

FAQs for DUS RiskWay - Lender Data Input

Overview

[DUS RiskWay - Lender Data Input](#) is a web-based application that enables Lenders to submit data required to complete Multifamily requests, certifications, and assessments. Fannie Mae released this application on **April 26, 2024** to address the challenges that Lenders encountered when manually submitting PDF and fillable Word documents. As of **October 25, 2024**, the following documents are available in DUS RiskWay – Lender Data Input:

- Lender Assessment Oversight (LAO) Certification
- Offshore Request (previously known as the Offshore Questionnaire)
- Multifamily Lender Certification (4637) (previously known as Form 4637: Multifamily Lender Certification)

While all documents are available as of October 25, 2024, when Lenders are required to submit these documents varies. For more information on each document, see below.

LAO Certification

Lenders complete the LAO Certification in DUS RiskWay - Lender Data Input as part of their Lender Assessment (Operational Risk Assessment) process with the Lender Assessment Oversight (LAO) Team starting in **July 2024**. Previously, Lenders accessed and submitted the LAO Certification in DUS DocWay®.

Fannie Mae conducts Lender Assessments of all active selling Lenders to ensure that safe and prudent risk mitigation practices and controls are in place. To do so, Fannie Mae collects data from Lenders via the LAO Certification in areas of management, business strategy, planning, technology, production, underwriting, committing/delivery, asset management, servicing operations, financial management, insurance, and other relevant areas. Fannie Mae then analyzes the data provided, in addition to metrics and subject matter expert (SME) input, and summarizes it in a Lender Assessment Report that identifies risks, requirements, areas of improvement, and best practices to strengthen the Lender's performance.

Offshore Request

In accordance with the Fannie Mae [Program Rules](#), Lenders are required to obtain Fannie Mae's written consent prior to using any Outside Party, Non-Employee or any internal employees who are located outside the United States for any process that:

- Involves Fannie Mae data that will be stored or accessed by resources outside the United States; or
- Requires access to Fannie Mae systems.

Lenders use the Offshore Request as needed to detail and initiate their request for offshore activities that meet these criteria as part of the Offshore Assessment process. As of **July 22, 2024**, Lenders must complete the digitized Offshore Request in DUS RiskWay – Lender Data Input, which includes new questions to aid in capturing comprehensive information and data, for all new requests. Previously, Lenders completed the Offshore Request as a fillable Word document and emailed it to Fannie Mae. The LAO Team uses the information within the Offshore Request to assess the risk of the requested offshore activities and either approves or denies the request.

Multifamily Lender Certification (4637)

In accordance with the Fannie Mae [Program Rules](#), Lenders are required to submit the Multifamily Lender Certification (4637) annually within 90-days of their fiscal year-end to attest to compliance with Fannie Mae Rules and Requirements during the prior fiscal year.

Starting in 2025, Lenders complete and submit this document in DUS RiskWay – Lender Data Input. Fannie Mae then reviews, asks for additional clarification as needed, and accepts the document once it is accurate and complete. Previously, Lenders downloaded the document from the Fannie Mae website as a fillable PDF, completed it, and uploaded it to DUS DocWay®.



Questions on DUS RiskWay – Lender Data Input and its Documents

This Frequently Asked Questions (FAQ) guide provides answers to questions that may arise when completing documents in DUS RiskWay - Lender Data Input. For more detailed instructions on how to complete documents in DUS RiskWay - Lender Data Input, including uploading attachments in DUS DocWay®, refer to the following job aids:

- [Job Aid for DUS RiskWay - Lender Data Input](#)
- [DUS DocWay Guide to Managing Lender Assessment Documents](#)

The following additional support is available:

Need	Resource
Answer to question(s) about: <ul style="list-style-type: none"> • The Lender Assessment (Operational Risk Assessment) process and the questions in the LAO Certification • The Offshore Assessment process and the questions in the Offshore Request • Whether you need to submit an Offshore Request for the activities you would like to use • The process for completing the Multifamily Lender Certification (4637) and the questions within the document 	Contact the LAO Team at lenderassessment_oversightteam@fanniemae.com . Note: If you are uncertain whether you need to submit an Offshore Request, please wait to start the desired activities until you've confirmed with Fannie Mae.
Assistance addressing a system error in DUS RiskWay	Contact the Technology Support Center using the instructions on the DUS RiskWay – Lender Data Input page on the Multifamily Applications & Technology website.
Assistance uploading attachments in DUS DocWay®	Contact DUSDocWay_Support@fanniemae.com .



