

# Data Guidance for Cross Defaulted and Cross Collateralized Mortgage Loans Job Aid





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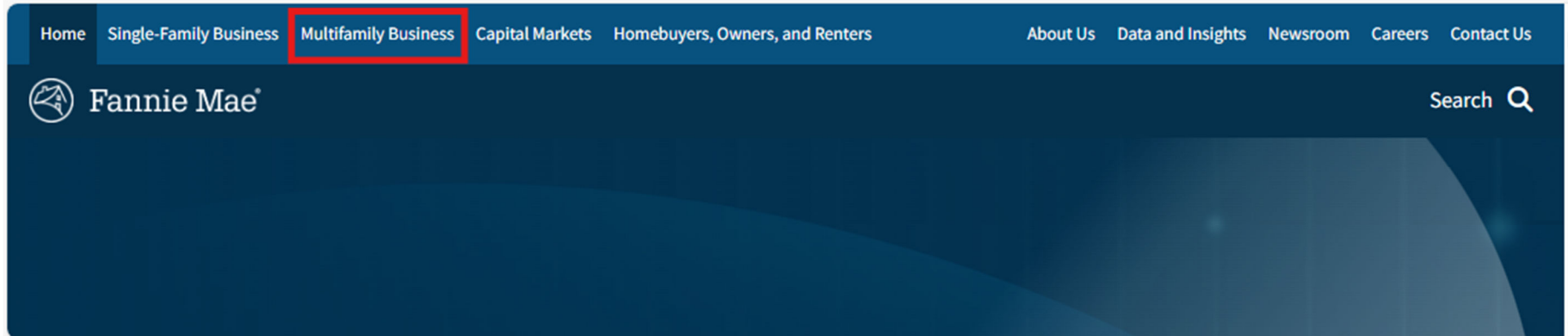
*Note: Click on the relevant section in the Contents table above to be navigated there.*



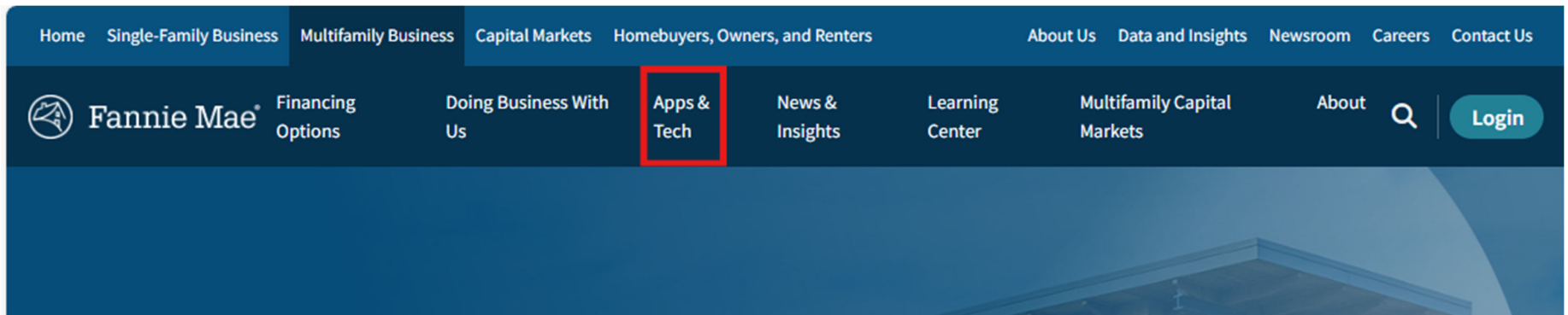
## Navigating to C&D™

1. Go to Fannie Mae's website: <http://www.fanniemae.com/portal/index.html>

Click on “Multifamily Business”.



2. Click on “Apps & Tech”.





3. Under Applications and Technology, click on “Delivery”, then “C&D”.

# Applications & Technology

Discover innovative solutions designed to streamline and elevate your requirements. Our cutting-edge technology empowers you to make informed decisions, optimize performance, and achieve your strategic goals with confidence. Explore our suite of offerings and experience the future of portfolio management today, saving up to 30 minutes on data entry for every loan.

## Browse or launch our suite of technology solutions

Origination & Underwriting

**Delivery**

Servicing

Asset Management

**C & D**

DUS DocWay

DUS Navigate

MSFMS

Multifamily Application Programming Interfaces (APIs)



## General Guidance

Mortgage Loan A and Mortgage Loan B are cross-defaulted if each includes a provision in the Loan Documents whereby:

- the Loan Documents for Mortgage Loan A include an event of default for Mortgage Loan A if a default occurs under Mortgage Loan B; and
- the Loan Documents for Mortgage Loan B include an event of default for Mortgage Loan B if a default occurs under Mortgage Loan A.

Mortgage Loan A and Mortgage Loan B are cross-collateralized if:

- the Security Instrument securing Mortgage Loan A specifically states that it secures the obligations under both Mortgage Loan A and Mortgage Loan B; and
- the Security Instrument securing Mortgage Loan B specifically states that it secures the obligations under both Mortgage Loan B and Mortgage Loan A.

This Job Aid provides guidance for when Additional Disclosure is required, and the special treatment of the date required for Mortgage Loans that are cross-defaulted or cross-collateralized.

“*Cross Default/Cross Collateralize*” is selected when the subject Mortgage Loan in an MBS is crossed with another Mortgage Loan in either the same or a different MBS. “*Loan Crossed?*” is selected when the subject Mortgage Loan in an MBS is crossed with either a non-Fannie Mae loan, a Fannie Mae Cash Mortgage Loan or Fannie Mae Credit Enhancement Mortgage Loan. Please note that only one of these fields should be selected.



## Scenarios

**Scenario #1: 2 Way Cross-Default and Cross-Collateralization – Mortgage Loan A and Mortgage Loan B have the same Mortgage Loan Origination Date; each Mortgage Loan is cross-defaulted and crossed collateralized.**

Typical Scenario #1 Transaction: Phased or Related Properties – Newly originated 1st Lien Mortgage Loan A on Property A, and newly originated 1st Lien Mortgage Loan B on Property B are securitized at the same time.

Scenario #1	Should Cross Relationship Data be entered in Acquisition System?	Additional Disclosure Required?	How/Where to enter Cross-Default/Cross-Collateralization Information	Comments
Mortgage Loan A – on Phase I Property	Yes	No	<ul style="list-style-type: none"><li>• Select: "<b>Cross Default/Cross Collateralize</b>" under "Cross Default/Cross Collateralize" field in Acquisition System on Commitment Page.</li><li>• Add Fannie Mae Commitment and Loan Number for Mortgage Loan B on the Loan Page</li></ul>	Contact the Acquisition Analyst to obtain the Fannie Mae Loan Number(s) and submit a data correction.
Mortgage Loan B – on Phase II Property	Yes	No	<ul style="list-style-type: none"><li>• Select: "<b>Cross Default/Cross Collateralize</b>" under "Cross Default/Cross Collateralize" field in Acquisition System on Commitment Page.</li><li>• Add Fannie Mae Commitment and Loan Number for Mortgage Loan A on the Loan Page</li></ul>	Contact the Acquisition Analyst to obtain the Fannie Mae Loan Number(s) and submit a data correction.



## 2 WAY/MORTGAGE LOANS ORIGINATED CONCURRENTLY – Scenario #1

Commitment Details			
<b>+ Types of Commitment Variances/Waivers</b>	<input type="checkbox"/> Non-Delegated Insurance Waivers <input checked="" type="checkbox"/> Non-Delegated Legal Waivers <input type="checkbox"/> Other Guide Waivers <input type="checkbox"/> Underwriting Standards Variances <input type="checkbox"/> None	<b>DUS Gateway</b>	+ Deal ID <input type="text"/> + Loan Option ID <input type="text"/>
<b>Commitment Amount (\$)</b>	+ <input type="text"/> Check box if <a href="#">Large Loan</a> <input type="checkbox"/> Check box if <a href="#">ASAP+</a> <input type="checkbox"/> POC? <input type="text" value="Select..."/>	<b>Interest Type</b>	+ Fixed
<b>Investor Price (%)</b>	+ <input type="text"/>	<b>Fannie Mae Participation (%)</b>	+ <input type="text"/>
<b>Interest Only?</b>	+ <input type="text" value="Select..."/> # of months <input type="text"/>	<b>Interest Accrual Method</b>	+ <input type="text" value="Actual/360"/>
<b>Original Term of Loan (months)</b>	+ <input type="text"/>	<b>Amortization Term (months)</b>	+ <input type="text" value="0"/>
<b>Est. LTV at Commitment (%) (Combined if Supplemental)</b>	+ <input type="text"/>	<b>Est. DSCR at Commitment (Combined if Supplemental) (<a href="#">Definition</a>)</b>	+ <input type="text"/>
<b>Cross Default / Cross Collateralize</b>	+ <input type="text" value="Crossed Default and Cross Collateralize"/>		
<b>Loan Crossed?</b>	+ <input type="text" value="Select..."/>	<b>Future Cross Eligibility</b>	+ <input type="text" value="Select..."/>
<b>Current Interest Rate (%)</b>	+ <input type="text"/>	<b>Servicing Fee Rate (%)</b>	+ <input type="text"/>
<b>Guaranty Fee Rate (%)</b>	+ <input type="text"/>	<b>Lender Pass Through Rate (%)</b>	1.51000
<b>Date of Trade (mm/dd/yyyy)</b>	+ <input type="text"/>	<b>Original Book Entry Date</b>	+ <input type="text" value="1/29/2021"/>
<b>Is Fannie Mae the Investor/Buyer of the Security?</b>	+ <input type="text" value="No"/>	<b>Trader (Investor)</b>	+ <input type="text" value="BOA Securities"/>

Mortgage Loan A/B on Phase 1/2 Property



**Scenario #2: 2 Way Cross-Default and Cross-Collateralization – Mortgage Loan A, newly originated, and Mortgage Loan B, newly originated; are each cross-defaulted and cross-collateralized.**

Typical Scenario #2 Transaction: Phased or Related Properties – newly originated 1st Lien Mortgage Loan on Property A (in an MBS) and newly originated or existing 1st Lien Mortgage Loan B on Property B (a Fannie Mae Cash Loan, a Credit Enhancement Mortgage Loan, or a non-Fannie Mae loan).

