



Job Aid: Guidance for Entering Multiple Property Addresses in C&D™

Multifamily Acquisitions





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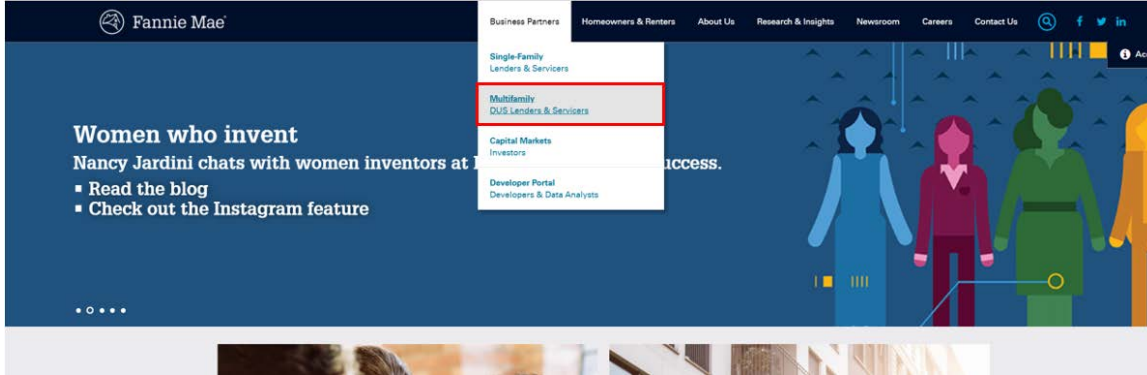
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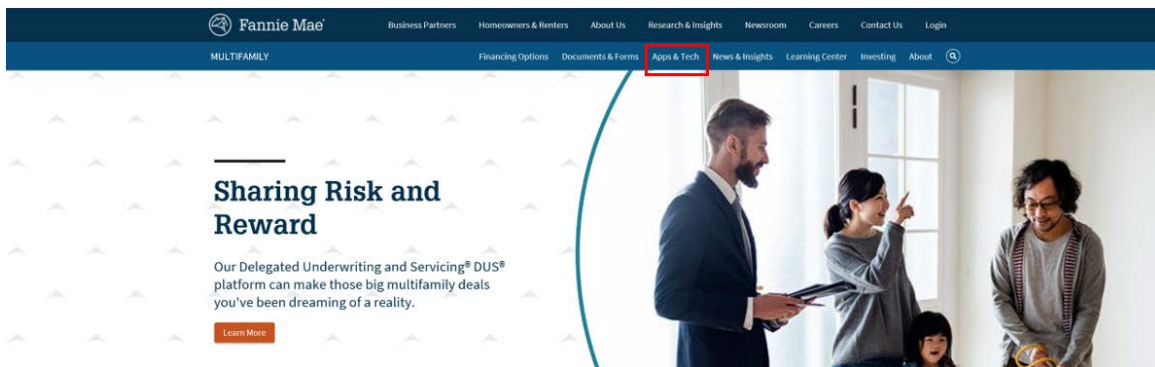


Navigating to C&D

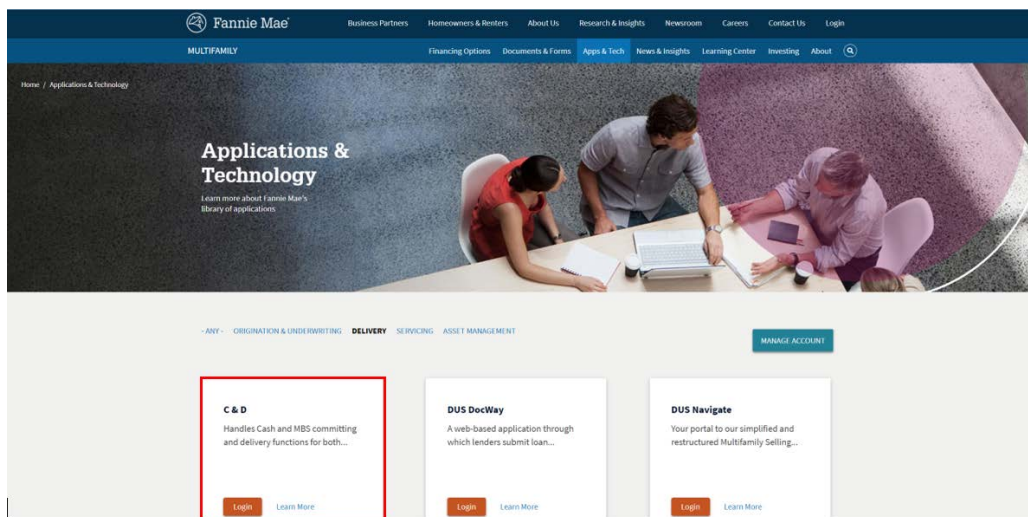
1. Go to Fannie Mae's website: <http://www.fanniemae.com/portal/index.html>.
2. Click on the "Business Partners" dropdown; then select "Multifamily".



