



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 **dashed box** to guide you in completing the form.

The screenshot shows the Fannie Mae Form 582 interface. At the top, there's a navigation bar with 'Home', 'Questions', and 'Review'. A 'Breaches' notification is displayed, stating that breaches can be reported at any time by navigating to the Lender Information section and updating the response to the Cross Default question. Below this, there's a 'Report Breach' button and a 'Don't show me this message again' checkbox. The main content area shows 'Good Morning' and 'Lender Name' (Seller/Service Number) and 'Fiscal Year' (2023). A progress bar indicates 'Form 582 is due in 41 DAYS' and 'Percent Completed 0%'. A table lists sections: Lender Information, Mortgage Operations, Legal, Regulatory, and Insurance, all with a status of 'Not Completed'. A 'Form Key' legend shows 'Unanswered Questions' (grey circle), 'Completed Questions' (green circle), and 'Verified Questions' (green checkmark).

SECTION	STATUS	VERIFIED
Lender Information	Not Completed	<input type="radio"/>
Mortgage Operations	Not Completed	<input type="radio"/>
Legal	Not Completed	<input type="radio"/>
Regulatory	Not Completed	<input type="radio"/>
Insurance	Not Completed	<input type="radio"/>

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.

The screenshot shows a notification titled 'Updates to Form 582'. The text reads: 'We've made changes to a few Form 582 questions to provide clarity and help streamline the certification process. Details of the changes are included in each section. If you have any questions, please refer to the Help section.' Below this is a 'Don't show me this message again' checkbox and a 'Continue' button.



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-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, broker-dealers, 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.

Select all that apply based on the definitions above:

- 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
- Not Applicable

Verify this response

Select **Not Applicable** if none of the definitions 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 the Form 582 can be submitted.*



Lender Information

### Fiscal Year Occurrences

Has [Lender Name] had any of the following occur during the fiscal year?

Click the question mark to display **Help** text.



- A change in any senior management personnel;
- A significant change in financial position;
- A name change or change in the address of the principal place of business;
- A merger, consolidation or major reorganization;
- A sale of all or substantially all of [Lender Name] assets or the purchase of all or substantially all of the assets of another Fannie Mae-approved seller or servicer;
- Any substantial change in ownership, whether direct or indirect; or
- A change in [Lender Name] legal structure or charter.



See [Selling Guide section A4-1-03](#) for additional information.



NO

YES



**Comment required**

Please provide a comment for your response

Comments (Maximum 1000 characters)

Enter comments here

Verify this response

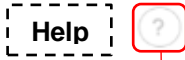
Based on the answer selected, some questions will display a **Comment required** text field that must be completed before the **Verify this response** checkbox is enabled.



Lender Information

## Roles in Your Organization

All mandatory roles must have at least **one** 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.



**?** 1. What are Existing Contacts vs New Contacts?

- 'Existing Contacts' are contacts you have reported earlier to Fannie Mae through Form 582 or any other Fannie Mae application channel.
- 'New Contacts' are those contacts newly added to your organization that aren't found under your existing contacts.

2. How do I edit Existing Contacts?

Once the contact has been assigned to a role, they can be edited on the Contact Verification page.

3. How do I assign/unassign roles?

To 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.

4. Can I assign more than one contact to a role?

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.

5. Why are unassigned contacts still showing in the table after I unassign them?

When you unassign a role, that unassigned contact will remain in the table until you navigate to another page or refresh your browser screen.

6. 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 lenders to implement this process per [Selling Guide Part D](#).

\*Mandatory Role

▼ * Chief Executive Officer/President 1	+ Existing Contact	+ New Contact
▼ * Chief Risk Officer 1	+ Existing Contact	+ New Contact
▼ * Head of Technology 1	+ Existing Contact	+ New Contact
^ * Head of Quality Control		
▼ * Head of Pre-Funding Quality Control (Originations only, not Servicing) 1	+ Existing Contact	+ New Contact
▼ * Head of Post-Closing Quality Control (Originations only, not Servicing) 1	+ Existing Contact	+ New Contact
▼ * Fidelity Bond, Errors & Omissions (FBEO) 1	+ Existing Contact	+ New Contact
▼ * Form 582 Submitter 1	+ Existing Contact	+ New Contact
▼ * Designated Recipient for Notices 1	+ Existing Contact	+ New Contact
▼ Head of Secondary Marketing 0	+ Existing Contact	+ New Contact
▼ Head of Underwriting 0	+ Existing Contact	+ New Contact
▼ Head of Servicing 0	+ Existing Contact	+ New Contact
▼ Head of Operations 0	+ Existing Contact	+ New 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 currently own or control, directly or indirectly, 5% or more of [Lender Name]?