Scenario #2	Should Cross Relationship data be entered in Acquisition System?	Additional Disclosure Required?	How/Where to enter Cross-Default/Cross-Collateralization Information	Comments
Mortgage Loan A – on Phase I Property	No	Yes	<ul style="list-style-type: none"><li>Select applicable allowable value from dropdown for <b>Loan Crossed?</b> field:<ul style="list-style-type: none"><li><b>Not Applicable;</b></li><li><b>Non-Fannie Mae loan;</b></li><li><b>Fannie Mae Cash Mortgage Loan; or</b></li><li><b>Fannie Mae Credit Enhancement Mortgage Loan.</b></li></ul></li><li>Additional Disclosure Indicator is <b>Yes</b>.</li><li>Additional Disclosure Comments (sample): <b>Mortgage Loan A on Phase I Property is cross defaulted/cross collateralized with Mortgage Loan B – on Phase II Property. Mortgage Loan B is either a Fannie Mae Cash Mortgage Loan, a Credit Enhancement Mortgage Loan, OR a non-Fannie Mae loan</b></li></ul>	
Mortgage Loan B – on Phase II Property: This loan is either a Fannie Mae Cash Mortgage Loan, Credit Enhancement Mortgage Loan, or a non-Fannie Mae loan (ex. a loan with VA Community and Housing Development Authority).  The loan number can't be linked systematically to the loan number for Mortgage Loan A on Phase I Property.	N/A	N/A	N/A	





## 2 WAY/MORTGAGE LOANS ORIGINATED CONCURRENTLY – Scenario #2

<b>Commitment Details</b>		<b>DUS Gateway</b>	
<b>+ Types of Commitment Variances/Waivers</b>	<input type="checkbox"/> Non-Delegated Insurance Waivers <input checked="" type="checkbox"/> Non-Delegated Legal Waivers <input type="checkbox"/> Other Guide Waivers <input type="checkbox"/> Underwriting Standards Variances <input type="checkbox"/> None		+ Deal ID <input type="text"/> + Loan Option ID <input type="text"/>
<b>Commitment Amount (\$)</b>	+ <input type="text"/> Check box if <a href="#">Large Loan</a> <input type="checkbox"/> Check box if <a href="#">ASAP+</a> <input type="checkbox"/> POC? <input type="text"/>	<b>Interest Type</b>	+ Fixed
<b>Investor Price (%)</b>	+ <input type="text"/>	<b>Fannie Mae Participation (%)</b>	+ <input type="text"/>
<b>Interest Only?</b>	+ <input type="text"/> # of months <input type="text"/>	<b>Interest Accrual Method</b>	+ Actual/360 <input type="text"/>
<b>Original Term of Loan (months)</b>	+ <input type="text"/>	<b>Amortization Term (months)</b>	+ 0 <input type="text"/>
<b>Est. LTV at Commitment (%) (Combined if Supplemental)</b>	+ <input type="text"/>	<b>Est. DSCR at Commitment (Combined if Supplemental) (Definition)</b>	+ <input type="text"/>
<b>Cross Default / Cross Collateralize</b>	+ No <input type="text"/>		
<b>Loan Crossed?</b>	+ Non-Fannie Mae Loan <input type="text"/>	<b>Future Cross Eligibility</b>	+ Select... <input type="text"/>
<b>Current Interest Rate (%)</b>	+ <input type="text"/>	<b>Servicing Fee Rate (%)</b>	+ <input type="text"/>
<b>Guaranty Fee Rate (%)</b>	+ 0.72500 <input type="text"/>	<b>Lender Pass Through Rate (%)</b>	1.51000
<b>Date of Trade (mm/dd/yyyy)</b>	+ <input type="text"/>	<b>Original Book Entry Date</b>	+ 1/29/2021 <input type="text"/>
<b>Is Fannie Mae the Investor/Buyer of the Security?</b>	+ No <input type="text"/>	<b>Trader (Investor)</b>	+ BOA Securities <input type="text"/>

Cross Default/Cross Collateralize indicator on Commitment Page **NOT SELECTED.**

Crossed Loan Information on the Loan Page **NOT SELECTED.**



**Scenario #3: 2 Way Cross-Default and Cross-Collateralization – Mortgage Loan A and Mortgage Loan B are originated at different times; each is cross-defaulted and cross-collateralized.**

Typical Scenario #3 Transaction: Phased or Related Properties – 1st Lien Mortgage Loan A on Phase I Property, and subsequent newly originated 1st Lien Mortgage Loan B on Phase II Property.

Scenario #3	Should Cross Relationship data be entered in Acquisition System?	Additional Disclosure Require?	How/Where to enter Cross-Default/Cross-Collateralization Information	Comments
Mortgage Loan A – on Phase I Property <i>* Anticipated future cross-defaulted and cross-collateralized language in Loan Documents and Prospectus</i>	No; Mortgage Loan B on Phase II does not exist yet when Mortgage Loan A is submitted so no data can be submitted.	Yes	<ul style="list-style-type: none"><li>• Select Future Cross Eligibility: <b>Yes</b>.</li><li>• Additional Disclosure Indicator is <b>Yes</b>.</li><li>• Additional Disclosure Comments (sample language): <b>Future Cross with Additional Phase(s)</b>.</li></ul>	
Mortgage Loan B – on Phase II Property where Mortgage Loan A on Phase I was originated previously.	Yes; When Mortgage Loan B on Phase II is submitted data on Mortgage Loan A on Phase I exists and can be entered.	No; When Mortgage Loan A on Phase I was submitted we disclosed that there would be a future cross.	<ul style="list-style-type: none"><li>• Select: "Cross Default/Cross Collateralize" under "Cross Default/Cross Collateralize" field in Acquisition System on Commitment Page.</li><li>• Add Fannie Mae Commitment and Loan Number for Mortgage Loan A on the Loan Page.</li></ul>	



## 2 WAY/MORTGAGE LOANS ORIGINATED AT DIFFERENT TIMES – Scenario #3

### Mortgage Loan A - on Phase I Property

Commitment Details	
<b>+ Types of Commitment Variances/Waivers</b>	<input type="checkbox"/> Non-Delegated Insurance Waivers <input checked="" type="checkbox"/> Non-Delegated Legal Waivers <input type="checkbox"/> Other Guide Waivers <input type="checkbox"/> Underwriting Standards Variances <input type="checkbox"/> None
<b>Commitment Amount (\$)</b>	+ <input type="text"/> Check box if <b>Large Loan</b> <input type="checkbox"/> Check box if <b>ASAP+</b> <input type="checkbox"/> POC? <b>Select...</b>
<b>Investor Price (%)</b>	+ <input type="text"/>
<b>Interest Only?</b>	+ <b>Select...</b> # of months <input type="text"/>
<b>Original Term of Loan (months)</b>	+ <input type="text"/>
<b>Est. LTV at Commitment (%) (Combined if Supplemental)</b>	+ <input type="text"/>
<b>Cross Default / Cross Collateralize</b>	+ <b>Select...</b>
<b>Loan Crossed?</b>	+ <b>Select...</b>
<b>Current Interest Rate (%)</b>	+ <input type="text"/>
<b>Guaranty Fee Rate (%)</b>	+ 0.72500
<b>Date of Trade (mm/dd/yyyy)</b>	+ <input type="text"/>
<b>Is Fannie Mae the Investor/Buyer of the Security?</b>	+ <b>No</b>
<b>DUS Gateway</b>	+ Deal ID <input type="text"/> + Loan Option ID <input type="text"/>
<b>Interest Type</b>	+ Fixed
<b>Fannie Mae Participation (%)</b>	+ <input type="text"/>
<b>Interest Accrual Method</b>	+ Actual/360
<b>Amortization Term (months)</b>	+ 0
<b>Est. DSCR at Commitment (Combined if Supplemental) (Definition)</b>	+ <input type="text"/>
<b>Future Cross Eligibility</b>	+ <b>Yes</b>
<b>Servicing Fee Rate (%)</b>	+ <input type="text"/>
<b>Lender Pass Through Rate (%)</b>	1.51000
<b>Original Book Entry Date</b>	+ 1/29/2021
<b>Trader (Investor)</b>	+ BOA Securities

Cross Default/Cross Collateralize indicator on Commitment Page **SHOULD NOT BE SELECTED.**

Crossed Loan Information on the Loan Page **SHOULD NOT BE SELECTED.**



## 2 WAY/MORTGAGE LOANS ORIGINATED AT DIFFERENT TIMES – Scenario #3

### Mortgage Loan B - on Phase II Property

Commitment Details			
<b>+ Types of Commitment Variances/Waivers</b>	<input type="checkbox"/> Non-Delegated Insurance Waivers <input checked="" type="checkbox"/> Non-Delegated Legal Waivers <input type="checkbox"/> Other Guide Waivers <input type="checkbox"/> Underwriting Standards Variances <input type="checkbox"/> None	<b>DUS Gateway</b>	+ Deal ID <input type="text"/> + Loan Option ID <input type="text"/>
<b>Commitment Amount (\$)</b>	+ <input type="text"/> Check box if <a href="#">Large Loan</a> <input type="checkbox"/> Check box if <a href="#">ASAP+</a> <input type="checkbox"/> POC? <a href="#">Select...</a>	<b>Interest Type</b>	+ Fixed
<b>Investor Price (%)</b>	+ <input type="text"/>	<b>Fannie Mae Participation (%)</b>	+ <input type="text"/>
<b>Interest Only?</b>	+ <a href="#">Select...</a> # of months <input type="text"/>	<b>Interest Accrual Method</b>	+ <a href="#">Actual/360</a>
<b>Original Term of Loan (months)</b>	+ <input type="text"/>	<b>Amortization Term (months)</b>	+ <input type="text" value="0"/>
<b>Est. LTV at Commitment (%) (Combined if Supplemental)</b>	+ <input type="text"/>	<b>Est. DSCR at Commitment (Combined if Supplemental) (<a href="#">Definition</a>)</b>	+ <input type="text"/>
<b>Cross Default / Cross Collateralize</b>	+ <a href="#">Crossed Default and Cross Collateralize</a>		
<b>Loan Crossed?</b>	+ <a href="#">Select...</a>	<b>Future Cross Eligibility</b>	+ <a href="#">Select...</a>
<b>Current Interest Rate (%)</b>	+ <input type="text"/>	<b>Servicing Fee Rate (%)</b>	+ <input type="text"/>
<b>Guaranty Fee Rate (%)</b>	+ <input type="text" value="0.72500"/>	<b>Lender Pass Through Rate (%)</b>	1.51000
<b>Date of Trade (mm/dd/yyyy)</b>	+ <input type="text"/>	<b>Original Book Entry Date</b>	+ <input type="text" value="1/29/2021"/>
<b>Is Fannie Mae the Investor/Buyer of the Security?</b>	+ <a href="#">No</a>	<b>Trader (Investor)</b>	+ <input type="text" value="BOA Securities"/>



**Scenario #4: One Way Cross-Default Only (NO Cross-Collateralization) – Mortgage Loan A and Mortgage Loan B are originated at different times; Mortgage Loan B on Phase II is cross-defaulted with Mortgage Loan A on Phase I but NOT cross-collateralized.**

Typical Scenario #4 Transaction: Phased or Related Properties –1st Lien Mortgage Loan A on Phase I Property, and subsequent newly originated 1st Lien Mortgage Loan B on Phase II Property.

