest is an **Individual** or a **Firm**.

New Ownership Type	×		New Owner	ship Type	•	×
Ownership Details		Ownership Deta	lls			
* Type of Ownership		*Type of Ownershi				
Individual      Firm		🔿 Individual 🖲	Firm			
Please ensure the email address and phone number is accurate and functional.		Please ensure the	email address and pho	e number is ac	curate and function	al.
N of Ownership Type Country Of Domicile		*N of Ownership	• Type		Country Of Domicile	
Select :			Select	:	-Select	:
*Prefoc *First Name Middle Name *Last Name		*Firm Name		• Firm Address		
- :						
Title		*Firm City		• Firm State		
	1					:
Email Phone		*Firm Zip Code		• Firm State of I	incorporation	
	1					:
*Address *Oty	_	*Contact First Name		*Contact Last P	lame	
*State *Zip Code	_			Contact Disco		
	1	- Contact Entail		Senses Phon	-	
· · ·	_					
CANCE. SUT						SAVE



Lender Info	rmation				
Contact	t Verification				
All contact sections, c verifying.	ts that were assigned an be found below.	ed roles and/or given Please ensure all of y	ownership intere our contact info	est, per the previous two rmation is accurate before	Help
Lender agr	ees that all notices	from Fannie Mae to	[Lender Name]	under the	
Mortgage	Selling and Servicir	ng Contract, Selling G	uide, and Servici	ng Guide may be sent to	
the individ	lual assigned as the	"Designated Recipier	nt for Notices" ir	n the Roles in Your	
Organizati	ion section above.				
					•
21	How do I edit my contac	ts?			×
$\cup$	To edit a contact entry, c	lick on the 'pencil icon' to th	e right of the contact	's row.	
2.	How do I modify my con	tact Roles or Ownership Inte	erest?		
	Roles in Your Organizatio	on and <u>Ownership Interest</u> r	must be updated with	in their respective pages. You can navigate	to those pages from the
3.	Why can't I verify this pa	ige?			
	Ensure that you have co must have all informatio	mpleted and verified the <u>Ro</u> n (title, email, phone and ad	les in Your Organizati Idress) entered into e	<u>on</u> and <u>Ownership Interest</u> pages.The cont ach row.	acts in the below table
(i) Yo	u cannot verify this se	ection until the Roles in Y	our Organization	and Ownership Interest sections are v	erified.
NAME	EMAIL	PHONE	TITLE	ADDRESS	EDIT
					0

Select the <b>pencil icon</b> under the <b>EDIT</b> column to edit the	I
contact's Title, Email, Phone and Address information.	ł
	J,

			,
Prefoc	*First Name	Middle Name	*Last Name
	\$		
Title			
*Email		* Phone	
*Address		- City	
		The Control	
Desce		zipcode	
		A 1	



Lender Information	
Approved Affiliates	
Please add the approved affiliates five-digit number below. If there is no approved affiliate, leave it blank and Verify this response.	
An approved affiliate is an organization associated with the lender through a full or partial ownership relationship, including parent companies a that is also an approved Fannie Mae Seller/Servicer.	Ind subsidiaries,
Approved Five-Digit Lender Number	
CANC	EL
	Verify this response



## Lender Information

## **Cross Default**

In the last fiscal year, has one or more of the following occurred (to the extent not cured within any applicable cure period	
in the applicable agreement):	
<ul> <li>A breach by [Lender Name] on a credit or funding facility, including warehouse or servicing advance lines of credit;</li> <li>A breach by any [Lender Name]'s affiliate or related entity in any of its obligations with Fannie Mae, including parental guarantees;</li> <li>A breach of any agreements with any other creditors where such breach involves an amount that exceeds 3% of [Lender Name]'s Lender Adjusted Net Worth;</li> <li>A breach of, or an impairment of any rights* contained in any agreement that is material to [Lender Name]'s origination of loans eligible for sale to Fannie Mae, servicing of Fannie Mae loans, the financial or business condition or operations of [Lender Name], or [Lender Name]'s ability to comply with the Lender Contract; or</li> <li>The occurrence of any change event, or circumstance which has or could reasonably be expected to have a material adverse effect on [Lender Name]'s origination of loans, servicing of Fannie Mae loans, on the financial or business condition or operations of [Lender Name]'s origination of loans, servicing of Fannie Mae loans, on the financial or business condition or operations of [Lender Name], or the ability to comply with the Lender Contract?</li> </ul>	
assets in the regular course of its business.	<b>↓</b>
Lenders must notify Fannie Mae of a default on any credit, guarantee or funding facility including warehouse lines, a breach by the lender or any affiliate of its Fannie Ma agreements with any other creditor where the breach exceeds 3% of the lenders Adjusted net Worth. If 'Yes' is selected, complete all fields and select the 'Save' button to Fannie Mae representative will contact you for more information	report a breach. A
NO YES	
Comments (Maximum 1000 characters)	
Enter comments here	
	Verify this response