3. Click on the "Apps & Tech" link.



4. Under Applications, click on the "C&D" link.





5. Select "Create New Deal".

Transaction Listing: By Deal

Summary By Deal

What do you want to do? **Create New Deal**

Deal Pipeline

Deal Name	Fannie Mae Seller	Total Funding in Deal (\$)	# Commitments	Deal Last Updated

6. Click on "Register Deal".

Registration/Contacts

Registration / Contacts Information

Register Deal | Reset | Cancel

Deal Information

Deal ID: [] Deal Last Updated: []

Fannie Mae Seller Name & Number: [Select]

Deal Name: []

Registration Information

Seller Contact Name: [] Seller Contact E-mail: []

Seller Contact Phone: [] Seller Contact Fax: []

FCM Information

NAM Name: [Select] NAM Phone: []

NAM E-mail: []

Register Deal | Reset | Cancel

7. Click on "By Deal" to select desired deal.

Transaction Listing: By Deal

By Deal | By Funding | By Commitment | Seller Profile

Summary By Deal

What do you want to do? Select | Delete Deal

Deal Pipeline

Deal Name	Fannie Mae Seller	Total Funding in Deal (\$)	# Commitments	Deal Last Updated
Main Circle Apartments	PHG Bank, National Association	0.00	0	09/30/2019 3:56 PM

8. Select "Collateral", then click on the collateral reference number.

Collateral

Deal Name: Main Circle Apartments Deal ID: 40348

Register | Comments | **Collateral** | Participants | Hedges | Loans | Bonds | Financing Options | Change Requests

Collateral

Collateral Reference Number	Collateral Name / ID	Collateral Type	Collateral Value (\$)	Association Type	Collateral Last Updated	Redeliver Select
956932593	Main Circle Apartments	Property			09/30/2019 3:56 PM	MP Test User 8

Add New | Select | Delete Collateral



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”.
- Systems Additional Disclosure is required when the “Additional Property Address” section is used for multiple property addresses. A primary address should be selected and entered in the “Primary Property Address” section of the “Collateral” Page. When submitting the Commitment, select Additional Disclosure Indicator “Yes” on the “Commitment” screen and add the comment "Property with Multiple Addresses" into the “Additional Disclosure Comments” section. For additional information on System Additional Disclosure, please see Fannie Mae’s Form 4098 - (Multifamily Additional Disclosure Guidance).
- If the Mortgage Loan is secured by a Manufactured Housing Community, the primary address for the MHC will be required, and the additional addresses covering the individual Sites within the MHC will be optional.





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*.
 - When additional property addresses are used, please ensure that Additional Disclosure “Yes” is selected, and “Additional Disclosure Comments” states “Multiple Property Addresses” on the “Commitment” Page.
 - 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*.
 - When additional property addresses are used, please ensure that Additional Disclosure “Yes” is selected, and Additional Disclosure Comments states “Multiple Property Addresses” on the Commitment Page.
 - See *General Guidance* for entering addresses.



Exhibits

A Property that has Contiguous addresses refers to two or more parcels that are next to or together in sequence. Contiguous addresses can be:

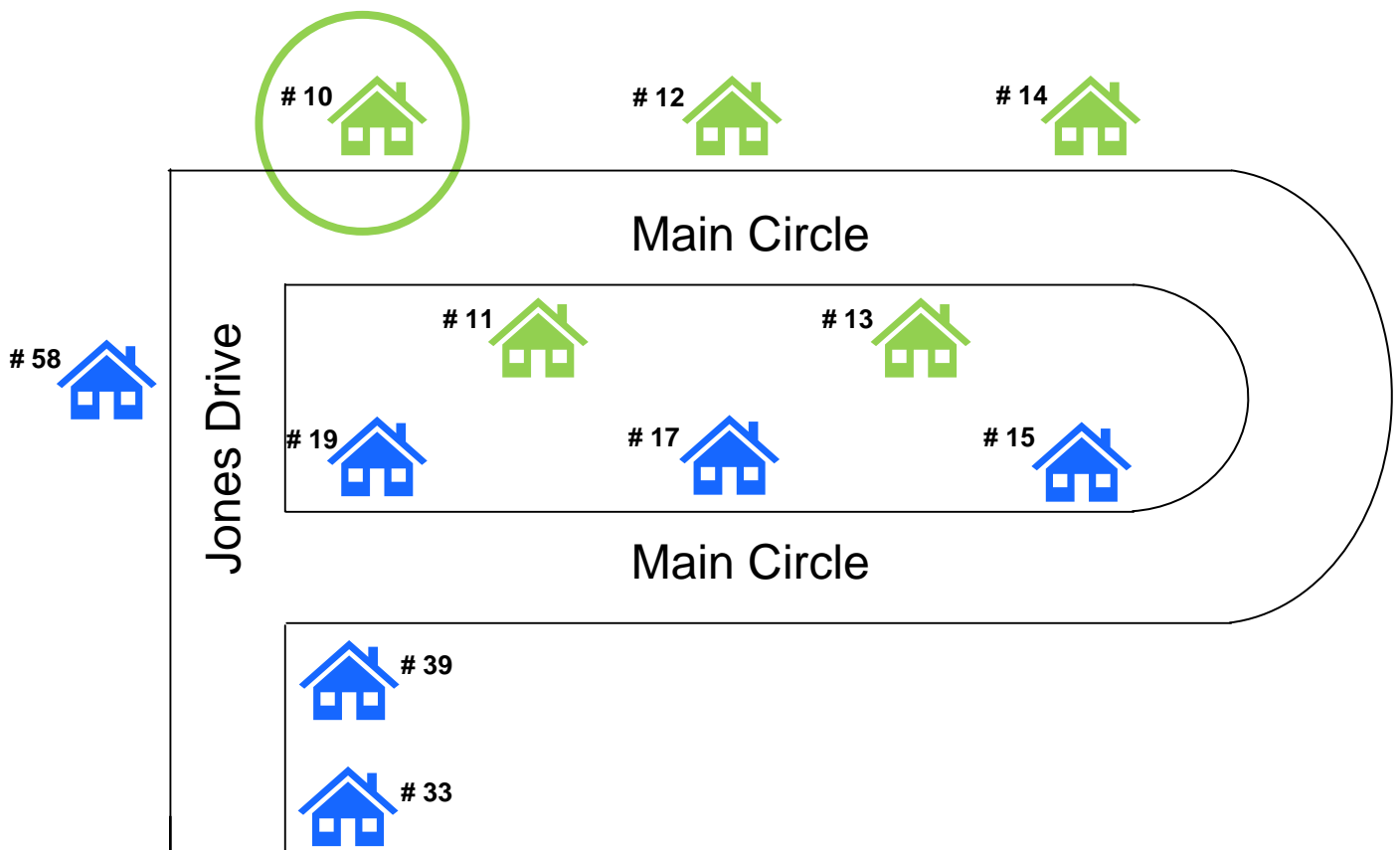
- Contiguous even numbers;
- Contiguous odd numbers; or
- Contiguous odd and even numbers.