Scenario #4	Should Cross Relationship data be entered in Acquisition System?	Additional Disclosure Required?	How/Where to enter Cross-Default/Cross-Collateralization Information	Comments
Mortgage Loan A – on Phase I Property: * <i>No reference to possible future cross in Loan Documents or Prospectus</i>	N/A	N/A	N/A	
Mortgage Loan B – on Phase II Property where Mortgage Loan A on Phase I was originated previously but made no reference to a future cross.	Yes	Yes	<ul style="list-style-type: none"><li>• Select: "<b>One Way Cross Default Only</b>" under "Cross Default/Cross Collateralize" field in Acquisition System on Commitment Page.</li><li>• Add Fannie Mae Commitment and Loan Number for Mortgage <u>Loan A</u> on the Loan Page.</li><li>• Additional Disclosure Indicator is <b>Yes</b>.</li><li>• Additional Disclosure Comments (sample): <b>Future Cross not referenced in the disclosure for Mortgage Loan A on Phase I Property.</b></li></ul>	No change is needed to Mortgage Loan A on Phase I



## ONE WAY CROSS-DEFAULT ONLY (NO CROSS-COLLATERALIZATION)/MORTGAGE LOANS ORIGINATED AT DIFFERENT TIMES – Scenario #4

### Mortgage Loan A on Phase I Property

Commitment Information			
Commitment Number		Commitment State	Draft
Commitment Last Updated	05/23/2019 11:04 AM by MV-B Test User 8	Commitment Submitted	
Fannie Mae Seller Name & Number		Commitment Confirmed	
Commitment Expiration Date	+ 06/28/2019	Commitment Period (days)	37
Fannie Mae Pre-Review	+ Delegated Mortgage Loan	Pending Review?	<input type="checkbox"/>
Additional Disclosure? (Definition)	+ No	Additional Disclosure Comments	
Additional Disclosure Seller Contact Name		Additional Disclosure Seller Contact E-mail	

**Cross Default/Cross Collateralize indicator on Commitment Page SHOULD NOT BE SELECTED.**

**Crossed Loan Information on the Loan Page SHOULD NOT BE SELECTED.**

### Mortgage Loan B on Phase II Property

Commitment Information			
Commitment Number	863522	Commitment State	Draft
Commitment Last Updated	12/20/2019 10:38 AM by Karen Halperin	Commitment Submitted	
Fannie Mae Seller Name & Number	PNC ARCS LLC - 236870703	Commitment Confirmed	
Commitment Expiration Date	+	Commitment Period (days)	
Fannie Mae Pre-Review	+ Select	Pending Review?	
Additional Disclosure? (Definition)	+ Yes	Additional Disclosure Comments	Future Cross not referenced in the disclosure for Mortgage Loan A on Phase I Property. This loan is One Way Cross Default Only with Mortgage A on Phase I Property.
Additional Disclosure Seller Contact Name		Additional Disclosure Seller Contact E-mail	

## 2 WAY CROSS-DEFAULT ONLY (NO CROSS-COLLATERALIZATION)/MORTGAGE LOANS ORIGINATED AT DIFFERENT TIMES – Scenario #4



Commitment Details			
+ Types of Commitment Variances/Waivers	<input type="checkbox"/> Non-Delegated Insurance Waivers	DUS Gateway	+ Deal ID <input type="text"/>
	<input checked="" type="checkbox"/> Non-Delegated Legal Waivers		+ Loan Option ID <input type="text"/>
	<input checked="" type="checkbox"/> Other Guide Waivers		
	<input checked="" type="checkbox"/> Underwriting Standards Variances		
	<input type="checkbox"/> None		
Commitment Amount (\$)	+ <input type="text"/> Check box if <a href="#">Large Loan</a> <input type="checkbox"/> Check box if <a href="#">ASAP+</a> <input type="checkbox"/> POC? <input type="text" value="No"/>	Interest Type	+ Fixed
Investor Price (%)	+ <input type="text"/>	Fannie Mae Participation (%)	+ <input type="text" value="100.0000"/>
Interest Only?	+ Yes # of months <input type="text"/>	Interest Accrual Method	+ Actual/360
Original Term of Loan (months)	+ <input type="text"/>	Amortization Term (months)	+ <input type="text" value="0"/>
Est. LTV at Commitment (%) (Combined if Supplemental)	+ <input type="text"/>	Est. DSCR at Commitment (Combined if Supplemental) ( <a href="#">Definition</a> )	+ <input type="text"/>
Cross Default / Cross Collateralize	+ <input type="text" value="One Way Cross Default Only"/>		
Loan Crossed?	+ <input type="text" value="Select..."/>	Future Cross Eligibility	+ <input type="text" value="No"/>
Current Interest Rate (%)	+ <input type="text"/>	Servicing Fee Rate (%)	+ <input type="text"/>
Guaranty Fee Rate (%)	+ <input type="text"/>	Lender Pass Through Rate (%)	2.81500
Date of Trade (mm/dd/yyyy)	+ <input type="text"/>	Original Book Entry Date	+ <input type="text" value="02/26/2021"/>
Is Fannie Mae the Investor/Buyer of the Security?	+ <input type="text" value="No"/>	Trader (Investor)	+ <input type="text" value="BOA"/>



**Scenario #5: Supplemental Mortgage Loans – 2 Way Cross-Default (NO Cross-Collateralization): Mortgage Loan A and Supplemental Mortgage Loan B are originated at different times; each is cross-defaulted but NOT cross-collateralized as both are secured by a single Property.**

Typical Scenario #5 Transaction: Supplemental Mortgage Loan – 1st Lien Mortgage Loan A on Property 1, and subsequent Supplemental Mortgage Loan B are secured by the same Property 1.

Scenario #5	Should Cross Relationship data be entered in Acquisition System?	Additional Disclosure Required?	How/Where to enter Cross-Default/Cross-Collateralization Information	Comments
Mortgage Loan A on Property 1	N/A	N/A	N/A	Language exists in Prospectus regarding the possibility of placing a subordinate lien on the Property.
Mortgage Loan B also on Property 1. Mortgage Loan A on Property 1 originated previously.	Yes	No	<ul style="list-style-type: none"><li>• Select: "<b>Cross Default Only</b>" under "Cross Default/Cross Collateralize" field in Acquisition System on Commitment Page.</li><li>• Add Fannie Mae Commitment and Loan Number for Mortgage Loan A on the Loan Page</li></ul>	Additional debt information for Mortgage Loan A will be included in the submission for Loan B.





Supplemental Mortgage Loans – Originated at different times – Scenario 5

1st Lien Mortgage Loan A secured by Property 1 - newly originated

Commitment Information			
Commitment Number		Commitment State	Draft
Commitment Last Updated	05/23/2019 11:04 AM by MV-B Test User 8		Commitment Submitted
Fannie Mae Seller Name & Number			Commitment Confirmed
Commitment Expiration Date	+ 06/28/2019		Commitment Period (days) 37
Fannie Mae Pre-Review	+ Delegated Mortgage Loan		Pending Review?
Additional Disclosure? (Definition)	+ No	Additional Disclosure Comments	
Additional Disclosure Seller Contact Name		Additional Disclosure Seller Contact E-mail	

Cross Default/Cross Collateralize indicator on Commitment Page **SHOULD NOT BE SELECTED.**

Crossed Loan Information on the Loan Page **SHOULD NOT BE SELECTED.**



Supplemental Mortgage Loans – Originated at different times – Scenario 5

Supplemental Mortgage Loan B also secured by Property 1 – newly originated

Commitment Page

Commitment

Deal Name: Deal ID:

MV-B Test User 8 [Lender Manager, Lender Analy]

Register Commitments Collateral Participants Hedges Loans Bonds Financing Options Change Requests

MBS Commitment

Commitments

Save Validate This Page Submit Commitment Reset

Commitment Information		Commitment State	
Commitment Number		Commitment Submitted	Draft
Commitment Last Updated	05/23/2019 11:04 AM by MV-B Test User 8	Commitment Confirmed	
Fannie Mae Seller Name & Number		Commitment Period (days)	37
Commitment Expiration Date	+ 06/28/2019	Pending Review?	
Fannie Mae Pre-Review	+ Delegated Mortgage Loan	Additional Disclosure Comments	
Additional Disclosure? (Definition)	+ No	Additional Disclosure Seller Contact E-mail	
Additional Disclosure Seller Contact Name			
Pricing Attributes		Green Financing Type	
Execution Type	MBS	Structured Facility Management Deal ID	+ Green Building Certification
Delivery Channel Type (Definition)	+ DUS		
Tier / Level	+ 2	Tier Drop Eligible?	+ No
Pricing Structure (Information)	+ Tier Plus/Plus	Lender / Fannie Mae Pricing Waiver?	Fannie Mae Approved G/S Fee Waiver
Additional Debt?	+ Yes	Supplemental	Coterminous Supplemental
Loan Purpose		If Supplemental:	
+ Not an Acquisition, Refinance, or Conversion		Supplemental Lien Position	
If Refinance:		Supplemental Associated with an Assumption?	
Existing Loan Holder:		Exercising Tier Dropping Option?	
Fannie Mae Refinance Type:		(Prior lien must be tier drop eligible)	
Lender Refinance Type:			
Other Refinance Type:			
If Other:			
If Conversion:			
Conversion Type:			
Old Fannie Mae Loan Number:			



Commitment Details			
+ Types of Commitment Variances/Waivers	<input type="checkbox"/> Non-Delegated Insurance Waivers	DUS Gateway	+ Deal ID <input type="text"/>
	<input checked="" type="checkbox"/> Non-Delegated Legal Waivers		+ Loan Option ID <input type="text"/>
	<input type="checkbox"/> Other Guide Waivers		
	<input type="checkbox"/> Underwriting Standards Variances		
	<input type="checkbox"/> None		
Commitment Amount (\$)	+ <input type="text"/> Check box if <a href="#">Large Loan</a> <input type="checkbox"/> Check box if <a href="#">ASAP</a> <input type="checkbox"/> POC? <input type="text"/>	Interest Type	+ Fixed
Investor Price (%)	+ <input type="text"/>	Fannie Mae Participation (%)	+ <input type="text"/>
Interest Only?	+ <input type="text"/> # of months <input type="text"/>	Interest Accrual Method	+ Actual/360 <input type="text"/>
Original Term of Loan (months)	+ <input type="text"/>	Amortization Term (months)	+ <input type="text"/>
Est. LTV at Commitment (%) (Combined if Supplemental)	+ <input type="text"/>	Est. DSCR at Commitment (Combined if Supplemental) ( <a href="#">Definition</a> )	+ <input type="text"/>
Cross Default / Cross Collateralize	+ <input type="text"/>		
Loan Crossed?	+ <input type="text"/>	Future Cross Eligibility	+ <input type="text"/>
Current Interest Rate (%)	+ <input type="text"/>	Servicing Fee Rate (%)	+ <input type="text"/>
Guaranty Fee Rate (%)	+ 0.72500	Lender Pass Through Rate (%)	1.51000
Date of Trade (mm/dd/yyyy)	+ <input type="text"/>	Original Book Entry Date	+ 1/29/2021 <input type="text"/>
Is Fannie Mae the Investor/Buyer of the Security?	+ No <input type="text"/>	Trader (Investor)	+ BOA Securities <input type="text"/>

Additional Debt			
2nd Additional Debt - Record 1			
Lien Priority	+ 1st	Line of Credit?	+ No <input type="text"/>
Lien Holder	+ Fannie Mae <input type="text"/> If Other <input type="text"/>	Fannie Mae Loan Number	1714591747
Save the Commitment in order to add additional Debt.			

