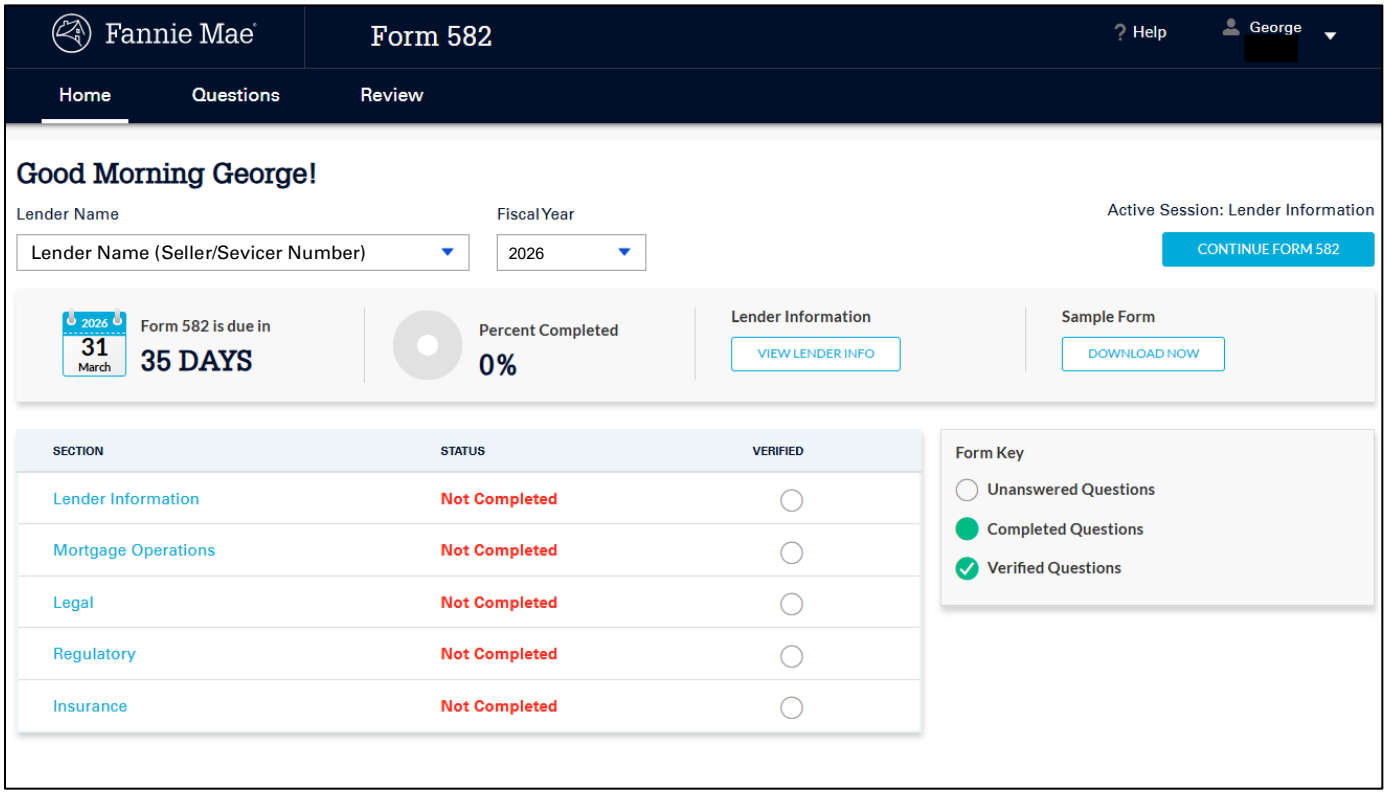
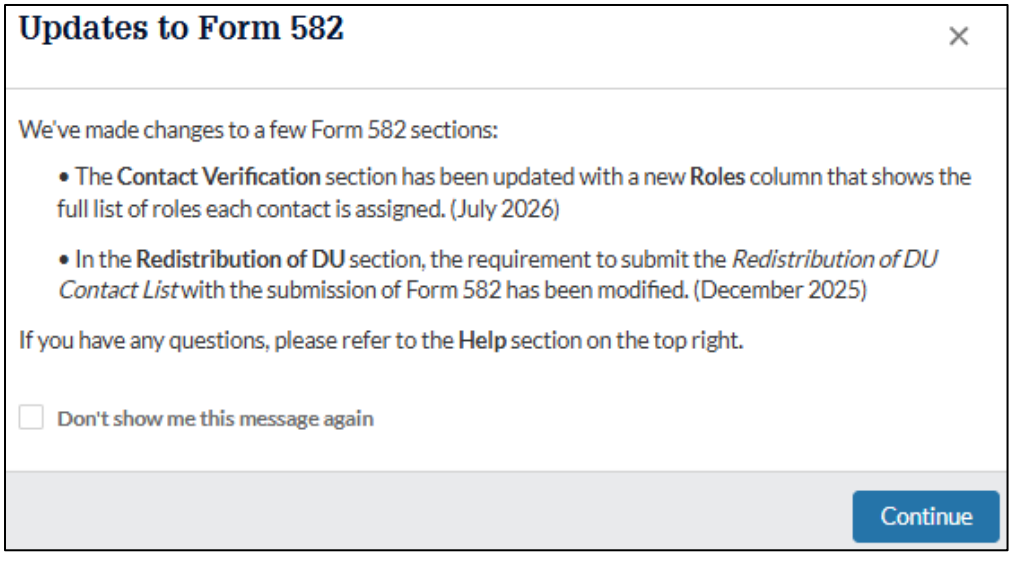
This is the **Lender Record Information (Form 582)** sample form. The **Lender Name (Seller/Servicer Number)** will be replaced with your company name and seller/servicer number when you login and edit your Form 582. This sample form is annotated with helpful notes in the **dashed box** to guide you in completing the form.

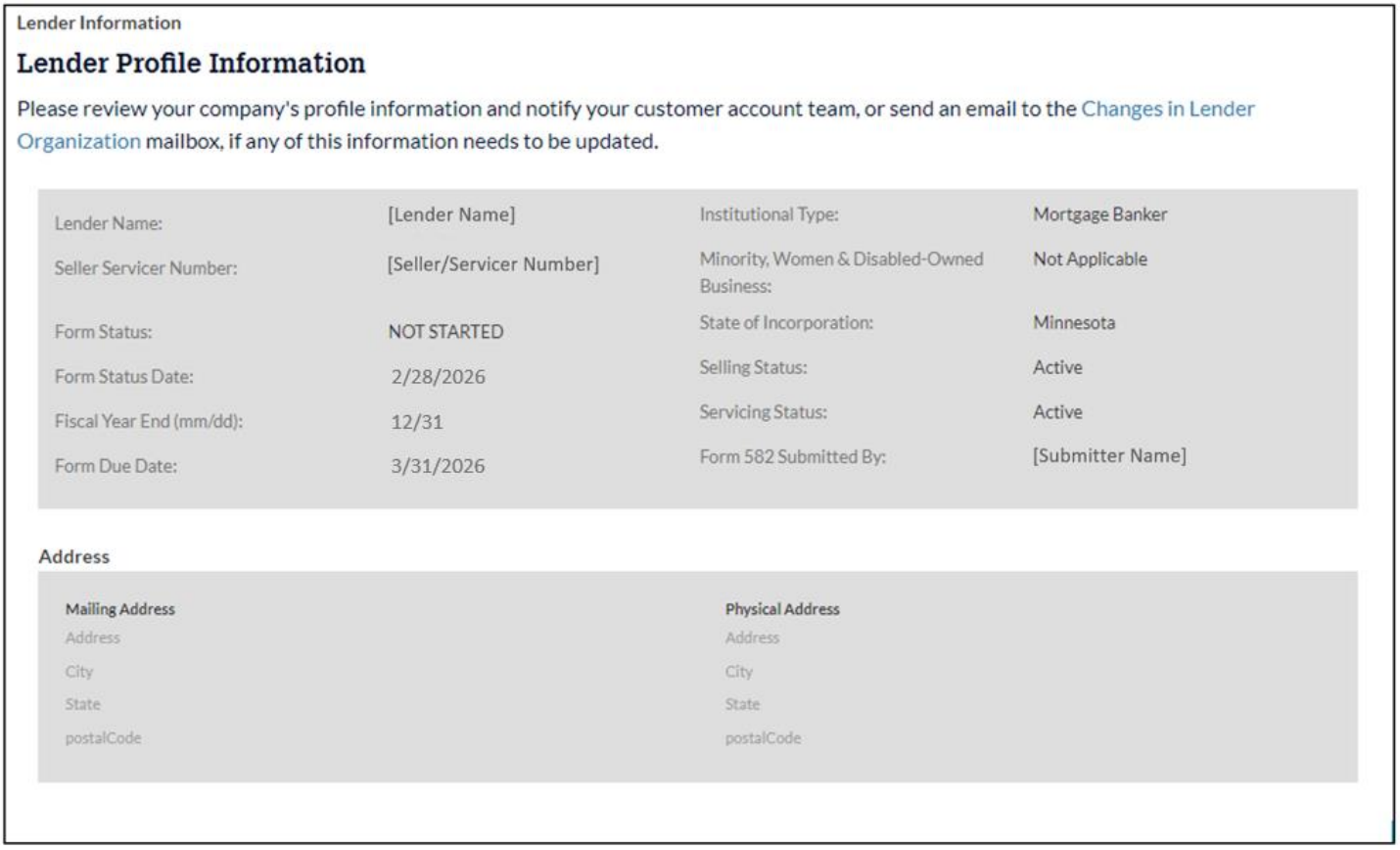



When you login to Form 582, you may see the **Updates to Form 582** notification on the Home page (displayed below) if you have completed a form previously and updates have been made to questions since the last time you logged into Form 582.






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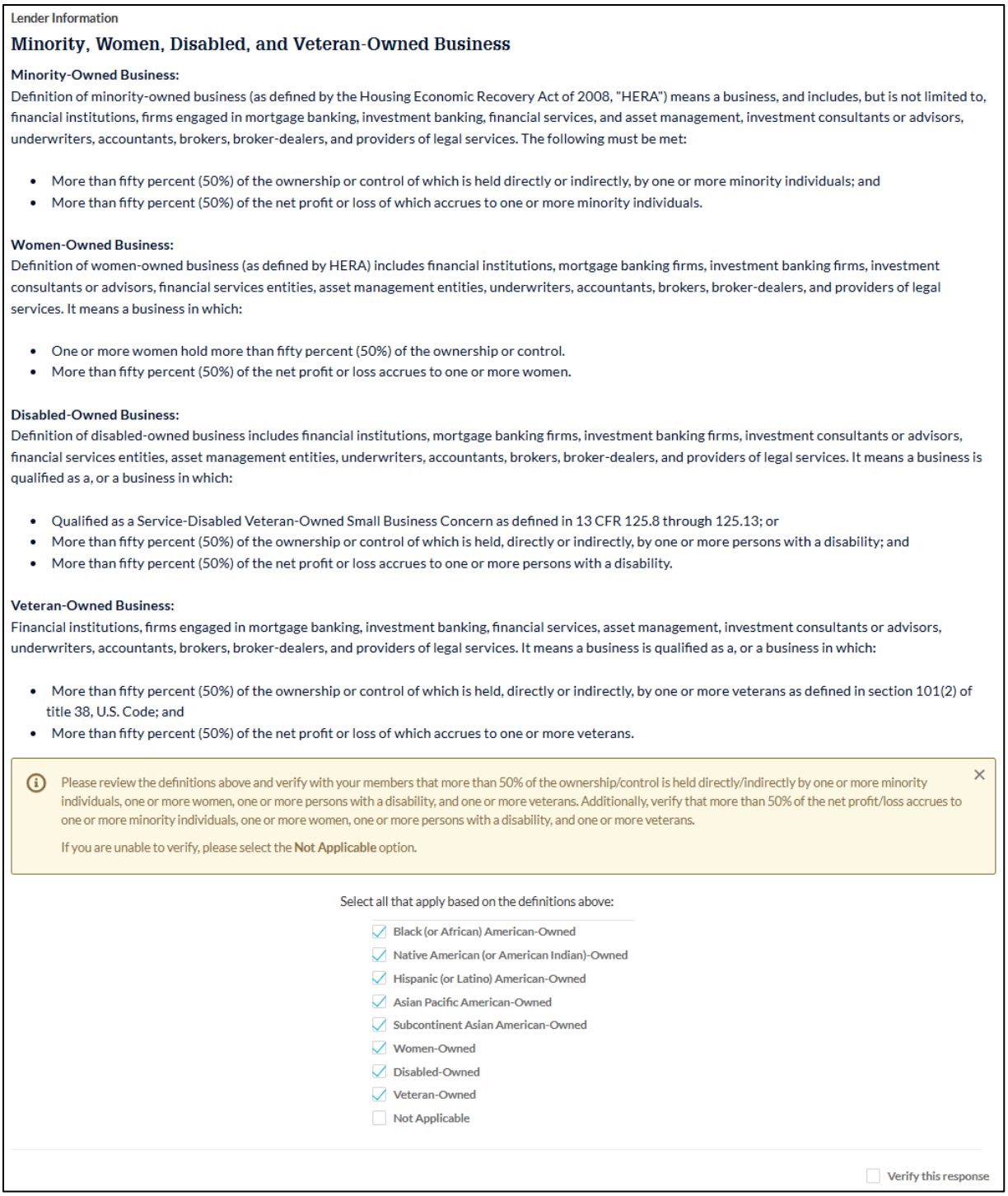



This section provides an overview of your account:

- 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.