FAQs

1. Access a Document

This section includes FAQs on accessing DUS RiskWay – Lender Data Input and its documents **for all individuals**.

Question	Answer
All Documents	
How can I access DUS RiskWay - Lender Data Input?	You can access DUS RiskWay - Lender Data Input here . Once there, you will be asked to login. If you do not have credentials, please contact the Corporate Technology Manager within your organization.
Where can I find updates and instructions for documents in DUS RiskWay - Lender Data Input?	You can find updates and instructions on the “Forms Update and Instructions” tab of the “Home” page. For more information, see page 7 in “ Job Aid for DUS RiskWay - Lender Data Input ”.
LAO Certification	
What roles are available in the LAO Certification?	<p>There are credentials for three types of roles in the LAO Certification:</p> <ul style="list-style-type: none"> • The Admin Role (HNO_MFDF_LAO_ADMIN_ROLE) can input and edit responses, serve as the Preparer and/or Approver in the “Statement of Certification”, and submit. • The General User Role (HNO_MFDF_LAO_GENERALUSER_ROLE) can input and edit responses. • The Read-only Role (HNO_MFDF_LAO_READONLY_ROLE) can view the document.
Offshore Request	
What roles are available in the Offshore Request?	<p>There are credentials for three types of roles in the Offshore Request:</p> <ul style="list-style-type: none"> • The Admin Role (HNO_MFDF_LAO_ADMIN_ROLE) can input and edit responses, serve as the Preparer and/or Approver in the “Statement of Certification”, and submit. • The General User Role (HNO_MFDF_LAO_GENERALUSER_ROLE) can input and edit responses. • The Read-only Role (HNO_MFDF_LAO_READONLY_ROLE) can view the document.
Multifamily Lender Certification (4637)	
What roles are available in the Multifamily Lender Certification (4637)?	<p>There are credentials for three types of roles in the Multifamily Lender Certification (4637):</p> <ul style="list-style-type: none"> • The Admin Role (HNO_MFDF_CERT_ADMIN_ROLE) can input and edit responses, serve as the Preparer and/or Approver in the “Statement of Certification”, and submit. • The General User Role (HNO_MFDF_CERT_GENERALUSER_ROLE) can input and edit responses. • The Read-only Role (HNO_MFDF_CERT_READONLY_ROLE) can view the document.



2. Fill Out a Document

This section includes FAQs on filling out a document **for individuals with Admin and General User credentials.**

A) Start a Document

This section includes FAQs on starting a document.

Question	Answer
All Documents	
How do I start a draft of a document in DUS RiskWay – Lender Data Input?	To start a draft, select the “Start a Draft” button for a document on the “All Forms” tab of the “Home” page. For more information, see page 10 in “ Job Aid for DUS RiskWay - Lender Data Input ”.
LAO Certification	
Can I create and submit more than one LAO Certification?	You can only create and submit one LAO Certification per year.
Offshore Request	
Can I create and submit more than one Offshore Request?	You can create and submit multiple Offshore Requests. Please create and submit different Offshore Requests for different outside parties. Additionally, if an outside party has already been approved, please create and submit a new Offshore Request for any updates or additional requests. Note: If you would like to request multiple activities from the same outside party at the same time and/or the outside party has multiple locations, you can submit those in one Offshore Request.
Do I need to submit Offshore Requests for existing offshore parties as of July 22, 2024?	Please utilize the digitized Offshore Request to request use of new offshore parties or for any changes to the scope of work for a previously approved offshore party as of July 22, 2024. There is no need to submit Offshore Requests in DUS RiskWay – Lender Data Input for existing offshore parties.
Multifamily Lender Certification (4637)	
Can I create and submit more than one Multifamily Lender Certification (4637)?	You can only create and submit one Multifamily Lender Certification (4637) per year.

B) Collaborate on a Document

This section includes FAQs on collaborating on a document.

Question	Answer
All Documents	
Can multiple people work on a document at the same time?	Multiple people cannot work on a document at the same time, even in different modules, without overwriting each other’s work. Please coordinate with your colleagues to avoid doing so.



