



## **Guaranty Fee Relief Process After Four Months of Delinquency - Recommended Integration Test Scenarios - FINAL**

**March 15, 2022**

Version 1.0



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## Objective

The purpose of the Integration Test Scenarios document is to provide the recommended test scenarios related to Fannie Mae's Guaranty Fee Relief Process announced in [Lender Letter Announcement LL-2021-12](#).

This test scenarios include the will consist of the following:

- Recommended Test Scenarios

## Recommended Test Scenarios

### Entering Guaranty Fee Relief Process After Four Months of Delinquency Test Scenarios:

#### Scenario 1: Entering Guaranty Fee Relief Process after four months of delinquency for S/S MBS SWAP Remittance Type Mortgage Loans – First Due LPI Date Mortgage Loan

<b>Test Case ID Identifier</b>	FNM-CIT-Gfee-Relief-After-Four-Months-Delinquency-001
<b>Test Case Description</b>	<p>This scenario covers any S/S MBS SWAP Remittance Type, first due mortgage loan, that will enter the Guaranty Fee Relief Process, after four months of delinquency, in any given reporting period.</p> <p>The customer is to verify the:</p> <ol style="list-style-type: none"> <li>Associated Guaranty Fee Relief attributes are provided: <ol style="list-style-type: none"> <li>Loan Guaranty Fee Draft Status</li> <li>Loan Guaranty Fee Relief Activity Start Date</li> <li>Loan Guaranty Fee Relief Adjusted Activity Start Date</li> <li>Loan Outstanding Guaranty Fee Receivable Amount</li> <li>Loan Guaranty Fee Draft Date</li> <li>Loan Expected Guaranty Fee Amount</li> <li>Loan Total Guaranty Fee Delinquency Remitted Amount</li> </ol> </li> </ol> <p>NOTE: For any S/S MBS SWAP Remittance Type loan that has a first due date, for example, LPI Date is as of the 1<sup>st</sup> of the month, and enters the Guaranty Fee Relief Process, the 1<sup>st</sup> Due loan will enter the Guaranty Fee Relief Process in the activity period after four months of delinquency.</p>
<b>Test Scenario Name</b>	Entering the Guaranty Fee Relief Process, after four months of delinquency, for a mortgage loan that is first due, in any given reporting period
<b>Remittance Type</b>	<ul style="list-style-type: none"> <li>S/S MBS SWAP Remittance Type Mortgage Loan</li> </ul>
<b>Foreclosure Loss Risk</b>	<ul style="list-style-type: none"> <li>Fannie Mae Owned Foreclosure Loss Risk</li> <li>Lender Owned Foreclosure Loss Risk</li> <li>Shared Owned Foreclosure Loss Risk</li> </ul>
<b>Business Preconditions</b>	<ul style="list-style-type: none"> <li>Fannie Mae identifies all eligible S/S MBS SWAP Remittance Type Mortgage loans that are more than four months delinquent</li> </ul>
<b>Testing Loan Activity Period</b>	<ul style="list-style-type: none"> <li>May 2022 integration testing cycle, simulating March 2022 reporting cycle, end of February 2022 Activity Period</li> <li>June 2022 testing cycle, simulating April 2022 reporting cycle, end of March 2022 Activity Period</li> </ul>
<b>Return File Methods of Delivery</b>	<ol style="list-style-type: none"> <li>B2B Gateway</li> <li>LSDU</li> <li>FM Connect</li> </ol>
<b>Scenario Sequence/Expected Outcome</b>	<p>Fannie Mae initiates the Guaranty Fee Relief Process, after four months of delinquency, in the given reporting period: Customer to validate the loans that have been placed in the Guaranty Fee Relief Process in the given reporting period.</p> <ol style="list-style-type: none"> <li>Fannie Mae provides the Cash Position Summary for S/S MBS SWAP Remittance Type Mortgage Loan loans that includes Guaranty Fee Adjustment Amounts and Guaranty Fee Draft Amounts via LSDU.</li> <li>Fannie Mae provides an adjustment type of Loan Guaranty Fee Relief Credit Amount in the Guaranty Fee Adjustment Details Download found in the Adjustment column for each S/S MBS SWAP Remittance Type Mortgage Loan via LSDU.</li> <li>Fannie Mae provides the Guaranty Fee Draft Amount Details Download for all loans that entered the Guaranty Fee Relief Process in the given activity period via LSDU.</li> </ol>



	<ol style="list-style-type: none"> <li>4. Fannie Mae provides an adjustment type of Loan Guaranty Fee Relief Credit Amount for S/S MBS SWAP Remittance Type Mortgage Loans in the Guaranty Fee Adjustment Report via B2B</li> <li>5. Fannie Mae provides the Loan Guaranty Fee Draft Status for loans that meet the criteria of the Guaranty Fee Relief Process and the new Guaranty Fee Draft attributes in the Remittance Detail – Guaranty Fee Report for S/S remittance type loans at the loan level via B2B or FM Connect. Fannie Mae to provides the following attributes:             <ol style="list-style-type: none"> <li>a. Loan Guaranty Fee Draft Status</li> <li>b. Loan Guaranty Fee Relief Activity Start Date</li> <li>c. Loan Guaranty Fee Relief Adjusted Activity Start Date</li> <li>d. Loan Outstanding Guaranty Fee Receivable Amount</li> <li>e. Loan Guaranty Fee Draft Date</li> <li>f. Loan Expected Guaranty Fee Amount</li> <li>g. Loan Total Guaranty Fee Delinquency Remitted Amount</li> </ol> </li> <li>6. Fannie Mae provides the Guaranty Fee Relief draft attributes in the latest loan position tab of LSDU’s Loan Data Details Screen</li> </ol>
<b>Related Return Files and Screens</b>	<ol style="list-style-type: none"> <li>1. Remittance Detail – Guaranty Fee Report – Enhancements – B2B, FM Connect</li> <li>2. S/S Cash Position Summary – LSDU</li> <li>3. Guaranty Fee Adjustment Details Download – New Download - LSDU</li> <li>4. Guaranty Fee Adjustment Report - New Report - B2B</li> <li>5. Guaranty Fee Draft Amount Details Download – New Download – LSDU</li> <li>6. Fannie Mae to provide updated loan activity in LSDU’s Loan Data Details Screen</li> </ol>

## Scenario 2: Entering Guaranty Fee Relief Process after four months of delinquency for S/S MBS SWAP Remittance Type Mortgage Loans –> Odd Due LPI Date Mortgage Loan

<b>Test Case ID Identifier</b>	FNM-CIT-Gfee-Relief-After-Four-Months-Delinquency-002
<b>Test Case Description</b>	<p>This scenario covers any S/S MBS SWAP Remittance Type, odd due mortgage loan, that will enter the Guaranty Fee Relief Process, after four months of delinquency, in any given reporting period.</p> <p>The customer is to verify the:</p> <ol style="list-style-type: none"> <li>1. Associated Guaranty Fee Relief attributes are provided:             <ol style="list-style-type: none"> <li>a. Loan Guaranty Fee Draft Status</li> <li>b. Loan Guaranty Fee Relief Activity Start Date</li> <li>c. Loan Guaranty Fee Relief Adjusted Activity Start Date</li> <li>d. Loan Outstanding Guaranty Fee Receivable Amount</li> <li>e. Loan Guaranty Fee Draft Date</li> <li>f. Loan Expected Guaranty Fee Amount</li> <li>g. Loan Total Guaranty Fee Delinquency Remitted Amount</li> </ol> </li> </ol> <p>NOTE: For any S/S MBS SWAP Remittance Type loan that has an odd due date, for example, LPI Date is as of the 15<sup>th</sup> of the month instead of the 1<sup>st</sup> of the month, after four months of delinquency, the Odd Due loan will enter the Guaranty Fee Relief Process in the next activity period.</p>
<b>Test Scenario Name</b>	Entering Guaranty Fee Relief Process after four months of delinquency for S/S MBS SWAP Remittance Type Mortgage Loans –> Odd Due LPI Date Mortgage Loan
<b>Remittance Type</b>	<ul style="list-style-type: none"> <li>• S/S MBS SWAP Remittance Type Mortgage Loan</li> </ul>
<b>Foreclosure Loss Risk</b>	<ul style="list-style-type: none"> <li>• Fannie Mae Owned Foreclosure Loss Risk</li> <li>• Lender Owned Foreclosure Loss Risk</li> <li>• Shared Owned Foreclosure Loss Risk</li> </ul>
<b>Business Preconditions</b>	<ul style="list-style-type: none"> <li>• Fannie Mae identifies all eligible S/S MBS SWAP Remittance Type Mortgage loans that are more than four months delinquent</li> </ul>
<b>Testing Loan Activity Period</b>	<ul style="list-style-type: none"> <li>• May 2022 integration testing cycle, simulating March 2022 reporting cycle, end of February 2022 Activity Period</li> <li>• June 2022 testing cycle, simulating April 2022 reporting cycle, end of March 2022 Activity Period</li> </ul>
<b>Return File Methods of Delivery</b>	<ol style="list-style-type: none"> <li>1. B2B Gateway</li> <li>2. LSDU</li> <li>3. FM Connect</li> </ol>