If **YES** is selected, additional questions will be displayed.



Mortgage Operations		
<b>Multifamily Origination</b>		
Did [Lender Name] originate multifamily loar	ns this fiscal year?	
	NO YES	
If answered yes, please enter the following information This information reflects all Multifamily originations, inc	: luding originations retained in portfolio. Click on Ed	it to enter the information.
		🖍 Edit
PROPERTY TYPE	LOANS	UPB(\$)
Conventional MF (5+ Units)		
Cooperative Properties		
Manufactured Housing Communities		
Seniors Housing		
Student Housing		
Other		
Totals	0	\$
		Verify this response

# If **YES** is selected, the **Property Type** table will be displayed. Select **Edit** to open the table for editing.



# Mortgage Operations Single Family Origination

Enter information on all Single-Family originations for this fiscal year, including originations held in portfolio or sold to other investors. Click on Edit to enter the information.

					🦉 Edit
PRODUCT	NUMBER OF LOANS	UPB SOLD AS CASH (\$)	UPB SOLD AS MBS (\$)	UBP HELD IN PORTFOLIO(\$)	TOTAL UPB(\$)
Conventional Fixed Rate					\$
Conventional Adjustable Rate					\$
Government					\$
Second Mortgage/Home Equity Conversion Mortgage					\$
Other					\$
Totals	0	\$	\$	\$	\$
				Verify this re	sponse

Select **Edit** to open the table for editing.



Mortgage Operations		
Multifamily Servicing		
Did [Lender Name] service multifamily loans th	is fiscal year?	
	NOYES	
<b>If answered yes, please enter the following information:</b> This information reflects all Multifamily servicing, including	g servicing held in portfolio and for other investors. Cli	ck on Edit to enter the information.
	LOANS	unovés
PROPERTY TYPE	LUANS	099(5)
Conventional MF (5+ Units)		
Cooperative Properties		
Manufactured Housing Communities		
Seniors Housing		
Student Housing		
Other		
Totals	0	\$
		Verify this response





# Mortgage Operations

# Single Family Servicing

This information reflects all Single Family servicing as of the fiscal year end, including loans serviced for other investors, and acting as Master Servicers. Click on Edit to enter the information.

		V	Edit
PRODUCT	TOTAL LOANS	TOTAL UPB(\$)	
Conventional Fixed Rate			
Conventional Adjustable Rate			
Government			
Second Mortgage/Home Equity Conversion Mortgage			
Other			
Totals		0	\$
		Verify this respo	nse

Select **Edit** to open the table for editing.

Mortgage Operations	
Flood Monitoring	
For single family Fannie Mae loans serviced by [Lender Name], does [Lender Name] maintain policies and procedures that ensure timely monitoring of Special Flood Hazard Area mapping and administration of flood insurance at the loan level in accordance with Fannie Mae Servicing Guide section B-3-01: Flood Insurance Requirements Applicable to All Property Types?	
NO YES N/A	
Comments (Maximum 1000 characters)	
Enter comments here	
	Verify this response

<u>\_</u>

Select **N/A** if this question does not apply.