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.



Property Collateral

Deal Name: Main Circle Apartments Deal ID: 40348

Register | Commitments | Collateral | Participants | Hedges | Loans | Bonds | Financing Options | Change Requests

Property Collateral

Collateral
Save Successful

Save | Validate Property Collateral | Validate Short Property Collateral | Reset

Association

Property References

Collateral Reference Number	9999092963	Property ID	512307
Property Name	Main Circle Apartments	Property Financial Type	Base
Property Type	Multi-family	Age Restricted (as defined in the Housing for Older Persons Act (HOPA))?	Select
Green Building Certification	Select	Is Green Building Certification Final?	Select
Primary Property Address	10 Main Circle	Continuum of Care Residential Community Property?	Select
Address 1	10 Main Circle		
Address 2			
Lot & Block Description			
City	Beverly Hills		
State & Postal Code	CA 12345		
County	Denton		

Additional Property Addresses

Delete	Property ID	Address 1	Address 2	Lot & Block Description	City	State & Postal Code	County
<input type="checkbox"/>	512308	11-14 Main Circle			Beverly Hills	CA 12345	Denton

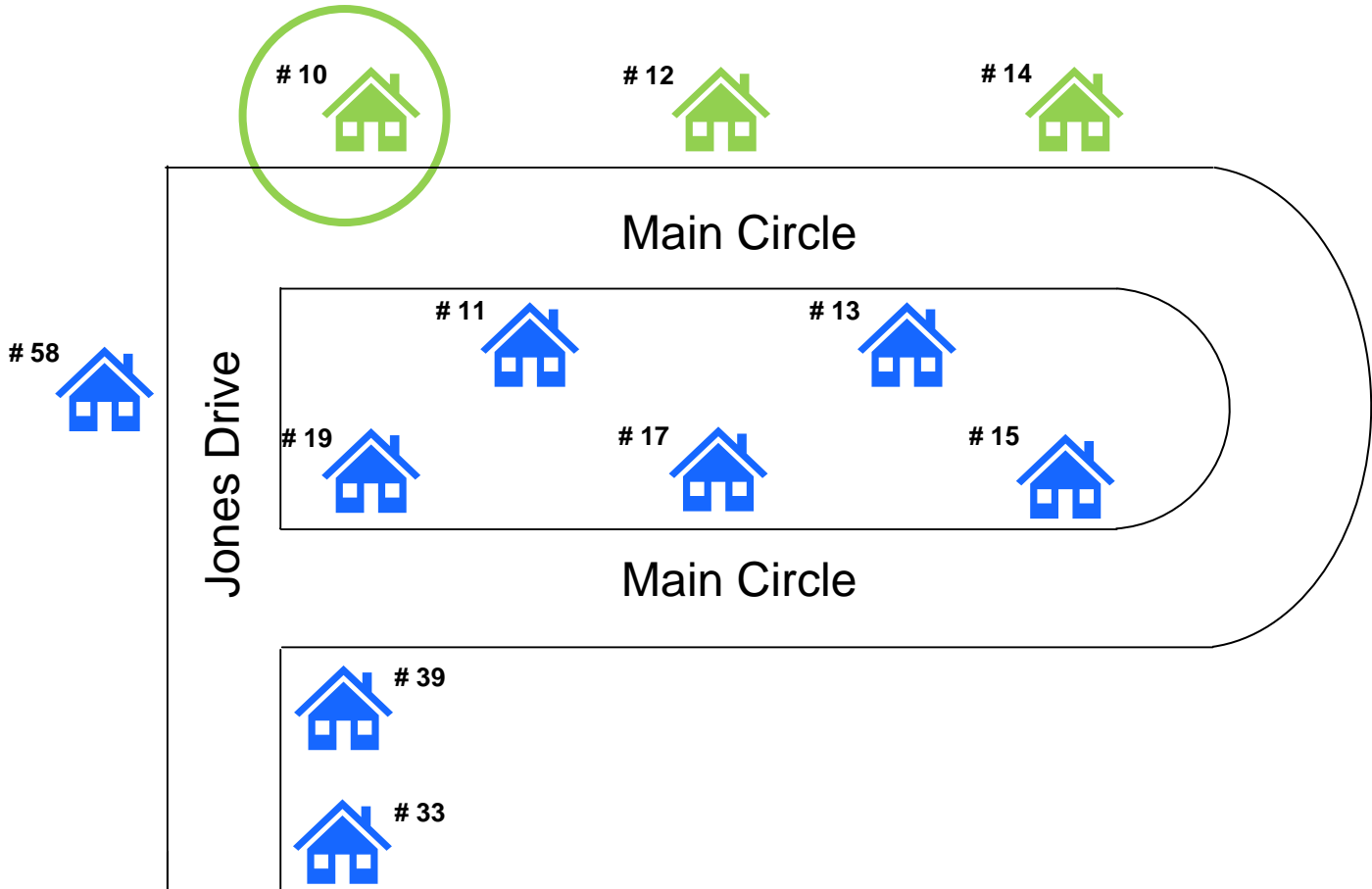
Add New Row | Delete Selected



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.