<p><b>Scenario Sequence/Expected Outcome</b></p>	<p>Fannie Mae initiates the Guaranty Fee Relief Process, after four months of delinquency, in the given reporting period: Customer to validate the loans that have been placed in the Guaranty Fee Relief Process in the next reporting period.</p> <ol style="list-style-type: none"> <li>1. Fannie Mae provides the Cash Position Summary for S/S MBS SWAP Remittance Type Mortgage Loan loans that includes Guaranty Fee Adjustment Amounts and Guaranty Fee Draft Amounts via LSDU.</li> <li>2. Fannie Mae provides an adjustment type of Loan Guaranty Fee Relief Credit Amount in the Guaranty Fee Adjustment Details Download found in the Adjustment column for each S/S MBS SWAP Remittance Type Mortgage Loan via LSDU.</li> <li>3. Fannie Mae provides the Guaranty Fee Draft Amount Details Download for all loans that entered the Guaranty Fee Relief Process in the given activity period via LSDU.</li> <li>4. Fannie Mae provides an adjustment type of Loan Guaranty Fee Relief Credit Amount for S/S MBS SWAP Remittance Type Mortgage Loans in the Guaranty Fee Adjustment Report via B2B</li> <li>5. Fannie Mae provides the Loan Guaranty Fee Draft Status for loans that meet the criteria of the Guaranty Fee Relief Process and the new Guaranty Fee Draft attributes in the Remittance Detail – Guaranty Fee Report for S/S remittance type loans at the loan level via B2B or FM Connect. Fannie Mae to provides the following attributes:             <ol style="list-style-type: none"> <li>a. Loan Guaranty Fee Draft Status</li> <li>b. Loan Guaranty Fee Relief Activity Start Date</li> <li>c. Loan Guaranty Fee Relief Adjusted Activity Start Date</li> <li>d. Loan Outstanding Guaranty Fee Receivable Amount</li> <li>e. Loan Guaranty Fee Draft Date</li> <li>f. Loan Expected Guaranty Fee Amount</li> <li>g. Loan Total Guaranty Fee Delinquency Remitted Amount</li> </ol> </li> <li>6. Fannie Mae provides the Guaranty Fee Relief draft attributes in the latest loan position tab of LSDU’s Loan Data Details Screen</li> </ol>
<p><b>Related Return Files and Screens</b></p>	<ol style="list-style-type: none"> <li>1. Remittance Detail – Guaranty Fee Report –Enhancements – B2B, FM Connect</li> <li>2. S/S Cash Position Summary – LSDU</li> <li>3. Guaranty Fee Adjustment Details Download – New Download - LSDU</li> <li>4. Guaranty Fee Adjustment Report - New Report - B2B</li> <li>5. Guaranty Fee Draft Amount Details Download – New Download – LSDU</li> <li>6. Fannie Mae to provide updated loan activity in LSDU’s Loan Data Details Screen</li> </ol>

**Scenario 3: S/S MBS SWAP Remittance Type Mortgage Loan entering Guaranty Fee Relief Process after four months of delinquency while the loan is in Stop Advance Status**

<p><b>Test Case ID Identifier</b></p>	<p>FNM-CIT-Gfee-Relief-After-Four-Months-Delinquency-003</p>
<p><b>Test Case Description</b></p>	<p>This scenario covers S/S MBS SWAP Mortgage remittance type loans that will enter the Guaranty Fee Relief Process, after four months of delinquency, while the loan is in a Stop Advance Status, in any given reporting period.</p> <p>The customer is to verify the:</p> <ol style="list-style-type: none"> <li>1. Loan Guaranty Fee Draft Status</li> <li>2. Associated Guaranty Fee Relief attributes</li> <li>3. Stop Advance related attributes for the given reporting period.</li> </ol>
<p><b>Test Scenario Name</b></p>	<p>Entering Guaranty Fee Relief Process while loan is in Stop Advance Status</p>
<p><b>Remittance Type</b></p>	<ul style="list-style-type: none"> <li>• S/S MBS SWAP Remittance Type Mortgage Loan</li> </ul>
<p><b>Foreclosure Loss Risk</b></p>	<ul style="list-style-type: none"> <li>• Fannie Mae Owned Foreclosure Loss Risk</li> </ul>
<p><b>Business Preconditions</b></p>	<ul style="list-style-type: none"> <li>• Fannie Mae identifies all eligible S/S MBS SWAP Mortgage remittance type loans that are more than four months delinquent and are in Stop Advance Status</li> </ul>
<p><b>Testing Loan Activity Period</b></p>	<ul style="list-style-type: none"> <li>• May 2022 integration testing cycle, simulating March 2022 reporting cycle, end of February 2022 Activity Period</li> <li>• June 2022 testing cycle, simulating April 2022 reporting cycle, end of March 2022 Activity Period</li> </ul>



<b>Return File Methods of Delivery</b>	<ol style="list-style-type: none"> <li>1. B2B Gateway</li> <li>2. LSDU</li> <li>3. FM Connect</li> </ol>
<b>Scenario Sequence/Expected Outcome</b>	<p>Fannie Mae initiates the Guaranty Fee Relief Process: Customer to validate the loans meet the criteria of the Guaranty fee Relief after four months of delinquency process.</p> <ol style="list-style-type: none"> <li>1. Fannie Mae provides the Cash Position Summary for S/S MBS SWAP Remittance Type Mortgage Loan loans that includes Guaranty Fee Adjustment Amounts and Guaranty Fee Draft Amounts via LSDU.</li> <li>2. Fannie Mae provides an adjustment type of Loan Guaranty Fee Relief Credit Amount in the Guaranty Fee Adjustment Details Download found in the Adjustment column for each S/S MBS SWAP Remittance Type Mortgage Loan via LSDU.</li> <li>3. Fannie Mae provides Adjustment Types for Stop Advance Credit             <ol style="list-style-type: none"> <li>a. Loan Stop Advance Principal Credit</li> <li>b. Loan Stop Advance Lender Pass Through Rate Credit</li> <li>c. Fannie Mae provides a P&amp;I Draft of \$0.00 for the Stop Advance Draft Amount</li> </ol> </li> <li>4. Fannie Mae provides the Guaranty Fee Draft Amount Details Download for all loans that entered the Guaranty Fee Relief Process in the given activity period via LSDU.</li> <li>5. Fannie Mae provides an adjustment type of Loan Guaranty Fee Relief Credit Amount for S/S MBS SWAP Remittance Type Mortgage Loans in the Guaranty Fee Adjustment Report – B2B</li> <li>6. Fannie Mae provides the Loan Guaranty Fee Draft Status for loans that meet the criteria of the Guaranty Fee Relief Process and the new Guaranty Fee Draft attributes in the Remittance Detail Guaranty Fee Report for S/S remittance type loans at the loan level via B2B or FM Connect. Fannie Mae to provides the following attributes:             <ol style="list-style-type: none"> <li>a. Loan Guaranty Fee Draft Status</li> <li>b. Loan Guaranty Fee Relief Activity Start Date</li> <li>c. Loan Guaranty Fee Relief Adjusted Activity Start Date</li> <li>d. Loan Outstanding Guaranty Fee Receivable Amount</li> <li>e. Loan Guaranty Fee Draft Date</li> <li>f. Loan Expected Guaranty Fee Amount</li> <li>g. Loan Total Guaranty Fee Delinquency Remitted Amount</li> </ol> </li> <li>7. Fannie Mae provides the Guaranty Fee Relief draft attributes in the latest loan position tab of LSDU’s Loan Data Details Screen</li> </ol>
<b>Related Return Files and Screens</b>	<ol style="list-style-type: none"> <li>1. Remittance Detail – Guaranty Fee Report –Enhancements – B2B, FM Connect</li> <li>2. S/S Cash Position Summary – LSDU</li> <li>3. Guaranty Fee Adjustment Details Download – New Download - LSDU</li> <li>4. Guaranty Fee Adjustment Report - New Report - B2B</li> <li>5. Guaranty Fee Draft Amount Details Download – New Download – LSDU</li> <li>6. Fannie Mae to provide updated loan activity in LSDU’s Loan Data Details Screen</li> </ol>