Question	Answer
All Documents	
I need input from a colleague on a document. How can they view or edit it?	Your colleagues can view and/or edit a document in DUS RiskWay - Lender Data Input, provided they have credentials. If your colleague does not have credentials, please contact the Corporate Technology Manager within your organization for the appropriate credentials. See Access a Document for more information on the credentials within each document.
Can I use the “Lender Comments” field to communicate with my colleagues while filling out a document?	The “Lender Comments” field is for communication and collaboration between Lenders and Fannie Mae. Please do not use it to communicate and collaborate internally.
Can I restrict access to specific modules/sections or questions of a document?	There is no way to restrict access to specific modules/sections or questions of a document to certain individuals. Individuals with Admin or General User credentials can access the entire document and can add, edit, or delete responses at any time until submitted to Fannie Mae. Individuals with Read-Only credentials can view all responses but cannot edit the document.

C) Answer Questions

This section includes FAQs on answering questions in a document.

Question	Answer
All Documents	
Can I copy or cut and paste text into a document?	Yes, you can copy or cut and paste text from elsewhere into a document.
Do documents within DUS RiskWay – Lender Data Input have spell check?	You can use the spell check feature of your browser to review a document. Spell check is built inside most modern web browsers, including Microsoft Edge, Google Chrome, Mozilla Firefox, and Apple Safari.
Is there a character or word limit for each question?	There is no character or word limit for any question in documents in DUS RiskWay – Lender Data Input. You may include as much text as needed to respond to a question. Note: Fannie Mae prefers that Lenders submit their responses as text in the fields within a document to allow for more readily accessible insights and recommendations.
Should I respond with the same level of detail as I have previously?	Yes, please provide precise and detailed responses when needed.
Can I add links to websites as a response?	Links to websites are not permitted as a response. Please submit your response as text in the fields within a document or attach supporting document(s).
When I am filling out a document and it has a status of “Draft”, can Fannie Mae see the information that I enter?	Fannie Mae cannot see information that you enter while a document is in “Draft” status. Fannie Mae can see the information that you enter once you submit the document, and its status becomes “Submitted for Review”.



Question	Answer
All Documents	
Can I download a document, complete it offline, and upload my responses into DUS RiskWay – Lender Data Input?	This is not a feature of DUS RiskWay – Lender Data Input. Please input your responses directly in the system.
Offshore Request	
Does the digitized Offshore Request include new questions?	Yes, the digitized Offshore Request includes several new questions. For more information, see page 31 in “ Job Aid for DUS RiskWay - Lender Data Input ”.
How does Fannie Mae define whether offshore activities are “critical to Lender’s business functions” in question 203?	“Critical” offshore activities are functions and resources required to continue services and operations that need a business continuity plan to avoid impeding business functions.
Do I need to provide exact figures for “Number of expected Offshore personnel” and “Number of Expected Hours Billed per Month” in question 203?	No, estimates for “Number of expected Offshore personnel” and “Number of Expected Hours Billed per Month” are acceptable. Note: Fannie Mae defines “Number of Expected Hours Billed per Month” as the number of expected hours that Offshore personnel spend on the requested scope of work per month.
Multifamily Lender Certification (4637)	
Does the Multifamily Lender Certification (4637) for 2025 have new questions?	Yes, the Multifamily Lender Certification (4637) for 2025 does include new questions. For more information, see page 32 in “ Job Aid for DUS RiskWay - Lender Data Input ”.
Does Fannie Mae encrypt fields that ask for Nonpublic Personal Information (NPI)?	Yes, Fannie Mae encrypts fields that ask for NPI, such as a Lender’s Federal Tax ID.
How does Fannie Mae define “limitations” to a force-place insurance policy in question 706A?	“Limitations” to a force-place insurance policy include anything that impedes Lenders from obtaining the coverage required by the Fannie Mae Program Rules , such as deductibles, caps on coverage, or required re-underwriting.

D) Upload Attachments

This section includes FAQs on uploading attachments.

Question	Answer
All Documents	
How do I access DUS DocWay®?	You can access DUS DocWay® here . Once there, you will be asked to login. If you do not have credentials, please contact the Corporate Technology Manager within your organization and request the role External LAO Compliance Lead Contributor .



