



Delivering Hybrid Adjustable Rate Mortgage Loans (Hybrid ARM Loans) in C&D™

Multifamily Acquisitions





Table of Contents

Hybrid Adjustable Rate Mortgage Loans (Hybrid ARM Loans)	3
What is a Hybrid ARM Loan?	3
Registering the Mortgage Loan in C&D	4
Navigating to C&D	4
Mortgage Loan Registration	6
Special Characters Not Allowed in C&D	13
Contact Information	15

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



Hybrid Adjustable Rate Mortgage Loans (Hybrid ARM Loans)

This job aid will assist the Lender in delivering data for a Hybrid ARM Loan in the Multifamily C&D™ system. For more information on Hybrid ARM Loans, please see Part III, Chapter 13 of the Guide.

What is a Hybrid ARM Loan?

A Hybrid ARM Loan is a Mortgage Loan with a total term of 30 years, comprised of an initial term during which interest accrues at a fixed rate, after which the Mortgage Loan automatically converts to accrue interest at an adjustable rate for the remaining term. Three Hybrid ARM Loan options are available:

- 5 year initial fixed rate term followed by a 25 year adjustable rate term (Pre-Review only);
- 7 year initial fixed rate term followed by a 23 year adjustable rate term; and
- 10 year initial fixed rate term followed by a 20 year adjustable rate term.



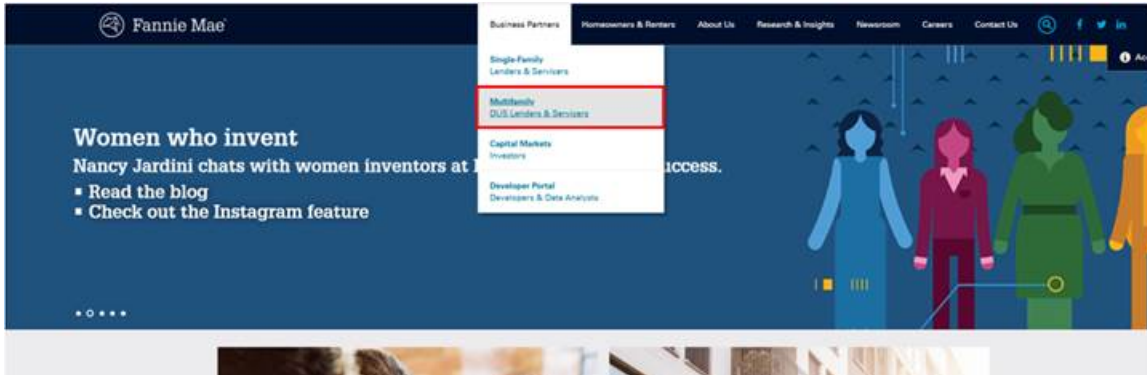
Registering the Mortgage Loan in C&D

The commitment process section will detail how to navigate to the Multifamily Committing and Delivery system (C&D) and register a Mortgage Loan within the C&D application.

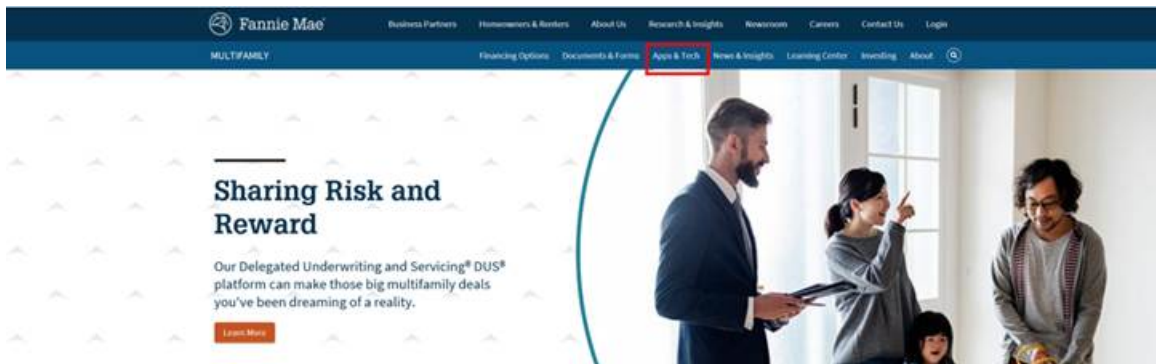
Navigating to C&D

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

Click on the "Business Partners" dropdown, and then select "Multifamily."