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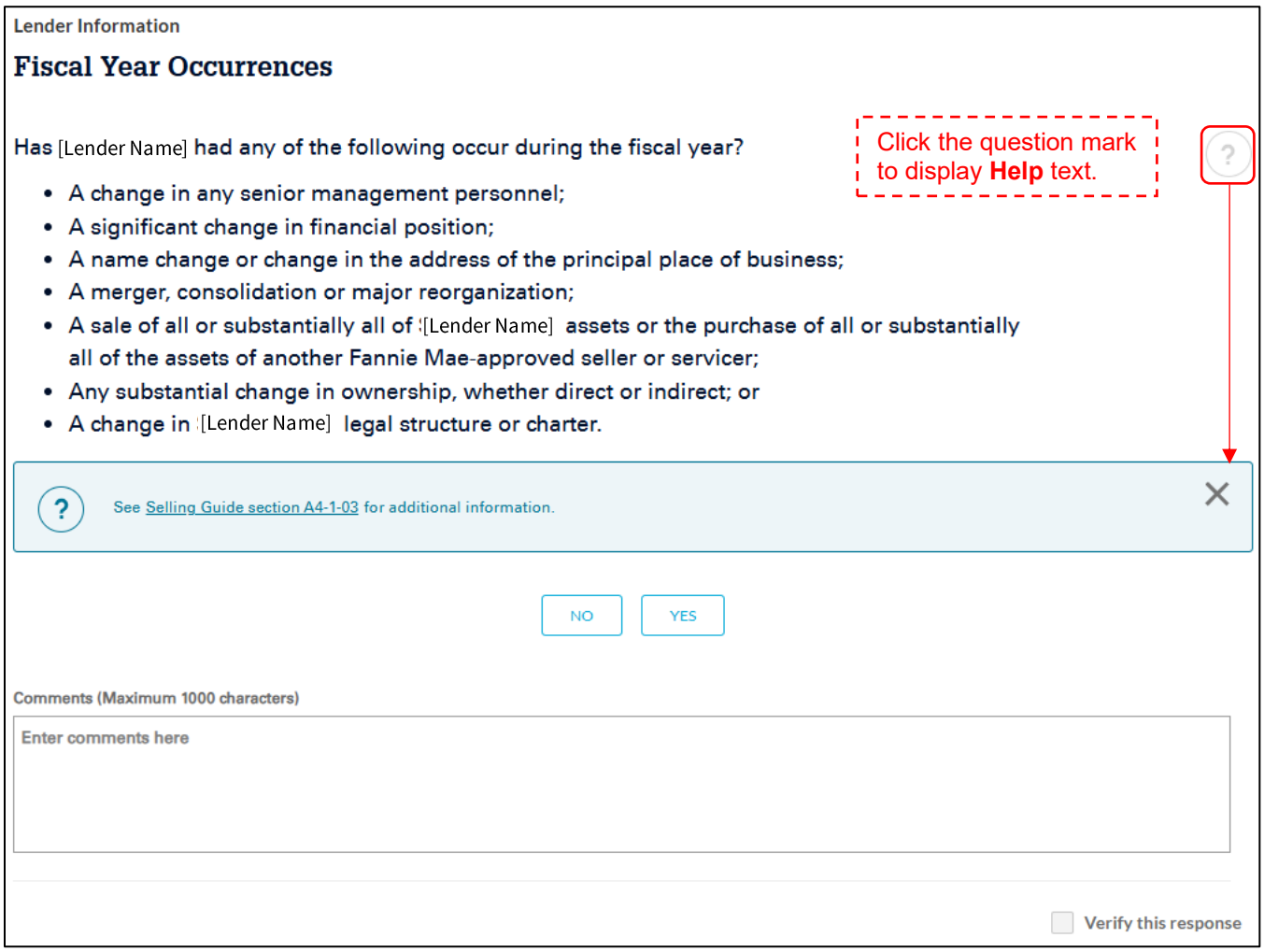



If all eight options are selected, a message is displayed with specific instructions to review and verify the options. Select **Not Applicable** if none of the options apply.

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.***



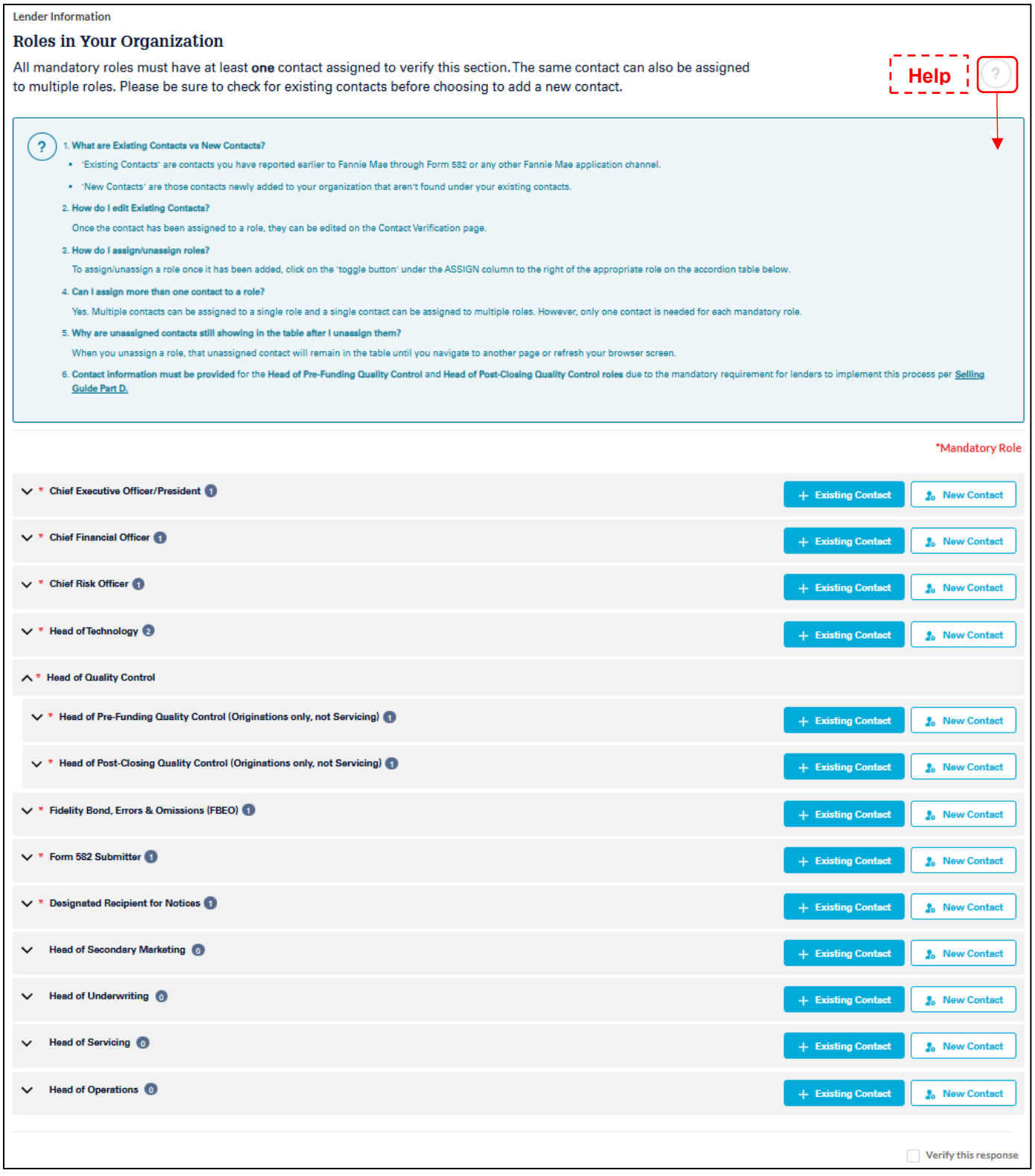
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Based on the answer selected, some questions will display a **Comment required** text field that must be completed before the **Verify this response** checkbox is enabled.



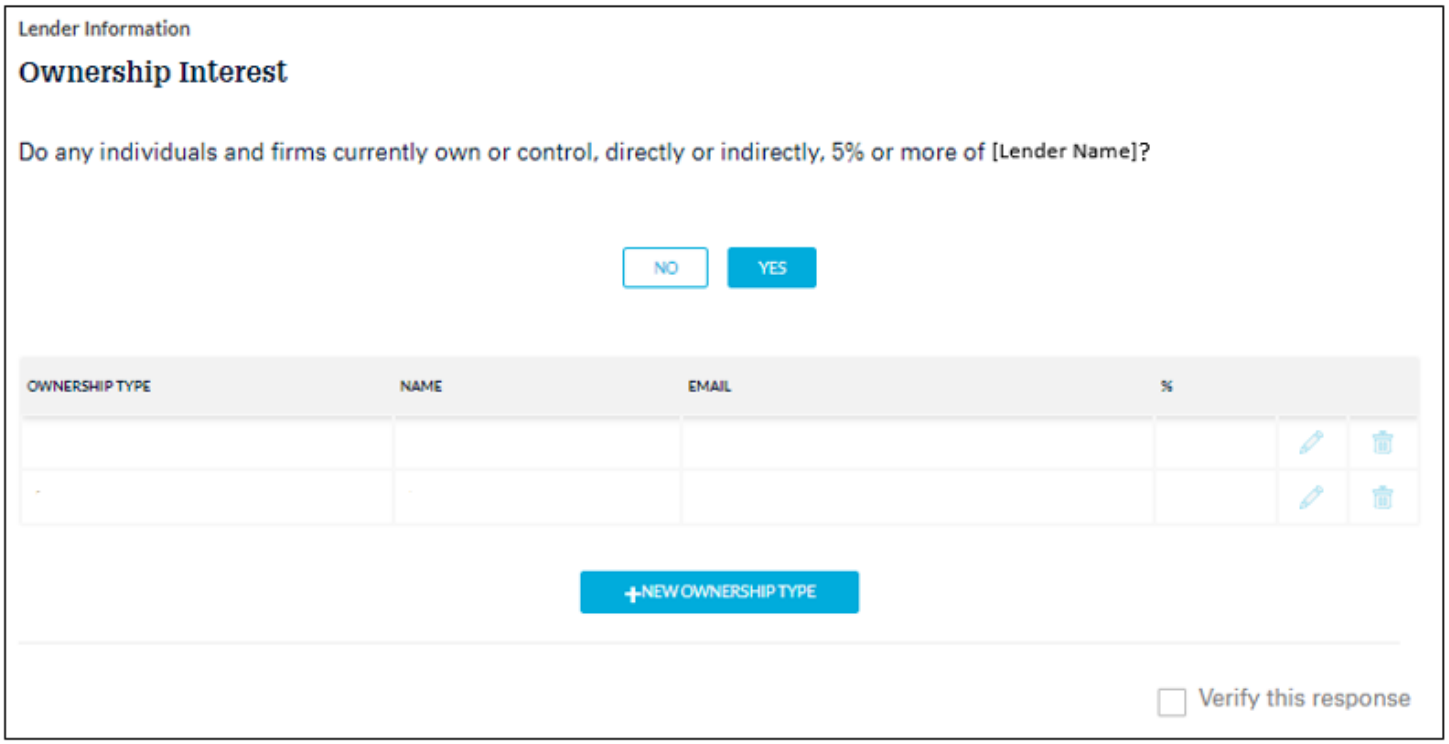
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**Mandatory roles** are marked with a red asterisk. **Verify this response** is enabled once all mandatory roles are completed.