**Scenario 4: S/S MBS SWAP Remittance Type Mortgage Loan that enters the Guaranty Fee Relief Process as a result of a Payment Deferral cancellation**

<b>Test Case ID Identifier</b>	FNM-CIT-Gfee-Relief-After-Four-Months-Delinquency-004
<b>Test Case Description</b>	<p>This scenario covers S/S MBS SWAP Remittance Type Mortgage Loan that was not in the Guaranty Fee Relief Process in the beginning of the given reporting period, and the loan enters the Guaranty Fee Relief Process as a result of a Payment Deferral cancellation.</p> <p>The customer is to verify the:</p> <ol style="list-style-type: none"> <li>1. Loan is placed into Guaranty Fee Relief Process             <ol style="list-style-type: none"> <li>a. Updated Loan Guaranty Fee Draft Status</li> <li>b. Updated Loan Guaranty Fee Relief Adjusted Activity Start Date</li> </ol> </li> <li>2. Entries for all the periods where the Guaranty Fee was reversed and reapplied for the given reporting period</li> <li>3. Customer to validate that Loan Guaranty Fee Relief Credit + Any Guaranty Fee Adjustment amounts equal the amount drafted reflected the Remittance Detail – Guaranty Fee Report available in production.</li> </ol>
<b>Test Scenario Name</b>	S/S MBS SWAP Remittance Type Mortgage Loan that enters the Guaranty Fee Relief Process as a result of a Payment Deferral cancellation
<b>Remittance Type</b>	<ul style="list-style-type: none"> <li>• S/S MBS SWAP Remittance Type Mortgage Loan</li> </ul>



<b>Foreclosure Loss Risk</b>	<ul style="list-style-type: none"> <li>Fannie Mae Owned Foreclosure Loss Risk</li> <li>Lender Owned Foreclosure Loss Risk</li> <li>Shared Owned Foreclosure Loss Risk</li> </ul>
<b>Business Preconditions</b>	<ul style="list-style-type: none"> <li>Loan is in Payment Deferral Workout at the beginning of the given reporting period and the Payment Deferral is cancelled</li> <li>Loan is evaluated and placed into the Guaranty Fee Relief Process in the given reporting period</li> </ul>
<b>Testing Loan Activity Period</b>	<ul style="list-style-type: none"> <li>May 2022 integration testing cycle, simulating March 2022 reporting cycle, end of February 2022 Activity Period</li> <li>June 2022 testing cycle, simulating April 2022 reporting cycle, end of March 2022 Activity Period</li> </ul>
<b>Return File Methods of Delivery</b>	<ol style="list-style-type: none"> <li>B2B Gateway</li> <li>LSDU</li> <li>FM Connect</li> </ol>
<b>Scenario Sequence/Expected Outcome</b>	<p>While a loan is not in the Guaranty Fee Relief Process at the beginning of the given reporting period, and the S/S MBS SWAP Remittance Type Mortgage Loan has a Payment Deferral workout option cancelled: Customer to validate that Fannie Mae places the loan enters the Guaranty Fee Relief Process and reverses and reapplies Guaranty Fee Relief as necessary in the given activity period.</p> <ol style="list-style-type: none"> <li>Fannie Mae provides the Cash Position Summary for S/S MBS SWAP Remittance Type Mortgage Loan loans that includes Guaranty Fee Adjustment Amounts and Guaranty Fee Draft Amounts via LSDU.</li> <li>Fannie Mae provides an adjustment type of Loan Guaranty Fee Relief Credit Amount in the Guaranty Fee Adjustment Details Download found in the Draft column for each S/S MBS SWAP Remittance Type Mortgage Loan via LSDU.</li> <li>Fannie Mae provides the Guaranty Fee Draft details in the Guaranty Fee Draft Amount Details Download via LSDU.             <ol style="list-style-type: none"> <li>Loan Guaranty Fee Draft Status</li> <li>Entries for all the periods where the Guaranty Fee was reversed and reapplied</li> </ol> </li> <li>Fannie Mae provides an adjustment type of Loan Guaranty Fee Relief Credit Amount for S/S MBS SWAP Remittance Type Mortgage Loans in the Guaranty Fee Adjustment Report via B2B</li> <li>Fannie Mae updates the Loan Guaranty Fee Draft Status in the Remittance Detail Guaranty Fee Report for S/S remittance type loans at the loan level via B2B or FM Connect.</li> <li>Fannie Mae provides the Guaranty Fee Relief draft attributes in the latest loan position tab of LSDU's Loan Data Details Screen indicating the loan was removed from the Guaranty Fee Relief Process.</li> </ol>
<b>Related Return Files and Screens</b>	<ol style="list-style-type: none"> <li>Remittance Detail – Guaranty Fee Report –Enhancements – B2B, FM Connect</li> <li>S/S Cash Position Summary – LSDU</li> <li>Guaranty Fee Adjustment Details Download – New Download – LSDU</li> <li>Guaranty Fee Adjustment Report - New Report - B2B</li> <li>Guaranty Fee Draft Amount Details Download – New Download – LSDU</li> <li>Fannie Mae to provide updated loan activity in LSDU's Loan Data Details Screen</li> </ol>

## Reporting and Remitting for Eligible Loans under the Guaranty Fee Relief Process Test Scenarios:

### Scenario 5: S/S MBS SWAP Remittance Type Mortgage Loan is in the Guaranty Fee Relief Process and a Contractual Payment moves the Last Paid Installment Date by X months

<b>Test Case ID Identifier</b>	FNM-CIT-Gfee-Relief-After-Four-Months-Delinquency-005
<b>Test Case Description</b>	<p>This scenario covers any S/S MBS SWAP Remittance Type mortgage loan where the servicer provided a LAR that applied contractual payments made while the loan is in the Guaranty Fee Relief Process.</p> <p>The customer is to verify the:</p> <ol style="list-style-type: none"> <li>LPI Date forward movement</li> <li>Loan Guaranty Fee Relief Draft Period(s)</li> <li>Adjustment Type and Adjustment Amount</li> <li>Associated Guaranty Fee Relief attributes</li> <li>The amount Fannie Mae will credit/draft the customer for any Guaranty Fee advances made while in the Guaranty Fee Relief Process and recovered by the recent payment activity</li> </ol>