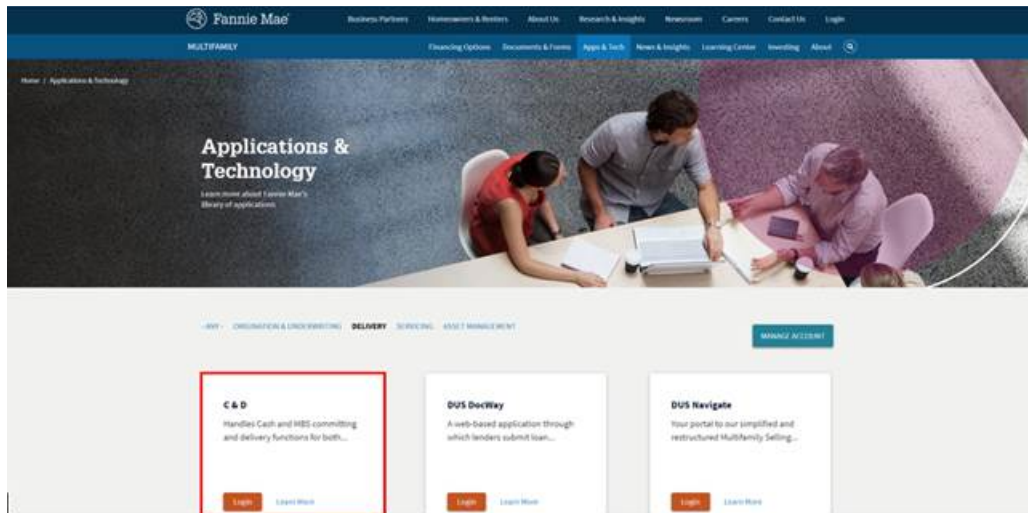


2. Click on "Apps & Tech".





3. Under “Applications”, click on “C&D.”



4. Log in using credentials. Please see the Lender Roles section at the end of this job aid.

Sign On

**The user ID or password that you entered is incorrect.
Please check the spelling and try again.**

USERNAME

* REQUIRED

PASSWORD

* REQUIRED

[Sign On](#)

[Need Help With Your User ID or Password?](#)



Mortgage Loan Registration

1. In order to submit a Commitment for confirmation by Fannie Mae, the Mortgage Loan must first be registered. In the dropdown, select “Create New Deal”. This will take you to the deal registration page. As an alternative to manually registering a deal, Commitment Integration from DUS Gateway can be utilized to pre-populate a subset of data on the Registration/Contacts Information screen. *Note: If you have a portfolio deal, each deal must be registered individually.*



2. Once in the “Deal Registration” page, fill out all applicable fields. Fields that have the symbol “+” next to the text boxes and dropdowns are required to be completed. If left blank, the system will not allow deal registration. After information is entered, click “Register Deal” and “Validate this Page”.

Note: The email entered in the “Seller Contact Email” field will be receiving any and all system notifications pertaining to the Commitment of the Mortgage Loan.

The definition for each field can be obtained by hovering the mouse cursor over the data field name.

The screenshot shows a web form titled "Registration / Contacts Information". At the top, there are three buttons: "Register Deal", "Reset", and "Cancel". The form is divided into three main sections, each with a header and several input fields:

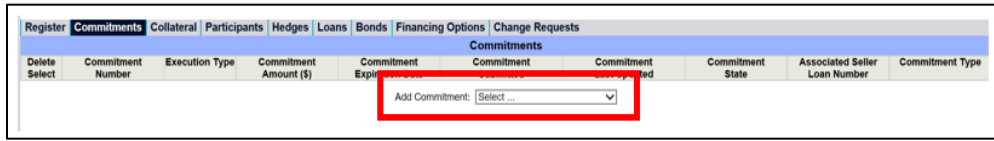
- Deal Information:** Includes fields for "Date Registered", "Deal ID", "Deal Last Updated", "Fannie Mae Seller Name & Number" (with a dropdown menu), "Deal Name", and "Seller Deal ID".
- Seller Information:** Includes fields for "Seller Contact Name", "Seller Contact Phone", "Seller Contact E-mail", and "Seller Contact Fax".
- NAM Information:** Includes fields for "NAM Name" (with a dropdown menu), "NAM Phone", and "NAM E-mail".

At the bottom of the form, there are three buttons: "Register Deal", "Reset", and "Cancel".