## Loan Page

Crossed Loan Information			
Delete	Crossed Commitment Number	Crossing Relationship	Crossed Fannie Mae Loan Number
<input type="checkbox"/>	234561	Cross Default Only <input type="text"/>	1714591747
<input type="button" value="Add New Row"/> <input type="button" value="Delete Selected"/>			



Additional Debt			
Additional Debt - Record 1			
Lien Priority	1st	Line of Credit?	Yes
Lien Holder	Fannie Mae	Line Of Credit Full Amount (\$)	+ 10,000.00
Fannie Mae Loan Number	1714591747	Minimum Interest Rate (%)	3.00000
Is Prior Lien an MBS?	No	Fannie Mae Pool Number	
Anticipated UPB at Acquisition (\$)	100,000.00	Maturity Date (mm/dd/yyyy)	+ 12/01/2025
Interest Type	+ Variable	Original Amortization Term (months)	+ 36
Current Interest Rate (%)	+ 4.00000	Balloon?	+ Yes
Monthly Payment (\$)	+ 1,000.00	Maximum Monthly Payment (\$)	+ 10,000.00
Margin (%)	1.50000	Last Interest Only Payment Date (mm/dd/yyyy)	
Is Prior Lien a Capped ARM?	Yes	Monthly Payment At Cap (\$)	10,000.00



**Scenario #6: Supplemental Mortgage Loans – 2 Way Cross-Default (NO Cross-Collateralization): Multiple 1st Lien Mortgage Loans are newly originated on multiple Properties. The Mortgage Loans are cross-defaulted and cross-collateralized; a Supplemental Mortgage Loan secured by one of the Properties originates at least 1 year later and is cross-defaulted but NOT cross-collateralized as the Pre-Existing Mortgage Loan and the Supplemental Mortgage Loan are secured by a single Property.**

Typical Scenario #6 Transaction: Supplemental Mortgage Loan – 1st Lien Mortgage Loan A, B, and C are secured by Properties 1, 2, and 3 and newly originated together, and Supplemental Mortgage Loan D originated at least 1 year later is also secured by Property 1.

Scenario #6	Should Cross Relationship data be entered in Acquisition System?	Additional Disclosure Required?	How/Where to enter Cross-Default/Cross-Collateralization Information	Comments
Mortgage Loans A, B, and C secured by Properties 1, 2, and 3; newly originated.	Yes	No	<ul style="list-style-type: none"><li>• Select: <b>"Cross Default/Cross Collateralize"</b> under <i>"Cross Default/Cross Collateralize"</i> field in Acquisition System on Commitment Page.</li><li>• Add Fannie Mae Commitment and Loan Number for Mortgage Loan A on the Loan Page.</li></ul>	Contact the Acquisition Analyst to obtain the Fannie Mae Loan Number(s) and submit a data correction.
Mortgage Loan D secured by Property 1; newly originated	Yes	Yes	<ul style="list-style-type: none"><li>• Select: <b>"Cross Default Only"</b> under <i>"Cross Default/Cross Collateralize"</i> field in Acquisition System on Commitment Page.</li><li>• Add Fannie Mae Commitment and Loan Number for Mortgage Loan A on the Loan Page.</li><li>• Additional Disclosure Indicator is <b>Yes</b>.</li><li>• Additional Disclosure Comments (sample language): <b>Mortgage Loan D on Property 1 is cross-defaulted with Mortgage Loan A also secured by Property 1. Mortgage Loan A is cross-defaulted and cross-collateralized with Mortgage Loans B and C which are secured by Properties 2 and 3.</b></li></ul>	



**Scenario #6 (Additional Option): Supplemental Mortgage Loans – 2 Way Cross-Default (NO Cross-Collateralization): Multiple 1st Lien Mortgage Loans are newly originated, and cross-defaulted and cross-collateralized; multiple Supplemental Mortgage Loans secured by each of the Properties are originated at least 1 year later and are cross-defaulted but NOT cross-collateralized each respective Pre-Existing Mortgage Loan and Supplemental Mortgage Loan are secured by the single Property.**

Typical Scenario #6 Transaction: Supplemental Mortgage Loan – 1st Lien Mortgage Loan A, B, and C are secured by Properties 1, 2, and 3 and newly originated together, and Supplemental Mortgage Loans D, E, and F are originated at least 1 year later and are also secured by Properties 1, 2, and 3, respectively.

Scenario #6	Should Cross Relationship data be entered in Acquisition System?	Additional Disclosure Required?	How/Where to enter Cross-Default/Cross-Collateralization Information	Comments
Mortgage Loans A, B, and C secured by Properties 1, 2, and 3; newly originated.	Yes	No	<ul style="list-style-type: none"> <li>Select: "<b>Cross Default/Cross Collateralize</b>" under "<i>Cross Default/Cross Collateralize</i>" field in Acquisition System on Commitment Page.</li> <li>Add Fannie Mae Commitment and Loan Number for Mortgage Loan A on the Loan Page.</li> </ul>	Contact the Acquisition Analyst to obtain the Fannie Mae Loan Number(s) and submit a data correction.
Mortgage Loans D, E, and F secured by Properties 1, 2, and 3; newly originated.	Yes	Yes	<ul style="list-style-type: none"> <li>Select: "<b>Cross Default Only</b>" under "<i>Cross Default/Cross Collateralize</i>" field in Acquisition System on Commitment Page.</li> <li>Add Fannie Mae Commitment and Loan Number for Mortgage Loan A on the Loan Page.</li> <li>Additional Disclosure Indicator is <b>Yes</b>.</li> <li>Additional Disclosure Comments (sample language): <b>Mortgage Loan D, E, and F on properties 1, 2, and 3 are cross-defaulted with Mortgage Loans A, B, and C also on Properties 1, 2, and 3. Mortgage Loans A, B, and C are cross-defaulted and cross-collateralized and are also secured by Properties 1, 2, and 3.</b></li> </ul>	

Supplemental Mortgage Loans – Originated at different times – Scenario 6

Mortgage Loans A, B, and C secured by Properties 1, 2, and 3, and all newly originated



**Commitment Page:** In this scenario there are 3 commitments (1st Lien Mortgage Loans). This is an example of how one of the 1st Lien Mortgage Loans is entered.

Register

Commitments

Collateral

Participants

Hedges

Loans

Bonds

Financing Options

Change Requests

MBS Commitment

Commitments

Save

Validate This Page

Submit Commitment

Reset

Commitment Information

Commitment Number

Commitment Last Updated

Fannie Mae Seller Name & Number

Commitment Expiration Date

Fannie Mae Pre-Review

Additional Disclosure?  
(Definition)

Additional Disclosure Seller Contact Name

05/23/2019 3:55 PM by MV-B Test User 8

06/28/2019

Delegated Mortgage Loan

No

Commitment State

Commitment Submitted

Commitment Confirmed

Commitment Period (days)

Pending Review?

Additional Disclosure Comments

Additional Disclosure Seller Contact E-mail

Draft

37

☐

Pricing Attributes

Execution Type

Delivery Channel Type  
(Definition)

Tier / Level

Pricing Structure  
(Information)

Additional Debt?

MBS

DUS

2

Tier Plus/Plus

No

Green Financing Type

Structured Facility Management Deal ID

Tier Drop Eligible?

Lender / Fannie Mae Pricing Waiver?

Supplemental

Green Building Certification

(Go to Structured Facility Management System)

No

Fannie Mae Approved G/S Fee Waiver

Not a Supplemental - this is a 1st Lien

If Supplemental:

Supplemental Lien Position

Supplemental Associated with an Assumption?

Exercising Tier Dropping Option?  
(Prior lien must be tier drop eligible)

Select...

Select...

Select...



Commitment Details			
<b>+ Types of Commitment Variances/Waivers</b>	<input type="checkbox"/> Non-Delegated Insurance Waivers <input checked="" type="checkbox"/> Non-Delegated Legal Waivers <input type="checkbox"/> Other Guide Waivers <input type="checkbox"/> Underwriting Standards Variances <input type="checkbox"/> None	<b>DUS Gateway</b>	+ Deal ID <input type="text"/> + Loan Option ID <input type="text"/>
<b>Commitment Amount (\$)</b>	+ <input type="text"/> Check box if <a href="#">Large Loan</a> <input type="checkbox"/> Check box if <a href="#">ASAP+</a> <input type="checkbox"/> POC? <input type="text"/>	<b>Interest Type</b>	+ Fixed
<b>Investor Price (%)</b>	+ <input type="text"/>	<b>Fannie Mae Participation (%)</b>	+ <input type="text"/>
<b>Interest Only?</b>	+ <input type="text"/> # of months <input type="text"/>	<b>Interest Accrual Method</b>	+ Actual/360 <input type="text"/>
<b>Original Term of Loan (months)</b>	+ <input type="text"/>	<b>Amortization Term (months)</b>	+ <input type="text"/>
<b>Est. LTV at Commitment (%) (Combined if Supplemental)</b>	+ <input type="text"/>	<b>Est. DSCR at Commitment (Combined if Supplemental) (<a href="#">Definition</a>)</b>	+ <input type="text"/>
<b>Cross Default / Cross Collateralize</b>	+ <input type="text"/>		
<b>Loan Crossed?</b>	+ <input type="text"/>	<b>Future Cross Eligibility</b>	+ <input type="text"/>
<b>Current Interest Rate (%)</b>	+ <input type="text"/>	<b>Servicing Fee Rate (%)</b>	+ <input type="text"/>
<b>Guaranty Fee Rate (%)</b>	+ <input type="text"/>	<b>Lender Pass Through Rate (%)</b>	1.51000
<b>Date of Trade (mm/dd/yyyy)</b>	+ <input type="text"/>	<b>Original Book Entry Date</b>	+ 1/29/2021 <input type="text"/>
<b>Is Fannie Mae the Investor/Buyer of the Security?</b>	+ No <input type="text"/>	<b>Trader (Investor)</b>	+ BOA Securities <input type="text"/>





Supplemental Mortgage Loans – Originated at different times – Scenario 6

Loan Page:

Mortgage Loan A:

Crossed Loan Information				
Delete	Crossed Commitment Number	Crossing Relationship	Crossed Fannie Mae Loan Number	
<input type="checkbox"/>	Loan B	Cross Default Only	1714591741	
<input type="checkbox"/>	Loan C	Cross Default Only	1714591742	
		Add New Row	Delete Selected	

Mortgage Loan B:

Crossed Loan Information				
Delete	Crossed Commitment Number	Crossing Relationship	Crossed Fannie Mae Loan Number	
<input type="checkbox"/>	Loan A	Cross Default Only	1714591740	
<input type="checkbox"/>	Loan C	Cross Default Only	1714591742	
		Add New Row	Delete Selected	

Mortgage Loan C:

Crossed Loan Information				
Delete	Crossed Commitment Number	Crossing Relationship	Crossed Fannie Mae Loan Number	
<input type="checkbox"/>	Loan A	Cross Default Only	1714591740	
<input type="checkbox"/>	Loan B	Cross Default Only	1714591741	
		Add New Row	Delete Selected	



## Supplemental Mortgage Loans – Originated at different times – Scenario 6

Supplemental Mortgage Loan D secured by Property 1 and newly originated

### Commitment Page:

Commitment MV-B Test User 8 [Lender Manager, Lender Analyst]

Deal Name: MF\_CDF\_19.2\_MBS\_Pool Deal ID: 39269 [Upload](#)

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

**MBS Commitment**  
[Commitments](#)

Save Validate This Page Submit Commitment Reset

Commitment Information		Commitment State		
Commitment Number		Commitment Submitted	Draft	
Commitment Last Updated	05/23/2019 3:55 PM by MV-B Test User 8	Commitment Confirmed		
Fannie Mae Seller Name & Number		Commitment Period (days)	37	
Commitment Expiration Date	+ 06/28/2019	Pending Review?		
Fannie Mae Pre-Review	+ Delegated Mortgage Loan	Additional Disclosure Comments	Mortgage loan D on property 1 is cross defaulted with Mortgage Loan A also on property 1. Mortgage Loan A is cross defaulted and cross collateralized with Mortgage Loans B & C which are secured by	
Additional Disclosure? (Definition)	+ Yes	Additional Disclosure Seller Contact E-mail	AdditionalDisclosure@email.com x	
Additional Disclosure Seller Contact Name	Additional Disclosure Contact			
Pricing Attributes		Green Financing Type		
Execution Type	MBS	Structured Facility Management Deal ID	+ Green Building Certification	
Delivery Channel Type (Definition)	+ DUS		(Go to Structured Facility Management System)	
Tier / Level	+ 2	Tier Drop Eligible?	+ No	
Pricing Structure (Information)	+ Tier Plus/Plus	Lender / Fannie Mae Pricing Waiver?	Fannie Mae Approved G/S Fee Waiver	
Additional Debt?	+ Yes	Supplemental	Coterminous Supplemental	
			If Supplemental:	
			Supplemental Lien Position	2nd
			Supplemental Associated with an Assumption?	Select...
			Exercising Tier Dropping Option?	Select...
			(Prior lien must be tier drop eligible)	

Additional Disclosure Comments above are: Mortgage Loan D on Property 1 is cross-defaulted with first lien Mortgage Loan A also on Property 1. Mortgage Loan A is cross-defaulted and cross-collateralized with Mortgage Loans B and C which are secured by Properties 2 and 3.



Commitment Details			
+ Types of Commitment Variances/Waivers	<input type="checkbox"/> Non-Delegated Insurance Waivers	DUS Gateway	+ Deal ID <input type="text"/>
	<input checked="" type="checkbox"/> Non-Delegated Legal Waivers		+ Loan Option ID <input type="text"/>
	<input type="checkbox"/> Other Guide Waivers		
	<input type="checkbox"/> Underwriting Standards Variances		
	<input type="checkbox"/> None		
Commitment Amount (\$)	+ <input type="text"/> Check box if <a href="#">Large Loan</a> <input type="checkbox"/> Check box if <a href="#">ASAP</a> <input type="checkbox"/> POC? <input type="text"/>	Interest Type	+ Fixed
Investor Price (%)	+ <input type="text"/>	Fannie Mae Participation (%)	+ <input type="text"/>
Interest Only?	+ <input type="text"/> # of months <input type="text"/>	Interest Accrual Method	+ Actual/360 <input type="text"/>
Original Term of Loan (months)	+ <input type="text"/>	Amortization Term (months)	+ <input type="text"/>
Est. LTV at Commitment (%) (Combined if Supplemental)	+ <input type="text"/>	Est. DSCR at Commitment (Combined if Supplemental) ( <a href="#">Definition</a> )	+ <input type="text"/>
Cross Default / Cross Collateralize	+ <input type="text"/>		
Loan Crossed?	+ <input type="text"/>	Future Cross Eligibility	+ <input type="text"/>
Current Interest Rate (%)	+ <input type="text"/>	Servicing Fee Rate (%)	+ <input type="text"/>
Guaranty Fee Rate (%)	+ 0.72500	Lender Pass Through Rate (%)	1.51000
Date of Trade (mm/dd/yyyy)	+ <input type="text"/>	Original Book Entry Date	+ 1/29/2021 <input type="text"/>
Is Fannie Mae the Investor/Buyer of the Security?	+ No <input type="text"/>	Trader (Investor)	+ BOA Securities <input type="text"/>

Additional Debt			
2nd Additional Debt - Record 1			
Lien Priority	+ 1st	Line of Credit?	+ No <input type="text"/>
Lien Holder	+ Fannie Mae <input type="text"/> If Other <input type="text"/>	Fannie Mae Loan Number	1714591740
Save the Commitment in order to add additional Debt.			

## Loan Page:

Crossed Loan Information			
Delete	Crossed Commitment Number	Crossing Relationship	Crossed Fannie Mae Loan Number
<input type="checkbox"/>	Loan A	Cross Default Only <input type="text"/>	1714591740
		<input type="button" value="Add New Row"/>	<input type="button" value="Delete Selected"/>



Additional Debt			
Additional Debt - Record 1			
Lien Priority	1st	Line of Credit?	Yes
Lien Holder	Fannie Mae	Line Of Credit Full Amount (\$)	+ 10,000.00
Fannie Mae Loan Number	1714591740	Minimum Interest Rate (%)	3.00000
Is Prior Lien an MBS?	No	Fannie Mae Pool Number	
Anticipated UPB at Acquisition (\$)	100,000.00	Maturity Date (mm/dd/yyyy)	+ 12/01/2025
Interest Type	+ Variable	Original Amortization Term (months)	+ 36
Current Interest Rate (%)	+ 4.00000	Balloon?	+ Yes
Monthly Payment (\$)	+ 1,000.00	Maximum Monthly Payment (\$)	+ 10,000.00
Margin (%)	1.50000	Last Interest Only Payment Date (mm/dd/yyyy)	
Is Prior Lien a Capped ARM?	Yes	Monthly Payment At Cap (\$)	10,000.00





**Scenario #7: Bifurcated Mortgage Loan (A/B Structure) – 2 Way Cross-Default (NO Cross-Collateralization): Mortgage Loan A and Mortgage Loan B are originated concurrently, using a bifurcated loan structured, and secured by the same Property; each is cross-defaulted but NOT cross-collateralized as both are secured by the single Property.**

Scenario #7	Should Cross Relationship data be entered in Acquisition System?	Additional Disclosure Required?	How/Where to enter Cross-Default/Cross-Collateralization Information	Comments
Mortgage Loan A secured by Property 1	Yes	Yes	<ul style="list-style-type: none"><li>• Select: "<b>Cross Default Only</b>" under "Cross Default/Cross Collateralize" field in Acquisition System on Commitment Page. Add Fannie Mae Commitment and Loan Number for Mortgage <u>Loan B</u> on the Loan Page.</li><li>• Additional Disclosure Indicator is <b>Yes</b>.</li><li>• Additional Disclosure Comments (sample language): <b>Bifurcated Structure; Loan B is Commitment #XXXXXX</b></li></ul>	<p>Additional Disclosure is required because of the bifurcated loan structure.</p> <p>Additional debt information for Mortgage Loan B will be included in the submission for Mortgage Loan A.</p> <p>Contact the Acquisition Analyst to obtain the Fannie Mae Loan Number(s) and submit a data correction.</p>
Mortgage Loan B secured by Property 1	Yes	Yes	<ul style="list-style-type: none"><li>• Select: "<b>Cross Default Only</b>" under "Cross Default/Cross Collateralize" field in Acquisition System on Commitment Page.</li><li>• Add Fannie Mae Commitment and Loan Number for Mortgage <u>Loan A</u> on the Loan Page.</li><li>• Additional Disclosure Indicator is <b>Yes</b>.</li><li>• Additional Disclosure Comments (sample language): <b>Bifurcated Structure; Loan A is Commitment #XXXXXX</b>.</li></ul>	<p>Additional Disclosure is required because of the bifurcated structure.</p> <p>Additional debt information for Mortgage Loan A will be included in the submission for Mortgage Loan B.</p> <p>Contact the Acquisition Analyst to obtain the Fannie Mae Loan Number(s) and submit a data correction.</p>



## Bifurcated Mortgage Loan (A/B Structure) originated concurrently – Scenario 7

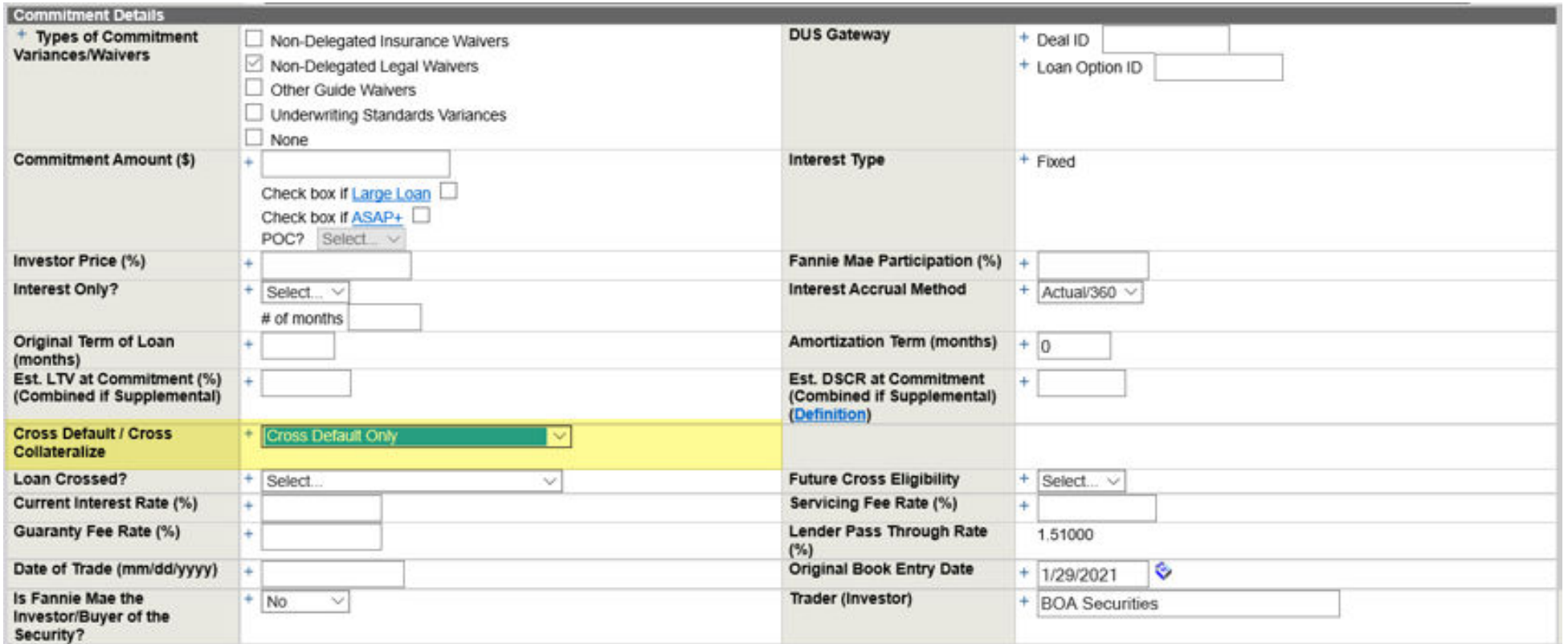
Mortgage Loan A secured by Property 1. The same process will be used to enter Mortgage Loan B secured by Property 1.