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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**.







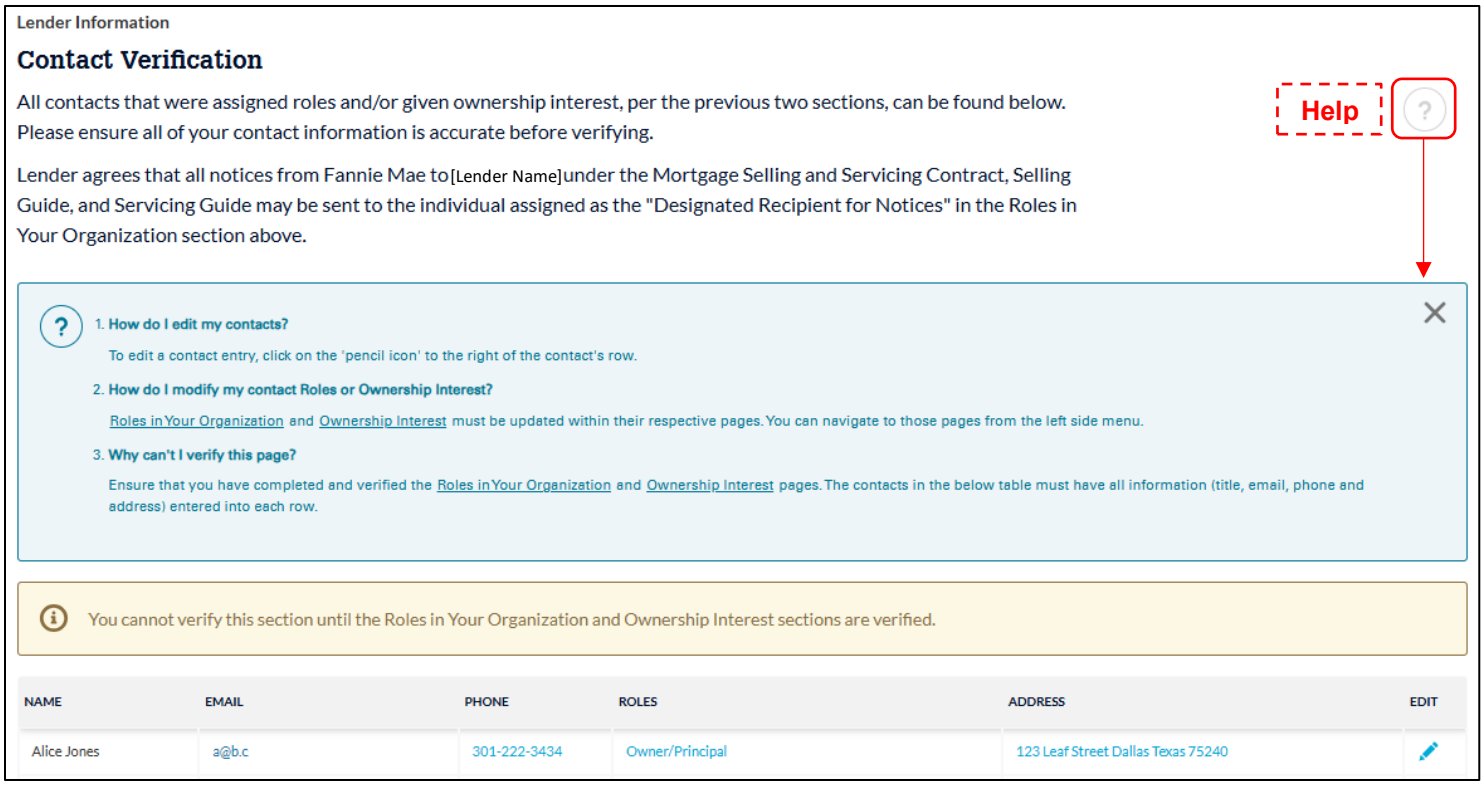


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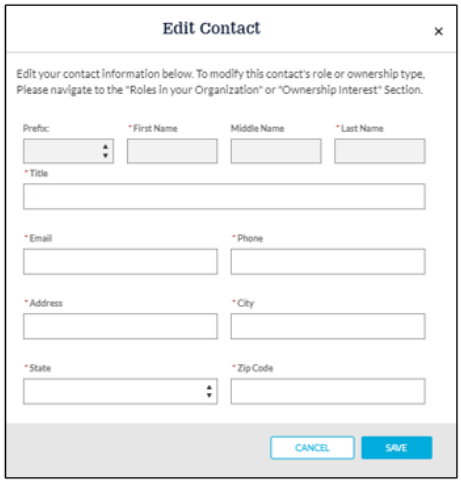




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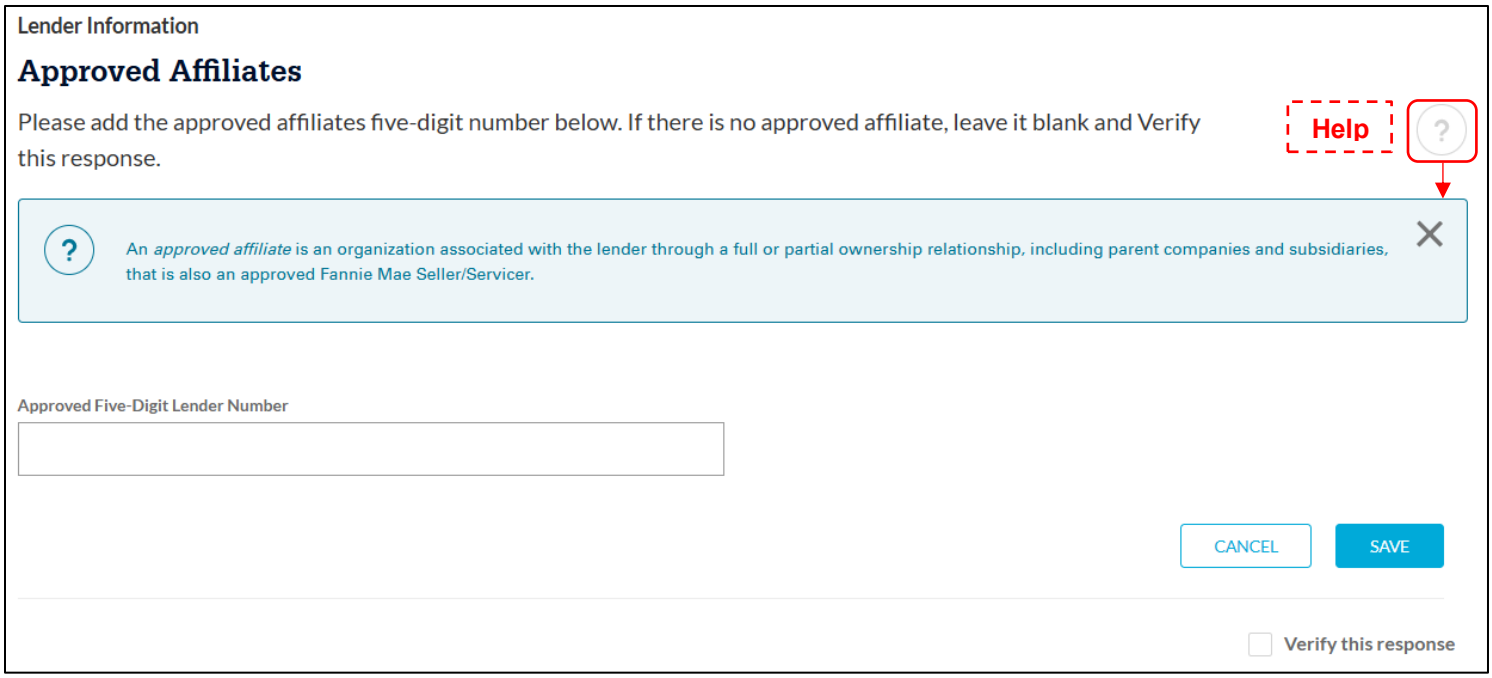



Select the **pencil icon** under the **EDIT** column to edit the contact's **Title**, **Email**, **Phone** and **Address** information.



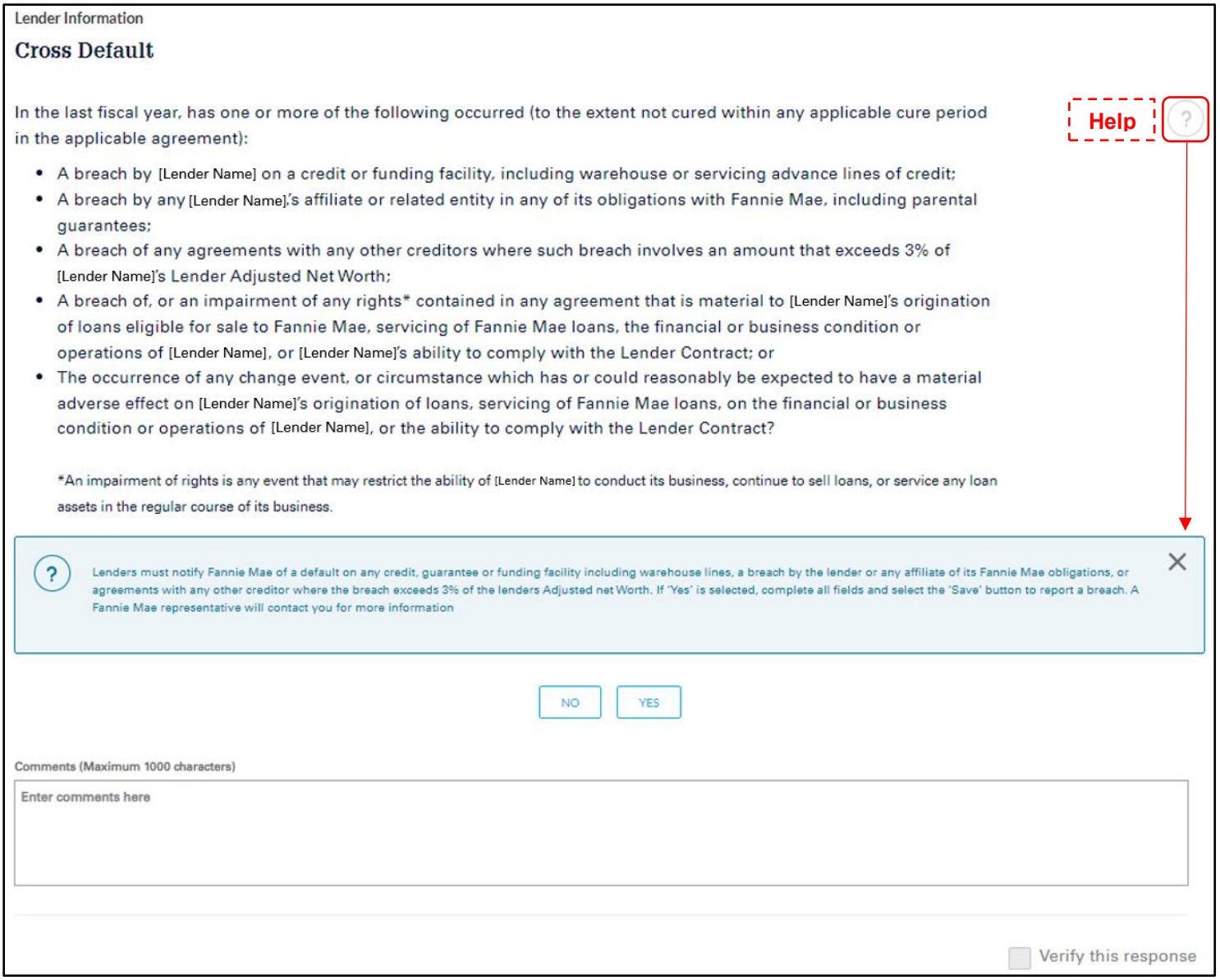



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If **YES** is selected, additional questions will be displayed.



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Mortgage Operations

## Multifamily Origination

Did [Lender Name] originate multifamily loans this fiscal year?

NO YES

**If answered yes, please enter the following information:**

This information reflects all Multifamily originations, including originations retained in portfolio. Click on Edit 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.



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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 response

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



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Mortgage Operations

## Multifamily Servicing

Did [Lender Name] service multifamily loans this fiscal year?

NO YES

**If answered yes, please enter the following information:**

This information reflects all Multifamily servicing, including servicing held in portfolio and for other investors. Click on Edit 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.