- **Seller Deal ID:** A short name or number that the lender assigns to identify the transaction
- **Fannie Mae Seller Name & Number:** A number assigned by Fannie Mae to identify the institution that sold the Mortgage Loan to Fannie Mae. This number may be different from the Servicer Number.
- **Deal Name:** A name assigned to the Lender to identify a Fannie Mae transaction.
- **Seller Contact Name:** The name of the contact at the lender’s office.
- **Seller Contact E-mail:** The e-mail address of the contact at the lender’s office.
- **Seller Contact Phone:** The phone number of the primary business office of the applicable participant Name or its nominee.
- **Seller Contact Fax:** The fax number of the contact the lender’s office.
- **NAM Name:** The name of the Fannie Mae representative assigned to manage the lender relationship



- After successful Validation of deal registration, click on the “Commitments” button. Click on the dropdown next to “Add Commitment.” This will display six different options. The options relevant to Hybrid ARM Loans are: “Cash” and “MBS”. Select the appropriate execution type.



4. Create a Commitment

- Complete the following sections of the “Commitment” page (fields listed pertain to the Hybrid ARM Loan data submission):

(i) Pricing Attributes

Pricing Attributes			
Execution Type	MBS	Green Financing Type	+
Delivery Channel Type (Definition)	+	Structured Facility Management Deal ID	(Go to Structured Facility Management System)
Tier / Level	+	Tier Drop Eligible?	+ Yes
Pricing Structure (Information)	+	Lender / Fannie Mae Pricing Waiver?	
Additional Debt?	+	Supplemental	If Supplemental: Supplemental Lien Position Supplemental Associated with an Assumption? Exercising Tier Dropping Option? (Prior lien must be tier drop eligible)
Loan Purpose	+		
	If Refinance: Existing Loan Holder : _____ Fannie Mae Refinance Type : _____ Lender Refinance Type : _____ Other Refinance Type : _____ If Other : _____ If Conversion: Conversion Type : _____ Old Fannie Mae Loan Number: _____ (Go to HCD Core)		
Property Type (Definition)	+	Underwritten to Standards Described in the DUS Guide Pt. III Chap. 9?	+
Other Attributes (Select all applicable)	<input type="checkbox"/> Early Rate Lock <input type="checkbox"/> Streamlined Rate Lock <input type="checkbox"/> Single Asset Substitution Eligible <input type="checkbox"/> DUS MAST <input type="checkbox"/> Small Loan	<input type="checkbox"/> Moderate Rehab <input type="checkbox"/> Substantial Rehab <input type="checkbox"/> New Construction <input type="checkbox"/> DUS Plus Mezzanine <input type="checkbox"/> Interest Reduction Payment (IRP) Subsidy	<input type="checkbox"/> Bifurcated Structure <input type="checkbox"/> DUS Split <input type="checkbox"/> FHA/VA/RHS Gov't Insured/Guaranteed <input type="checkbox"/> Multifamily Housing Preservation <input type="checkbox"/> Multifamily Bridge Loan
			<input type="checkbox"/> Independent Living (IL) <input type="checkbox"/> Assisted Living (AL) <input type="checkbox"/> Alzheimer's (ALZH) <input type="checkbox"/> Skilled Nursing Facility (SNF)

- Supplemental:** Not a Supplemental – this is a first Lien (A Supplemental Mortgage Loan may not be underwritten as a Hybrid ARM Loan, and any Property securing a Hybrid ARM Loan is not eligible for a subsequent Supplemental Mortgage Loan)
- Underwritten to Standards:** If the Mortgage Loan is underwritten as a Small Mortgage Loan per Part III, Chapter 9 of the Guide, select the “Y/N” indicator for whether it was “Underwritten to Standards Described in the DUS Guide Pt. III, Chap. 9?” **Small Loan:** Check box if applicable.



(ii) Commitment Details

Commitment Details			
+ Types of Commitment Variances/Waivers	<input type="checkbox"/> Non-Delegated Insurance Waivers <input type="checkbox"/> Non-Delegated Legal Waivers <input type="checkbox"/> Other Guide Waivers <input type="checkbox"/> Underwriting Standards Variances <input type="checkbox"/> None	DUS Gateway Deal ID	+
Commitment Amount (\$)	+ Check box if Large Loan <input type="checkbox"/> Check box if ASAP+ <input type="checkbox"/> POC?	Interest Type	+
Investor Price (%)	+	Fannie Mae Participation (%)	+ 100.0000
Interest Only?	+	Interest Accrual Method	+
Original Term of Loan (months)	+ # of months	Amortization Term (months)	+
Est. LTV at Commitment (%) (Combined if Supplemental)	+	Est. DSCR at Commitment (Combined if Supplemental) (Definition)	+
Cross Default / Cross Collateralize	+		
Current Interest Rate (%)	+	Servicing Fee Rate (%)	+
Guaranty Fee Rate (%)	+	Lender Pass Through Rate (%)	0.00000
Date of Trade (mm/dd/yyyy)	+	Original Book Entry Date	+
Is Fannie Mae the Investor/Buyer of the Security?	+	Trader (Investor)	+