	Note: Fannie Mae will not draft guaranty fee amount for current activity period while the loan is in Guaranty Fee Relief Process
<b>Test Scenario Name</b>	S/S MBS SWAP Remittance Type Mortgage Loan is in the Guaranty Fee Relief Process and a Contractual Payment moves the Last Paid Installment Date by X months
<b>Remittance Type</b>	<ul style="list-style-type: none"> <li>S/S MBS SWAP Remittance Type Mortgage Loan</li> </ul>
<b>Foreclosure Loss Risk</b>	<ul style="list-style-type: none"> <li>Fannie Mae Owned Foreclosure Loss Risk</li> <li>Lender Owned Foreclosure Loss Risk</li> <li>Shared Owned Foreclosure Loss Risk</li> </ul>
<b>Business Preconditions</b>	<ul style="list-style-type: none"> <li>Loan is in Guaranty Fee Relief Process</li> <li>Borrower submitted payment to advance LPI Date by X months</li> </ul>
<b>Testing Loan Activity Period</b>	<ul style="list-style-type: none"> <li>May 2022 integration testing cycle, simulating March 2022 reporting cycle, end of February 2022 Activity Period</li> <li>June 2022 testing cycle, simulating April 2022 reporting cycle, end of March 2022 Activity Period</li> </ul>
<b>Return File Methods of Delivery</b>	<ol style="list-style-type: none"> <li>B2B Gateway</li> <li>LSDU</li> <li>FM Connect</li> </ol>
<b>Scenario Sequence/Expected Outcome</b>	<p>Fannie Mae processes a payment for an S/S MBS SWAP Remittance Type Mortgage Loan, that is in the Guaranty Fee Relief Process, that advances the Last Paid Installment Date X Months: Customer to validate that Fannie Mae issues a Guaranty Fee Relief Credit and ensure the Guaranty Fee Relief Adjustments and Draft Amounts are captured based on payment activity.</p> <ol style="list-style-type: none"> <li>Fannie Mae provides the Cash Position Summary for S/S MBS SWAP Remittance Type Mortgage Loan loans that includes Guaranty Fee Adjustment Amounts and Guaranty Fee Draft Amounts via LSDU.</li> <li>Fannie Mae provides the following adjustment types in the Guaranty Fee Adjustment Details Download found in the Draft column for each S/S MBS SWAP Remittance Type Mortgage Loan via LSDU.             <ol style="list-style-type: none"> <li>Loan Guaranty Fee Relief Credit Amount - for the monthly Guaranty Fee</li> <li>Loan Guaranty Fee Relief Draft Amount – based on movement in LPI</li> <li>Loan Guaranty Fee Relief Draft Period(s),</li> </ol> </li> <li>Fannie Mae provides an adjustment type of Loan Guaranty Fee Relief Credit Amount - for the monthly Guaranty Fee and the Loan Guaranty Fee Relief Draft Amount, and Loan Guaranty Fee Relief Draft Period(s), for S/S MBS SWAP Remittance Type Mortgage Loans in the Guaranty Fee Adjustment Report via B2B             <ol style="list-style-type: none"> <li>Loan Guaranty Fee Relief Credit Amount - for the monthly Guaranty Fee</li> <li>Loan Guaranty Fee Relief Draft Amount – based on movement in LPI</li> <li>Loan Guaranty Fee Relief Draft Period(s),</li> </ol> </li> <li>Fannie Mae provides the Guaranty Fee Draft Amount Details Download via LSDU.</li> <li>After applying the monthly payment that advanced the LPI Date, Fannie Mae provides Guaranty Fee Draft attributes in the Remittance Detail Guaranty Fee Relief for S/S remittance type loans at the loan level via B2B or FM Connect.             <ol style="list-style-type: none"> <li>LPI Date forward movement</li> <li>Loan Guaranty Fee Draft Status</li> <li>Loan Guaranty Fee Relief Adjusted Activity Start Date</li> <li>Loan Outstanding Guaranty Fee Receivable Amount</li> <li>Loan Guaranty Fee Draft Date</li> <li>Loan Expected Guaranty Fee Amount</li> <li>Loan Total Guaranty Fee Delinquency Remitted Amount</li> </ol> </li> <li>Fannie Mae provides the Guaranty Fee Relief draft attributes in the latest loan position tab of LSDU's Loan Data Details Screen</li> </ol>
<b>Related Return Files and Screens</b>	<ol style="list-style-type: none"> <li>Remittance Detail – Guaranty Fee Report –Enhancements – B2B, FM Connect</li> <li>S/S Cash Position Summary – LSDU</li> <li>Guaranty Fee Adjustment Details Download – New Download - LSDU</li> <li>Guaranty Fee Adjustment Report - New Report - B2B</li> <li>Guaranty Fee Draft Amount Details Download – New Download – LSDU</li> <li>Fannie Mae to provide updated loan activity in LSDU's Loan Data Details Screen</li> </ol>





## Scenario 6: S/S MBS SWAP Remittance Type Mortgage Loan is in the Guaranty Fee Relief Process where prior contractual payments are reversed – (Backward LPI Movement)

<b>Test Case ID Identifier</b>	FNM-CIT-Gfee-Relief-After-Four-Months-Delinquency-006
<b>Test Case Description</b>	<p>This scenario covers S/S remittance type loans where the servicer provided a LAR that reversed the application of prior contractual payments made while the loan was in the Guaranty Fee Relief Process.</p> <p>The customer is to verify the:</p> <ol style="list-style-type: none"> <li>1. LPI Date backward movement</li> <li>2. Loan Guaranty Fee Relief Adjusted Activity Start Date</li> <li>3. Loan Outstanding Guaranty Fee Receivable Amount</li> <li>4. Adjustment Type and Adjustment Amount</li> <li>5. Associated GFee Relief attributes</li> <li>6. The amount Fannie Mae will credit/draft the customer for any Gfee advances made while in the Guaranty Fee Relief Process and recovered by the recent payment activity</li> </ol> <p>Note: Fannie Mae will not draft guaranty fee amount for current activity period while the loan is in Guaranty Fee Relief Process</p>
<b>Test Scenario Name</b>	S/S MBS SWAP Remittance Type Mortgage Loan is in the Guaranty Fee Relief Process where prior contractual payments are reversed
<b>Remittance Type</b>	<ul style="list-style-type: none"> <li>• S/S MBS SWAP Remittance Type Mortgage Loan</li> </ul>
<b>Foreclosure Loss Risk</b>	<ul style="list-style-type: none"> <li>• Fannie Mae Owned Foreclosure Loss Risk</li> <li>• Lender Owned Foreclosure Loss Risk</li> <li>• Shared Owned Foreclosure Loss Risk</li> </ul>
<b>Business Preconditions</b>	<ul style="list-style-type: none"> <li>• Loan is in Guaranty Fee Relief Process</li> <li>• Servicer submitted LAR that reversed application of prior contractual payments, reversing the LPI Date</li> </ul>
<b>Testing Loan Activity Period</b>	<ul style="list-style-type: none"> <li>• May 2022 integration testing cycle, simulating March 2022 reporting cycle, end of February 2022 Activity Period</li> <li>• June 2022 testing cycle, simulating April 2022 reporting cycle, end of March 2022 Activity Period</li> </ul>
<b>Return File Methods of Delivery</b>	<ol style="list-style-type: none"> <li>1. B2B Gateway</li> <li>2. LSDU</li> <li>3. FM Connect</li> </ol>
<b>Scenario Sequence/Expected Outcome</b>	<p>Fannie Mae processes a payment reversal LAR for an S/S MBS SWAP Remittance Type Mortgage Loan that reversed the application of prior contractual payments made while the loan was in the Guaranty Fee Relief Process: Customer to validate the that adjusted Loan Guaranty Fee Relief Adjusted Activity Start Date and related Guaranty Fee draft amounts are adjusted and applied to the loan.</p> <ol style="list-style-type: none"> <li>1. Fannie Mae provides the Cash Position Summary for S/S MBS SWAP Remittance Type Mortgage Loan loans that includes Guaranty Fee Adjustment Amounts and Guaranty Fee Draft Amounts via LSDU.</li> <li>2. Fannie Mae provides an adjustment type of Loan Guaranty Fee Relief Credit Amount in the Guaranty Fee Adjustment Details Download found in the Draft column for each S/S MBS SWAP Remittance Type Mortgage Loan via LSDU.</li> <li>3. Fannie Mae provides the Loan Outstanding Guaranty Fee Receivable Amount in the Guaranty Fee Draft Amount Details Download via LSDU.</li> <li>4. Fannie Mae provides an adjustment type of Loan Guaranty Fee Relief Credit Amount for S/S MBS SWAP Remittance Type Mortgage Loans in the Guaranty Fee Adjustment Report via B2B</li> <li>5. After applying the monthly payment reversal that reversed the LPI Date, Fannie Mae provides Guaranty Fee Draft attributes in the Remittance Detail Guaranty Fee Report for S/S remittance type loans at the loan level via B2B or FM Connect.             <ol style="list-style-type: none"> <li>a. LPI Date – backward movement</li> <li>b. Loan Guaranty Fee Relief Adjusted Activity Start Date</li> <li>c. Loan Outstanding Guaranty Fee Receivable Amount</li> </ol> </li> <li>6. Fannie Mae provides the Guaranty Fee Relief draft attributes in the latest loan position tab of LSDU's Loan Data Details Screen</li> </ol>
<b>Related Return Files and Screens</b>	<ol style="list-style-type: none"> <li>1. Remittance Detail – Guaranty Fee Report –Enhancements – B2B, FM Connect</li> </ol>



	<ol style="list-style-type: none"> <li>2. S/S Cash Position Summary – LSDU</li> <li>3. Guaranty Fee Adjustment Details Download – New Download - LSDU</li> <li>4. Guaranty Fee Adjustment Report - New Report - B2B</li> <li>5. Guaranty Fee Draft Amount Details Download – New Download – LSDU</li> <li>6. Fannie Mae to provide updated loan activity in LSDU’s Loan Data Details Screen</li> </ol>
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**Scenario 7: S/S MBS SWAP Remittance Type Mortgage Loan is in the Guaranty Fee Relief Process without a Contractual Payment Processed**