### Commitment Page:

<b>Commitment Information</b>		<b>Commitment State</b>	
Commitment Number	892240	Commitment Submitted	Draft
Commitment Last Updated	07/02/2019 11:05 AM by MV-B Test User B	Commitment Confirmed	
Fannie Mae Seller Name & Number	Deutsche Bank Berkshire Mortgage, Inc. - 260590723	Commitment Period (days)	
Commitment Expiration Date	<input type="text"/>	Pending Review?	
<b>Fannie Mae Pre-Review</b>	<input type="text"/>	<b>Additional Disclosure Comments</b>	Bifurcated: Commitment Number for Loan B is XXXXXX.
<b>Additional Disclosure?</b> (Definition)	<input type="text"/>	<b>Additional Disclosure Seller Contact Name</b>	AdditionalDisclosure@email.com
<b>Additional Disclosure Seller Contact Name</b>	Additional Disclosure Contact	<b>Additional Disclosure Seller Contact E-mail</b>	AdditionalDisclosure@email.com
<b>Pricing Attributes</b>		<b>Green Financing Type</b>	
Execution Type	MBS	Structured Facility Management Deal ID	<input type="text"/>
Delivery Channel Type (Definition)	<input type="text"/>	Tier Drop Eligible?	<input type="text"/>
Tier / Level	<input type="text"/>	Lender / Fannie Mae Pricing Waiver?	<input type="text"/>
Pricing Structure (Information)	<input type="text"/>	Supplemental	<input type="text"/>
Additional Debt?	<input type="text"/>	If Supplemental: Supplemental Lien Position <input type="text"/> Supplemental Associated with an Assumption? <input type="text"/> Exercising Tier Dropping Option? <input type="text"/> (Prior lien must be tier drop eligible)	
<b>Loan Purpose</b>	<input type="text"/>		
If Refinance: Existing Loan Holder: <input type="text"/> Fannie Mae Refinance Type: <input type="text"/> Lender Refinance Type: <input type="text"/> Other Refinance Type: <input type="text"/> If Other: <input type="text"/> If Conversion: Conversion Type: <input type="text"/> Old Fannie Mae Loan Number: <input type="text"/>			
<b>Property Type</b> (Definition)	<input type="text"/>	<b>Underwritten to Standards Described in the DUS Guide Pt. II, B Chap. 9?</b>	<input type="text"/>
<b>Other Attributes (Select all applicable)</b>	<input checked="" type="checkbox"/> Bifurcated Structure		
<input type="checkbox"/> Early Rate Lock	<input type="checkbox"/> Moderate Rehab	<input type="checkbox"/> FHA/VA/RHS Gov't Insured/Guaranteed	<input type="checkbox"/> Independent Living (IL)
<input type="checkbox"/> Streamlined Rate Lock	<input type="checkbox"/> Substantial Rehab	<input type="checkbox"/> Multifamily Housing Preservation	<input type="checkbox"/> Assisted Living (AL)
<input type="checkbox"/> Single Asset Substitution Eligible	<input type="checkbox"/> New Construction	<input type="checkbox"/> Multifamily Bridge Loan	<input type="checkbox"/> Alzheimer's (ALZH)
<input type="checkbox"/> DUS MAST	<input type="checkbox"/> DUS Plus Mezzanine		<input type="checkbox"/> Skilled Nursing Facility (SNF)
<input type="checkbox"/> Small Loan	<input type="checkbox"/> Interest Reduction Payment (IRP) Subsidy		

## Bifurcated Mortgage Loan (A/B Structure) originated concurrently – Scenario 7





$n$	$r$	$m^*$	$\beta$	$\delta$	$\gamma$	$\lambda$	$\mu$	$\eta^*$
-----	-----	-------	---------	----------	----------	-----------	-------	----------





Loan Page:

Additional Debt			
Additional Debt - Record 1			
Lien Priority	1st	Line of Credit?	Yes
Lien Holder	Fannie Mae	Line Of Credit Full Amount (\$)	+ 10,000.00
Fannie Mae Loan Number	1714591555	Minimum Interest Rate (%)	3.00000
Is Prior Lien an MBS?	No	Fannie Mae Pool Number	
Anticipated UPB at Acquisition (\$)	100,000.00	Maturity Date (mm/dd/yyyy)	+ 12/01/2025
Interest Type	+ Variable	Original Amortization Term (months)	+ 36
Current Interest Rate (%)	+ 4.00000	Balloon?	+ Yes
Monthly Payment (\$)	+ 1,000.00	Maximum Monthly Payment (\$)	+ 10,000.00
Margin (%)	1.50000	Last Interest Only Payment Date (mm/dd/yyyy)	
Is Prior Lien a Capped ARM?	Yes	Monthly Payment At Cap (\$)	10,000.00



**Scenario #8: Split Mortgage Loan – 2 Way Cross-Default (NO Cross-Collateralization): 1st Lien Mortgage Loan A and Subordinate Mortgage Loan B are originated concurrently; each is cross-defaulted but NOT cross-collateralized as both are secured by the single Property.**

Scenario #8	Should Cross Relationship data be entered in Acquisition System?	Additional Disclosure Require?	How/Where to enter Cross-Default/Cross-Collateralization Information	Comments
1st Lien Mortgage Loan A secured by Property 1	Yes	Yes	<ul style="list-style-type: none"><li>• Select: "<b>Cross Default Only</b>" under "<i>Cross Default/Cross Collateralize</i>" field in Acquisition System on Commitment Page.</li><li>• Add Fannie Mae Commitment and Loan Number for Mortgage <u>Loan B</u> on the Loan Page.</li><li>• Additional Disclosure Indicator is <b>Yes</b>.</li><li>• Additional Disclosure Comments (sample language): Split Mortgage Loan: Mortgage Loan B commitment #XXXXXX.</li></ul>	<p>Additional debt information for Mortgage Loan B will be included in the submission for Mortgage Loan A.</p> <p>Contact the Acquisition Analyst to obtain the Fannie Mae Loan Number(s) and submit a data correction.</p>
Subordinate Mortgage Loan B secured by Property 1	Yes	Yes	<ul style="list-style-type: none"><li>• Select: "<b>Cross Default Only</b>" under "<i>Cross Default/Cross Collateralize</i>" field in Acquisition System on Commitment Page.</li><li>• Add Fannie Mae Commitment and Loan Number for <u>Mortgage Loan A</u> on the Loan Page.</li><li>• Additional Disclosure Indicator is <b>Yes</b>.</li><li>• Additional Disclosure Comments (sample language): <b>Split Mortgage Loan: Mortgage Loan A Commitment #XXXXXX.</b></li></ul>	<p>Additional debt information for Mortgage Loan A will be included in the submission for Mortgage Loan B.</p> <p>Contact the Acquisition Analyst to obtain the Fannie Mae Loan Number(s) and submit a data correction.</p>



## Split Mortgage Loan – 1st Lien Mortgage Loan/Subordinate Mortgage Loan originated concurrently – Scenario 8

Mortgage Loan A secured by Property 1 (1st Lien Mortgage Loan – FM Loan #1714591544)

### Commitment Page:

MBS Commitment			
<a href="#">Commitments</a>			
Delete Additional Debt Successful			
<div>Save Validate This Page Submit Commitment Reset</div>			
<b>Commitment Information</b>			
Commitment Number		Commitment State	Draft
Commitment Last Updated	05/23/2019 6:37 PM by MV-B Test User 8	Commitment Submitted	
Fannie Mae Seller Name & Number		Commitment Confirmed	
Commitment Expiration Date	+ 06/28/2019	Commitment Period (days)	37
Fannie Mae Pre-Review	+ Delegated Mortgage Loan	Pending Review?	
Additional Disclosure? (Definition)	+ Yes	Additional Disclosure Comments	Split Loan: Mortgage Loan B commitment #XXXXXX
Additional Disclosure Seller Contact Name	Additional Disclosure Contact	Additional Disclosure Seller Contact E-mail	AdditionalDisclosure@email.com
<b>Pricing Attributes</b>			
Execution Type	MBS	Green Financing Type	+ Green Building Certification
Delivery Channel Type (Definition)	+ DUS	Structured Facility Management Deal ID	
Tier / Level	+ 2	Tier Drop Eligible?	+ No
Pricing Structure (Information)	+ Tier Plus/Plus	Lender / Fannie Mae Pricing Waiver?	Fannie Mae Approved G/S Fee Waiver
Additional Debt?	+ Yes	Supplemental	Not a Supplemental - this is a 1st Lien
		If Supplemental: Supplemental Lien Position <input type="text"/> Select... Supplemental Associated with an Assumption? <input type="text"/> No Exercising Tier Dropping Option? (Prior lien must be tier drop eligible) <input type="text"/> No	
<b>Loan Purpose</b>			
+ Acquisition			
If Refinance:			
Existing Loan Holder : <input type="text"/> Select...			
Fannie Mae Refinance Type : <input type="text"/> Select...			
Lender Refinance Type : <input type="text"/> Select...			
Other Refinance Type : <input type="text"/> Select...			
If Other : <input type="text"/>			
If Conversion:			
Conversion Type : <input type="text"/> Select...			
Old Fannie Mae Loan Number: <input type="text"/>			
<b>Property Type (Definition)</b>			
+ Manufactured Housing		Underwritten to Standards Described in the DUS Guide Pt. III B Chap. 9?	+ No
Other Attributes (Select all applicable)			
<input type="checkbox"/> Early Rate Lock	<input type="checkbox"/> Moderate Rehab	<input type="checkbox"/> Bifurcated Structure	<input type="checkbox"/> Independent Living (IL)
<input type="checkbox"/> Streamlined Rate Lock	<input type="checkbox"/> Substantial Rehab	<input checked="" type="checkbox"/> DUS Split	<input type="checkbox"/> Assisted Living (AL)
<input type="checkbox"/> Single Asset Substitution Eligible	<input type="checkbox"/> New Construction	<input type="checkbox"/> FHA/VA/RHS Gov't Insured/Guaranteed	<input type="checkbox"/> Alzheimer's (ALZH)
<input type="checkbox"/> DUS MAST	<input type="checkbox"/> DUS Plus Mezzanine	<input type="checkbox"/> Multifamily Housing Preservation	<input type="checkbox"/> Skilled Nursing Facility (SNF)
<input type="checkbox"/> Small Loan	<input type="checkbox"/> Interest Reduction Payment (IRP) Subsidy	<input type="checkbox"/> Multifamily Bridge Loan	