- **Interest Type:** Variable
- **Interest Accrual Method:** Actual/360
- **Original Term of Loan (months):** 360

(iii) ARM Attributes (Interest Type = Variable)

ARM Attributes (Interest Type = Variable)									
ARM Plan Number	+	Choose ARM Plan							
ARM Plan Attributes		Rate Adjustment Index	ARM Plan Version	Rate Change Frequency (months)	Payment Change Frequency (months)	Rate Change Maximum Increase (%)	Rate Change Maximum Decrease (%)	Payment Change Maximum Increase (%)	Payment Change Maximum Decrease (%)
Original Note Rate (%)	+								
Original Index Rate (%)	+					Mortgage Margin (%)	+		
Required Net Margin (%)	+					Lifetime Maximum Interest Rate (%)			

- **ARM Plan Number:** Click on the “Choose ARM Plan” button and select “04934”.
- **Original Index Rate (%):** The index during the adjustable rate term is the 30-Day Average SOFR Rate, using a 1-day look back period in accordance with the 04934 Hybrid ARM Loan Plan.
- **Mortgage Margin (%):** The sum of (i) 1.15%, plus (ii) the Guaranty Fee Rate in effect at Rate Lock, plus (iii) the Servicing Fee Rate in effect at Rate Lock.
- **Lifetime Maximum Interest Rate (%):** Is the maximum lifetime interest rate on the Hybrid ARM Loan during the adjustable rate period, which is capped at (i) the interest rate during the fixed rate period, plus (ii) 5.0%.



(b) On a Hybrid ARM Loan, the entire adjustable rate loan term is Open, with no Prepayment Premium due. Prepayment premium options include either standard yield maintenance or graduated prepayment premium (also known as declining prepayment). Examples of graduated options are below.

(i) 5 Year Fixed Rate Term and 25 Year Variable Rate Term Example. (Note: Graduated Prepayment Premium (Declining Prepayment Premium) **IS** an allowable value in the drop down).

Prepayment Schedule, Acquisition System and Disclosure	
30 year loan term – 5 year fixed rate term, and 25 year adjustable rate term(see print screen below):	
<ul style="list-style-type: none"> Declining Premium: <ul style="list-style-type: none"> From Month Field: 1; To Month Field: 60; No Prepayment Premium (Open Period): <ul style="list-style-type: none"> From Month Field: 61; To Month Field: 360; Lender will need to enter into the Acquisition System (see print screen below): <ul style="list-style-type: none"> Select "5-4-3-2-1" from drop down box beside the "5 yr. Prepayment Protection Type/Declining Premium Schedule" field. 	
DUS Disclose (Annex A, UI, Download Data File) will display:	
<ul style="list-style-type: none"> UI: Prepayment Protection Box will display Prepayment Types, Terms, and End Dates. Annex A and Download Data files: <ul style="list-style-type: none"> Prepayment Provision: 5%(12), 4%(12), 3%(12), 2%(12), 1%(12), O(300) Prepayment Provision End Date: 5%(End Date), 4%(End Date), 3%(End Date), 2%(End Date), 1%(End Date), O(End Date) 	