<b>Test Case ID Identifier</b>	FNM-CIT-Gfee-Relief-After-Four-Months-Delinquency-007
<b>Test Case Description</b>	<p>This scenario covers S/S MBS SWAP Remittance Type Mortgage Loan that is in the Guaranty Fee Relief Process without a Contractual Payment Processed in the given activity period.</p> <p>The customer is to verify the:</p> <ol style="list-style-type: none"> <li>1. Total Guaranty Fee Draft Amount to be \$0.00 for the given reporting period</li> <li>2. The Loan Guaranty Fee Relief Credit Amount for the given reporting period</li> <li>3. Associated Guaranty Fee Relief attributes</li> </ol> <p>Note: Fannie Mae will not draft guaranty fee amount for current activity period while the loan is in Guaranty Fee Relief Process</p>
<b>Test Scenario Name</b>	S/S MBS SWAP Remittance Type Mortgage Loan is in the Guaranty Fee Relief Process without a Contractual Payment Processed
<b>Remittance Type</b>	<ul style="list-style-type: none"> <li>• S/S MBS SWAP Remittance Type Mortgage Loan</li> </ul>
<b>Foreclosure Loss Risk</b>	<ul style="list-style-type: none"> <li>• Fannie Mae Owned Foreclosure Loss Risk</li> <li>• Lender Owned Foreclosure Loss Risk</li> <li>• Shared Owned Foreclosure Loss Risk</li> </ul>
<b>Business Preconditions</b>	<ul style="list-style-type: none"> <li>• Loan in Guaranty Fee Relief Process</li> <li>• Payment not provided that advances LPI Date</li> </ul>
<b>Testing Loan Activity Period</b>	<ul style="list-style-type: none"> <li>• May 2022 integration testing cycle, simulating March 2022 reporting cycle, end of February 2022 Activity Period</li> <li>• June 2022 testing cycle, simulating April 2022 reporting cycle, end of March 2022 Activity Period</li> </ul>
<b>Return File Methods of Delivery</b>	<ol style="list-style-type: none"> <li>1. B2B Gateway</li> <li>2. LSDU</li> <li>3. FM Connect</li> </ol>
<b>Scenario Sequence/Expected Outcome</b>	<p>Fannie Mae processes a non-payment LAR for an S/S MBS SWAP Remittance Type Mortgage Loan that does not advance the LPI date while the loan was in the Guaranty Fee Relief Process: Customer to validate that Fannie Mae shall not draft the Guaranty Fee for the activity period and will record the Total Guaranty Fee draft amount equal to \$0.00.</p> <ol style="list-style-type: none"> <li>1. Fannie Mae provides the Cash Position Summary for S/S MBS SWAP Remittance Type Mortgage Loan loans that includes Guaranty Fee Adjustment Amounts and Guaranty Fee Draft Amounts via LSDU.</li> <li>2. Fannie Mae provides an adjustment type of Loan Guaranty Fee Relief Credit in the Guaranty Fee Adjustment Details Download found in the Draft column for each S/S MBS SWAP Remittance Type Mortgage Loan via LSDU.</li> <li>3. Fannie Mae provides the Guaranty Fee Draft details in the Guaranty Fee Draft Amount Details Download via LSDU.</li> <li>4. Fannie Mae provides an adjustment type of Loan Guaranty Fee Relief Credit Amount for S/S MBS SWAP Remittance Type Mortgage Loans in the Guaranty Fee Adjustment Report via B2B</li> <li>5. Fannie Mae provides a Total Guaranty Fee draft amount of zero for loans the Remittance Detail Guaranty Fee Report for S/S remittance type loans at the loan level via B2B or FM Connect.</li> <li>6. Fannie Mae provides the Guaranty Fee Relief draft attributes in the latest loan position tab of LSDU’s Loan Data Details Screen</li> </ol>
<b>Related Return Files and Screens</b>	<ol style="list-style-type: none"> <li>1. Remittance Detail – Guaranty Fee Report –Enhancements – B2B, FM Connect</li> <li>2. S/S Cash Position Summary – LSDU</li> <li>3. Guaranty Fee Adjustment Details Download – New Download - LSDU</li> <li>4. Guaranty Fee Adjustment Report - New Report - B2B</li> <li>5. Guaranty Fee Draft Amount Details Download – New Download – LSDU</li> <li>6. Fannie Mae to provide updated loan activity in LSDU’s Loan Data Details Screen</li> </ol>



## Exiting the Guaranty Fee Relief Process after Four Months of Delinquency Status Scenarios:

### Scenario 8: S/S MBS SWAP Remittance Type Mortgage Loan that exits the Guaranty Fee Relief Process by bringing to loan current status

<b>Test Case ID Identifier</b>	FNM-CIT-Gfee-Relief-After-Four-Months-Delinquency-008
<b>Test Case Description</b>	<p>This scenario covers S/S MBS SWAP Remittance Type Mortgage Loan, that is in the Guaranty Fee Relief Process, and the servicer submitted a LAR that provided all contractual payments that brings the loan to current status in the given reporting period, and the loan exits the Guaranty Fee Relief Process.</p> <p>The customer is to verify the:</p> <ol style="list-style-type: none"> <li>1. LPI Date movement</li> <li>2. Removal of Loan Guaranty Fee Draft Status</li> <li>3. Loan Guaranty Fee Relief Expiration Date</li> <li>4. Fannie Mae begins to draft Guaranty Fee Draft Amount</li> <li>5. Associated Guaranty Fee Relief attributes</li> </ol>
<b>Test Scenario Name</b>	S/S MBS SWAP Remittance Type Mortgage Loan that exits the Guaranty Fee Relief Process after by bringing loan to current status
<b>Remittance Type</b>	<ul style="list-style-type: none"> <li>• S/S MBS SWAP Remittance Type Mortgage Loan</li> </ul>
<b>Foreclosure Loss Risk</b>	<ul style="list-style-type: none"> <li>• Fannie Mae Owned Foreclosure Loss Risk</li> <li>• Lender Owned Foreclosure Loss Risk</li> <li>• Shared Owned Foreclosure Loss Risk</li> </ul>
<b>Business Preconditions</b>	<ul style="list-style-type: none"> <li>• Loan is in Guaranty Fee Relief Process</li> <li>• Borrower made Contractual Payments advancing LPI Date that brings the loan to current status</li> </ul>
<b>Testing Loan Activity Period</b>	<ul style="list-style-type: none"> <li>• May 2022 integration testing cycle, simulating March 2022 reporting cycle, end of February 2022 Activity Period</li> <li>• June 2022 testing cycle, simulating April 2022 reporting cycle, end of March 2022 Activity Period</li> </ul>
<b>Return File Methods of Delivery</b>	<ol style="list-style-type: none"> <li>1. B2B Gateway</li> <li>2. LSDU</li> <li>3. FM Connect</li> </ol>
<b>Scenario Sequence/Expected Outcome</b>	<p>Fannie Mae processes a payment LAR for an S/S MBS SWAP Remittance Type Mortgage Loan that brings the loan to current status while in the Guaranty Fee Relief Process: Customer to validate that Fannie Mae removes the loan from the Guaranty Fee Relief Process and Fannie Mae begins to draft the Guaranty Fee Draft Amount.</p> <ol style="list-style-type: none"> <li>1. Fannie Mae provides the Cash Position Summary for S/S MBS SWAP Remittance Type Mortgage Loan loans that includes Guaranty Fee Adjustment Amounts and Guaranty Fee Draft Amounts via LSDU.</li> <li>2. Fannie Mae provides an adjustment type of Loan Guaranty Fee Relief Draft Amount in the Guaranty Fee Adjustment Details Download found in the Draft column for each S/S MBS SWAP Remittance Type Mortgage Loan via LSDU.</li> <li>3. Fannie Mae provides the Guaranty Fee Draft details in the Guaranty Fee Draft Amount Details Download via LSDU.</li> <li>4. Fannie Mae provides an adjustment type of Loan Guaranty Fee Relief Draft Amount for S/S MBS SWAP Remittance Type Mortgage Loans in the Guaranty Fee Adjustment Report via B2B</li> <li>5. Fannie Mae removes the Loan Guaranty Fee Draft Status and provides the Loan Guaranty Fee Relief Expiration Date in the Remittance Detail Guaranty Fee Report for S/S remittance type loans at the loan level via B2B or FM Connect.             <ol style="list-style-type: none"> <li>a. Removal of Loan Guaranty Fee Draft Status</li> <li>b. Loan Guaranty Fee Relief Expiration Date</li> </ol> </li> <li>6. Fannie Mae provides the Guaranty Fee Relief draft attributes in the latest loan position tab of LSDU's Loan Data Details Screen indicating the loan was removed from the Guaranty Fee Relief Process.</li> </ol>