OWNERSHIP TYPE	NAME	EMAIL	%		

Verify this response

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

Ownership Details

\*Type of Ownership

Individual  Firm

Please ensure the email address and phone number is accurate and functional.

\*% of Ownership:   
\*Type:   
\*Country Of Domicile:

\*Prefix:   
\*First Name:   
Middle Name:   
\*Last Name:

\*Title:

\*Email:   
\*Phone:

\*Address:   
\*City:   
\*State:   
\*Zip Code:

### New Ownership Type

Ownership Details

\*Type of Ownership

Individual  Firm

Please ensure the email address and phone number is accurate and functional.

\*% of Ownership:   
\*Type:   
\*Country Of Domicile:

\*Firm Name:   
\*Firm Address:

\*Firm City:   
\*Firm State:

\*Firm Zip Code:   
\*Firm State of Incorporation:

\*Contact First Name:   
\*Contact Last Name:

\*Contact Email:   
\*Contact Phone:



Lender Information

### Contact Verification

All contacts that were assigned roles and/or given ownership interest, per the previous two sections, can be found below. Please ensure all of your contact information is accurate before verifying.

Help



Lender agrees that all notices from Fannie Mae to [Lender Name] under the Mortgage Selling and Servicing Contract, Selling Guide, and Servicing Guide may be sent to the individual assigned as the "Designated Recipient for Notices" in the Roles in Your Organization section above.



1. How do I edit my contacts?

To edit a contact entry, click on the 'pencil icon' to the right of the contact's row.

2. How do I modify my contact Roles or Ownership Interest?

[Roles in Your Organization](#) and [Ownership Interest](#) must be updated within their respective pages. You can navigate to those pages from the left side menu.

3. Why can't I verify this page?

Ensure that you have completed and verified the [Roles in Your Organization](#) and [Ownership Interest](#) pages. The contacts in the below table must have all information (title, email, phone and address) entered into each row.



You cannot verify this section until the Roles in Your Organization and Ownership Interest sections are verified.

NAME	EMAIL	PHONE	TITLE	ADDRESS	EDIT

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

**Edit Contact** x

Edit your contact information below. To modify this contact's role or ownership type, please navigate to the "Roles in your Organization" or "Ownership Interest" Section.

Prefic:  \* First Name  Middle Name  \* Last Name   
 \* Title   
 \* Email  \* Phone   
 \* Address  \* City   
 \* State  \* Zip Code



Lender Information

### Conflicts of Interest

To the best of [Lender Name]'s knowledge, do any current or former Fannie Mae employees, Fannie Mae board members, or family members of current or former Fannie Mae employees or Fannie Mae board members serve as officers at [Lender Name]'s, own a financial interest in [Lender Name] that is equal to or greater than 5%, or serve on [Lender Name]'s Board of Directors?

Comments (Maximum 1000 characters)



Verify this response

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.

Help 

 *An approved affiliate is an organization associated with the lender through a full or partial ownership relationship, including parent companies and subsidiaries, that is also an approved Fannie Mae Seller/Service.* 

Approved Five-Digit Lender Number

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):

- A breach by [Lender Name] on a credit or funding facility, including warehouse or servicing advance lines of credit;
- A breach by any [Lender Name]'s affiliate or related entity in any of its obligations with Fannie Mae, including parental guarantees;
- 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;
- 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
- 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], or the ability to comply with the Lender Contract?

\*An impairment of rights is any event that may restrict the ability of [Lender Name] to conduct its business, continue to sell loans, or service any loan assets in the regular course of its business.

Help 



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 Mae obligations, or 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 report a breach. A Fannie Mae representative will contact you for more information

Comments (Maximum 1000 characters)

Enter comments here

Verify this response

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



Mortgage Operations

## Multifamily Origination

Did you 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.



## 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 (\$)	UPB 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.



## Mortgage Operations

### Multifamily Servicing

Did you service multifamily loans this fiscal year?

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.



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.



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

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 financier?

Help



Please provide details regarding any pledge of servicing rights as defined in the Selling Guide:

<https://www.fanniemae.com/content/guide/selling/a2/3/03.html>



NO

YES

\* Secured Creditor Name

\* Secured Creditor Address

\* Effective Date of Financing

\* City

\* State

\* Zip Code

\* Acknowledgement Agreement signed?

NO

YES

\* Acknowledgement Agreement Date

Comment on Acknowledgement Agreement (optional)

CANCEL

SAVE

Verify this response

If YES is selected, additional questions will be displayed.