Prepayment Protection Type and Defeasance																																																		
+ Please select from the list below. Selection of Other Prepayment Options will require additional data entry. (Prepayment Protection)																																																		
Other Prepayment & Defeasance Options																																																		
+ Prepayment Protection Types and Defeasance: (Check all that apply. At least one Prepayment Protection Type is required.)																																																		
<input type="checkbox"/> Prepayment Lockout <input type="checkbox"/> Fee Maintenance <input type="checkbox"/> Defeasance Eligibility Period <input type="checkbox"/> Yield Maintenance <input type="checkbox"/> Other Prepayment Premium <input checked="" type="checkbox"/> Declining Premium <input checked="" type="checkbox"/> No Prepayment Premium (Open Period)																																																		
<table border="1"> <thead> <tr> <th>Prepayment Protection Type</th> <th>From Month</th> <th>To Month</th> <th>Term (months)</th> <th>Other</th> <th>Other Year Schedule</th> <th>Prepayment Rate (%)</th> </tr> </thead> <tbody> <tr> <td>Declining Premium</td> <td>1</td> <td>60</td> <td></td> <td></td> <td>Declining Premium Schedule Including 1% Prepay OR</td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td>3-yr Select 3-yr Schedule... ▼</td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td>5-yr 5-4-3-2-1 ▼</td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td>7-yr Select 7-yr Schedule... ▼</td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td>10-yr Select 10-yr Schedule... ▼</td> <td></td> </tr> <tr> <td>No Prepayment Premium (Open Period)</td> <td>61</td> <td>360</td> <td></td> <td>N/A</td> <td></td> <td></td> </tr> </tbody> </table>		Prepayment Protection Type	From Month	To Month	Term (months)	Other	Other Year Schedule	Prepayment Rate (%)	Declining Premium	1	60			Declining Premium Schedule Including 1% Prepay OR							3-yr Select 3-yr Schedule... ▼							5-yr 5-4-3-2-1 ▼							7-yr Select 7-yr Schedule... ▼							10-yr Select 10-yr Schedule... ▼		No Prepayment Premium (Open Period)	61	360		N/A		
Prepayment Protection Type	From Month	To Month	Term (months)	Other	Other Year Schedule	Prepayment Rate (%)																																												
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					10-yr Select 10-yr Schedule... ▼																																													
No Prepayment Premium (Open Period)	61	360		N/A																																														

(ii) 10 Year Fixed Rate Term and 20 Year Variable Rate Term Example:

Prepayment Schedule, Acquisition System and Disclosure	
30 year loan term – 10 year fixed rate term, and 20 year variable rate term (see print screen below):	
<ul style="list-style-type: none"> Declining Premium: <ul style="list-style-type: none"> From Month Field: 1; To Month Field: 120; No Prepayment Premium (Open Period): <ul style="list-style-type: none"> From Month Field: 121; To Month Field: 360; Lender will need to enter into the Acquisition System (see print screen below): <ul style="list-style-type: none"> Select "5-5-4-4-3-3-2-2-1-1" from drop down box beside the "10 yr. Prepayment Protection Type/Declining Premium Schedule" field. 	
DUS Disclose (Annex A, UI, Download Data File) will display:	
<ul style="list-style-type: none"> UI: Prepayment Protection Box will display Prepayment Types, Terms, and End Dates. Annex A and Download Data files: <ul style="list-style-type: none"> Prepayment Provision: 5%(24), 4%(24), 3%(24), 2%(24), 1%(24), O(240) Prepayment Provision End Date: 5%(End Date), 4%(End Date), 3%(End Date), 2%(End Date), 1%(End Date), O(End Date) 	



Prepayment Protection Type and Defeasance

+ Please select from the list below. Selection of Other Prepayment Options will require additional data entry. ([Prepayment Protection](#))

Other Prepayment & Defeasance Options

+ Prepayment Protection Types and Defeasance: (Check all that apply. At least one Prepayment Protection Type is required.)

Prepayment Lockout Fee Maintenance Defeasance Eligibility Period

Yield Maintenance Other Prepayment Premium

Declining Premium No Prepayment Premium (Open Period)

Prepayment Protection Type	From Month	To Month	Term (months)	Other
Declining Premium	1	120	3-yr Select 3-yr Schedule... 5-yr Select 5-yr Schedule... 7-yr Select 7-yr Schedule...	Declining Premium Schedule Including 1% Prepay OR Other Year Schedule Delete From Month To Month Prepayment Rate (%) <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Add New Row Delete Selected
No Prepayment Premium (Open Period)	121	360	10-yr 5-5-4-4-3-3-2-2-1-1-1	N/A

(iii) 10 Year Fixed Rate Term and 20 Year Variable Rate Term Example. *Graduated Prepayment Premium schedule IS NOT an allowable value in the drop down.* “Other Prepayment Premium” should be selected from the drop down when Prepayment Schedules are not available as options in the drop down box in C&D. Lenders will need to enter in C&D: Select “Prepayment Lockout” (if applicable); “other Prepayment Premium”; and “No Prepayment Premium (Open Period)” in the Prepayment Protection Type and Defeasance” section.