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

Blue: Properties are not part of the collateral securing the Mortgage Loan.

Property Collateral
Deal Name: Main Circle Apartments Deal ID: 40348

Register | Commitments | Collateral | Participants | Hedges | Loans | Bonds | Financing Options | Change Requests

Property Collateral
Collateral Save Successful

Save | Validate Property Collateral | Validate Short Property Collateral | Reset

Association

Property Addresses
Collateral Reference Number: 9990907963 Property ID: 512307

Short Property
Property Name: Main Circle Apartments
Property Type (Definition): Multifamily
Green Building Certification: Select
Primary Property Address: Address 1: 10 Main Circle
Address 2:
Lot & Block Description:
City: Beverly Hills
State & Postal Code: CA 12345
County: Denton

Property Financial Type: Base
Age Restricted (as defined in the Housing for Older Persons Act (HOPA))?: Select
Is Green Building Certification Final?: Select
Continuum of Care Residential Community Property?: Select

Additional Property Addresses

Delete	Property ID	Address 1	Address 2	Lot & Block Description	City	State & Postal Code	County
<input type="checkbox"/>	512308	12-14 Main Circle			Beverly Hills	CA	Denton

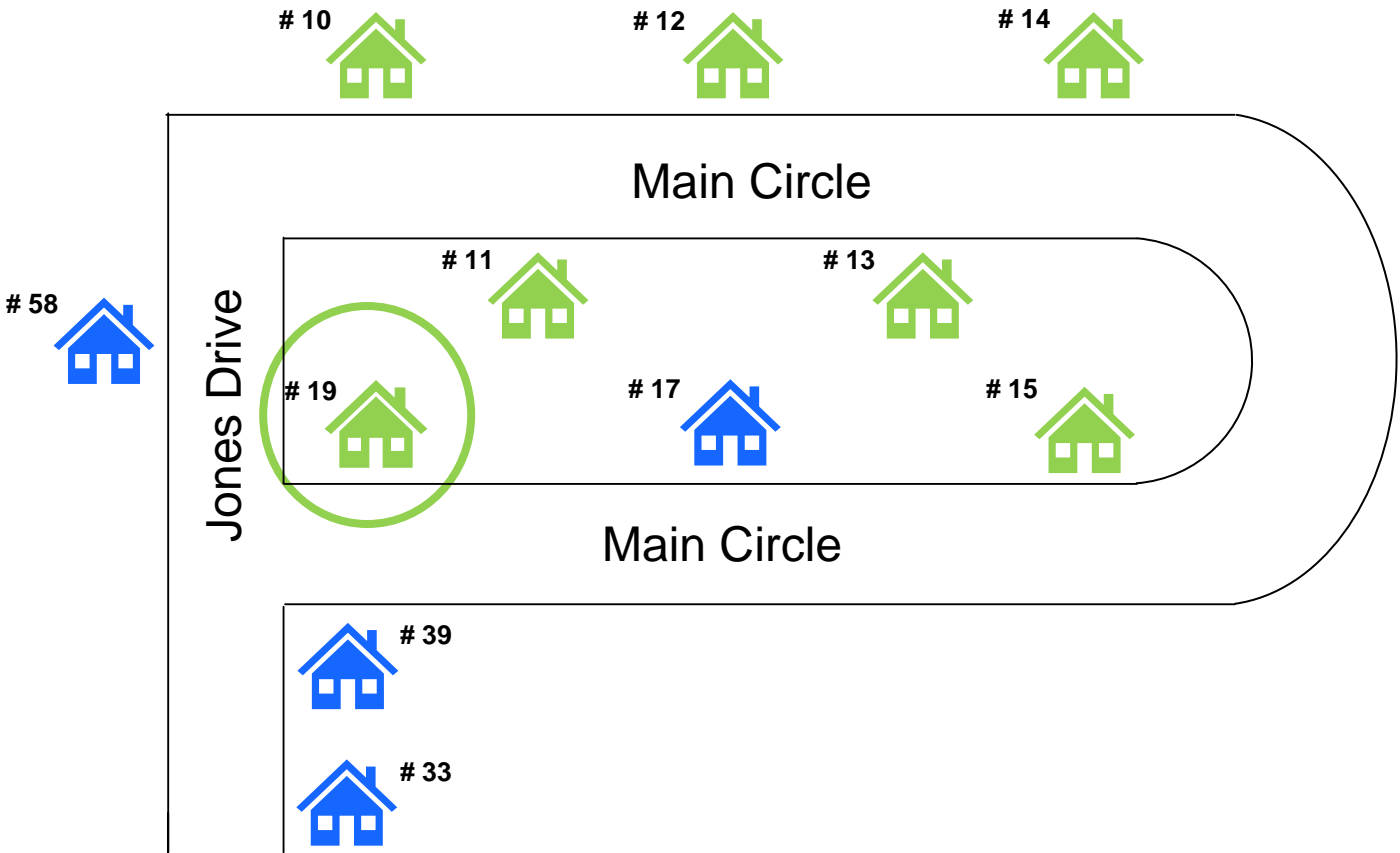
Add New Row | Delete Selected



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.