Mortgage Operations

## Transfer of Interest in Servicing Income

Did [Lender Name] sell, pledge or transfer to a third party its interest in servicing income (i.e. excess servicing income and/or right to receive reimbursement of advances)?

Help



Please provide details regarding any transfer of interest in servicing income as defined in the Selling Guide:

<https://www.fanniemae.com/content/guide/selling/a3/3/03.html>



NO

YES

\* Purchaser or Financier Name

\* Purchaser or Financier Address

\* Effective Date of Transfer

\* City

\* Assets Transferred (select one):

\* State

\* Zip Code

\* Subordination of Interest Agreement signed?

NO

YES

\* Subordination of Interest Agreement Date

Comment on Subordination of Interest Agreement (optional)

CANCEL

SAVE

Verify this response

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





Mortgage Operations

## Warehouse Line or Servicing Advance Line of Credit

Does [Lender Name] utilize a warehouse line or servicing advance line of credit?

Please enter the warehouse line or servicing advance line of credit details:

* Company Name	* Amount of Line
<input type="text"/>	<input type="text"/>
* Address	* Outstanding Amount
<input type="text"/>	<input type="text"/>
* City	* As of Date
<input type="text"/>	<input type="text" value=""/>
* State	* Zip Code
<input type="text" value="--Select--"/>	<input type="text"/>

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:

Help 

- All lender eligibility requirements
- The Mortgage Selling & Servicing Contract, including all amendments
- 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: <https://www.fanniemae.com/content/guide/selling/a/index.html> 

Comments (Maximum 1000 characters)

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> 

Comments (Maximum 1000 characters)

Verify this response



Mortgage Operations

### Security Procedures and Controls

Is [Lender Name] maintaining appropriate security procedures and controls to:\*

- Ensure confidentiality of all nonpublic personal information, Fannie Mae data, and other Fannie Mae confidential business information
- 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 business information.

NO

YES

Comments (Maximum 1000 characters)

Comments

Verify this response



Mortgage Operations

## Redistribution of DU

Does [Lender Name] redistribute access to Desktop Underwriter (DU) to any Third-Party Originators and/or Subsidiaries?

Help



**NOTE:** Additional information regarding DU redistribution definitions, terms and conditions can be found in the Desktop Underwriter section of 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.



NO

YES

Verify this response

Mortgage Operations

## Translation Services

Does [Lender Name] make translation services available to non-English speaking borrowers?

NO

YES

Verify this response



Mortgage Operations

## Multifamily Property Inspection

Has [Lender Name] inspected all property that secures each multifamily mortgage that [Lender Name] services for Fannie Mae?

NO

YES

N/A

Comments (Maximum 1000 characters)

Has [Lender Name] discovered evidence of any illegal activity that could result in forfeiture of any of the properties?

NO

YES

Comments (Maximum 1000 characters)

Verify this response

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



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?

Comments (Maximum 1000 characters)

Verify this response

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



Mortgage Operations

## Quality Control

**Roles**  
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	

**Vendors**  
Please enter the names of your Quality Control vendors. If your firm does not outsource to a third-party vendor, enter "none" in the field.

\* Pre-Funding Quality Control Vendor

\* Post-Closing Quality Control Vendor

Please enter the name of the individual from the lender's Quality Control business area responsible for performing the monthly 10% oversight review to validate the accuracy and completeness of QC vendor's work. **Note: Only one contact can be added for this role.**

▼ \* **Third-Party QC Vendor Oversight**

Verify this response

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.





Mortgage Operations

## Third Party Originators

Does [Lender Name] utilize Third 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)

Verify this response

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



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?

Comments (Maximum 1000 characters)

Enter comments here

Did [Lender Name] identify any significant issues regarding such employees?

Comments (Maximum 1000 characters)

Enter comments here

Verify this response

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



Mortgage Operations

### Servicer Information for Borrower Notification at Acquisition

Help



In this section you will report the Servicer Name, Customer Service Address and Phone number which will be printed in the Borrower Notification at time of Acquisition.

Note: The Customer Service email address will only be used by Fannie Mae for internal purposes.

Note: After clicking on edit icon, scroll to the bottom of the page to find the edit content.

Servicer #	Servicer Name	Servicing Type	Sub Servicer	Sub Servicer Name	Address	Email	Phone	EDIT

Showing All entries

PREV 1 / 1 NEXT

Servicer #

Servicer Name

\* Servicing Type

In House

Subserviced

Please enter servicer's Customer Service address, email address and phone number.