Question	Answer
All Documents	
<p>How do I attach a document?</p>	<p>To attach a document:</p> <ul style="list-style-type: none"> • Click the “Add Attachment” field underneath a question (LAO Certification and Offshore Request) or the “Add Section Attachment” field at the top of a section (Multifamily Lender Certification (4637)) in DUS RiskWay – Lender Data Input. The field will then read “Has Attachment” or “Has Section Attachment” to let Fannie Mae know there is an attachment associated with the question or section. For more information, see page 16 in “Job Aid for DUS RiskWay - Lender Data Input”. • Upload the attachment into DUS DocWay®. For more information, see “DUS DocWay Guide to Managing Lender Assessment Documents”. When uploading an attachment into DUS DocWay®, make sure to: <ul style="list-style-type: none"> ○ Select the correct Document Category and Type. Please choose Document Category carefully – note that Assessment Documents and Testing Documents, for example, are in separate categories. It is important that the documents be uploaded to the correct category for the appropriate Fannie Mae reviewer to be able to access them. ○ Begin the name of the attachment with the number of the question the attachment supports (e.g., 100A – Sample Attachment.docx), even if attaching to a section in the Multifamily Lender Certification (4637). <p>Note:</p> <ul style="list-style-type: none"> • Please submit attachments in DUS DocWay® at the same time as the document in DUS RiskWay. Both are needed for Fannie Mae to review. • You may use one attachment to respond to multiple questions. If doing so, no need to attach the document twice. Please direct Fannie Mae to the original question to which the document was attached using any text field associated with the question, including the description box (e.g., see #102 response). • If you attach a large document, please indicate the page/section that answers the question in any text field associated with the question, including the description box (e.g., see page 5 or see the “Overview” section).

E) Download a Document

This section includes FAQs on downloading a document.

Question	Answer
All Documents	
<p>Can I download documents in DUS RiskWay – Lender Data Input?</p>	<p>Yes, you can download a document as a read-only, printable PDF using the “Download” button in the top-right hand corner of the document page. For more information, see page 20 in “Job Aid for DUS RiskWay - Lender Data Input”.</p>



F) Save a Document

This section includes FAQs on saving documents.

Question	Answer
All Documents	
Do documents in DUS RiskWay – Lender Data Input automatically save, or do I need to manually save?	Documents in DUS RiskWay – Lender Data Input automatically save every ten minutes. You can also manually save by selecting the “Save” button in the top-right hand corner of the document. For more information, see page 18 in “ Job Aid for DUS RiskWay - Lender Data Input ”.
Can I save and come back to a document before submitting?	Yes, you can save a document and come back to it as many times as you would like before submitting it to Fannie Mae. For more information, see page 19 in “ Job Aid for DUS RiskWay - Lender Data Input ”.
Can I access prior drafts of a document as I work to complete it?	DUS RiskWay – Lender Data Input shows the current draft of a document. You cannot go back and access prior drafts. However, you can download the current draft of a document at any time for your records. See Download a Document .

3. Submit a Document

This section includes FAQs on submitting a document **for individuals with Admin and General User credentials**.

Question	Answer
All Documents	
Who can serve as the Approver and the Preparer in the “Statement of Certification”?	Only individuals with Admin credentials within a document can serve as the Approver and Preparer.
Can the Approver and the Preparer in the “Statement of Certification” be the same person?	Yes, the Approver and Preparer can be the same person or can be two different people.
Why can’t I submit a document?	You can only submit a document after completing all required fields. Required fields are denoted with an asterisk and flagged with red text that reads “This is required” if not complete upon submission. See below for the required fields in each document. Note: You must complete the "Statement of Certification" for every submission.
How can I communicate with Fannie Mae about my submission?	You may use the “Lender Comments” field to detail anything that you would like to flag for Fannie Mae upon submitting. If you have any questions/concerns prior to submitting, please contact the LAO Team at lenderassessment_oversightteam@fanniemae.com
Where can I view my submission?	You can view your submission by selecting the “View” button on the “Details” page or by selecting the “View” button in the “Drafts and Submissions” tab of the “Home” page. For more information, see page 23 in “ Job Aid for DUS RiskWay - Lender Data Input ”.