Property Collateral
Deal Name: Main Circle Apartments Deal ID: 40348

Register | Commitments | Collateral | Participants | Hedges | Loans | Bonds | Financing Options | Change Requests

Property Collateral
Collateral
Save Successful

Save | Validate Property Collateral | Validate Short Property Collateral | Reset

Association

Property References

Collateral Reference Number	999002563	Property ID	512307
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Property Name: Main Circle Apartments
Property Type: Multifamily
Green Building Certification: Select

Primary Property Address

Address 1: 19 Main Circle
Address 2:
Lot & Block Description:
City: Beverly Hills
State & Postal Code: CA 12345
County: Denton

Property Financial Type: Base
Age Restricted (as defined in the Housing for Older Persons Act (HOPA))?: Select
Is Green Building Certification Final?: Select
Continuum of Care Residential Community Property?: Select

Delete	Property ID	Address 1	Address 2	Lot & Block Description	City	State & Postal Code	County
<input type="checkbox"/>	512308	10-15 Main Circle			Beverly Hills	CA 12345	Denton

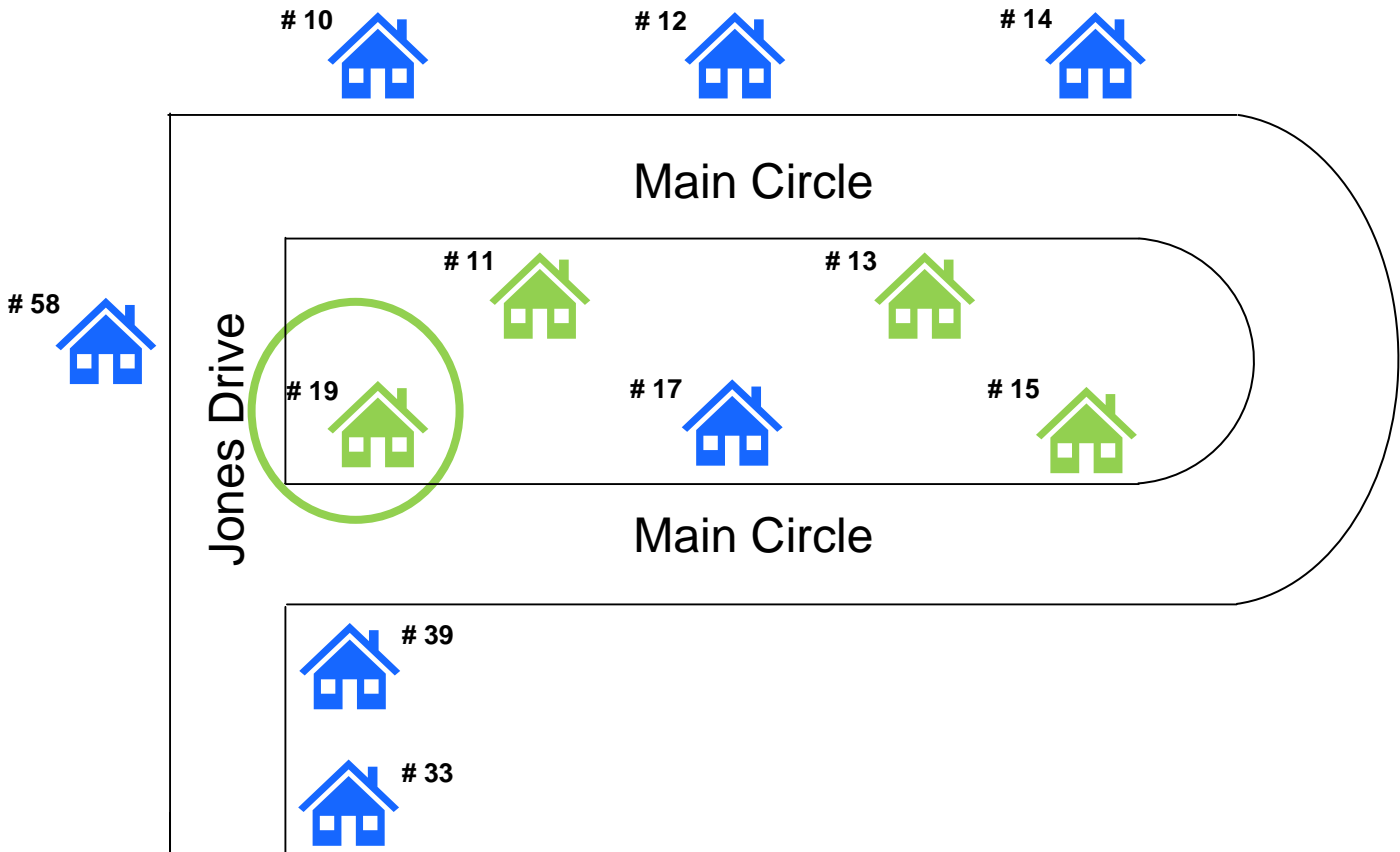
Add New Row | Delete Selected



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.