Mortgage Operations		
Pledge of Servicing Rights		
Has [Lender Name] pledged Fannie Mae servicing rights to a finan	cier?	Help
Please provide details regarding any pledge of servicing rights as defined in th <a href="https://www.fanniemae.com/content/guide/selling/a3/3/03.html">https://www.fanniemae.com/content/guide/selling/a3/3/03.html</a>	e Selling Guide:	×
NO	YES	
* Secured Creditor Name	* Secured Creditor Address	
Effective Date of Financing	* City	
ä		
	* State	* Zip Code
	Select	
* Acknowledgement Agreement signed?		
NO	YES	
* Acknowledgement Agreement Date		
<b></b>		
Comment on Acknowledgement Agreement (optional)		
		CANCEL SAVE
		Verify this response
ا ا ا ا ا ا ا ا ا ا ا ا ا ا ا ا ا ا ا ا	l questions will be displayed.	- 1



Mortgage Operations		
Transfer of Interest in Servicing Income		
Did [Lender Name] sell, pledge or transfer to a third party its inter income and/or right to receive reimbursement of advances)?	rest in servicing income (i.e. exces	ss servicing
Please provide details regarding any transfer of interest in servicing income a https://www.fanniemae.com/content/guide/selling/a3/3/03.html	s defined in the Selling Guide:	×
NO	YES	
* Purchaser or Financier Name	* Purchaser or Financier Address	
* Effective Date of Transfer	* City	
ä		
Assets Transferred (select one):	* State	* Zip Code
Select	Select 🔻	
* Subordination of Interest Agreement signed?		
NO	YES	
* Subordination of Interest Agreement Date		
首		
Comment on Subordination of Interest Agreement (optional)		
		CANCEL
		Verify this response
lf <b>VES</b> is selected, addition	al questions will be displayed	-!

If **YES** is selected, additional questions will be displayed.



e of Credit
g advance line of credit?
YES
etails:
* Amount of Line
Outstanding Amount
* As of Data
E23
CANCEL
Verify this response

If **YES** is selected, any warehouse banks previously reported are automatically displayed. Select the **pencil icon** under the **EDIT** column to edit the contact and select **+ADD WAREHOUSE BANK** to add additional warehouse banks.



Mortgage Operations	
Lender Eligibility Compliance	
Does [Lender Name] comply with the following requirements:	
All lender eligibility requirements	
<ul> <li>The Mortgage Selling &amp; Servicing Contract, including all amendments</li> </ul>	
All applicable Fannie Mae Guides	
All applicable Fannie Mae Announcements and Lender Letters	
All other parts of the Lender Contract	
See details on the Lender Contract in Part A2 of the Selling Guide Link: <u>https://www.fanniemae.com/content/guide/selling/a/in</u>	dex.html
NO	
Comments (Maximum 1000 characters)	
Enter comments here	
	Verify this response



Mortgage Operations	
Lender Contract Warranties	
Do all representations and warranties made by [Lender Name] in the Lender Contract regarding [Lender Name] continue to be accurate and true in all respects?	Help
See details on the Lender Contract in Part A2 of the Selling Guide:	×
https://www.fanniemae.com/content/guide/selling/a/index.html	
NO YES	
Comments (Maximum 1000 characters)	
Enter comments here	
	Verify this response



Mortgage Operations	
Information Security Progra	am and Controls
ls [Lender Name] maintaining an lı policies, standards, procedures, an Business Resiliency Supplement?	nformation Security Program that includes associated programs, plans, d controls in accordance with the Fannie Mae Information Security and
	NO YES
Comments (Maximum 1000 characters)	
Enter comments here	
<ul> <li>Ensure confidentiality of all no Confidential Information, and</li> <li>Prevent unauthorized access of</li> </ul>	onpublic personal information, Fannie Mae data, and other Fannie Mae
*Appropriate procedures and controls inclu	de written agreements with any vendors, contractors or third parties having access to data and Confidential Informatio
	NO YES
Comments (Maximum 1000 characters)	
Enter comments here	
	Verify this response

<b>Business Resiliency</b>		
Is [Lender Name] maintaining a Bus Plan, procedures and controls*, in a Resiliency Supplement?	iness Continuity Management Program, including a Business Continuity ccordance with the Fannie Mae Information Security and Business	
*Procedures and controls include written ag	eements with any third-party vendors or service providers.	
	NO	
Comments (Maximum 1000 characters)		
Enter comments here		