Prepayment Schedule, Acquisition System and Disclosure

30 year loan term – 120 Months of Declining Premium (3-3-3-2-2-2-1-1-1-1); 240 Month Open Period (see print screen below):

- Other Prepayment Premium:
 - From Month Field: 1;
 - To Month Field: 120;
- No Prepayment Premium (Open Period):
 - From Month Field: 121;
 - To Month Field: 360;
- Other, Description – Enter the following text and see example below:
 - 3%(36), 2%(36), 1%(48), O(240)

DUS Disclose (UI, Annex A, Download Data File) will display:

- UI: Prepayment Protection Box will display the text in Other, Description in Prepayment Type, the total Prepayment Term and final Prepayment End Date.
- Annex A and Download Data files: Prepayment Provision will display the text in Other, Description

Prepayment Protection Type and Defeasance

+ Please select from the list below. Selection of Other Prepayment Options will require additional data entry. ([Prepayment Protection](#))

Other Prepayment & Defeasance Options

+ Prepayment Protection Types and Defeasance: (Check all that apply. At least one Prepayment Protection Type is required.)

Prepayment Lockout Fee Maintenance Defeasance Eligibility Period

Yield Maintenance Other Prepayment Premium

Declining Premium No Prepayment Premium (Open Period)

Prepayment Protection Type	From Month	To Month	Term (months)	Other
Other Prepayment Premium	1	120		Description 3%(36), 2%(36), 1%(48), O(240)
No Prepayment Premium (Open Period)	121	360		N/A

(iv) For other 5 Year, 7 Year, and 10 Year Fixed Term Examples. See chart below showing the schedules for a Hybrid ARM Loan having an initial 5, 7, or 10 Year Loan Term with a Graduated Prepayment Premium, and the text to be entered in the “Other Prepayment Premium – Other, Description” field or refer to the [Entering Data For Fixed and Variable Rate Mortgage Loans with Declining Prepayment Premium Schedule Job Aid](#) for additional examples.

Loan Year	Schedule	Enter text in Other Prepayment Premium under Other, Description
5 Year	3-2-1-1-1	3%(12), 2%(12), 1%(36), O(300)
7 Year	5-5-4-4-3-2-1	5%(24), 4%(24), 3%(12), 2%(12), 1%(12), O(276)
7 Year	3-3-2-2-1-1-1	3%(24), 2%(24), 1%(36), O(276)
10 Year	3-3-3-2-2-2-1-1-1-1	3%(36), 2%(36), 1%(48), O(240)



- (c) Submit the Commitment to Fannie Mae for confirmation.
- 5. Once the Commitment is confirmed, enter/upload the other data within C&D to deliver the Mortgage Loan.
 - (a) Mortgage Loan (associate the Commitment to Mortgage Loan). Retrieve Commitment data.
 - (b) Complete "ARM Loan Details" section.

ARM Details									
ARM Plan Number									
ARM Plan Attributes	Rate Adjustment Index	ARM Plan Version	Rate Change Frequency (months)	Payment Change Frequency (months)	Rate Change Maximum Increase (%)	Rate Change Maximum Decrease (%)	Payment Change Maximum Increase (%)	Payment Change Maximum Decrease (%)	
Original Index Rate (%)					Original Note Rate (%)				
Required Net Margin (%)					Mortgage Margin (%)				
Lifetime Maximum Interest Rate (%)					Lifetime Minimum Interest Rate (%)	+	<input type="text"/>		
Negative Amortization?	+ <input type="checkbox"/>				Negative Amortization Limit (%)		<input type="text"/>		
Loan Recast?	+ <input checked="" type="checkbox"/>				Recast Frequency (months)		<input type="text"/>		
Interest Rate Change Index Look Back (days)	+ <input type="text"/>				Interest Rate and Payment Change Index Look Back (days)		<input type="text"/>		
Original P&I Payment Per Note (\$)	+ <input type="text"/>				Convertible?	+ <input type="checkbox"/>			
					Eligibility Start Date (mm/dd/yyyy)		<input type="text"/>		
					Eligibility End Date (mm/dd/yyyy)		<input type="text"/>		
					Eligibility Term (months)		<input type="text"/>		
First Interest Rate Change Date (mm/dd/yyyy)	+ <input type="text"/>				Next Interest Rate Change Date (mm/dd/yyyy)	+	<input type="text"/>		
First Payment Change Date (mm/dd/yyyy)	+ <input type="text"/>				Next Payment Change Date (mm/dd/yyyy)	+	<input type="text"/>		
Rate Rounding Method	+ <input type="checkbox"/>				Rate Rounding Factor (%)		Select... <input type="text"/>		
					If Other, then		<input type="text"/>		

- **ARM Plan Number:** Confirm is 04934.
- **Loan Recast?:** Yes
- **Recast Frequency (months):** 6
- **Interest Rate Change Index Look Back (days):** 1
- **Convertible?:** No
- **First Interest Rate Change Date:** Is one month greater than the "Prepayment End Date".
- **Next Interest Rate Change Date:** Is the same as the "First Interest Rate Change Date".
- **First Interest Rate Change Date:** Is always the first day of the month.
- **First Payment Change Date:** Is one month greater than the "First Interest Rate Change Date".
- **Next Payment Change Date:** Is the same as the "First Payment Change Date".
- **Next Payment Change Date:** Is always the first day of the month.