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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.

Edit

| PRODUCT | TOTAL LOANS | TOTAL UPB($) |
|---|---|---|
| Conventional Fixed Rate | | |
| Conventional Adjustable Rate | | |
| Government | | |
| Second Mortgage/Home Equity Conversion Mortgage | | |
| Other | | |
| Totals | 0 | $ |

Verify this response

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



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Mortgage Operations

## Flood Monitoring

For Single-Family Fannie Mae loans serviced by [Lender Name], do you (or your subservicer/outsource vendor) maintain policies and procedures that ensure timely loan-level monitoring of 1) Special Flood Hazard Area mapping and 2) administration of flood insurance in accordance with Servicing Guide, B-3-01, Flood Insurance Requirements Applicable to All Property Types?

NO YES N/A

Comments (Maximum 1000 characters)

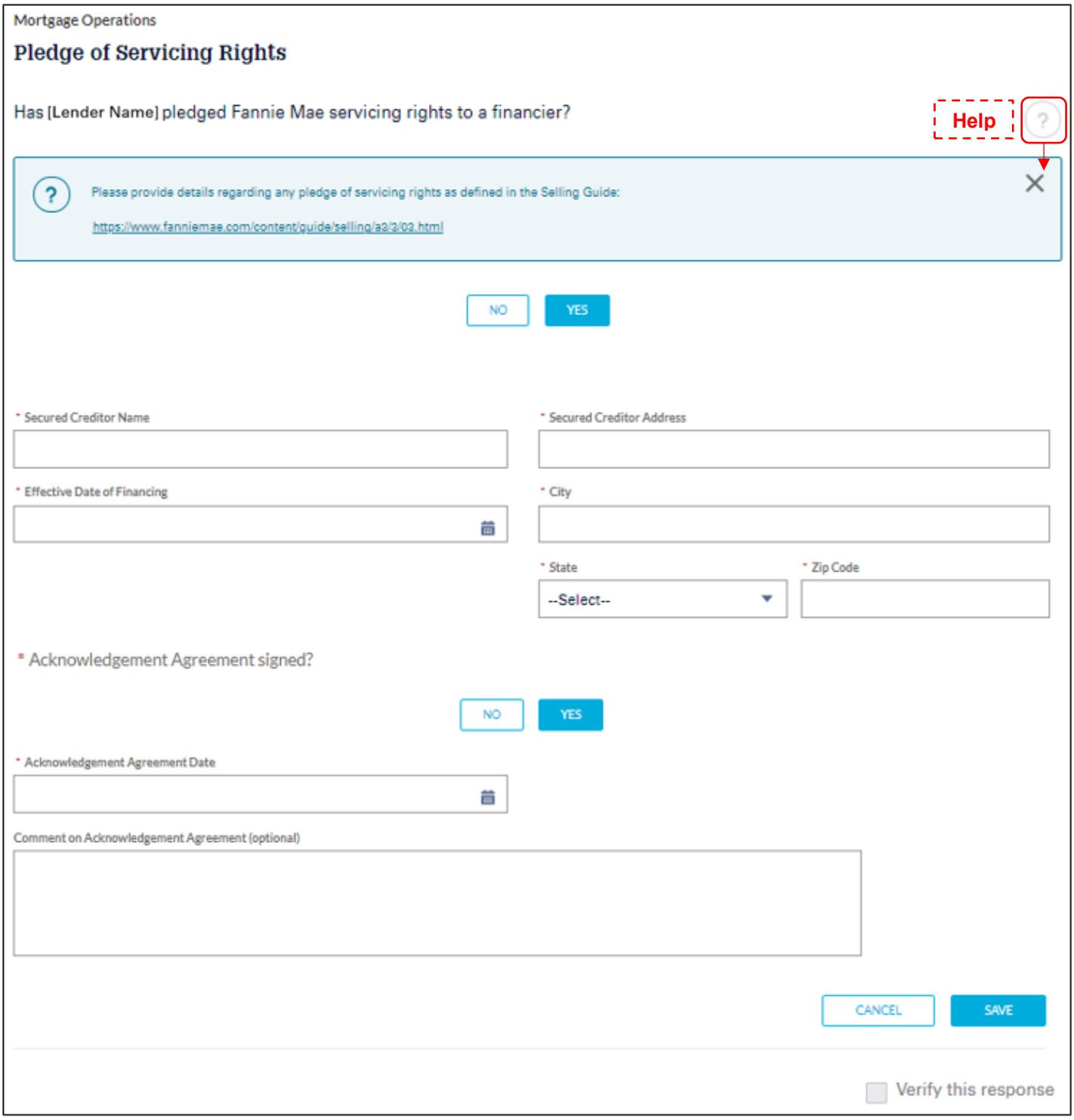
Enter comments here

Verify this response

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



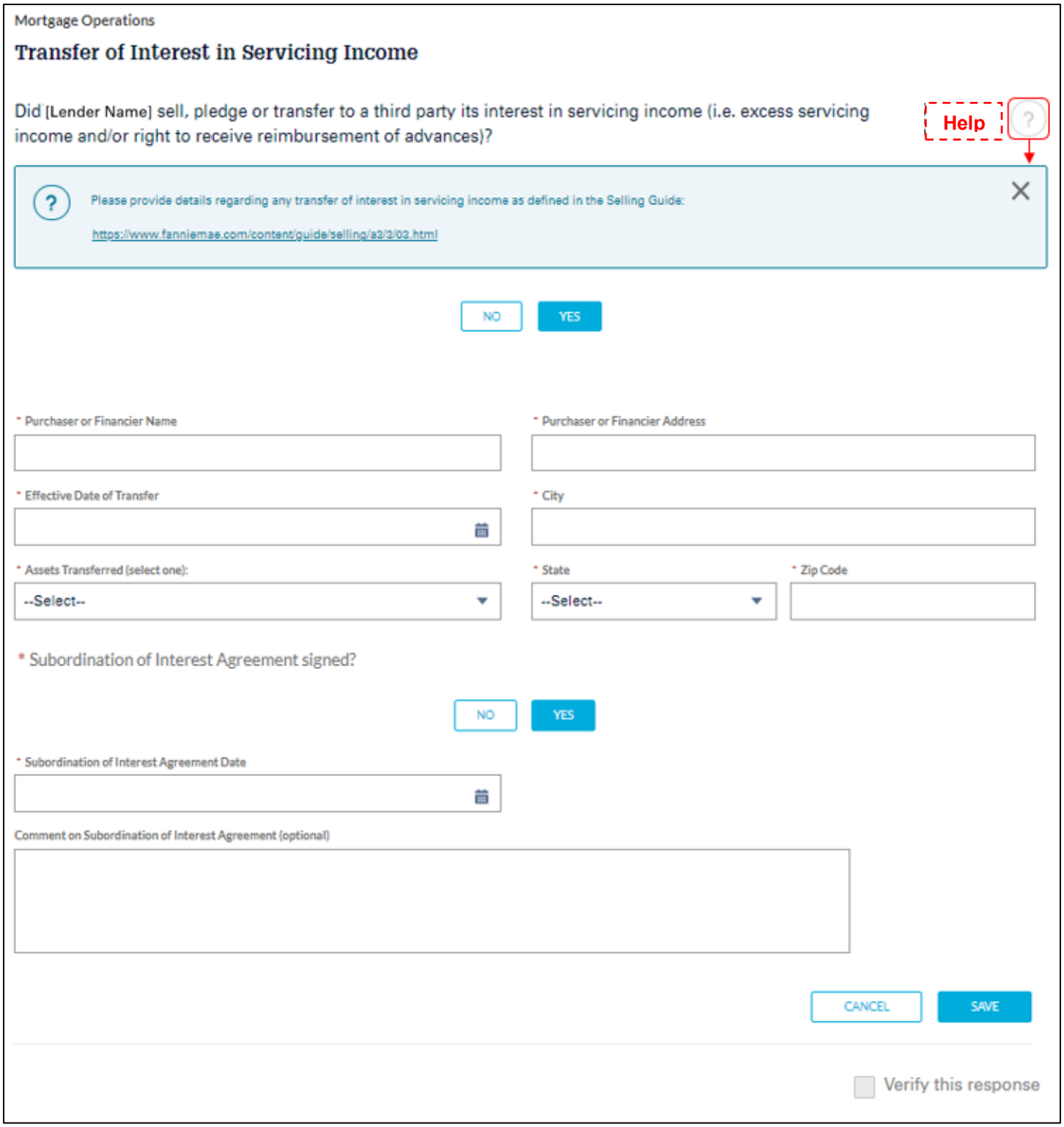
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If **YES** is selected, additional questions will be displayed.



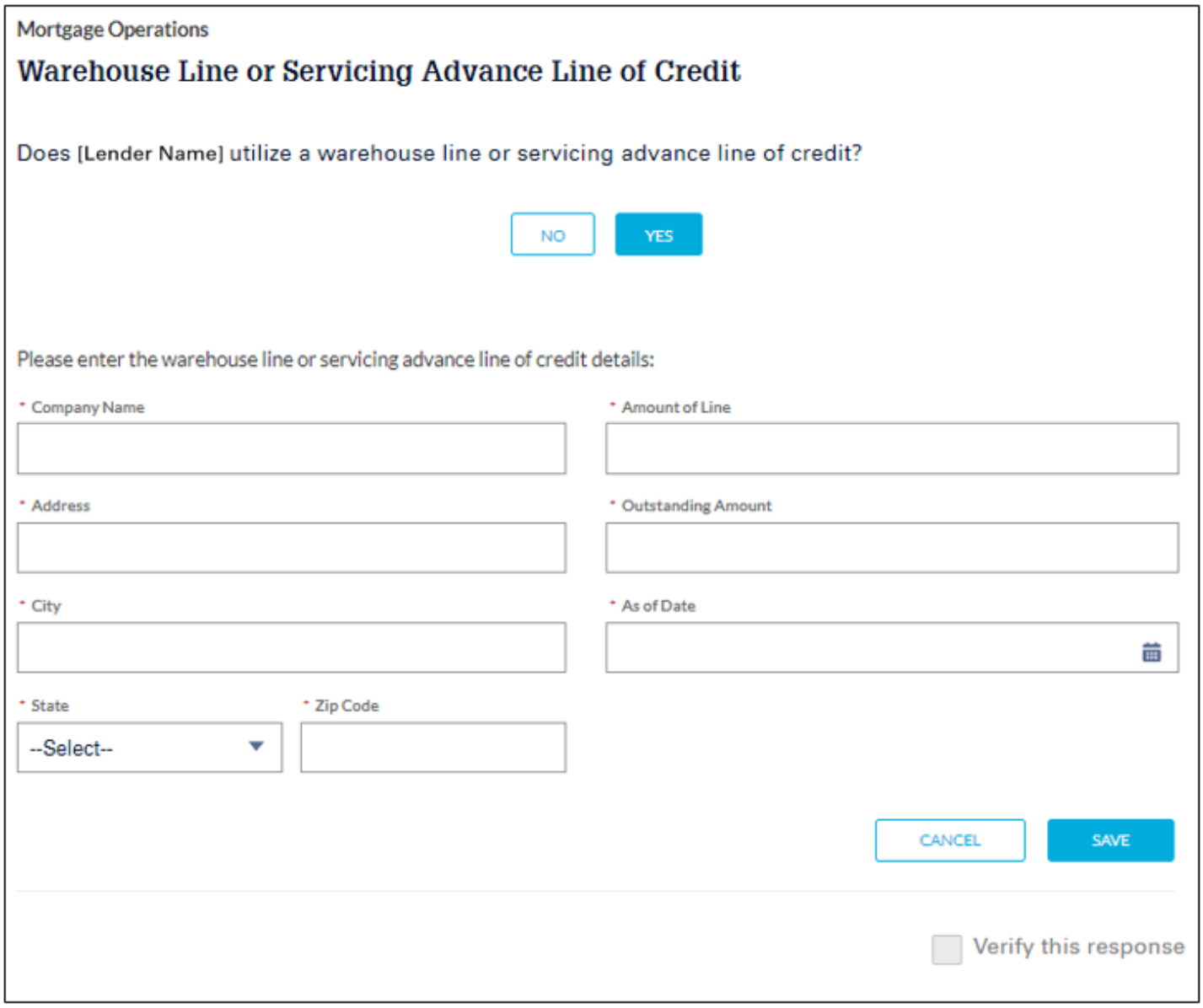
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If **YES** is selected, additional questions will be displayed.