Mortgage	e Operations
Redist	tribution of DU
Does [L Originat	ender Name] redistribute access to Desktop Underwriter (DU) to any Third-Party tors and/or Subsidiaries?
NOTE: Ad	dditional information regarding DU redistribution definitions, terms and conditions can be found in the Desktop Underwriter f the Consolidated Technology Guide and in the Redistribution of DU job aid.
?	If you have any questions or need assistance in responding to this question, contact your Fannie Mae Business Account Management Solutions (BAMS) team.
i	Please note that by selecting YES to this question, you will be required to complete the <u>Redistribution of DU Contact List</u> which will be emailed to you after you submit Form 582. For more information and to help determine if you redistribute DU, review the <u>Redistribution of DU Job Aid</u> .
	NO
	Verify this response

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Mortgage Operations	
Translation Services	
Does [Lender Name] make translation services available	to non-English speaking borrowers?
	NO YES
	Verify this response

Mortgage Operations	
Contractors / Third Parties	
In the management of Fannie Mae related funds, does [Lender Name] have required anti-fraud policies and	
procedures in place, and if using contractors/third parties to manage Fannie Mae related funds, does	
[Lender Name] have required oversight procedures to effectively oversee these third parties?	
NO YES N/A	
Comments (Maximum 1000 characters)	
Enter comments here	
	Verify this response
Select <b>N/A</b> if this question does not apply	

Select N/A if this question does not apply.



Mortgage Operations		
Quality Control		
<b>Roles</b> These contacts can be updated in the "Roles in Your Organization" section.		
Role	Name	
Head of Pre-Funding Quality Control		
Head of Post-Closing Quality Control		
<b>Vendors</b> Please enter the names of your Quality Control vendors. If your firm does not	ot outsource to a third-party vendor, enter "none" in the field.	
* Pre-Funding Quality Control Vendor	Post-Closing Quality Control Vendor	
+ ADD VENDOR	+ ADD VENDOR	
Please enter the name of the individual from the lender's Quality Control bus accuracy and completeness of QC vendor's work. <b>Note: Only one contact car</b>	isiness area responsible for performing the monthly 10% oversight review to validat <b>an be added for this role.</b>	e the
✓ * Third-Party QC Vendor Oversight 1	+ Existing Contact	t
	Cancel	ve
	Verify this res	ponse
The <b>Head of Pre-Funding Quality Control</b> can be updated in the <b>Roles in Your Organ</b> <b>Closing Quality Control Vendor</b> field, then displayed and must be completed before the	I and the Head of Post-Closing Quality Control roles nization section. If a vendor is added to the Post- n the Third-Party QC Vendor Oversight contact is e Verify this response checkbox is enabled.	



Mortgage Operations	
Third Party Originators	
Does [Lender Name] utilizeThird Party Originators?	
NO YES	
Does [Lender Name] have policies, procedures and processes in place to monitor its third party originator's	
compliance with applicable consumer protection laws and regulations?	
NO YES	
Comments (Maximum 1000 characters)	
Enter comments here	
	Verify this response
,	

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ľ	lf	Y	ES	is is	sse	eleo	cteo	l, a	ddi	tio	nal	qu	esti	ons	s wi	ll be	e dis	spla	ayed	I. İ
L	-										· — -									



Mortgage Operations
Background Checks
Does [Lender Name] perform background checks on employees who are engaged in Fannie Mae-
related loan origination and loan servicing activities?
NO YES
Comments (Maximum 1000 characters)
Enter comments here
Did [Lender Name] identify any significant issues regarding such employees?
NO YES
Comments (Maximum 1000 characters)
Enter comments here
Verify this response
,,
If YES is selected, additional questions will be displayed.

If **YES** is selected, additional questions will be displayed.