<b>Related Return Files and Screens</b>	<ol style="list-style-type: none"> <li>1. Remittance Detail – Guaranty Fee Report –Enhancements – B2B, FM Connect</li> <li>2. S/S Cash Position Summary – LSDU</li> <li>3. Guaranty Fee Adjustment Details Download – New Download - LSDU</li> <li>4. Guaranty Fee Adjustment Report - New Report - B2B</li> <li>5. Guaranty Fee Draft Amount Details Download – New Download – LSDU</li> <li>6. Fannie Mae to provide updated loan activity in LSDU’s Loan Data Details Screen</li> </ol>
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### Scenario 9: S/S MBS SWAP Remittance Type Mortgage Loan that exits the Guaranty Fee Relief Process by Payment Deferral Workout option

<b>Test Case ID Identifier</b>	FNM-CIT-Gfee-Relief-After-Four-Months-Delinquency-009
<b>Test Case Description</b>	<p>This scenario covers S/S MBS SWAP Remittance Type Mortgage Loan that is in the Guaranty Fee Relief Process and the loan exists the Guaranty Fee Relief Process when a Payment Deferral Workout Option is applied to the loan in the given reporting period.</p> <p>The customer is to verify the:</p> <ol style="list-style-type: none"> <li>1. LPI Date movement</li> <li>2. Removal of Loan Guaranty Fee Draft Status</li> <li>3. Loan Guaranty Fee Relief Expiration Date</li> <li>4. Payment Deferral Servicer Reimbursable Guaranty Fee</li> <li>5. Payment Deferral Servicer Reimbursable Servicing Fee</li> <li>6. Fannie Mae begins to draft Guaranty Fee Draft Amount</li> </ol> <p>Note: Fannie Mae will provide two entries for the given reporting period when a Payment Deferral workout option is applied to loan:</p> <ol style="list-style-type: none"> <li>1. Payment LAR while the loan is Guaranty Fee Relief Process</li> <li>2. Payment Deferral Workout option removing the loan from the Guaranty Fee Relief Process</li> </ol>
<b>Test Scenario Name</b>	S/S MBS SWAP Remittance Type Mortgage Loan that exits the Guaranty Fee Relief Process by Payment Deferral Workout option
<b>Remittance Type</b>	<ul style="list-style-type: none"> <li>• S/S MBS SWAP Remittance Type Mortgage Loan</li> </ul>
<b>Foreclosure Loss Risk</b>	<ul style="list-style-type: none"> <li>• Fannie Mae Owned Foreclosure Loss Risk</li> <li>• Lender Owned Foreclosure Loss Risk</li> <li>• Shared Owned Foreclosure Loss Risk</li> </ul>
<b>Business Preconditions</b>	<ul style="list-style-type: none"> <li>• Loan is in Guaranty Fee Relief Process at the beginning of the given reporting period</li> <li>• Payment Deferral workout option offered and applied, removing the loan from Guaranty Fee Relief Process in the given reporting period</li> </ul>
<b>Testing Loan Activity Period</b>	<ul style="list-style-type: none"> <li>• May 2022 integration testing cycle, simulating March 2022 reporting cycle, end of February 2022 Activity Period</li> <li>• June 2022 testing cycle, simulating April 2022 reporting cycle, end of March 2022 Activity Period</li> </ul>
<b>Return File Methods of Delivery</b>	<ol style="list-style-type: none"> <li>1. B2B Gateway</li> <li>2. LSDU</li> <li>3. FM Connect</li> </ol>
<b>Scenario Sequence/Expected Outcome</b>	<p>While a loan is in the Guaranty Fee Relief Process at the beginning of the given reporting period, and Fannie Mae applies a Payment Deferral Workout option for an S/S MBS SWAP Remittance Type Mortgage Loan that brings the loan to current status: Customer to validate that Fannie Mae removes the loan from the Guaranty Fee Relief Process.</p> <ol style="list-style-type: none"> <li>1. Fannie Mae provides the Cash Position Summary for S/S MBS SWAP Remittance Type Mortgage Loan loans that includes Guaranty Fee Adjustment Amounts and Guaranty Fee Draft Amounts via LSDU.</li> <li>2. Fannie Mae provides an adjustment type of Loan Guaranty Fee Relief Draft Amount in the Guaranty Fee Adjustment Details Download found in the Draft column for each S/S MBS SWAP Remittance Type Mortgage Loan via LSDU.</li> <li>3. Fannie Mae provides the Guaranty Fee Draft details in the Guaranty Fee Draft Amount Details Download via LSDU.             <ol style="list-style-type: none"> <li>a. Loan Guaranty Fee Draft Status</li> <li>b. Loan Guaranty Fee Relief Expiration Date</li> <li>c. Two records for the activity period reflecting the Payment LAR and Payment Deferral                 <ol style="list-style-type: none"> <li>i. Payment LAR – contains all elements for Guaranty fee Relief drafts</li> </ol> </li> </ol> </li> </ol>



	<p>ii. Payment Deferral – reflects current payment activity and Guaranty Fee payable periods</p> <ol style="list-style-type: none"> <li>4. Fannie Mae provides an adjustment type of Loan Guaranty Fee Relief Draft Amount for S/S MBS SWAP Remittance Type Mortgage Loans in the Guaranty Fee Adjustment Report via B2B</li> <li>5. Fannie Mae removes the Loan Guaranty Fee Draft Status and provides the Loan Guaranty Fee Relief Expiration Date in the Remittance Detail Guaranty Fee Report for S/S remittance type loans at the loan level via B2B or FM Connect.             <ol style="list-style-type: none"> <li>a. Removal of Loan Guaranty Fee Draft Status</li> <li>b. Loan Guaranty Fee Relief Expiration Date</li> </ol> </li> <li>6. Fannie Mae provides the Guaranty Fee Relief draft attributes in the latest loan position tab of LSDU's Loan Data Details Screen indicating the loan was removed from the Guaranty Fee Relief Process.</li> </ol>
<b>Related Return Files and Screens</b>	<ol style="list-style-type: none"> <li>1. Remittance Detail – Guaranty Fee Report –Enhancements – B2B, FM Connect</li> <li>2. S/S Cash Position Summary – LSDU</li> <li>3. Guaranty Fee Adjustment Details Download – New Download - LSDU</li> <li>4. Guaranty Fee Adjustment Report - New Report - B2B</li> <li>5. Guaranty Fee Draft Amount Details Download – New Download – LSDU</li> <li>6. Fannie Mae to provide updated loan activity in LSDU's Loan Data Details Screen</li> </ol>

**Scenario 10: S/S MBS SWAP Remittance Type Mortgage Loan that exits the Guaranty Fee Relief Process as a result of Payoff or Repurchase**

<b>Test Case ID Identifier</b>	FNM-CIT-Gfee-Relief-After-Four-Months-Delinquency-010
<b>Test Case Description</b>	<p>This scenario covers S/S MBS SWAP Remittance Type Mortgage Loan that is in the Guaranty Fee Relief Process, and the servicer submitted a Payoff LAR or a Repurchase LAR in the given reporting period, and the loan exits the Guaranty Fee Relief Process and is paid off or repurchased.</p> <p>The customer is to verify the:</p> <ol style="list-style-type: none"> <li>1. Removal of Loan Guaranty Fee Draft Status</li> <li>2. Loan Guaranty Fee Relief Expiration Date</li> <li>3. Fannie Mae drafts the Guaranty Fee relief amount for any Loan Guaranty Fee Draft Period(s) remaining outstanding</li> <li>4. Fannie Mae deactivates the loan</li> </ol>
<b>Test Scenario Name</b>	S/S MBS SWAP Remittance Type Mortgage Loan that exits the Guaranty Fee Relief Process as a result of Payoff or Repurchase
<b>Remittance Type</b>	<ul style="list-style-type: none"> <li>• S/S MBS SWAP Remittance Type Mortgage Loan</li> </ul>
<b>Foreclosure Loss Risk</b>	<ul style="list-style-type: none"> <li>• Fannie Mae Owned Foreclosure Loss Risk</li> <li>• Lender Owned Foreclosure Loss Risk</li> <li>• Shared Owned Foreclosure Loss Risk</li> </ul>
<b>Business Preconditions</b>	<ul style="list-style-type: none"> <li>• Loan is in Guaranty Fee Relief Process at the beginning of the given reporting period</li> <li>• Loan is paid off or repurchased and applied, removing the loan from Guaranty Fee Relief Process in the given reporting period</li> </ul>
<b>Testing Loan Activity Period</b>	<ul style="list-style-type: none"> <li>• May 2022 integration testing cycle, simulating March 2022 reporting cycle, end of February 2022 Activity Period</li> <li>• June 2022 testing cycle, simulating April 2022 reporting cycle, end of March 2022 Activity Period</li> </ul>
<b>Return File Methods of Delivery</b>	<ol style="list-style-type: none"> <li>1. B2B Gateway</li> <li>2. LSDU</li> <li>3. FM Connect</li> </ol>
<b>Scenario Sequence/Expected Outcome</b>	<p>While a loan is in the Guaranty Fee Relief Process at the beginning of the given reporting period, and Fannie Mae applies a Payoff LAR or a Repurchase LAR for an S/S MBS SWAP Remittance Type Mortgage Loan that inactivates the loan: Customer to validate that Fannie Mae removes the loan from the Guaranty Fee Relief Process.</p> <ol style="list-style-type: none"> <li>1. Fannie Mae provides the Cash Position Summary for S/S MBS SWAP Remittance Type Mortgage Loan loans that includes Guaranty Fee Adjustment Amounts and Guaranty Fee Draft Amounts via LSDU.</li> </ol>