Property Collateral
Deal Name: Main Circle Apartments Deal ID: 40348

Register | Commitments | Collateral | Participants | Hedges | Loans | Bonds | Financing Options | Change Requests

Property Collateral
Save Successful

Save | Validate Property Collateral | Validate Short Property Collateral | Reset

Association

Property References
Collateral Reference Number: 9996092563 Property ID: 512307

Short Property
Property Name: Main Circle Apartments
Property Type: Multifamily
Green Building Certification: Select

Primary Property Address
Address 1: 19 Main Circle
Address 2:
Lot & Block Description:
City: Beverly Hills
State & Postal Code: CA 12345
County: Denton

Property Financial Type: Base
Age Restricted (as defined in the Housing for Older Persons Act (HOPA))?: Select
Is Green Building Certification Final?: Select
Continuum of Care Residential Community Property?: Select

Additional Property Addresses

Delete	Property ID	Address 1	Address 2	Lot & Block Description	City	State & Postal Code	County
<input type="checkbox"/>	512308	11-15 Main Circle			Beverly Hills	CA 12345	Denton

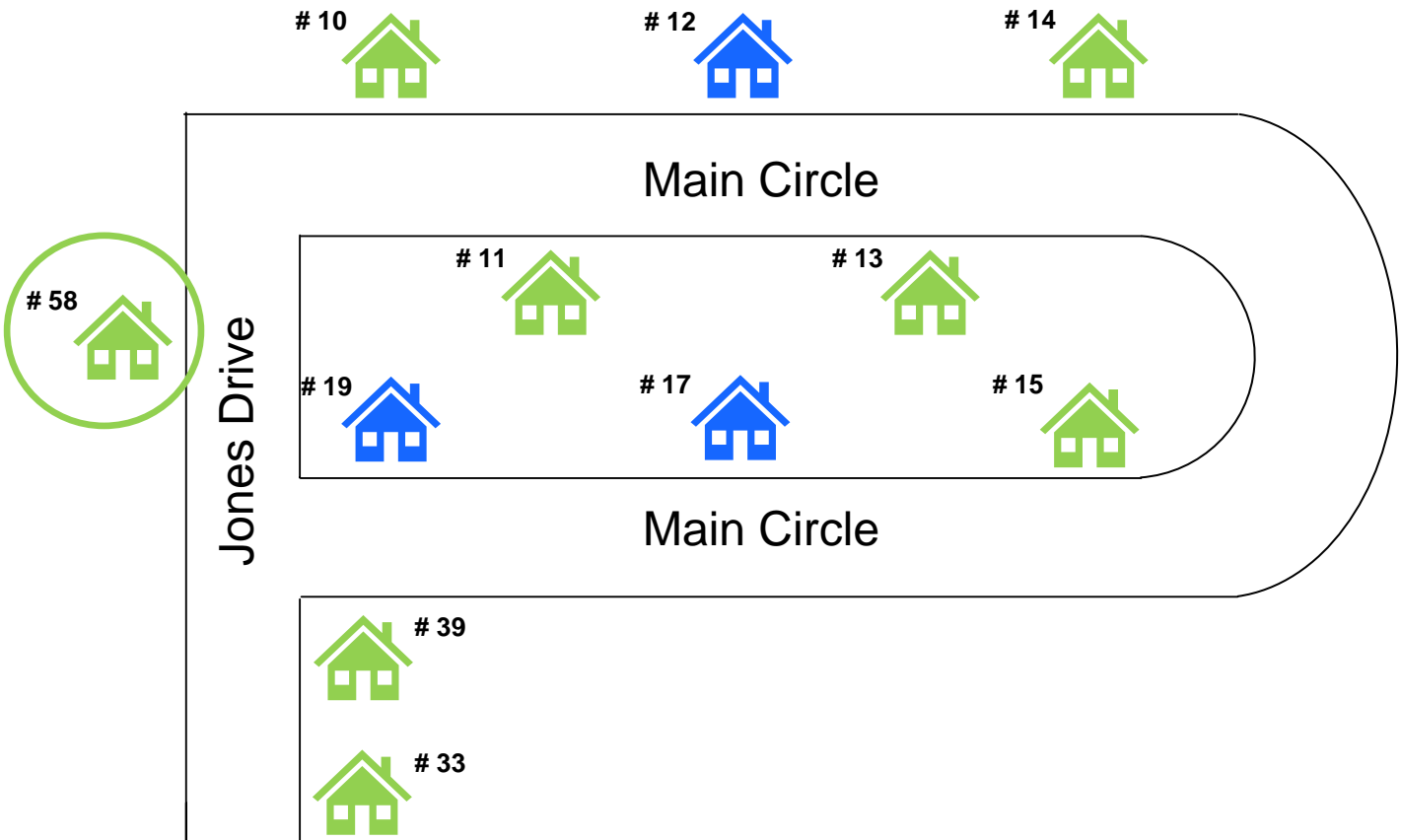
Add New Row | Delete Selected



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.

Property Collateral
Deal Name: Main Circle Apartments Deal ID: 1026 [Upload](#)

Register | Commitments | **Collateral** | Participants | Hedges | Loans | Bonds | Financing Options | Change Requests

Property Collateral
Collateral

Validate Property Collateral | Validate Short Property Collateral | Reset

Association

Property References

Collateral Reference Number	999002500	Property ID	503102
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Property Name: Main Circle Apartments
Property Type: Multifamily
Green Building Certification: Select...

