Job Aid: Guidance for Entering Multiple Property Addresses in C&D™
Multifamily Acquisitions
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Note: Click on the relevant section in the Contents table above to be navigated there.
Navigating to C&D


2. Click on the “Business Partners” dropdown; then select “Multifamily.”

3. Click on the “Apps & Tech” link.

5. Select “Create New Deal”.

6. Click on “Register Deal”.

7. Click on “By Deal” to select desired deal.

8. Select “Collateral”, then click on the collateral reference number.
General Guidance for Entering Multiple Property Addresses in C&D

- Property Name should be consistently displayed in all documentation (e.g., Underwriters Narrative, Form 4662, Schedule 2 to Multifamily Loan Agreement – Summary of Loan Terms, etc.).

- If the Property street address is used as the Property Name, the designation “Apartments/Townhomes/Cooperatives/Building” as applicable, should follow the address (for example: 101 Main Street Apartments).

- Do not use any variation of the name of the Borrower as the Property Name (e.g., John Jones or Jones Trust). No names related to “natural persons” should be delivered as the Property Name.

- Refrain from using the Portfolio Name as the Property Name in cases where the Property is included in a portfolio of Mortgage Loans. Please use the Property’s commonly known name.

- The addresses entered in the Loan Agreement documents need to be included on the “Collateral” screen in C&D.

- Supplemental Mortgage Loans must be delivered in the same manner as the Pre-Existing Mortgage Loan (both on the “Collateral” screen and in Schedule 2 to the Multifamily Loan Agreement). The addresses for both Pre-Existing Mortgage Loans and Supplemental Mortgage Loans should be entered in accordance with the guidance provided in this Job Aid. Please work with your Analyst if the address needs to be modified for any Pre-Existing Mortgage Loan (i.e., data in C&D and/or data on Form 4662).

- All addresses must be correct and should conform to USPS Postal Addressing Standards, including the use of abbreviations. The ZIP Code Lookup Tool can verify whether an address is a deliverable address having a valid city name and postal code.

- No punctuation is permitted in the “Primary Address” section. No punctuation other than hyphens is permitted in the “Additional Property Address” section.

- A singular address (i.e., not a range of addresses) should be entered as the Primary Address. This singular address may be the management office only if it is part of the collateral securing the Mortgage Loan. If no management office exists or if the management office is located on property that does not secure the Mortgage Loan, then the Lender must select a singular address other than the management office address.

- The word “County” should not be included in the “County” data field as it is redundant (e.g., enter “George” instead of “George County”). If there is no County, please enter “N/A”.
Specific Guidance for entering multiple property addresses:

Option 1: Properties are operated/managed as one. Lender enters one Collateral Record.

Primary Address Section:
- Lender selects a singular property address (not a range of addresses) that is part of the collateral securing the Mortgage Loan and enters it in the "Primary Address" Section on the "Collateral" Page.
- Address Line 2 must no longer be used for additional addresses.
  - If the Management office is located on the collateral securing the Mortgage Loan, then this address can be used as the primary address. If the management office is located on property that is not part of the collateral securing the Mortgage Loan, then another address must be selected.
  - Ranges must not be used in the Primary Address Section (e.g., 100-201 Oak Street).
  - See General Guidance for entering addresses.

Additional Property Address Section:
- Additional property addresses must be added to the "Additional Property Address" section when applicable.
- Address Line 2 must no longer be used for additional addresses.
  - Ranges can be used in the Additional Property Address section. Please see the guidance provided in Exhibit: Examples of Contiguous and Non-Contiguous Property Addresses.
  - See General Guidance for entering addresses.

Option 2: Properties are operated/managed separately. Lender enters multiple Collateral Records.

For each Collateral Record:

Primary Address Section:
- Lender selects a singular property address (not a range of addresses) that is part of the collateral securing the mortgage loan and enters it in the "Primary Address" Section on the "Collateral" Page.
- Address Line 2 must no longer be used for additional addresses.
  - If the Management office is located on the collateral securing the mortgage loan, then this address can be used as the primary address. If the management office is located on property that is not part of the collateral securing the Mortgage Loan, then another address must be selected.
  - Ranges should not be used in the Primary Address Section (e.g., 100-201 Oak Street).
  - See General Guidance for entering addresses.