## Split Mortgage Loan – 1st Lien Mortgage Loan/Subordinate Mortgage Loan originated concurrently – Scenario 8

Commitment Details			
<b>+ Types of Commitment Variances/Waivers</b>		<input type="checkbox"/> Non-Delegated Insurance Waivers	<b>DUS Gateway</b>
		<input checked="" type="checkbox"/> Non-Delegated Legal Waivers	+ Deal ID <input type="text"/>
		<input type="checkbox"/> Other Guide Waivers	+ Loan Option ID <input type="text"/>
		<input type="checkbox"/> Underwriting Standards Variances	
		<input type="checkbox"/> None	
<b>Commitment Amount (\$)</b>	+ <input type="text"/>	<b>Interest Type</b>	+ Fixed
	Check box if <a href="#">Large Loan</a> <input type="checkbox"/>		
	Check box if <a href="#">ASAP+</a> <input type="checkbox"/>		
	POC? <input type="text"/>		
<b>Investor Price (%)</b>	+ <input type="text"/>	<b>Fannie Mae Participation (%)</b>	+ <input type="text"/>
<b>Interest Only?</b>	+ <input type="text"/>	<b>Interest Accrual Method</b>	+ <input type="text"/>
	# of months <input type="text"/>		
<b>Original Term of Loan (months)</b>	+ <input type="text"/>	<b>Amortization Term (months)</b>	+ <input type="text"/>
<b>Est. LTV at Commitment (%) (Combined if Supplemental)</b>	+ <input type="text"/>	<b>Est. DSCR at Commitment (Combined if Supplemental) (Definition)</b>	+ <input type="text"/>
<b>Cross Default / Cross Collateralize</b>	+ <input type="text"/>		
<b>Loan Crossed?</b>	+ <input type="text"/>	<b>Future Cross Eligibility</b>	+ <input type="text"/>
<b>Current Interest Rate (%)</b>	+ <input type="text"/>	<b>Servicing Fee Rate (%)</b>	+ <input type="text"/>
<b>Guaranty Fee Rate (%)</b>	+ <input type="text"/>	<b>Lender Pass Through Rate (%)</b>	1.51000
<b>Date of Trade (mm/dd/yyyy)</b>	+ <input type="text"/>	<b>Original Book Entry Date</b>	+ <input type="text"/>
<b>Is Fannie Mae the Investor/Buyer of the Security?</b>	+ <input type="text"/>	<b>Trader (Investor)</b>	+ <input type="text"/>



Split Mortgage Loan – 1st Lien Mortgage Loan/Subordinate Mortgage Loan originated concurrently – Scenario 8

Loan Page

Crossed Loan Information			
Delete	Crossed Commitment Number	Crossing Relationship	Crossed Fannie Mae Loan Number
<input type="checkbox"/>	234561	Cross Default Only	1714591555
		Add New Row	Delete Selected

Additional Debt			
Additional Debt - Record 1			
Lien Priority	2nd	Line of Credit?	Yes
Lien Holder	Fannie Mae	Line Of Credit Full Amount (\$)	+ 10,000.00
Fannie Mae Loan Number	1714591555	Minimum Interest Rate (%)	3.00000
Is Prior Lien an MBS?	No	Fannie Mae Pool Number	
Anticipated UPB at Acquisition (\$)	100,000.00	Maturity Date (mm/dd/yyyy)	+ 12/01/2025
Interest Type	+ Variable	Original Amortization Term (months)	+ 36
Current Interest Rate (%)	+ 4.00000	Balloon?	+ Yes
Monthly Payment (\$)	+ 1,000.00	Maximum Monthly Payment (\$)	+ 10,000.00
Margin (%)	1.50000	Last Interest Only Payment Date (mm/dd/yyyy)	
Is Prior Lien a Capped ARM?	Yes	Monthly Payment At Cap (\$)	10,000.00



## Split Mortgage Loan – 1st Lien Mortgage Loan/Subordinate Mortgage Loan originated concurrently – Scenario 8

Mortgage Loan B secured by Property 1 (Subordinate Mortgage Loan – FM Loan #1714591555)

### Commitment Page:

MBS Commitment			
Commitments			
Delete Additional Debt Successful			
<div>Save Validate This Page Submit Commitment Reset</div>			
<b>Commitment Information</b>			
Commitment Number		Commitment State	Draft
Commitment Last Updated	05/23/2019 6:37 PM by MV-R Test User R	Commitment Submitted	
Fannie Mae Seller Name & Number		Commitment Confirmed	
Commitment Expiration Date	06/28/2019	Commitment Period (days)	37
Fannie Mae Pre-Review	Delegated Mortgage Loan	Pending Review?	
Additional Disclosure? (Definition)	Yes	Additional Disclosure Comments	Split Loan: Mortgage Loan A commitment #XXXXXX
Additional Disclosure Seller Contact Name	Additional Disclosure Contact	Additional Disclosure Seller Contact E-mail	AdditionalDisclosure@email.com
<b>Pricing Attributes</b>			
Execution Type	MBS	Green Financing Type	Green Building Certification
Delivery Channel Type (Definition)	DUS	Structured Facility Management Deal ID	
Tier / Level	2	Tier Drop Eligible?	No
Pricing Structure (Information)	Tier Plus/Plus	Lender / Fannie Mae Pricing Waiver?	Fannie Mae Approved G/S Fee Waiver
Additional Debt?	Yes	Supplemental	DUS Split 2nd
		If Supplemental: Supplemental Lien Position: 2nd Supplemental Associated with an Assumption? No Exercising Tier Dropping Option? (Prior lien must be tier drop eligible) No	
<b>Loan Purpose</b>			
Acquisition			
If Refinance: Existing Loan Holder: Select Fannie Mae Refinance Type: Select Lender Refinance Type: Select Other Refinance Type: Select If Other: Select			
If Conversion: Conversion Type: Select Old Fannie Mae Loan Number:			
<b>Property Type (Definition)</b>			
Manufactured Housing			
Underwritten to Standards Described in the DUS Guide Pt. III B Chap. 9?			
No			
Other Attributes (Select all applicable)			
<input type="checkbox"/> Early Rate Lock	<input type="checkbox"/> Moderate Rehab	<input type="checkbox"/> Bifurcated Structure	<input type="checkbox"/> Independent Living (IL)
<input type="checkbox"/> Streamlined Rate Lock	<input type="checkbox"/> Substantial Rehab	<input checked="" type="checkbox"/> DUS Split	<input type="checkbox"/> Assisted Living (AL)
<input type="checkbox"/> Single Asset Substitution Eligible	<input type="checkbox"/> New Construction	<input type="checkbox"/> FHA/VA/RHS Gov't Insured/Guaranteed	<input type="checkbox"/> Alzheimer's (ALZH)
<input type="checkbox"/> DUS MAST	<input type="checkbox"/> DUS Plus Mezzanine	<input type="checkbox"/> Multifamily Housing Preservation	<input type="checkbox"/> Skilled Nursing Facility (SNF)
<input type="checkbox"/> Small Loan	<input type="checkbox"/> Interest Reduction Payment (IRP) Subsidy	<input type="checkbox"/> Multifamily Bridge Loan	



## Split Mortgage Loan – 1st Lien Mortgage Loan/Subordinate Mortgage Loan originated concurrently – Scenario 8

Commitment Details	
<b>+ Types of Commitment Variances/Waivers</b>	<input type="checkbox"/> Non-Delegated Insurance Waivers <input checked="" type="checkbox"/> Non-Delegated Legal Waivers <input type="checkbox"/> Other Guide Waivers <input type="checkbox"/> Underwriting Standards Variances <input type="checkbox"/> None
<b>Commitment Amount (\$)</b>	+ <input type="text"/> Check box if <a href="#">Large Loan</a> <input type="checkbox"/> Check box if <a href="#">ASAP+</a> <input type="checkbox"/> POC? <a href="#">Select...</a>
<b>Investor Price (%)</b>	+ <input type="text"/>
<b>Interest Only?</b>	+ <a href="#">Select...</a> # of months <input type="text"/>
<b>Original Term of Loan (months)</b>	+ <input type="text"/>
<b>Est. LTV at Commitment (%) (Combined if Supplemental)</b>	+ <input type="text"/>
<b>Cross Default / Cross Collateralize</b>	+ <a href="#">Cross Default Only</a> <a href="#">v</a>
<b>Loan Crossed?</b>	+ <a href="#">Select...</a>
<b>Current Interest Rate (%)</b>	+ <input type="text"/>
<b>Guaranty Fee Rate (%)</b>	+ <input type="text"/>
<b>Date of Trade (mm/dd/yyyy)</b>	+ <input type="text"/>
<b>Is Fannie Mae the Investor/Buyer of the Security?</b>	+ <a href="#">No</a> <a href="#">v</a>
<b>DUS Gateway</b>	+ Deal ID <input type="text"/> + Loan Option ID <input type="text"/>
<b>Interest Type</b>	+ Fixed
<b>Fannie Mae Participation (%)</b>	+ <input type="text"/>
<b>Interest Accrual Method</b>	+ <a href="#">Actual/360</a> <a href="#">v</a>
<b>Amortization Term (months)</b>	+ <input type="text" value="0"/>
<b>Est. DSCR at Commitment (Combined if Supplemental) (<a href="#">Definition</a>)</b>	+ <input type="text"/>
<b>Future Cross Eligibility</b>	+ <a href="#">Select...</a> <a href="#">v</a>
<b>Servicing Fee Rate (%)</b>	+ <input type="text"/>
<b>Lender Pass Through Rate (%)</b>	1.51000
<b>Original Book Entry Date</b>	+ <input type="text" value="1/29/2021"/> <a href="#">v</a>
<b>Trader (Investor)</b>	+ <input type="text" value="BOA Securities"/>

### Loan Page:

Crossed Loan Information			
Delete	Crossed Commitment Number	Crossing Relationship	Crossed Fannie Mae Loan Number
<input type="checkbox"/>	<a href="#">Loan A</a>	<a href="#">Cross Default Only</a> <a href="#">v</a>	1714591544
<a href="#">Add New Row</a> <a href="#">Delete Selected</a>			