Primary Property Address

Address 1: 58 Jones Drive
Address 2:
Lot & Block Description:
City: Beverly Hills
State & Postal Code: CA 12345
County: Denton

Property Financial Type: Senior
Age Restricted (as defined in the Housing for Older Persons Act (HOPA))?: No
Is Green Building Certification Final?: Select...
Continuum of Care Residential Community Property?: No

Additional Property Addresses

Delete	Property ID	Address 1	Address 2	Lot & Block Description	City	State & Postal Code	County
<input type="checkbox"/>		10-11 Main Circle			Beverly Hills	CA 12345	Denton
<input type="checkbox"/>		13-15 Main Circle			Beverly Hills	CA 12345	Denton
<input type="checkbox"/>		33-39 Jones Drive			Beverly Hills	CA 12345	Denton

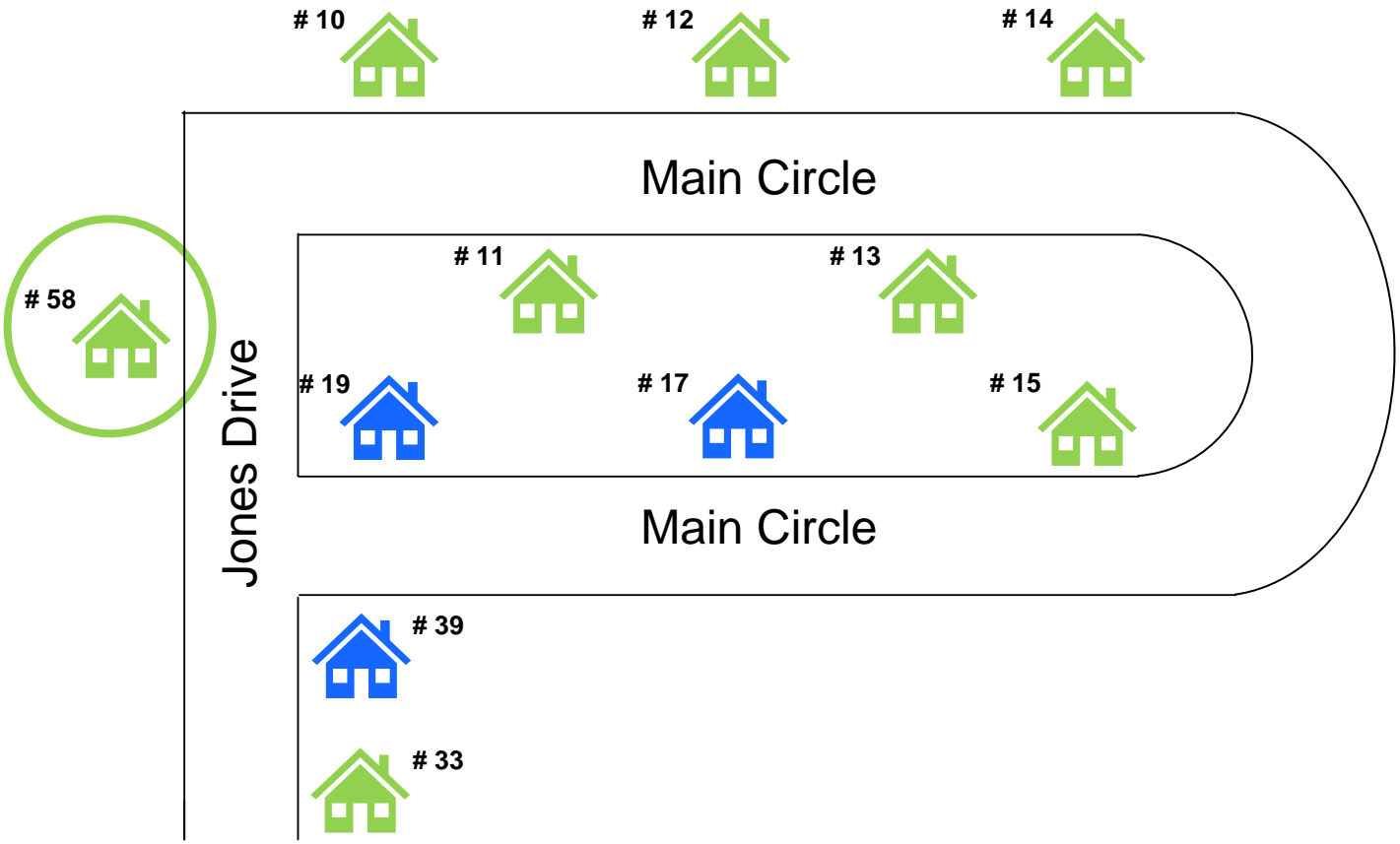
Add New Row | Delete Selected



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.

Property Collateral
Deal Name: Main Circle Apartments Deal ID: 40348

Register | Commitments | Collateral | Participants | Hedges | Loans | Bonds | Financing Options | Change Requests

Property Collateral
Collateral

Save | Validate Property Collateral | Validate Short Property Collateral | Reset

Association
Property References
Collateral Reference Number: 9999002503
Property ID: 512298

Property Name: Main Circle Apartments
Property Type: Multifamily
Green Building Certification: Select
Primary Property Address: 58 Jones Drive
City: Beverly Hills
State & Postal Code: CA 12345
County: Denton

Additional Property Addresses

Delete	Property ID	Address 1	Address 2	Lot & Block Description	City	State & Postal Code	County
<input type="checkbox"/>	512297	10-15 Main Circle			Beverly Hills	CA 12345	Denton
<input type="checkbox"/>	512300	33 Jones Drive			Beverly Hills	CA 12345	Denton