Mortgage Operations
Complaint Management
Does [Lender Name] maintain policies and procedures which provide for the management
and tracking of borrower complaints, which ensure such complaints receive timely
responses?
NO YES
Comments (Maximum 1000 characters)
Verify this response



?	In this section you time of Acquisition Note: The Custome Note: After clicking	will report the S r Service email : on edit icon, sc	ervicer Nam address will roll to the bo	e, Customer Servi only be used by Fi ittom of the page t	ce Address and Pho annie Mae for interr o find the edit cont	ne number which will nal purposes. ent.	be printed in the Borrov	ver Notification	<sub>at</sub> ×
ervicer #	Servicer Name	Servicing Type	Sub Servicer	Sub Servicer Name	Address	Email		Phone	EDIT
	6								0
	2								0
Servicing T In House ) Subservi lease ent Address	ivpe iced er servicer's Cus	tomer Service	address,e	mail address an	d phone number. * Telepho	ne			
City					* Email				
State Apply	Address, Phone and	* Zip	Code use servicers				CANC	EL	SAVE
			r I	Select the	pencil icon	under the <b>EDIT</b>			



# Pending Actions

Legal

Since the submission of this form last year, has there been:

- Any actions\* pending, started, or to[Lender Name]'s knowledge, threatened against or involving[Lender Name] that could reasonably be expected to have a material adverse effect on [Lender Name]'s ability to comply with the provisions of the Lender Contract, its financial status, servicing operations, or mortgage operations;
- A breach of certain agreements, in accordance with A4-1-01, Maintaining Seller/Servicer Eligibility;
- Any material and adverse change in the circumstances and qualifications that were in place for Fannie Mae's consideration at the later of:

o The time of [Lender Name]'s approval in accordance with A4-1-01, Maintaining Seller/Servicer Eligibility, or

o Fannie Mae's most recent selling operational or servicing quality review; or

• Any change, event, or circumstance that has or could reasonably be expected to have a material adverse effect on [Lender Name]'s origination of loans, the servicing of Fannie Mae loans, or on the financial or business condition or operations of [Lender Name], or the ability to comply with the Lender Contract?

\*Including but not limited to claims, inquiries, suits, proceedings, and investigations, whether brought under the law, in equity or by a government agency

NO YES	NO	YES
--------	----	-----

omments (Maximum 1000 characters)
inter comments here
Verify this response



Legal
Default Related Legal Matters
Has [Lender Name] completed due diligence on all law firms handling default-related legal matters (foreclosure, bankruptcy and related litigation) confirming that the law firms meet the minimum firm
requirements set forth in Servicing Guide Section F-2-04?
NO YES N/A
Comments (Maximum 1000 characters)
Has [Lender Name] submitted a Servicer Selection Form (Form 200) to Fannie Mae for law firms handling default-related legal matters in all jurisdictions in which lender has or anticipates having seriously delinquent loans?
NO YES N/A
Comments (Maximum 1000 characters)
Verify this response
If <b>YES</b> is selected, additional questions will be displayed. Select <b>N/A</b> if these questions do not apply

Select N/A if these questions do not apply.

I



Regulatory
Escrow Accounts Compliance
<ul> <li>Has [Lender Name] complied with all laws, regulations and contracts* regarding:</li> <li>Mortgagors' escrow deposit accounts</li> <li>Collateral accounts</li> </ul>
* Including (but not limited to) laws, regulations and contracts that require payment of interest?
NO YES N/A
Comments (Maximum 1000 characters)
Verify this response
Select <b>N/A</b> if this question does not apply.



Regulatory
Federally Insured Institution
Is [Lender Name] a federally-insured institution or an affiliate or subsidiary of a federally-insured institution?
NO
Please indicate if the following statements are true:
All sales to and servicing for Fannie Mae for the coming year has been approved by the appropriate managing
authority* of [Lender Name] or an individual authorized by the managing authority to enter into mortgage selling or
servicing transactions. The approval is reflected in the written record of meetings for the managing authority.
▼
X
Corporation - Board of Directors
Partnership - General Partner
LLC - Managing Member
NO YES
Comments (Maximum 1000 characters)
The Lender Contract is the "written agreement" governing sale of mortgage loans to, and the servicing of loans for.
Fannie Mae.
NO YES
Commonia (Mandonum 1000 observations)
Comments (Maximum 1000 characters)
[Lender Name] maintains the "written agreement" as the official record. All electronic transmission or copy, or physical,
printed versions of the Lender Contract are part of the "written agreement".
NU YES
Comments (Maximum 1000 characters)
,
If <b>YES</b> is selected, additional questions will be displayed
Verify this response

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Regulatory
Fair Lending
For single family Fannie Mae loans serviced by [Lender Name] that were originated on or after March 1, 2023, does [Lender Name] maintain the following fair lending data elements in a queryable format for each mortgage loan if obtained during the origination process? • Race of borrower(s), • Ethnicity of borrower(s), • Age of borrower(s), • Gender of borrower(s), and • Preferred language of borrower(s)
Comments (Maximum 1000 characters)
Enter comments here
Verify this response

Select **N/A** if this question does not apply.