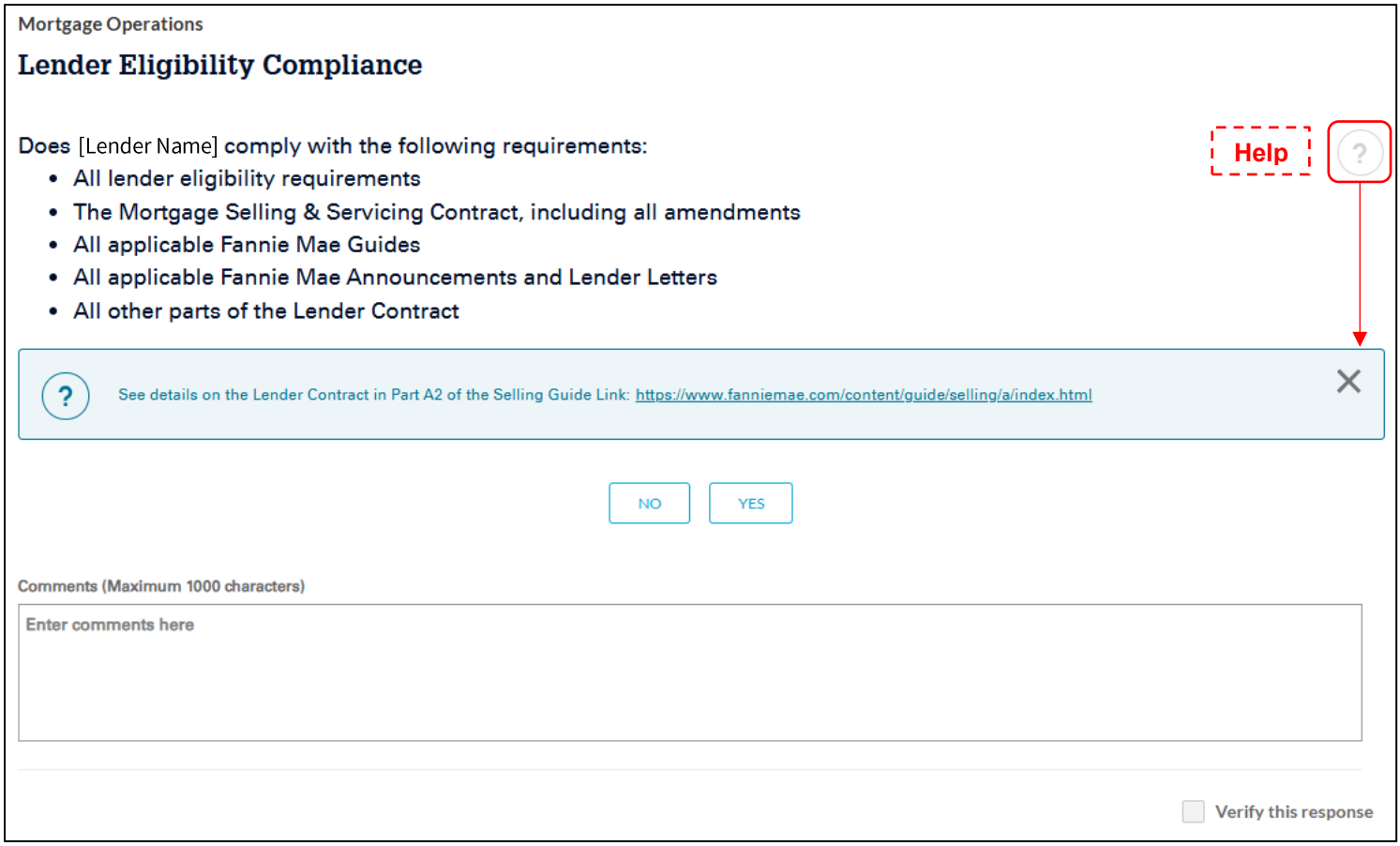
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If **YES** is selected, any warehouse banks previously reported are automatically displayed. Select the **pencil icon** under the **EDIT** column to edit the contact and select **+ADD WAREHOUSE BANK** to add additional warehouse banks.

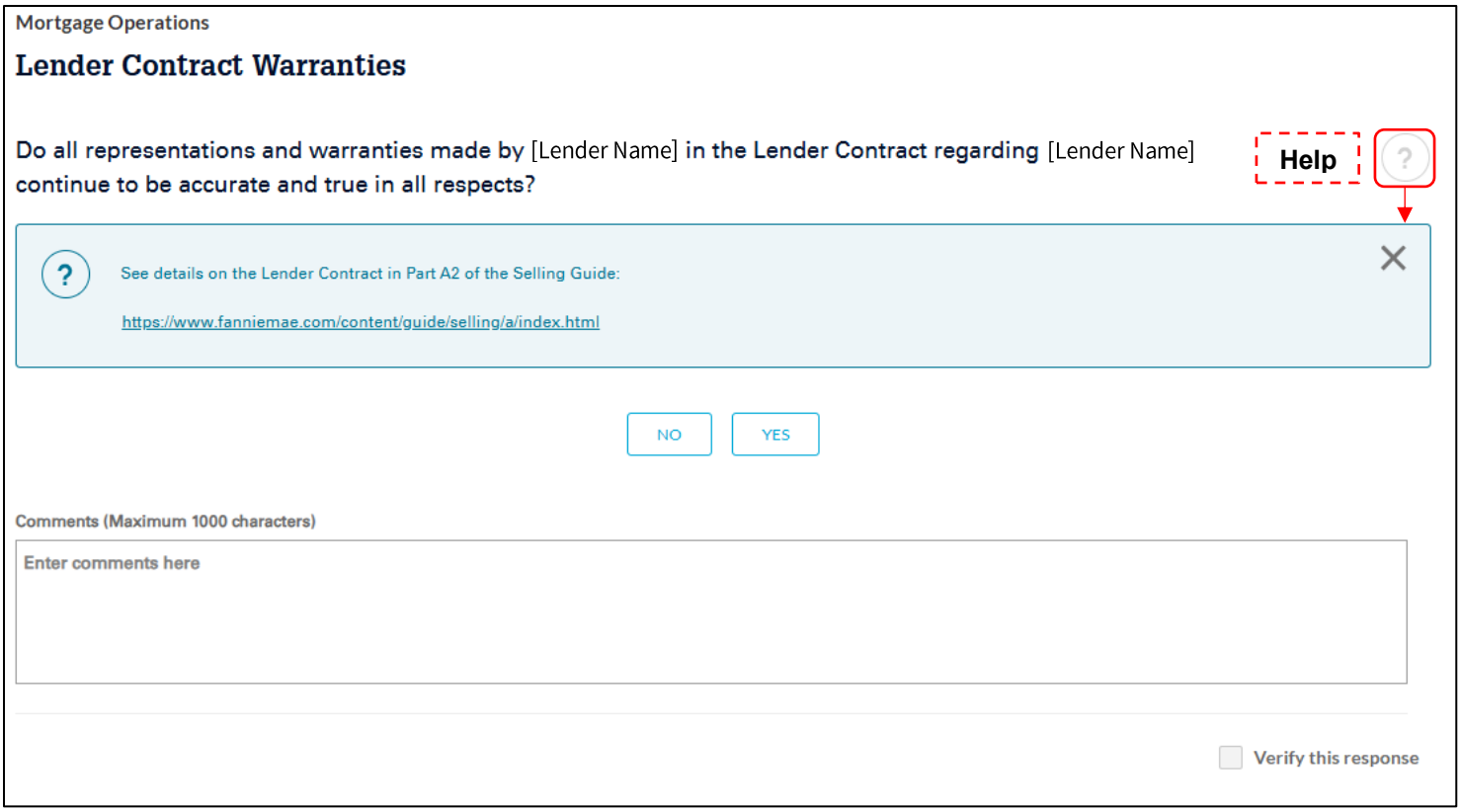


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Mortgage Operations

## Information Security Program and Controls

Is [Lender Name] maintaining an Information Security Program that includes associated programs, plans, policies, standards, procedures, and controls in accordance with the Fannie Mae Information Security and Business Resiliency Supplement?

NO YES

Comments (Maximum 1000 characters)

Enter comments here

Is [Lender Name] maintaining appropriate security procedures and controls, in accordance with the Fannie Mae Information Security and Business Resiliency Supplement, to:*

- Ensure confidentiality of all nonpublic personal information, Fannie Mae data, and other Fannie Mae Confidential Information, and
- Prevent unauthorized access or use of such data and information, including by vendors and contractors?

*Appropriate procedures and controls include written agreements with any vendors, contractors or third parties having access to data and Confidential Information.

NO YES

Comments (Maximum 1000 characters)

Enter comments here

Verify this response



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Mortgage Operations

## Business Resiliency

Is [Lender Name] maintaining a Business Continuity Management Program, including a Business Continuity Plan, procedures and controls*, in accordance with the Fannie Mae Information Security and Business Resiliency Supplement?

*Procedures and controls include written agreements with any third-party vendors or service providers.

NO YES

Comments (Maximum 1000 characters)

Enter comments here

Verify this response



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Mortgage Operations

## Redistribution of DU

**Does** [Lender Name] **redistribute access to Desktop Underwriter (DU) to any Third-Party Originator (TPO) and/or Subsidiaries via a wholesale or correspondent website solution, portal, origination platform, or application?**

**NOTE:** Additional information regarding the redistribution of DU - including definitions, terms and conditions - can be found in the *Desktop Underwriter Schedule* within the Consolidated Technology Guide and in the Redistribution of DU Job Aid.

Please note: In the event of a Cybersecurity Incident, your Fannie Mae Software Subscription Agreement requires you to provide the contact information for each Permitted TPO and Subsidiary to whom you redistribute DU. Additionally, the Nationwide Multistate Licensing System (NMLS) Unique Identifier (NMLS ID) assigned to the Permitted TPO or Subsidiary must be included within each Loan Casefile submitted to DU. For more information and to help determine if you redistribute DU, review the Redistribution of DU Job Aid.

NO YES

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

Does [Lender Name] have required anti-fraud policies and procedures in place?

NO YES

Comments (Maximum 1000 characters)

Enter comments here

If [Lender Name] uses third parties (vendors/contractors) to manage Fannie Mae-related funds, does [Lender Name] have required written procedures for the approval, management, and effective oversight of these third parties?

NO YES N/A

Comments (Maximum 1000 characters)