\* Address

\* Telephone

\* City

\* Email

\* State

\* Zip Code

Apply Address, Phone and Email to all In House servicers

CANCEL

SAVE

Select the **pencil icon** under the **EDIT** column to edit the servicer information.

Verify this response



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:
  - 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

Comments (Maximum 1000 characters)

Enter 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?

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?

Comments (Maximum 1000 characters)

Verify this response

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



Regulatory

## Escrow Accounts Compliance

Has [Lender Name] complied with all laws, regulations and contracts\* regarding:

- Mortgagors' escrow deposit accounts
- Collateral accounts

\* 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 **N/A** 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?


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.

Help 



 \*The managing authority for various types of entities is listed below:  
 Corporation - Board of Directors  
 Partnership - General Partner  
 LLC - Managing Member



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.

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".

Comments (Maximum 1000 characters)

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

Verify this response





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)

NO

YES

N/A

Comments (Maximum 1000 characters)

Enter comments here

Verify this response



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

Equal Credit Opportunity Act (ECOA)

Fair Credit Reporting Act (FCRA)

Gramm-Leach-Bliley Act (GLBA)

Telephone Consumers Protection Act (TCPA)

If **NO** is selected for the **Telephone Consumers Protection Act (TCPA)**, additional questions will be displayed.

Truth in Lending Act (TILA)

Unfair Deceptive Acts or Practices (UDAAP) prevention

Homeowners Protection Act (HPA)

Real Estate Settlement Procedure Act (RESPA)

Fair Debt Collections Practices Act (FDCPA)

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

Servicemembers Civil Relief Act (SCRA)

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 materially adverse impact on [Lender Name]'s financial position?

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 the subject of an OFAC enforcement action, or has [Lender Name] been the subject of any such action (or submitted a voluntary disclosure of an OFAC violation) within the last three years?

NO

YES

Comments (Maximum 1000 characters)

Enter comments here

Verify this response



Regulatory

### Specially Designated Nationals and Blocked Persons List Screening

Prior to delivery to Fannie Mae, do you screen each borrower against OFAC's most recent list of Specially Designated Nationals and Blocked Persons (SDN list)?

Comments (Maximum 1000 characters)

Do you, and all subservicers you use (if applicable), periodically screen borrowers on loans serviced on behalf of Fannie Mae against OFAC's most recent SDN list?

Comments (Maximum 1000 characters)

Do you, and all subservicers you use (if applicable), have policies and procedures in place to notify Fannie Mae via email within 24 hours of blocking or rejecting a mortgage transaction based on review of OFAC's most recent SDN list?

Comments (Maximum 1000 characters)

Verify this response

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



Regulatory

### Security and Privacy Breaches

Has [Lender Name] notified Fannie Mae of all security breaches and breaches involving Fannie Mae-related data that occurred within the past twelve months?

Comments (Maximum 1000 characters)

Verify this response

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

Regulatory

### Bank Secrecy Act Compliance

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

Comments (Maximum 1000 characters)

Verify this response



Regulatory

### Bank Secrecy Act Compliance Failures

Has [Lender Name] been sanctioned for an anti-money laundering-related compliance failure within the prior 12 months, or is the company currently under investigation related to the anti-money laundering provisions of the Bank Secrecy Act?

Comments (Maximum 1000 characters)

Verify this response

Regulatory

### FHA Certifications

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

Is [Lender Name] aware of any impediments to certifying all sections of the annual re-certification in the current fiscal year?

Comments (Maximum 1000 characters)

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

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





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 insurance carrier?

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?

Comments (Maximum 1000 characters)

Verify this response

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



Insurance

### Insurance Information

**i** Verify this response cannot be selected until all expired insurance policies are deleted - select the trash can icon under the DELETE column to delete a policy.

Policy Number	Is Primary Policy	Policy Type Source Type	Policy Effective Date Policy Expiration Date	EDIT	DELETE
AE310016	No	Errors and Omissions Policy	2022-12-20 2023-12-20		

[+ADD ADDITIONAL ENTRY](#)

Insurance

### Insurance Information

Please enter the details of the various Insurance Policies that Fannie Mae - Loan Care Servicing Federal Guaranty has in accordance with Fannie Mae requirements.

\* Policy Number

\* Policy Type

Errors and Omissions

Fidelity Bond

Mortgage Banker Blanket Bond

Mortgage Impairment

\* Source Type

Binder

Certificate

Policy

\* Effective Date

\* Expiration Date

Is Primary Policy\*  No

\* Coverage Type

Aggregate

Per Loan

\* Coverage Amount (\$)

\* Deductible Amount (\$)

Carrier Information

\* Name

\* Address

\* State

\* City

\* Zip Code

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.

Verify this response