Additional Property Address Section:
- Additional property addresses should be added to the Additional Property Address section when applicable.
- Address Line 2 should no longer be used for additional addresses.
  - Ranges can be used in the Additional Property Address section. Please see the guidance provided in Exhibit: Examples of Contiguous and Non-Contiguous Property Addresses.
  - See General Guidance for entering addresses.
A Property that has Contiguous addresses refers to two or more parcels that are next to or together in sequence. Contiguous addresses can be:

- Contiguous even numbers;
- Contiguous odd numbers;
- Contiguous odd and even numbers.

A Property with Non-Contiguous addresses refers to two or more parcels of real property which are not connected. Scattered sites are another way to describe a non-contiguous Property.

The following pages have 7 illustrations of contiguous and non-contiguous property addresses, and an explanation of how to enter the addresses in C&D.

**Exhibit 1: Contiguous Odd and Even Numbers**

#1. A Property has contiguous odd and even numbers. Select one address to enter in the Primary Property Address 1. 10 Main Circle could be used as the Primary Property Address. Additional Addresses can be entered as 11-14 Main Circle (contiguous odd and even numbers).

**Green:** Properties are included in the collateral securing the Mortgage Loan.

**Blue:** Properties are not part of the collateral securing the Mortgage Loan.
**EXAMPLES OF CONTIGUOUS AND NON-CONTIGUOUS PROPERTY ADDRESSES**

Exhibit 2: Contiguous Even Numbers

#2. A Property has only contiguous even numbers. Select one address to enter in the Primary Property Address 1. 10 Main Circle could be used as the Primary Property Address. Additional Addresses can be entered as 12-14 Main Circle.

<table>
<thead>
<tr>
<th>Address</th>
<th>Type</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>10 Main Circle</td>
<td>Green</td>
<td>Properties are included in the collateral securing the Mortgage Loan.</td>
</tr>
<tr>
<td>12 Main Circle</td>
<td>Blue</td>
<td>Properties are not part of the collateral securing the Mortgage Loan.</td>
</tr>
<tr>
<td>14 Main Circle</td>
<td>Green</td>
<td>Properties are included in the collateral securing the Mortgage Loan.</td>
</tr>
<tr>
<td>16 Main Circle</td>
<td>Blue</td>
<td>Properties are not part of the collateral securing the Mortgage Loan.</td>
</tr>
<tr>
<td>18 Main Circle</td>
<td>Green</td>
<td>Properties are included in the collateral securing the Mortgage Loan.</td>
</tr>
<tr>
<td>20 Main Circle</td>
<td>Blue</td>
<td>Properties are not part of the collateral securing the Mortgage Loan.</td>
</tr>
<tr>
<td>22 Main Circle</td>
<td>Green</td>
<td>Properties are included in the collateral securing the Mortgage Loan.</td>
</tr>
<tr>
<td>24 Main Circle</td>
<td>Blue</td>
<td>Properties are not part of the collateral securing the Mortgage Loan.</td>
</tr>
<tr>
<td>26 Main Circle</td>
<td>Green</td>
<td>Properties are included in the collateral securing the Mortgage Loan.</td>
</tr>
<tr>
<td>28 Main Circle</td>
<td>Blue</td>
<td>Properties are not part of the collateral securing the Mortgage Loan.</td>
</tr>
<tr>
<td>30 Main Circle</td>
<td>Green</td>
<td>Properties are included in the collateral securing the Mortgage Loan.</td>
</tr>
</tbody>
</table>

**Diagram:**

- **Main Circle:** Numbers 10, 12, 14, 16, 18, 20, 22, 24, 26, 28, 30 are circled in green, indicating they are included in the collateral.
- **Jones Drive:** Numbers 19, 17, 15, 39, 33 are circled in blue, indicating they are not part of the collateral.
EXAMPLES OF CONTIGUOUS AND NON-CONTIGUOUS PROPERTY ADDRESSES

Exhibit 3: Contiguous Odd and Even Numbers, and a Non-Contiguous Standalone Number

#3. A Property has contiguous odd and even numbers, and a non-contiguous standalone number. Select one address to enter in the Primary Property Address 1. 19 Main Circle (non-contiguous standalone) could be used as the Primary Property Address. Additional Addresses can be entered as 10-15 Main Circle (contiguous odd and even numbers).