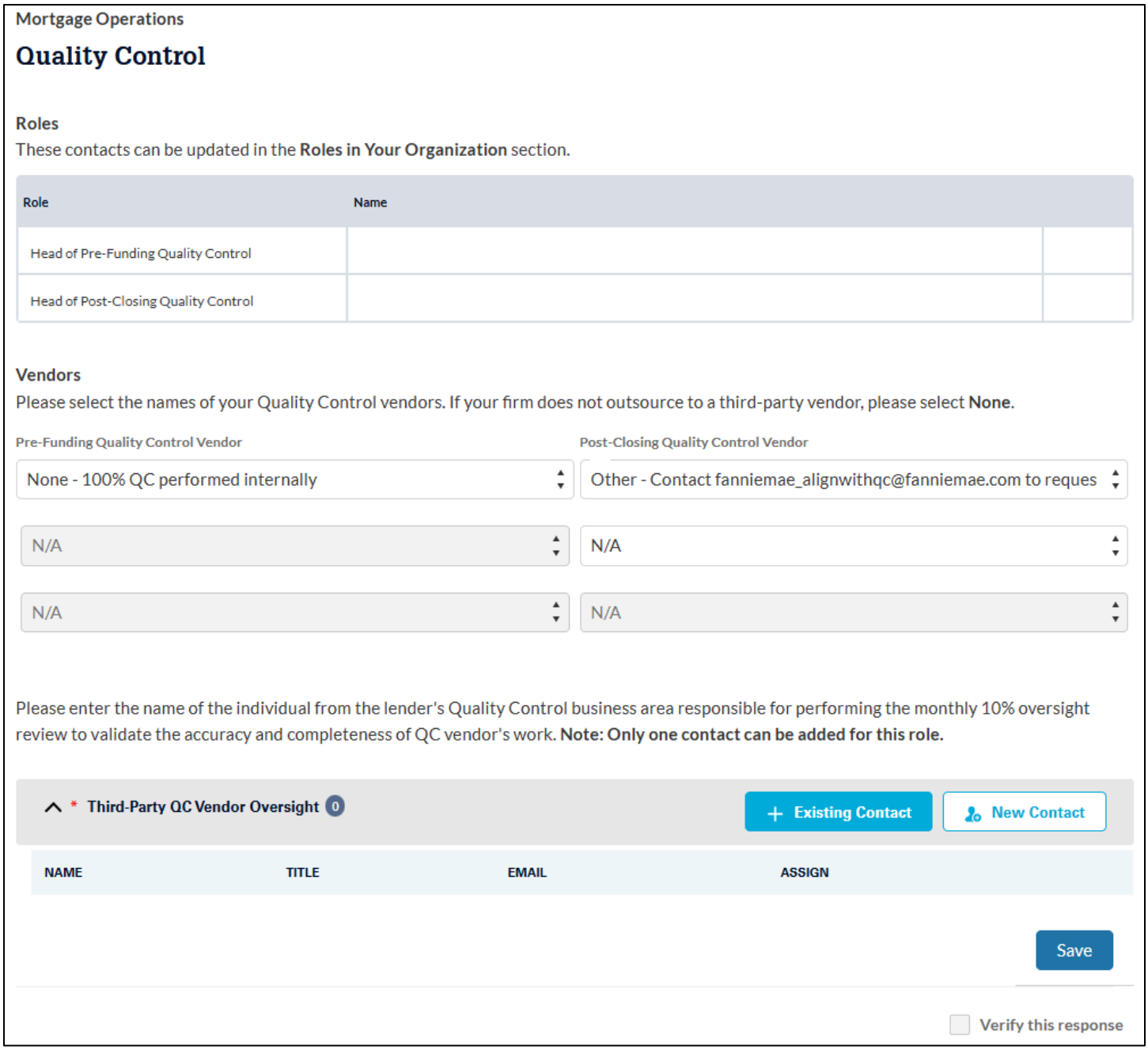
Enter comments here

Verify this response

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



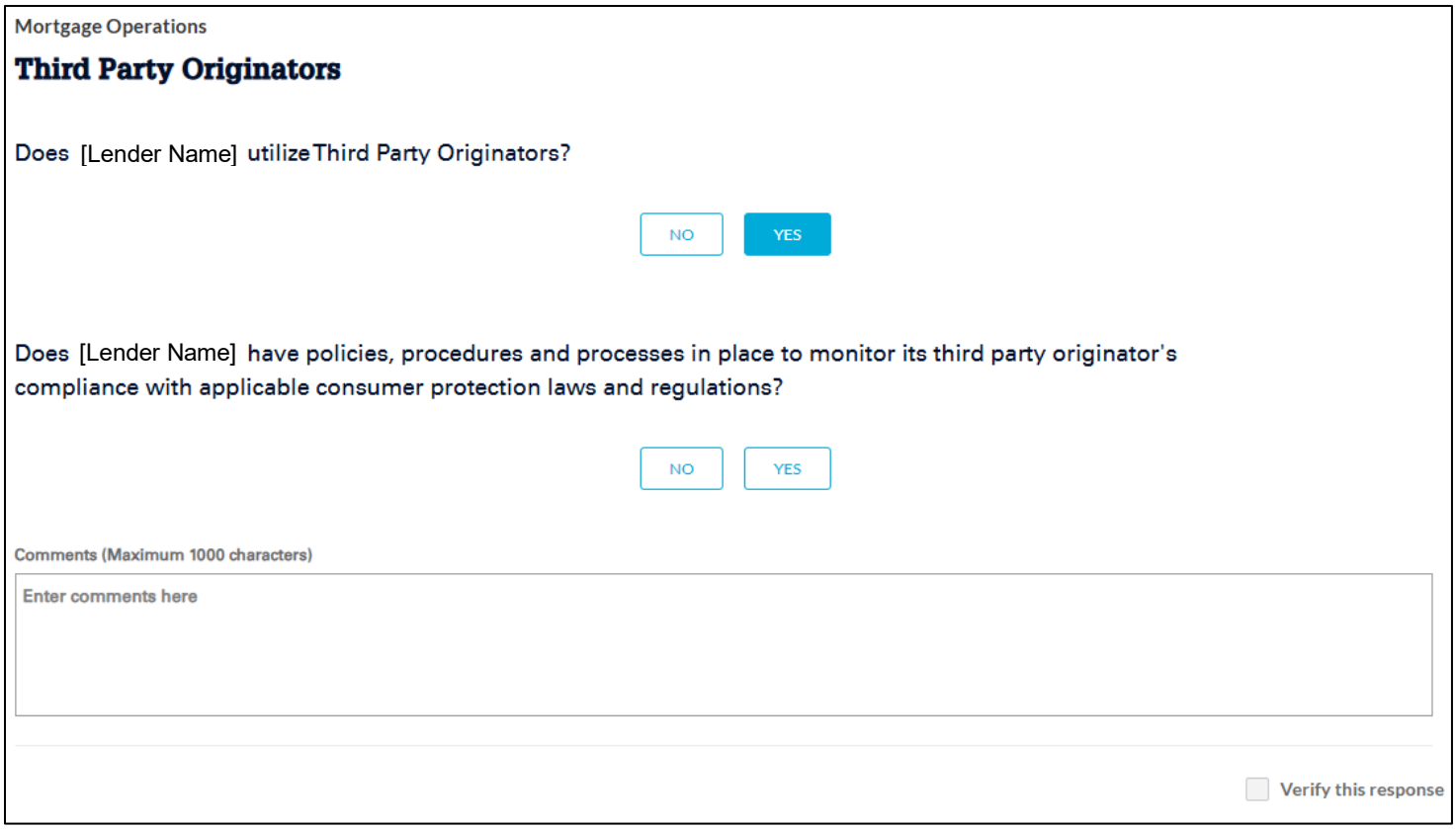
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The **Head of Pre-Funding Quality Control** and the **Head of Post-Closing Quality Control** roles can be updated in the **Roles in Your Organization** section. If a vendor is added to the **Post-Closing Quality Control Vendor** field, then the **Third-Party QC Vendor Oversight** contact is displayed and must be completed before the **Verify this response** checkbox is enabled.



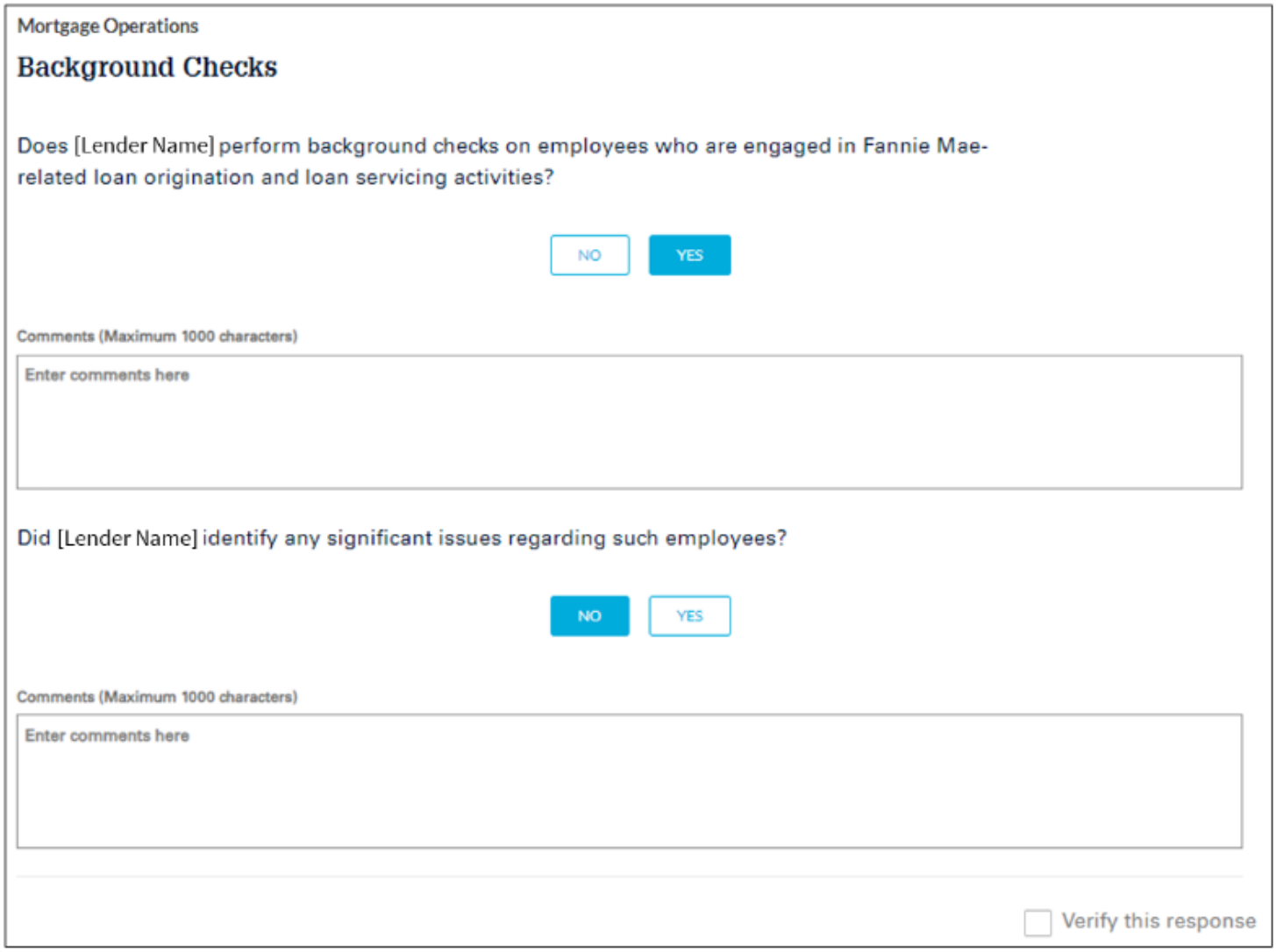
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If **YES** is selected, additional questions will be displayed.



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



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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?

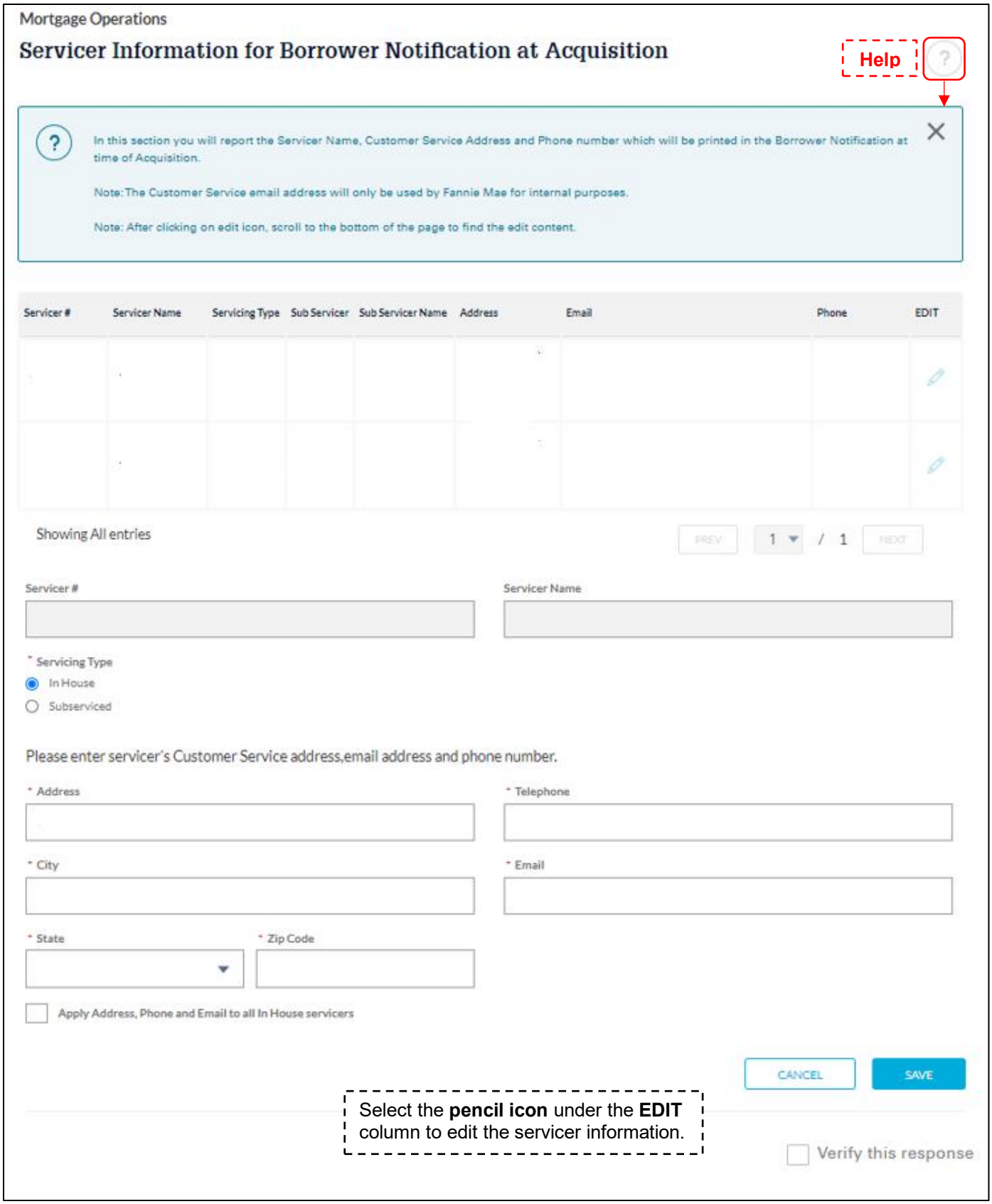
NO YES

Comments (Maximum 1000 characters)

Verify this response



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Legal

## Pending Actions

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

Comments (Maximum 1000 characters)

Enter comments here

Verify this response



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Legal

## Default Related Legal Matters

For Single-Family Fannie Mae loans serviced by [Lender Name], have you (or your subservicers/outsource vendors) completed due diligence on all law firms handling default-related legal matters (foreclosure, loss mitigation, bankruptcy, and related litigation) confirming that the firms meet the minimum firm requirements in accordance with Servicing Guide, F-2-04, Firm Minimum Requirements?