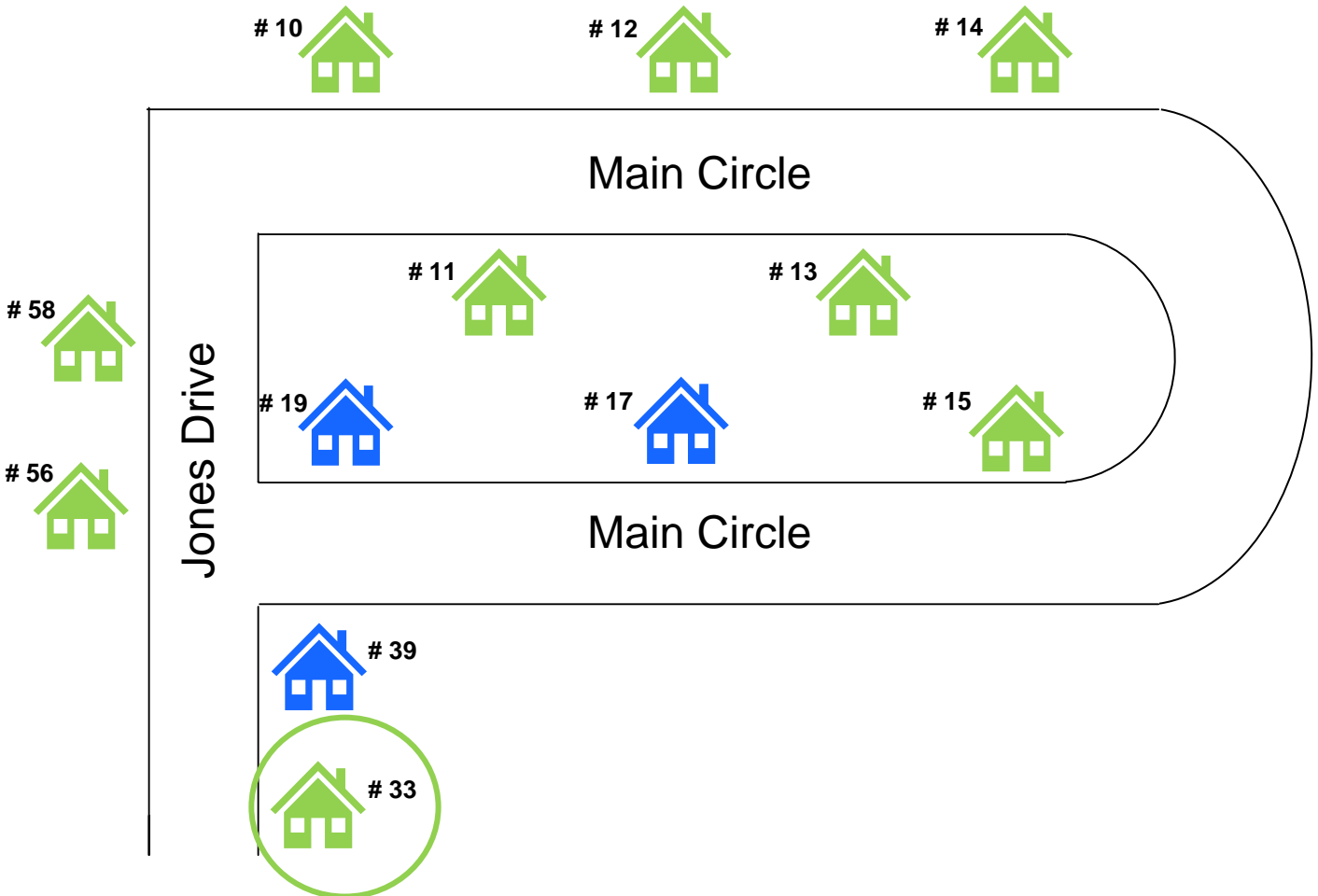
Add New Row | Delete Selected



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.

Property Collateral
Deal Name: Main Circle Apartments Deal ID: 40348

Register | Commitments | Collateral | Participants | Hedges | Loans | Bonds | Financing Options | Change Requests

Property Collateral
Collateral Save Successful

Save | Validate Property Collateral | Validate Short Property Collateral | Reset

Association
Person's References
Collateral Reference Number 999092563 Property ID 512397

Short Property
Property Name Main Circle Apartments
Property Type Multifamily
Green Building Certification Select
Primary Property Address Address 1: 33 Jones Drive
Address 2:
Lot & Block Description:
City Beverly Hills
State & Postal Code CA 12345
County Denton

Property Financial Type Base
Age Restricted (as defined in the Housing for Older Persons Act (HOPA)?
Is Green Building Certification Final?
Continuum of Care Residential Community Property?

Delete	Property ID	Address 1	Address 2	Lot & Block Description	City	State & Postal Code	County
<input type="checkbox"/>	512398	10-15 Main Circle			Beverly Hills	CA 12345	Denton
<input type="checkbox"/>	512399	56-58 Jones Drive			Beverly Hills	CA 12345	Denton

Add New Row | Delete Selected



Contact Information

Team	Email
Multifamily Acquisitions (Conventional & Affordable)	mf_acquisitions@fanniemae.com
Data Change Team	SU_Requests@fanniemae.com
Certification & Custody Team	MultifamilyCertification-Group-FWD@fanniemae.com
Multifamily Disclosure	mfmbbs_disclosureqa@fanniemae.com
DUS DocWay	DUSDocWay_Support@fanniemae.com