Question	Answer
LAO Certification	
Which fields in the LAO Certification are required?	All fields within the LAO Certification are required.
Can I access prior submissions of the LAO Certification from past years?	You will be able to access submissions of the LAO Certification from past years on the “Details” page in the “Version History” section after your first submission of the document in DUS RiskWay - Lender Data Input. However, you will only be able to access the final version from that year. For example, if you resubmit, you will not be able to access the original version that you provided upon resubmission. To memorialize prior submissions, you can download the LAO Certification at any time. For more information on the “Version History” section and downloading, see pages 8 and 20 in “ Job Aid for DUS RiskWay - Lender Data Input ”.
Offshore Request	
Which fields in the Offshore Request are required?	All fields within the Offshore Request are required.
Can I access prior submissions of the Offshore Request?	You can access all past submissions of the Offshore Request on the “All Forms” and “Drafts and Submissions” tabs of the “Home” page. For more information, see page 5 in “ Job Aid for DUS RiskWay - Lender Data Input ”.
Multifamily Lender Certification (4637)	
Which fields in the Multifamily Lender Certification (4637) are required?	All fields within sections A – Q of the Multifamily Lender Certification (4637) are required. Lenders can choose whether to fill out “Section R. Lender Information (Voluntarily Requested)”.
Can I access prior submissions of the Multifamily Lender Certification (4637) from past years?	You will be able to access submissions of the Multifamily Lender Certification (4637) from past years on the “Details” page in the “Version History” section after your first submission of the document in DUS RiskWay - Lender Data Input. However, you will only be able to access the final version from that year. For example, if you resubmit, you will not be able to access the original version that you provided upon resubmission. To memorialize prior submissions, you can download the Multifamily Lender Certification (4637) at any time. For more information on the “Version History” section and downloading, see pages 8 and 20 in “ Job Aid for DUS RiskWay - Lender Data Input ”.

4. Monitor Document Status

This section includes FAQs on monitoring the status of a document after submission **for all individuals**.

Question	Answer
All Documents	
How can I see the status of a document in DUS RiskWay – Lender Data Input?	You can see the status of a document on the “Home” page and in the “Version History” section of the “Details” page. For more information, see pages 5 and 8 in “ Job Aid for DUS RiskWay - Lender Data Input ”.
How will I know if Fannie Mae changes a document’s status?	The Preparer and Approver of a document will receive a notification via email when Fannie Mae changes a document’s status.



Question	Answer
All Documents	
What statuses are common across all documents?	All documents can have the following statuses: <ul style="list-style-type: none">• Draft: The Lender has started a draft of the document and not yet submitted it to Fannie Mae.• Submitted for Review: The Lender has submitted the document to Fannie Mae.• In Review: Fannie Mae has opened the submitted document. This does not necessarily mean that Fannie Mae is in the process of reviewing and inventorying the document and its attachments.• Needs Revisions: Fannie Mae has requested that the Lender revise the document and resubmit.• Resubmitted: The Lender has revised the document and resubmitted. See below for the additional statuses a document can have.
LAO Certification	
What other statuses can the LAO Certification have?	In addition to the statuses above, the LAO Certification can have a status of: <ul style="list-style-type: none">• Accepted: Fannie Mae has deemed the submission complete and accepted the LAO Certification.
Offshore Request	
What other statuses can the Offshore Request have?	In addition to the statuses above, the Offshore Request can have a status of: <ul style="list-style-type: none">• Approved: Fannie Mae has approved the request for offshore activities.• Denied: Fannie Mae has denied the request for offshore activities.• Terminated: Fannie Mae has terminated an approved Offshore Request because a Lender is no longer using the offshore party to perform business activities or Fannie Mae no longer approves the use of the offshore party to perform business activities.
If my Offshore Request has a status of “Approved”, may I utilize the requested offshore activities?	Yes, an Offshore Request with the status of “Approved” indicates that you may utilize the requested offshore activities. You may not implement any offshore activities prior to receiving approval from Fannie Mae.
Multifamily Lender Certification (4637)	
What other statuses can the Multifamily Lender Certification (4637) have?	In addition to the statuses above, the Multifamily Lender Certification (4637) can have a status of: <ul style="list-style-type: none">• Accepted: Fannie Mae has deemed the submission complete and accepted the Multifamily Lender Certification (4637).



5. Resubmit a Document

This section includes FAQs on revising and resubmitting a document **for individuals with Admin and General User credentials**.