NO | YES | N/A

Comments (Maximum 1000 characters)

Enter comments here

For Single-Family Fannie Mae loans serviced by [Lender Name], have you (or your subservicers/outsource vendors) submitted a Servicer Selection Form (Form 200) to Fannie Mae for law firms handling default-related legal matters in all jurisdictions in which [Lender Name] has or anticipates having seriously delinquent loans?

NO | YES | N/A

Comments (Maximum 1000 characters)

Enter comments here

Verify this response

If **YES** or **N/A** is selected, an additional question will be displayed. Select **N/A** if these questions do not apply.



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Regulatory

## Escrow Accounts Compliance

Has [Lender Name] complied with all applicable laws, regulations, and contracts regarding escrow accounts for borrowers and the payment of interest on escrow accounts (if applicable)?

NO YES N/A

Comments (Maximum 1000 characters)

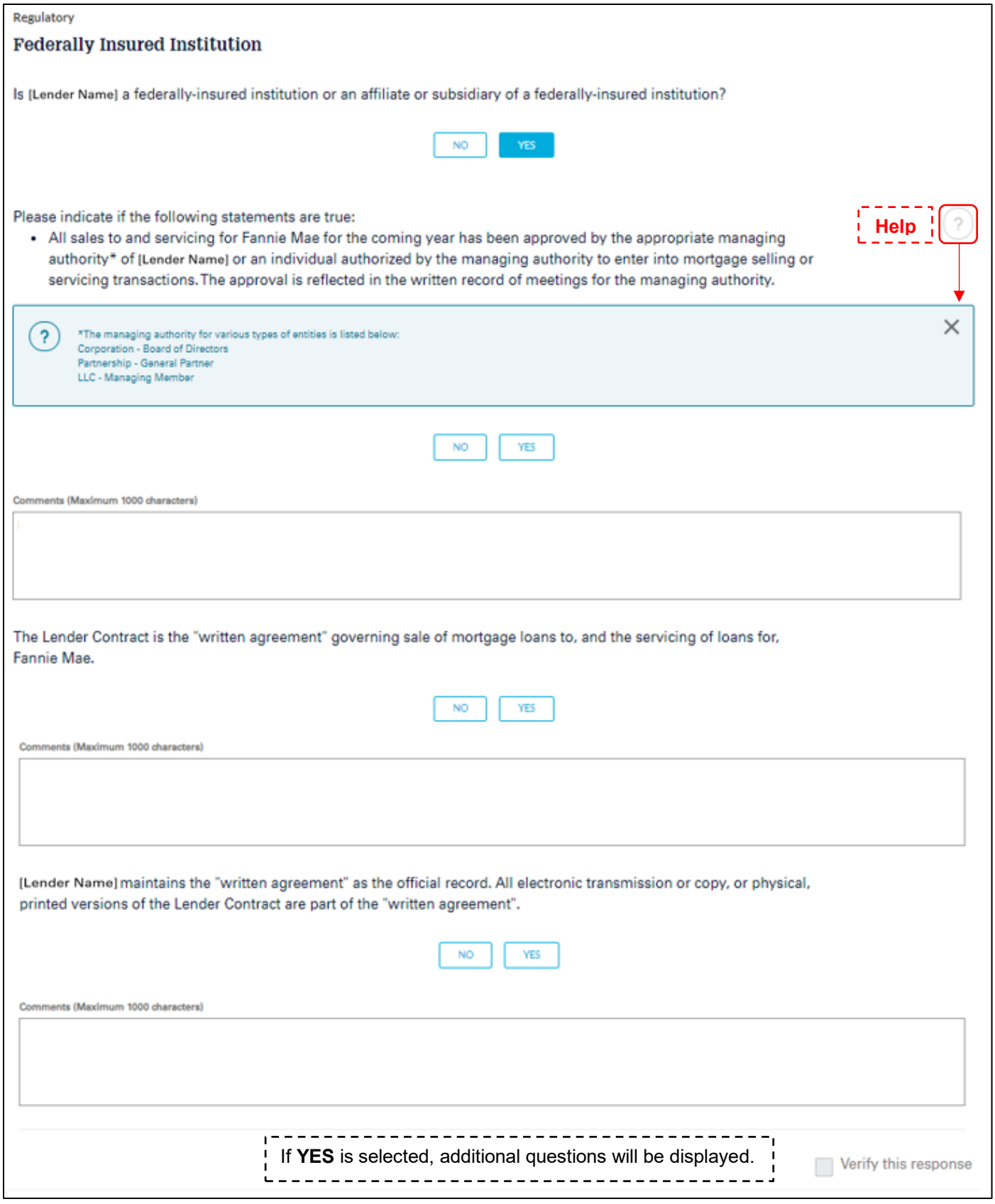
Enter comments here

Verify this response

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



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Regulatory

## Fair Lending

For Single-Family Fannie Mae loans having a Note date on or after March 1, 2023, and serviced by [Lender Name] (or your subservicer), if you obtain the following fair lending data elements, do you (or your subservicer/outsource vendor), maintain such elements in a queryable format in accordance with Servicing Guide, A2-1-01, General Servicer Duties and Responsibilities, Maintaining Fair Lending Data?

- Race of borrower(s),
- Ethnicity of borrower(s),
- Age of borrower(s),
- Gender of borrower(s), and
- Preferred language of borrower(s)

NO YES N/A

Comments (Maximum 1000 characters)

Enter comments here

Verify this response

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



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Regulatory

## Monitoring Legal Compliance

[Lender Name] has required policies and procedures, including regular training for employees and contractors, to facilitate compliance with:

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

Telephone Consumers Protection Act (TCPA)

NO YES

If **NO** is selected for the **Telephone Consumers Protection Act (TCPA)**, 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

Fair Debt Collections Practices Act (FDCPA)

NO YES

If **NO** is selected for the **Fair Debt Collections Practices Act (FDCPA)**, an additional question will be displayed.

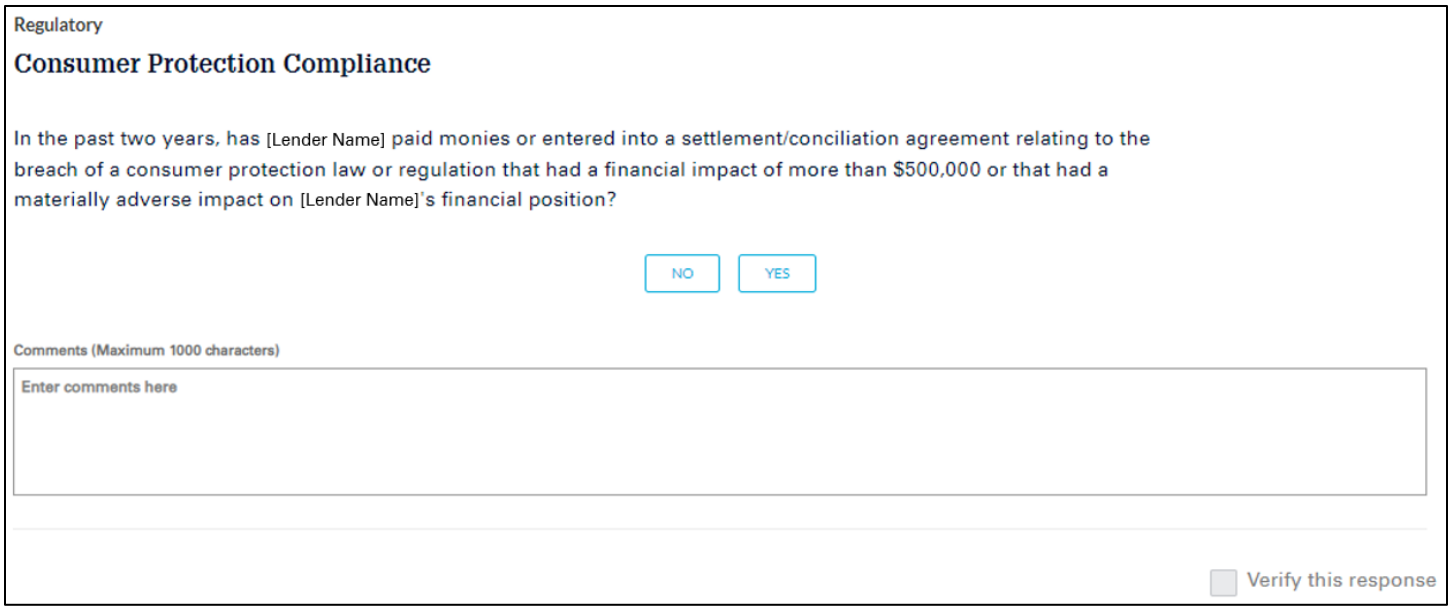
Servicemembers Civil Relief Act (SCRA)

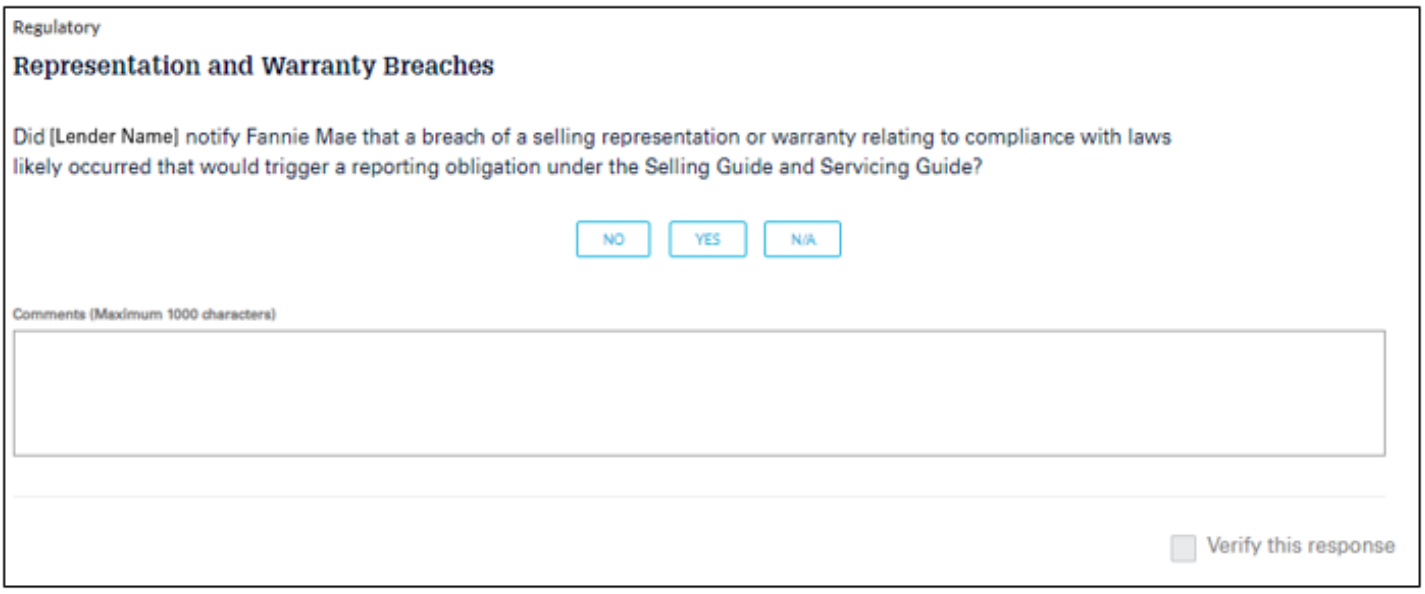
NO YES

Verify this response



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



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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

Verify this response



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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 YES 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

Does [Lender Name] and all subservicers [Lender Name] uses (if applicable), have policies and procedures in place to notify Fannie Mae Ethics 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.