Regulatory Monitoring Legal Compliance		
[Lender Name] has required policies and procedures, includ facilitate compliance with:	ing regular training for	employees and contractors, to
Fair Housing Act		
	NO YES	
Equal Credit Opportunity Act (ECOA)		
	NO YES	
Fair Credit Reporting Act (FCRA)		
	NO YES	
Gramm-Leach-Bliley Act (GLBA)		
	NO YES	If <b>NO</b> is selected for the <b>Telephone</b>
Telephone Consumers Protection Act (TCPA)	NO YES	<b>Consumers Protection Act (TCPA)</b> , additional questions will be displayed.
Truth in Lending Act (TILA)		
	NO YES	
Unfair Deceptive Acts or Practices (UDAAP) prevention		
	NO YES	
Homeowners Protection Act (HPA)		
	NO YES	
Real Estate Settlement Procedure Act (RESPA)		
	NO YES	If <b>NO</b> is selected for the <b>Fair Debt</b>
Fair Debt Collections Practices Act (FDCPA)	NO YES	<b>Collections Practices Act (FDCPA)</b> , an additional question will be displayed.
Servicemembers Civil Relief Act (SCRA)		
	NO YES	
		Verify this response



Regulatory	
Consumer Protection Compliance	
In the past two years, has [Lender Name] paid monies or entered into a settlement/conciliation agreement relating to the	
breach of a consumer protection law or regulation that had a financial impact of more than \$500,000 or that had a	
NO YES	
Comments (Maximum 1000 characters)	
Enter comments here	
	Verify this response

Regulatory	
Representation and Warranty Breaches	
Did [Lender Name] notify Fannie Mae that a breach of a selling representation or warranty relating to compliance with laws likely occurred that would trigger a reporting obligation under the Selling Guide and Servicing Guide?	
NO YES N/A	
Comments (Maximum 1000 characters)	
Verify this	response

Select **N/A** if this question does not apply.



Regulatory		
Office of Foreign Assets Control		
Is [Lender Name] currently subject to penalties (civil or criminal) or any enforcement actions		
initiated within the prior 12 months for compliance failures or violations related to the Office		
of Foreign Assets Control (OFAC) laws or regulations?		
NO YES		
Comments (Maximum 1000 characters)		
Enter comments here		
Verity this response		



Regulatory
Specially Designated Nationals and Blocked Persons List Screening
Prior to delivery to Fannie Mae, does [Lender Name] screen each borrower against OFAC's most recent
sanctions lists?
NO TES N/A
Comments (Maximum 1000 characters)
Enter comments here
Does [Lender Name] and all subservicers [Lender Name] uses (if applicable), periodically screen
borrowers on loans serviced on behalf of Fannie Mae against OFAC's most recent sanctions lists?
NO YES N/A
Comments (Maximum 1000 characters)
Enter comments here
Deep Hande Name 1 and all automations. Hander Name 1 and (16 and 16 at 16 a
Does [Lender Name] and all subservicers [Lender Name] uses (if applicable), have policies and
procedures in place to notify Fannie Mae Etnics via email within 24 hours of blocking or rejecting a
mortgage transaction based on review of OFAC's most recent sanctions lists?
NO YES N/A
Comments (Maximum 1000 characters)
Enter comments here

Select **N/A** if these questions do not apply.



Regulatory	
Cybersecurity Incidents	
Has [Lender Name] notified Fannie Mae of all cybersecurity incidents involving	Fannie Mae-related data that
occurred within the past twelve months?	
NO YES N/A	]
Comments (Maximum 1000 characters)	
Enter comments here	
Did [Lender Name] conduct a user access review of all users accessing Fannie I	/lae systems at least once
during the past fiscal year?	
NO YES	
Comments (Maximum 1000 characters)	
Enter comments here	
	Verify this response

Select **N/A** if the first question does not apply.