	<ol style="list-style-type: none"> <li>2. Fannie Mae provides an adjustment type of Loan Guaranty Fee Relief Draft Amount in the Guaranty Fee Adjustment Details Download found in the Draft column for each S/S MBS SWAP Remittance Type Mortgage Loan via LSDU.</li> <li>3. Fannie Mae provides the Guaranty Fee Draft details in the Guaranty Fee Draft Amount Details Download via LSDU.             <ol style="list-style-type: none"> <li>a. Loan Guaranty Fee Draft Status</li> <li>b. Loan Guaranty Fee Relief Expiration Date</li> <li>c. Loan Expected Draft Amount</li> </ol> </li> <li>4. Fannie Mae provides an adjustment type of Loan Guaranty Fee Relief Draft Amount for S/S MBS SWAP Remittance Type Mortgage Loans in the Guaranty Fee Adjustment Report via B2B</li> <li>5. Fannie Mae removes the Loan Guaranty Fee Draft Status and provides the Loan Guaranty Fee Relief Expiration Date in the Remittance Detail Guaranty Fee Report for S/S remittance type loans at the loan level via B2B or FM Connect.             <ol style="list-style-type: none"> <li>a. Removal of Loan Guaranty Fee Draft Status</li> <li>b. Loan Guaranty Fee Relief Expiration Date</li> </ol> </li> <li>6. Fannie Mae provides the Guaranty Fee Relief draft attributes in the latest loan position tab of LSDU's Loan Data Details Screen indicating the loan was removed from the Guaranty Fee Relief Process.</li> </ol>
<b>Related Return Files and Screens</b>	<ol style="list-style-type: none"> <li>1. Remittance Detail – Guaranty Fee Report – Enhancements – B2B, FM Connect</li> <li>2. S/S Cash Position Summary – LSDU</li> <li>3. Guaranty Fee Adjustment Details Download – New Download - LSDU</li> <li>4. Guaranty Fee Adjustment Report - New Report - B2B</li> <li>5. Guaranty Fee Draft Amount Details Download – New Download – LSDU</li> <li>6. Fannie Mae to provide updated loan activity in LSDU's Loan Data Details Screen</li> </ol>

### Scenario 11: S/S MBS SWAP Remittance Type Mortgage Loan that exits the Guaranty Fee Relief Process as a result of liquidation

<b>Test Case ID Identifier</b>	FNM-CIT-Gfee-Relief-After-Four-Months-Delinquency-011
<b>Test Case Description</b>	<p>This scenario covers S/S MBS SWAP Remittance Type Mortgage Loan that is in the Guaranty Fee Relief Process, and the loan was liquidated in the given reporting period, and the loan exits the Guaranty Fee Relief Process, and the loan is inactivated.</p> <p>The customer is to verify the:</p> <ol style="list-style-type: none"> <li>1. Removal of Loan Guaranty Fee Draft Status</li> <li>2. Loan Guaranty Fee Relief Expiration Date</li> <li>3. Fannie Mae drafts the Guaranty Fee relief amount for any Loan Guaranty Fee Draft Period(s) remaining outstanding</li> <li>4. Fannie Mae deactivates the loan</li> </ol>
<b>Test Scenario Name</b>	S/S MBS SWAP Remittance Type Mortgage Loan that exits the Guaranty Fee Relief Process as a result of liquidation
<b>Remittance Type</b>	<ul style="list-style-type: none"> <li>• S/S MBS SWAP Remittance Type Mortgage Loan</li> </ul>
<b>Foreclosure Loss Risk</b>	<ul style="list-style-type: none"> <li>• Fannie Mae Owned Foreclosure Loss Risk</li> <li>• Lender Owned Foreclosure Loss Risk</li> <li>• Shared Owned Foreclosure Loss Risk</li> </ul>
<b>Business Preconditions</b>	<ul style="list-style-type: none"> <li>• Loan is in Guaranty Fee Relief Process at the beginning of the given reporting period</li> <li>• Loan is liquidated, removing the loan from Guaranty Fee Relief Process in the given reporting period and inactivating the loan</li> </ul>
<b>Testing Loan Activity Period</b>	<ul style="list-style-type: none"> <li>• May 2022 integration testing cycle, simulating March 2022 reporting cycle, end of February 2022 Activity Period</li> <li>• June 2022 testing cycle, simulating April 2022 reporting cycle, end of March 2022 Activity Period</li> </ul>
<b>Return File Methods of Delivery</b>	<ol style="list-style-type: none"> <li>1. B2B Gateway</li> <li>2. LSDU</li> <li>3. FM Connect</li> </ol>
<b>Scenario Sequence/Expected Outcome</b>	While a loan is in the Guaranty Fee Relief Process at the beginning of the given reporting period, and the S/S MBS SWAP Remittance Type Mortgage Loan is liquidated: Customer to validate that Fannie Mae removes the loan from the Guaranty Fee Relief Process and inactivates the loan.



	<ol style="list-style-type: none"> <li>1. Fannie Mae provides the Cash Position Summary for S/S MBS SWAP Remittance Type Mortgage Loan loans that includes Guaranty Fee Adjustment Amounts and Guaranty Fee Draft Amounts via LSDU.</li> <li>2. Fannie Mae provides an adjustment type of Loan Guaranty Fee Relief Draft Amount in the Guaranty Fee Adjustment Details Download found in the Draft column for each S/S MBS SWAP Remittance Type Mortgage Loan via LSDU.</li> <li>3. Fannie Mae provides the Guaranty Fee Draft details in the Guaranty Fee Draft Amount Details Download via LSDU.             <ol style="list-style-type: none"> <li>a. Loan Guaranty Fee Draft Status</li> <li>b. Loan Guaranty Fee Relief Expiration Date</li> <li>c. Loan Expected Draft Amount</li> </ol> </li> <li>4. Fannie Mae provides an adjustment type of Loan Guaranty Fee Relief Draft Amount for S/S MBS SWAP Remittance Type Mortgage Loans in the Guaranty Fee Adjustment Report via B2B</li> <li>5. Fannie Mae removes the Loan Guaranty Fee Draft Status and provides the Loan Guaranty Fee Relief Expiration Date in the Remittance Detail Guaranty Fee Report for S/S remittance type loans at the loan level via B2B or FM Connect.             <ol style="list-style-type: none"> <li>a. Removal of Loan Guaranty Fee Status</li> <li>b. Loan Guaranty Feel Relief Expiration Date</li> </ol> </li> <li>6. Fannie Mae provides the Guaranty Fee Relief draft attributes in the latest loan position tab of LSDU's Loan Data Details Screen indicating the loan was removed from the Guaranty Fee Relief Process.</li> </ol>
<b>Related Return Files and Screens</b>	<ol style="list-style-type: none"> <li>1. Remittance Detail – Guaranty Fee Report –Enhancements – B2B, FM Connect</li> <li>2. S/S Cash Position Summary – LSDU</li> <li>3. Guaranty Fee Adjustment Details Download – New Download - LSDU</li> <li>4. Guaranty Fee Adjustment Report - New Report - B2B</li> <li>5. Guaranty Fee Draft Amount Details Download – New Download – LSDU</li> <li>6. Fannie Mae to provide updated loan activity in LSDU's Loan Data Details Screen</li> </ol>

## Scenario 12: S/S MBS SWAP Remittance Type Mortgage Loan that exits the Guaranty Fee Relief Process as a result of reclassification