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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 Mae 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.



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Regulatory

## Bank Secrecy Act Compliance

If subject to the anti-money laundering provisions of the Bank Secrecy Act, does [Lender Name] have a program in place to ensure compliance with those provisions?

NO YES N/A

Comments (Maximum 1000 characters)

Enter comments here

If not subject to the anti-money laundering provisions of the Bank Secrecy Act, does [Lender Name] have a suspicious activity identification program to identify and report to Fannie Mae suspicious activity, including mortgage fraud, money laundering, terrorist financing, and related crimes, which consists of the following elements as required by Fannie Mae's Selling and Servicing Guide?

- A designated individual that oversees the program
- Written policies, procedures, and internal controls effectuating the program
- Program training for relevant personnel
- Testing to assess the program's effectiveness

NO YES

Comments (Maximum 1000 characters)

Enter comments here

Verify this response

If **N/A** is selected, the second question will be displayed.



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Regulatory

## Bank Secrecy Act Compliance Failures

Has [Lender Name] been subject to penalties (civil or criminal) or enforcement actions within the prior 12 months for compliance failures related to the anti-money laundering provisions of the Bank Secrecy Act?

NO YES

Comments (Maximum 1000 characters)

Enter comments here

Verify this response



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Regulatory

## FHA Certifications

Did [Lender Name] originate or service FHA mortgages during this past fiscal year?

NO YES

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.



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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

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?

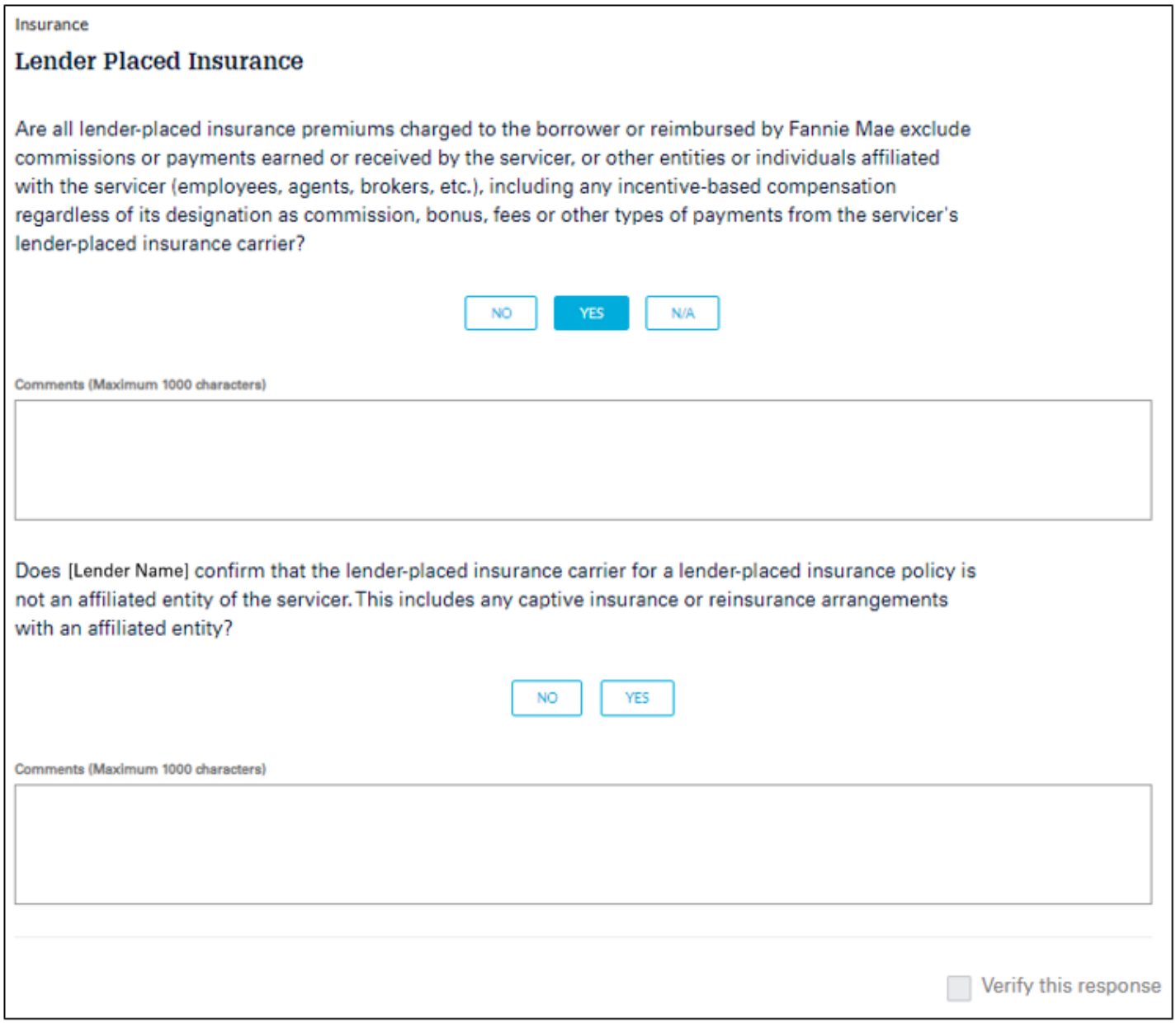
NO YES

Comments (Maximum 1000 characters)

Verify this response



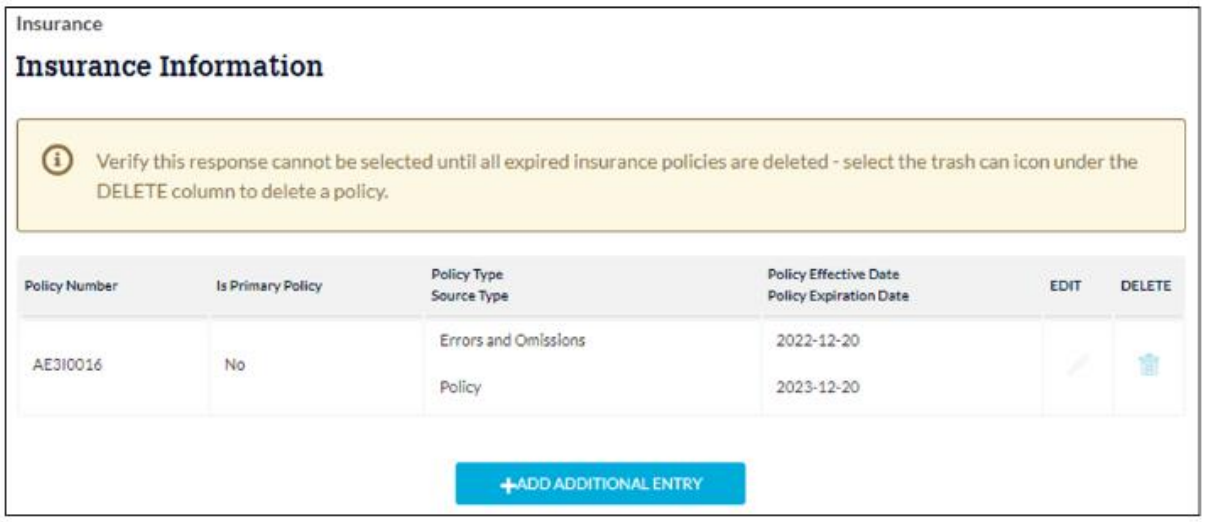
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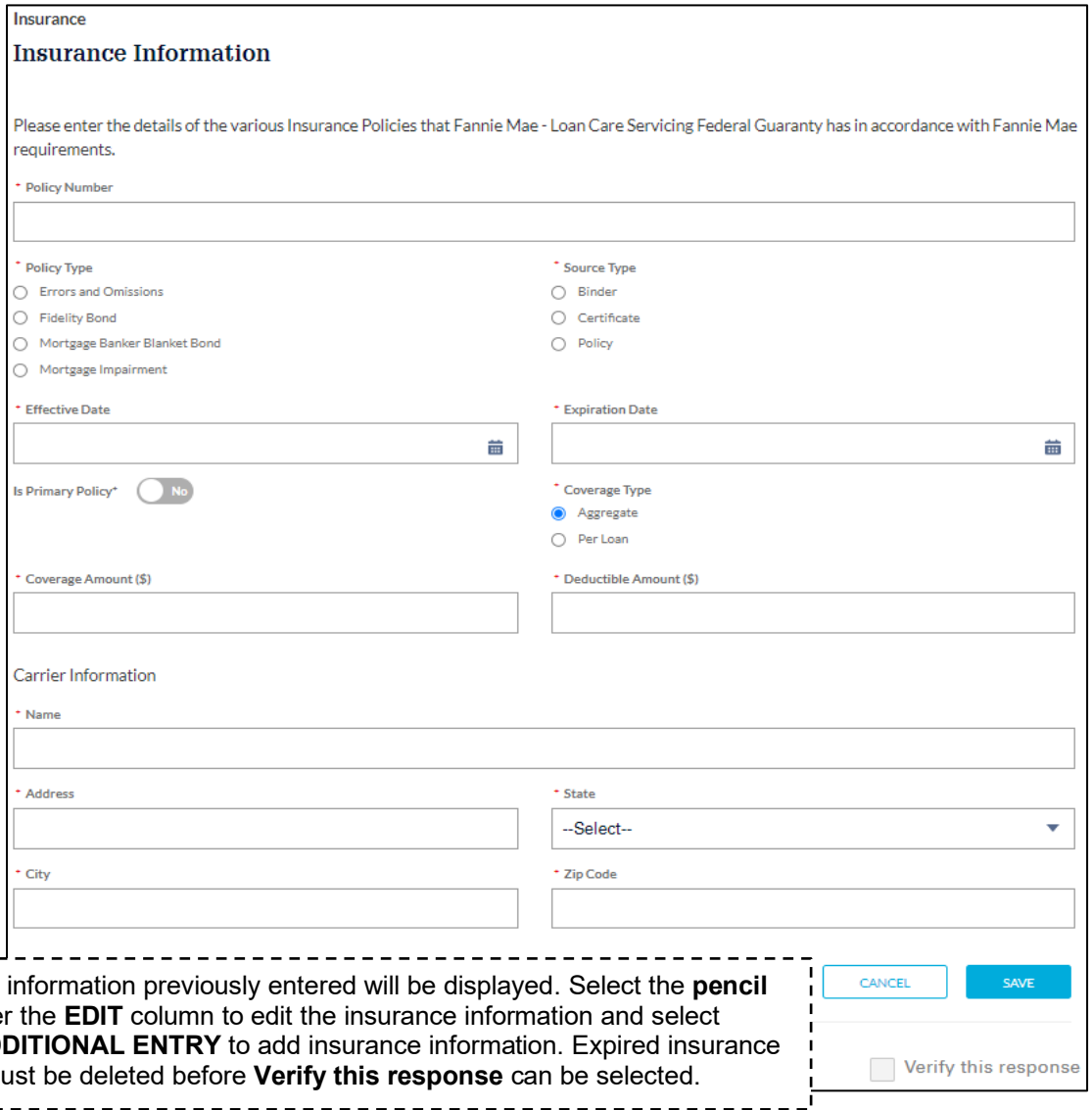



If **NO** or **YES** is selected, additional questions will be displayed. Select **N/A** if this question does not apply.



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Insurance information previously entered will be displayed. Select the **pencil icon** under the **EDIT** column to edit the insurance information and select **+ADD ADDITIONAL ENTRY** to add insurance information. Expired insurance policies must be deleted before **Verify this response** can be selected.



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