- (c) Complete "Property" details section (associate Property to Mortgage Loan).
- (d) Complete "Participant" detail section (associate Participant(s) to Mortgage Loan).
- (e) Complete "Hedge" detail section, if applicable (associate to Mortgage Loan).
- (f) Complete "Financing Options" detail section (Cash Funding or MBS Pool). Each Mortgage Loan is associated to an individual Pool.
- (g) Submit the Mortgage Loan data to Fannie Mae for certification.
- (h) Submit the Loan Documents to Fannie Mae for certification.



- (i) Fannie Mae will certify the Loan Documents. Contact the Multifamily Certification & Custody team for additional information (mailto:multifamcert_team@fanniemae.com).



Special Characters Not Allowed in C&D

The sections highlighted in red are the characters not allowed in C&D.

Dec	Hex	Oct	Char	Description	Dec	Hex	Oct	Char	Description	Dec	Hex	Oct	Char	Description	Dec	Hex	Oct	Char	Description
0	00	000	^@	Null (NUL)	32	20	040		Space	64	40	100	@	Commercial at/At sign	96	60	140	`	Grave accent
1	01	001	^A	Start of heading (SOH)	33	21	041	!	Exclamation mark	65	41	101	A	Latin capital letter A	97	61	141	a	Latin small letter a
2	02	002	^B	Start of text (STX)	34	22	042	"	Quotation mark/Double quote	66	42	102	B	Latin capital letter B	98	62	142	b	Latin small letter b
3	03	003	^C	End of text (ETX)	35	23	043	#	Number sign	67	43	103	C	Latin capital letter C	99	63	143	c	Latin small letter c
4	04	004	^D	End of transmission (EOT)	36	24	044	\$	Dollar sign	68	44	104	D	Latin capital letter D	100	64	144	d	Latin small letter d
5	05	005	^E	Enquiry (ENQ)	37	25	045	%	Percent sign	69	45	105	E	Latin capital letter E	101	65	145	e	Latin small letter e
6	06	006	^F	Acknowledge (ACK)	38	26	046	&	Ampersand	70	46	106	F	Latin capital letter F	102	66	146	f	Latin small letter f
7	07	007	^G	Bell (BEL)	39	27	047	'	Apostrophe/Single quote	71	47	107	G	Latin capital letter G	103	67	147	g	Latin small letter g
8	08	010	^H	Backspace (BS)	40	28	050	(	Left parenthesis	72	48	110	H	Latin capital letter H	104	68	150	h	Latin small letter h
9	09	011	^I	Horizontal tab (HT)	41	29	051	)	Right parenthesis	73	49	111	I	Latin capital letter I	105	69	151	i	Latin small letter i
10	0A	012	^J	Line feed (LF)	42	2A	052	*	Asterisk	74	4A	112	J	Latin capital letter J	106	6A	152	j	Latin small letter j
11	0B	013	^K	Vertical tab (VT)	43	2B	053	+	Plus sign	75	4B	113	K	Latin capital letter K	107	6B	153	k	Latin small letter k
12	0C	014	^L	New page/form feed (FF)	44	2C	054	,	Comma	76	4C	114	L	Latin capital letter L	108	6C	154	l	Latin small letter l
13	0D	015	^M	Carriage return (CR)	45	2D	055	-	Hyphen/Minus	77	4D	115	M	Latin capital letter M	109	6D	155	m	Latin small letter m
14	0E	016	^N	Shift out (SO)	46	2E	056	.	Full stop/Period	78	4E	116	N	Latin capital letter N	110	6E	156	n	Latin small letter n
15	0F	017	^O	Shift in (SI)	47	2F	057	/	Solidus/Slash	79	4F	117	O	Latin capital letter O	111	6F	157	o	Latin small letter o
16	10	020	^P	Data link escape (DLE)	48	30	060	0	Digit zero	80	50	120	P	Latin capital letter P	112	70	160	p	Latin small letter p
17	11	021	^Q	Device control 1 (DC1)	49	31	061	1	Digit one	81	51	121	Q	Latin capital letter Q	113	71	161	q	Latin small letter q
18	12	022	^R	Device control 2 (DC2)	50	32	062	2	Digit two	82	52	122	R	Latin capital letter R	114	72	162	r	Latin small letter r
19	13	023	^S	Device control 3 (DC3)	51	33	063	3	Digit three	83	53	123	S	Latin capital letter S	115	73	163	s	Latin small letter s
20	14	024	^T	Device control 4 (DC4)	52	34	064	4	Digit four	84	54	124	T	Latin capital letter T	116	74	164	t	Latin small letter t
21	15	025	^U	Negative acknowledge (NAK)	53	35	065	5	Digit five	85	55	125	U	Latin capital letter U	117	75	165	u	Latin small letter u
22	16	026	^V	Synchronous idle (SYN)	54	36	066	6	Digit six	86	56	126	V	Latin capital letter V	118	76	166	v	Latin small letter v
23	17	027	^W	End of transmission block (ETB)	55	37	067	7	Digit seven	87	57	127	W	Latin capital letter W	119	77	167	w	Latin small letter w
24	18	030	^X	Cancel (CAN)	56	38	070	8	Digit eight	88	58	130	X	Latin capital letter X	120	78	170	x	Latin small letter x
25	19	031	^Y	End of medium (EM)	57	39	071	9	Digit nine	89	59	131	Y	Latin capital letter Y	121	79	171	y	Latin small letter y
26	1A	032	^Z	Substitute (SUB)	58	3A	072	:	Colon	90	5A	132	Z	Latin capital letter Z	122	7A	172	z	Latin small letter z
27	1B	033	^[	Escape (ESC)	59	3B	073	;	Semicolon	91	5B	133	[	Left square bracket	123	7B	173	{	Left curly bracket
28	1C	034	^\ \	File separator (FS)	60	3C	074	<	Less-than sign	92	5C	134	\	Reverse solidus/Backslash	124	7C	174	|	Vertical line/Vertical bar
29	1D	035	^] \	Group separator (GS)	61	3D	075	=	Equal/Equality sign	93	5D	135	]	Right square bracket	125	7D	175	}	Right curly bracket
30	1E	036	^^	Record separator (RS)	62	3E	076	>	Greater-than sign	94	5E	136	^	Circumflex accent/Caret	126	7E	176	~	Tilde
31	1F	037	^_	Unit separator (US)	63	3F	077	?	Question mark	95	5F	137	_	Underscore/Low line	127	7F	177	DEL	Delete (DEL)