Additional Debt			
Additional Debt - Record 1			
Lien Priority	1st	Line of Credit?	Yes
Lien Holder	Fannie Mae	Line Of Credit Full Amount (\$)	+ 10,000.00
Fannie Mae Loan Number	1714591544	Minimum Interest Rate (%)	3.00000
Is Prior Lien an MBS?	No	Fannie Mae Pool Number	
Anticipated UPB at Acquisition (\$)	100,000.00	Maturity Date (mm/dd/yyyy)	+ 12/01/2025
Interest Type	+ Variable	Original Amortization Term (months)	+ 36
Current Interest Rate (%)	+ 4.00000	Balloon?	+ Yes
Monthly Payment (\$)	+ 1,000.00	Maximum Monthly Payment (\$)	+ 10,000.00
Margin (%)	1.50000	Last Interest Only Payment Date (mm/dd/yyyy)	
Is Prior Lien a Capped ARM?	Yes	Monthly Payment At Cap (\$)	10,000.00





**Scenario #9: Split Mortgage Loan – 2 Way Cross-Default (NO Cross-Collateralization): 1st Lien Mortgage Loan A and Subordinate Mortgage Loan B are originated at different times; each is cross-defaulted but NOT cross-collateralized as both are secured by the single Property.**

Split Mortgage Loans – 1st Lien Mortgage Loan/Supplemental Mortgage Loan originated at different times – Scenario 9

Scenario #9	Should Cross Relationship data be entered in Acquisition System?	Additional Disclosure Require?	How/Where to enter Cross-Default/Cross-Collateralization Information	Comments
1st Lien Mortgage Loan A secured by Property 1	No	Yes	<ul style="list-style-type: none"><li>Additional Disclosure Indicator is <b>Yes</b>.</li><li>Additional Disclosure Comments (sample language): <b>Split Mortgage Loan: Mortgage Loan B may be delivered within 12 months of delivery of Mortgage Loan A. Mortgage Loan B is Commitment #XXXXXX (if available). Combined DSCR and LTV for Mortgage Loan A and B, are X and Y.</b></li></ul>	
Subordinate Mortgage Loan B secured by Property 1	Yes	Yes	<ul style="list-style-type: none"><li>Select: "<b>Cross Default Only</b>" under "<i>Cross Default/Cross Collateralize</i>" field in Acquisition System on Commitment Page.</li><li>Add Fannie Mae Commitment and Loan Number for Mortgage <u>Loan A</u> on the Loan Page.</li><li>Additional Disclosure Indicator is <b>Yes</b>.</li><li>Additional Disclosure Comments (sample language): <b>Split Mortgage Loan: Mortgage Loan A Commitment #XXXXXX and Fannie Mae Loan #XXXXXXXXXX.</b></li></ul>	Additional debt information for Mortgage Loan A will be included in the submission for Mortgage Loan B.



Split Mortgage Loans – 1st Lien Mortgage Loan/Subordinate Mortgage Loan originated at different times – Scenario 9

Mortgage Loan A secured by Property 1 (1st Lien Mortgage Loan – FM Loan #1714591555)

Commitment Page

Commitment Information			
Commitment Number	893063	Commitment State	Draft
Commitment Last Updated	07/26/2019 7:12 PM by MV-B Test User 8	Commitment Submitted	
Fannie Mae Seller Name & Number	Berkeley Point Capital LLC - 213190709	Commitment Confirmed	
Commitment Expiration Date	<input type="text"/>	Commitment Period (days)	
Fannie Mae Pre-Review	<input type="text" value="Pre-Review Mortgage Loan"/>	Pending Review?	<input type="checkbox"/>
Additional Disclosure? (Definition)	<input type="text" value="Yes"/>	Additional Disclosure Comments	Split Loan: Mortgage Loan B may be delivered within 12 months of delivery of Mortgage Loan A. Mortgage Loan B is Commitment # XXXXXX (if available). Combined DSCR and LTV for Mortgage Loan A and B, are X and Y.
Additional Disclosure Seller Contact Name	<input type="text" value="Additional Disclosure Contact"/>	Additional Disclosure Seller Contact E-mail	<input type="text" value="AdditionalDisclosure@email.com"/>

Cross Default/Cross Collateralize indicator on Commitment Page **SHOULD NOT BE SELECTED.**

Crossed Loan Information on the Loan Page **SHOULD NOT BE SELECTED.**



## Split Mortgage Loans – 1st Lien Mortgage Loan/Subordinate Mortgage Loan originated at different times – Scenario 9

Mortgage Loan B secured by Property 1 (Subordinate Mortgage Loan – FM Loan #1714591645)

### Commitment Page

Commitment Information			
Commitment Number	893063	Commitment State	Draft
Commitment Last Updated	07/26/2019 7:12 PM by MV-B Test User 8	Commitment Submitted	
Fannie Mae Seller Name & Number	Berkeley Point Capital LLC - 213190709	Commitment Confirmed	
Commitment Expiration Date	+ <input type="text"/>	Commitment Period (days)	
Fannie Mae Pre-Review	+ Pre-Review Mortgage Loan	Pending Review?	<input type="checkbox"/>
Additional Disclosure? (Definition)	+ Yes	Additional Disclosure Comments	Split Loan: Mortgage Loan A Commitment #893063 and Fannie Mae Loan #1714591555
Additional Disclosure Seller Contact Name	Additional Disclosure Contact	Additional Disclosure Seller Contact E-mail	AdditionalDisclosure@email.com

Pricing Attributes	
Execution Type	MBS
Delivery Channel Type (Definition)	+ DUS
Tier / Level	+ 2
Pricing Structure (Information)	+ Tier Plus Plus
Additional Debt?	+ Yes
Loan Purpose	+ Not an Acquisition, Refinance, or Conversion
If Refinance:	
Existing Loan Holder	Select...
Fannie Mae Refinance Type	Select...
Lender Refinance Type	Select...
Other Refinance Type	Select...
If Other:	<input type="text"/>
If Conversion:	
Conversion Type	Select...
Old Fannie Mae Loan Number	<input type="text"/>
Green Financing Type	+ Green Building Certification
Structured Facility Management Deal ID	<input type="text"/>
	<a href="#">Go to Structured Facility Management System</a>
Tier Drop Eligible?	+ No
Lender / Fannie Mae Pricing Waiver?	Fannie Mae Approved G/S Fee Waiver
Supplemental	Coleman Supplemental
If Supplemental:	
Supplemental Lien Position	2nd
Supplemental Associated with an Assumption?	Select...
Exercising Tier Dropping Option? (Prior lien must be tier drop eligible)	Select...

## Split Mortgage Loans – 1st Lien Mortgage Loan/Subordinate Mortgage Loan originated at different times – Scenario 9



Commitment Details			
+ Types of Commitment Variances/Waivers	<input type="checkbox"/> Non-Delegated Insurance Waivers	DUS Gateway	+ Deal ID <input type="text"/>
	<input checked="" type="checkbox"/> Non-Delegated Legal Waivers		+ Loan Option ID <input type="text"/>
	<input type="checkbox"/> Other Guide Waivers		
	<input type="checkbox"/> Underwriting Standards Variances		
	<input type="checkbox"/> None		
Commitment Amount (\$)	+ <input type="text"/> Check box if <a href="#">Large Loan</a> <input type="checkbox"/> Check box if <a href="#">ASAP+</a> <input type="checkbox"/> POC? <input type="text"/>	Interest Type	+ Fixed
Investor Price (%)	+ <input type="text"/>	Fannie Mae Participation (%)	+ <input type="text"/>
Interest Only?	+ <input type="text"/> # of months <input type="text"/>	Interest Accrual Method	+ Actual/360 <input type="text"/>
Original Term of Loan (months)	+ <input type="text"/>	Amortization Term (months)	+ 0 <input type="text"/>
Est. LTV at Commitment (%) (Combined if Supplemental)	+ <input type="text"/>	Est. DSCR at Commitment (Combined if Supplemental) ( <a href="#">Definition</a> )	+ <input type="text"/>
Cross Default / Cross Collateralize	+ <input type="text"/>		
Loan Crossed?	+ <input type="text"/>	Future Cross Eligibility	+ <input type="text"/>
Current Interest Rate (%)	+ <input type="text"/>	Servicing Fee Rate (%)	+ <input type="text"/>
Guaranty Fee Rate (%)	+ <input type="text"/>	Lender Pass Through Rate (%)	1.51000
Date of Trade (mm/dd/yyyy)	+ <input type="text"/>	Original Book Entry Date	+ 1/29/2021 <input type="text"/>
Is Fannie Mae the Investor/Buyer of the Security?	+ No <input type="text"/>	Trader (Investor)	+ BOA Securities <input type="text"/>

Additional Debt			
1st Additional Debt - Record 1			
Lien Priority	+ 1st <input type="text"/>	Line of Credit?	+ Yes <input type="text"/>
Lien Holder	+ Fannie Mae <input type="text"/>	Fannie Mae Loan Number	+ 1714591555 <input type="text"/>
	If Other <input type="text"/>		



Loan Page

Crossed Loan Information			
Delete	Crossed Commitment Number *	Crossing Relationship	Crossed Fannie Mae Loan Number
<input type="checkbox"/>	Loan A	Cross Default Only	1714591555

Additional Debt			
Additional Debt - Record 1			
Lien Priority	1st	Line of Credit?	Yes
Lien Holder	Fannie Mae	Line Of Credit Full Amount (\$)	+ 10,000.00
Fannie Mae Loan Number	1714591555	Minimum Interest Rate (%)	3.00000
Is Prior Lien an MBS?	No	Fannie Mae Pool Number	
Anticipated UPB at Acquisition (\$)	100,000.00	Maturity Date (mm/dd/yyyy)	+ 12/01/2025
Interest Type	+ Variable	Original Amortization Term (months)	+ 36
Current Interest Rate (%)	+ 4.00000	Balloon?	+ Yes
Monthly Payment (\$)	+ 1,000.00	Maximum Monthly Payment (\$)	+ 10,000.00
Margin (%)	1.50000	Last Interest Only Payment Date (mm/dd/yyyy)	
Is Prior Lien a Capped ARM?	Yes	Monthly Payment At Cap (\$)	10,000.00



**Contact Information**

Team	Email
Multifamily Acquisitions (Conventional & Affordable)	<a href="mailto:mf_acquisitions@fanniemae.com">mf_acquisitions@fanniemae.com</a>
	<a href="mailto:mf_forwards_team@fanniemae.com">mf_forwards_team@fanniemae.com</a>
Certification & Custody Team	<a href="mailto:MultifamilyCertification-Group-FWD@fanniemae.com">MultifamilyCertification-Group-FWD@fanniemae.com</a>
Multifamily Disclosure	<a href="mailto:mfmbs_disclosureqa@fanniemae.com">mfmbs_disclosureqa@fanniemae.com</a>
DUS DocWay	<a href="mailto:DUSDocWay_Support@fanniemae.com">DUSDocWay_Support@fanniemae.com</a>
Capital Markets Operations	<a href="mailto:capmktops_settlements@fanniemae.com">capmktops_settlements@fanniemae.com</a>