Regulatory	
Bank Secrecy Act Compliance	
Does [Lender Name] have a program in place to ensure co of the Bank Secrecy Act?	ompliance with the anti-money laundering provisions
	NO YES
Comments (Maximum 1000 characters)	
Enter comments here	
	Verify this response

Regulatory	
Bank Secrecy Act Compliance Failures	
Has [Lender Name] been subject to penalties (civil or crimi months for compliance failures related to the anti-money la	nal) or enforcement actions within the prior 12 aundering provisions of the Bank Secrecy Act?
	NO
Comments (Maximum 1000 characters)	
Enter comments here	
	Verify this response



Regulatory
FHA Certifications
Did [Lender Name] originate or service FHA mortgages during this past fiscal year?
NO
Is [Lender Name] aware of any impediments to certifying all sections of the annual re- certification in the current fiscal year?
NO YES
Comments (Maximum 1000 characters)
Enter comments here
Verify this response

If **YES** is selected, additional questions will be displayed.



Insurance
Fidelity Bond and Errors and Omissions Insurance Coverage
Does [Lender Name] have the required Fidelity Bond and Errors and Omissions insurance coverage?
NO YES
Comments (Maximum 1000 characters)
Verify this response

Insurance
Fidelity Bond and Errors and Omissions Removals
Here we will also be filled as the set of the set of the set of the set of the Band and Freeze and
Has any principal officer or partner of [Lender Name] been removed from its Fidelity Bond and Errors and
Omissions insurance in the past fiscal year, other than due to retirement or moving to another company in
the ordinary course?
NO YES
Comments (Maximum 1000 characters)
r
Verify this response



Insurance
Lender Placed Insurance
Are all lender-placed insurance premiums charged to the borrower or reimbursed by Fannie Mae exclude
commissions or payments earned or received by the servicer, or other entities or individuals affiliated
with the servicer (employees, agents, brokers, etc.), including any incentive-based compensation
regardless of its designation as commission, bonus, fees or other types of payments from the servicer's lender placed incurance carrier?
NO YES N/A
Comments (Maximum 1000 characters)
Does [Lender Name] confirm that the lender-placed insurance carrier for a lender-placed insurance policy is
not an affiliated entity of the servicer. This includes any captive insurance or reinsurance arrangements
with an affiliated entity?
NO YES
Comments (Maximum 1000 characters)
verify this response
If <b>NO</b> or <b>YES</b> is selected, additional questions will be
displayed. Select <b>N/A</b> if this question does not apply.

displayed. Select **N/A** if this question does not apply.



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Is Primary Policy	Policy Type Source Type	Policy Effective Date Policy Expiration Date	EDIT	DELET
No	Errors and Omissions Policy	2022-12-20 2023-12-20		Ť
	Is Primary Policy No	Is Primary Policy Type Source Type No Policy Type Errors and Omissions Policy	Is Primary Policy         Policy Type Source Type         Policy Effective Date Policy Expiration Date           No         Errors and Omissions Policy         2022-12-20 2023-12-20	Is Primary Policy         Policy Type Source Type         Policy Effective Date Policy Expiration Date         EDIT           No         Errors and Omissions         2022-12-20         2023-12-20         Image: Comparison of C

* Policy Number	
* Policy Type	• Source Type
<ul> <li>Errors and Omissions</li> </ul>	O Binder
Fidelity Bond	O Certificate
<ul> <li>Mortgage Banker Blanket Bond</li> </ul>	O Policy
<ul> <li>Mortgage Impairment</li> </ul>	
* Effective Date	* Expiration Date
	苗
Is Primary Policy*	Coverage Type
	<ul> <li>Aggregate</li> </ul>
	O Per Loan
Coverage Amount (\$)	Deductible Amount (\$)
Carrier Information	
* Name	
* Address	* State
	Select
* City	* Zip Code
	will be displayed. Select the <b>pencil</b>
nce information previously entered	