Green: Properties are included in the collateral securing the Mortgage Loan.  
Blue: Properties are not part of the collateral securing the Mortgage Loan.
EXAMPLES OF CONTIGUOUS AND NON-CONTIGUOUS PROPERTY ADDRESSES

Exhibit 4: Contiguous Odd Numbers and a Non-Contiguous Standalone Number

#4. A Property has contiguous odd numbers, and a non-contiguous standalone number. Select one address to enter in the Primary Property Address 1. 19 Main Circle (non-contiguous standalone number) could be used as the Primary Property Address. Additional Addresses can be entered as 11-15 Main Circle (contiguous odd numbers).

Green: Properties are included in the collateral backing the Mortgage Loan.
Blue: Properties are not part of the collateral backing the Mortgage Loan.
EXAMPLES OF CONTIGUOUS AND NON-CONTIGUOUS PROPERTY ADDRESSES

Exhibit 5: Contiguous Odd and Even Numbers, and Contiguous Odd Numbers

#5. A Property has contiguous odd and even numbers, and contiguous odd numbers. Select one address to enter in the Primary Property Address 1. 58 Jones Drive could be used as the Primary Property Address. Additional Addresses can be entered as 10-11 Main Circle (contiguous odd and even numbers), 13-15 Main Circle (contiguous odd and even numbers), and 33-39 Jones Drive (contiguous odd numbers).

Green: Properties are included in the collateral securing the Mortgage Loan.
Blue: Properties are not part of the collateral securing the Mortgage Loan.
EXAMPLES OF CONTIGUOUS AND NON-CONTIGUOUS PROPERTY ADDRESSES

Exhibit 6: Contiguous Odd and Even Numbers, and Two Non-Contiguous Standalone Numbers

#6. A Property has a contiguous odd and even numbers, and two non-contiguous standalone numbers. Select one address to enter in the Primary Property Address 1. 58 Jones Drive (non-contiguous standalone number) could be used as the Primary Property Address. Additional Addresses can be entered as 10-15 Main Circle (contiguous odd and even numbers), and 33 Jones Drive (non-contiguous standalone number).

Green: Properties are included in the collateral securing the Mortgage Loan.
Blue: Properties are not part of the collateral securing the Mortgage Loan.
EXAMPLES OF CONTIGUOUS AND NON-CONTIGUOUS PROPERTY ADDRESSES

Exhibit 7: Contiguous Odd and Even Numbers; Non-Contiguous Standalone Number, and Contiguous Even Numbers

#7. A Property has contiguous odd and even numbers, a non-contiguous standalone number, and contiguous even numbers. Select one address to enter in the Primary Property Address 1. 33 Jones Drive (non-contiguous standalone number) could be used as the Primary Property Address. Additional Addresses can be entered as 10-15 Main Circle (continuous odd and even numbers, and 56-58 Jones Drive (contiguous even numbers).

Green: Properties are included in the collateral securing the Mortgage Loan.
Blue: Properties are not part of the collateral securing the Mortgage Loan.
# Contact Information

<table>
<thead>
<tr>
<th>Team</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>Multifamily Acquisitions (Conventional &amp; Affordable)</td>
<td><a href="mailto:mf_acquisitions@fanniemae.com">mf_acquisitions@fanniemae.com</a></td>
</tr>
<tr>
<td>Data Change Team</td>
<td><a href="mailto:SU_Requests@fanniemae.com">SU_Requests@fanniemae.com</a></td>
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<td>Certification &amp; Custody Team</td>
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