Question	Answer
All Documents	
How will I know if Fannie Mae has requested revisions to a document in DUS RiskWay – Lender Data Input?	The status of the document is “Needs Revisions” on the “Home” page and in the “Version History” section of the “Details” page if Fannie Mae requests revisions. The Preparer and Approver of a document receive a notification via email that the document’s status changed to “Needs Revisions”. For more information, see pages 5 and 8 in “Job Aid for DUS RiskWay - Lender Data Input” .
How will I know what revisions Fannie Mae has requested?	Fannie Mae details requested revisions in the “Lender Comments” field at the end of the document. The Preparer and Approver of a document receive a notification via email when Fannie Mae adds comments to this field. A member of the LAO Team may also contact you via email or phone to provide more context. For more information, see page 26 in “Job Aid for DUS RiskWay - Lender Data Input” .
When I make revisions, will I update the document that is already in process or start a new version?	You will update the document that is already in progress when making revisions, eliminating the creation of multiple versions.
Will Fannie Mae be able to identify what has changed between submissions?	Fannie Mae cannot identify what has changed between submissions. Please detail any changes that Fannie Mae did not request in the “Lender Comments” field at the end of the document. You may also utilize the “Lender Comments” field to detail any changes that Fannie Mae requested prior to resubmitting, if desired. For more information on the “Lender Comments” field, see page 22 in “Job Aid for DUS RiskWay - Lender Data Input” .
When I resubmit a document, do I need to recertify?	Yes, you are required to certify all submissions of a document, including resubmissions.

6. Make Corrections or Updates to a Document

This section includes FAQs on Lenders requesting to make corrections or updates to a document that Fannie Mae did not request **for individuals with Admin and General User credentials**.

Question	Answer
All Documents	
Can I update a document after I have submitted it to Fannie Mae, and it has a status of “Submitted for Review” or “In Review”?	Yes, you can update a document after you have submitted it to Fannie Mae, and it has a status of “Submitted for Review” or “In Review”. To do so, please email the LAO Team (lenderassessment_oversightteam@fanniemae.com) with this request. Note: <ul style="list-style-type: none"> When resubmitting, please detail any changes that Fannie Mae did not request in the “Lender Comments” field at the end of the document. You are required to recertify upon resubmission.



Question	Answer
LAO Certification	
<p>Can I update the LAO Certification after Fannie Mae accepts it?</p>	<p>Yes, you can update the LAO Certification after Fannie Mae accepts it, and it has a status of “Accepted”. To do so, please email the LAO Team (lenderassessment_oversightteam@fanniemae.com) with this request.</p> <p>Note:</p> <ul style="list-style-type: none"> • When resubmitting, please detail any changes that Fannie Mae did not request in the “Lender Comments” field at the end of the LAO Certification. • You are required to recertify upon resubmission.
Offshore Request	
<p>Can I update the Offshore Request after Fannie Mae approves or denies it?</p>	<p>You may not update an Offshore Request once Fannie Mae has approved or denied it, and it has a status of “Approved” or “Denied”. If you need to inform Fannie Mae of updated outside party information, please complete and submit a new Offshore Request.</p>
<p>How should I alert Fannie Mae if I stop using an outside party?</p>	<p>If you stop using an outside party, you may notify Fannie Mae of this change either by emailing the LAO Team (lenderassessment_oversightteam@fanniemae.com) or including the terminated outside party’s information in question 223 of the Offshore Request in a new submission of the document.</p> <p>Upon receiving your request, Fannie Mae will change the status of the Offshore Request to “Terminated”.</p> <p>If you want to reinstate activities within a terminated Offshore Request, please complete and submit a new Offshore Request.</p>
<p>Can Fannie Mae ask that I cease using previously approved offshore parties to perform business activities?</p>	<p>Yes, Fannie Mae can ask you to cease using previously approved offshore parties to perform business activities if circumstances change. In this instance, Fannie Mae will terminate the Offshore Request(s) for the offshore parties by changing the status of the document(s) to “Terminated”.</p>
Multifamily Lender Certification (4637)	
<p>Can I update the Multifamily Lender Certification (4637) after Fannie Mae accepts it?</p>	<p>Yes, you can update the Multifamily Lender Certification (4637) after Fannie Mae accepts it, and it has a status of “Accepted”. To do so, please email the LAO Team (lenderassessment_oversightteam@fanniemae.com) with this request.</p> <p>Note:</p> <ul style="list-style-type: none"> • When resubmitting, please detail any changes that Fannie Mae did not request in the “Lender Comments” field at the end of the LAO Certification. • You are required to recertify upon resubmission.