<b>Test Case ID Identifier</b>	FNM-CIT-Gfee-Relief-After-Four-Months-Delinquency-012
<b>Test Case Description</b>	<p>This scenario covers S/S MBS SWAP Remittance Type Mortgage Loan that is in the Guaranty Fee Relief Process, and the loan was reclassified in the given reporting period, and the loan exits the Guaranty Fee Relief Process.</p> <p>The customer is to verify the:</p> <ol style="list-style-type: none"> <li>1. Updated Loan Guaranty Fee Draft Status</li> <li>2. Removal of Loan Guaranty Feel Relief Expiration Date</li> <li>3. Fannie Mae does not draft the Guaranty Fee Relief amount for any Loan Guaranty Fee Draft Period(s) remaining outstanding</li> <li>4. Fannie Mae provides an Adjustment Type of Loan Guaranty Fee Relief Credit for the current period</li> <li>5. Fannie Mae reclasses the loan</li> </ol>
<b>Test Scenario Name</b>	S/S MBS SWAP Remittance Type Mortgage Loan that exits the Guaranty Fee Relief Process as a result of reclassification
<b>Remittance Type</b>	<ul style="list-style-type: none"> <li>• S/S MBS SWAP Remittance Type Mortgage Loan</li> </ul>
<b>Foreclosure Loss Risk</b>	<ul style="list-style-type: none"> <li>• Fannie Mae Owned Foreclosure Loss Risk</li> <li>• Lender Owned Foreclosure Loss Risk</li> <li>• Shared Owned Foreclosure Loss Risk</li> </ul>
<b>Business Preconditions</b>	<ul style="list-style-type: none"> <li>• Loan is in Guaranty Fee Relief Process at the beginning of the given reporting period</li> <li>• Loan is reclassified, removing the loan from Guaranty Fee Relief Process in the given reporting period.</li> </ul>
<b>Testing Loan Activity Period</b>	<ul style="list-style-type: none"> <li>• May 2022 integration testing cycle, simulating March 2022 reporting cycle, end of February 2022 Activity Period</li> <li>• June 2022 testing cycle, simulating April 2022 reporting cycle, end of March 2022 Activity Period</li> </ul>
<b>Return File Methods of Delivery</b>	<ol style="list-style-type: none"> <li>1. B2B Gateway</li> <li>2. LSDU</li> <li>3. FM Connect</li> </ol>



<p><b>Scenario Sequence/Expected Outcome</b></p>	<p>While a loan is in the Guaranty Fee Relief Process at the beginning of the given reporting period, and the S/S MBS SWAP Remittance Type Mortgage Loan is reclassified: Customer to validate that Fannie Mae removes the loan from the Guaranty Fee Relief Process and reclassifies the loan.</p> <ol style="list-style-type: none"> <li>1. Fannie Mae provides the Cash Position Summary for S/S MBS SWAP Remittance Type Mortgage Loan loans that includes Guaranty Fee Adjustment Amounts and Guaranty Fee Draft Amounts via LSDU.</li> <li>2. Fannie Mae provides an adjustment type of Loan Guaranty Fee Relief Credit Amount in the Guaranty Fee Adjustment Details Download found in the Draft column for each S/S MBS SWAP Remittance Type Mortgage Loan via LSDU.</li> <li>3. Fannie Mae provides the Guaranty Fee Draft details in the Guaranty Fee Draft Amount Details Download via LSDU.             <ol style="list-style-type: none"> <li>a. Loan Guaranty Fee Draft Status</li> <li>b. Loan Guaranty Fee Relief Expiration Date</li> </ol> </li> <li>4. Fannie Mae provides an adjustment type of Loan Guaranty Fee Relief Credit Amount for S/S MBS SWAP Remittance Type Mortgage Loans in the Guaranty Fee Adjustment Report via B2B</li> <li>5. Fannie Mae removes the Loan Guaranty Fee Draft Status and provides the Loan Guaranty Fee Relief Expiration Date in the Remittance Detail Guaranty Fee Report for S/S remittance type loans at the loan level via B2B or FM Connect.             <ol style="list-style-type: none"> <li>a. Removal of Loan Guaranty Fee Status</li> <li>b. Loan Guaranty Fee Relief Expiration Date</li> </ol> </li> <li>6. Fannie Mae provides the Guaranty Fee Relief draft attributes in the latest loan position tab of LSDU's Loan Data Details Screen indicating the loan was removed from the Guaranty Fee Relief Process.</li> </ol>
<p><b>Related Return Files and Screens</b></p>	<ol style="list-style-type: none"> <li>1. Remittance Detail – Guaranty Fee Report –Enhancements – B2B, FM Connect</li> <li>2. S/S Cash Position Summary – LSDU</li> <li>3. Guaranty Fee Adjustment Details Download – New Download – LSDU</li> <li>4. Guaranty Fee Adjustment Report - New Report - B2B</li> <li>5. Guaranty Fee Draft Amount Details Download – New Download – LSDU</li> <li>6. Fannie Mae to provide updated loan activity in LSDU's Loan Data Details Screen</li> </ol>

**Scenario 13: S/S MBS SWAP Remittance Type Mortgage Loan that has a Hard Reject/Missing LAR the month prior to becoming four months delinquent – loan is not eligible for the Guaranty Fee Relief Process**

<p><b>Test Case ID Identifier</b></p>	<p>FNM-CIT-Gfee-Relief-After-Four-Months-Delinquency-013</p>
<p><b>Test Case Description</b></p>	<p>This scenario covers S/S MBS SWAP Remittance Type Mortgage Loans that are not eligible for the Guaranty Fee Relief Process, as the loan had a Hard Reject or Missing LAR in the prior activity period.</p> <p>The customer is to verify the:</p> <ol style="list-style-type: none"> <li>1. Loan is not placed into Guaranty Fee Relief Process after four months of delinquency</li> </ol> <p>NOTE: The delinquency eligibility for Guaranty Fee Relief Process after four months of delinquency is based on the last accepted LAR.</p>
<p><b>Test Scenario Name</b></p>	<p>S/S MBS SWAP Remittance Type Mortgage Loan that has a Hard Reject/Missing LAR the month prior to becoming four months delinquent – loan is not eligible for the Guaranty Fee Relief Process</p>
<p><b>Remittance Type</b></p>	<ul style="list-style-type: none"> <li>• S/S MBS SWAP Remittance Type Mortgage Loan</li> </ul>
<p><b>Foreclosure Loss Risk</b></p>	<ul style="list-style-type: none"> <li>• Fannie Mae Owned Foreclosure Loss Risk</li> <li>• Lender Owned Foreclosure Loss Risk</li> <li>• Shared Owned Foreclosure Loss Risk</li> </ul>
<p><b>Business Preconditions</b></p>	<ul style="list-style-type: none"> <li>• Loan had a Hard Reject or Missing LAR in the prior activity period before becoming four months delinquent in the given activity period</li> </ul>
<p><b>Testing Loan Activity Period</b></p>	<ul style="list-style-type: none"> <li>• May 2022 integration testing cycle, simulating March 2022 reporting cycle, end of February 2022 Activity Period</li> <li>• June 2022 testing cycle, simulating April 2022 reporting cycle, end of March 2022 Activity Period</li> </ul>
<p><b>Return File Methods of Delivery</b></p>	<ol style="list-style-type: none"> <li>1. B2B Gateway</li> <li>2. LSDU</li> <li>3. FM Connect</li> </ol>





<b>Scenario Sequence/Expected Outcome</b>	<p>S/S MBS SWAP Remittance Type Mortgage Loan that had a Hard Reject or Missing LAR in the prior activity period and the loan is evaluated for Guaranty Fee Relief Process after four months of delinquency: Customer to validate that Fannie Mae does not place the loan in the Guaranty Fee Relief Process in the given activity period.</p> <ol style="list-style-type: none"><li>1. Fannie Mae does not place loan in Guaranty Fee Relief Process.</li><li>2. Fannie Mae continues to draft a Guaranty Fee Amount.</li><li>3. Fannie Mae does not update the Loan Guaranty Fee Draft Status in the Remittance Detail Guaranty Fee Report for S/S remittance type loans at the loan level via B2B or FM Connect.</li><li>4. Fannie Mae provides the Guaranty Fee Relief draft attributes in the latest loan position tab of LSDU's Loan Data Details Screen indicating the loan was removed from the Guaranty Fee Relief Process.</li></ol>
<b>Related Return Files and Screens</b>	<ol style="list-style-type: none"><li>1. Remittance Detail – Guaranty Fee Report – Enhancements – B2B, FM Connect</li><li>2. Fannie Mae to provide updated loan activity in LSDU's Loan Data Details Screen</li></ol>