Lender Roles (Contact your Technology Manager)

Three security roles exist for Lenders: “View Only”, “Lender Analyst”, and “Lender Manager”. Lenders will only have access to deals that correspond to its 5-digit Seller Loan Number but will have access to all branch numbers. The roles are outlined below.

Security roles are set up for users based on the information provided on the [User Registration](#) forms for the application. There are two main types of security roles: “View Only” and “Edit”. “View Only” means users can view data but not add, modify, or delete data. With “Edit” access, users may make modifications to certain data depending on their level of access.

Lender Roles	Capabilities	Notes
Lender View Only	View Only on all screens. Users cannot add, update or delete data, but can navigate to all screens. Can use Download action to download any/all data. Can view and generate reports.	
Lender Analyst	Users can enter data on all screens – Registration, Commitment, ASAP+ Early Funding, Loan, Pool, Participant, and Collateral. Can run ACheck, and all business validations. Can use Upload action to upload any/all data. Can use Download action to download any/all data.	Can delete Pools, Commitments, and Collateral only in proper state (i.e., nothing confirmed or submitted)
Lender Manager	Users can enter data on all screens – Registration, Commitment, ASAP+ Early Funding, Loan, Pool, Participant, Collateral and Seller Profile. Can run ACheck, and all business validations. Can use Upload action to upload any/all data. Can use Download action to download any/all data. Can "Submit Commitment", "Submit for Securitization" and "Submit ASAP+ Early Funding Request". Can "Add Change Request" for Super User review.	Can delete Pools, Commitments, and Collateral only in proper state (i.e., nothing confirmed or submitted). Can add Payee Code Nicknames to active Payee Codes.



Contact Information

Team	Email
Multifamily Acquisitions (Conventional & Affordable)	mf_acquisitions@fanniemae.com
	mf_forwards_team@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
Capital Markets Operations	capmktops_settlements@fanniemae.com