



# DUS Gateway

## Streamline Treasury Rate Lock Process Job Aid

August 2026

# Summary

This job aid assists lenders with completing a Streamlined Treasury Lock submission in DUS Gateway.

It provides the steps needed to record the deal decision, identify the Streamlined Treasury Lock, enter the execution date, upload required documents, and save the deal decision.

Use this procedure when the deal is in Quoted status and the Streamlined Treasury Lock must be documented as part of the deal decision process.

# Before You Begin

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1. The deal meets Streamlined Treasury Lock eligibility requirements as defined in the MF Guide.
2. The deal is in Quoted status.
3. There is enough time for the transaction to rate lock by the quote expiration date provided in the Quote Letter.
4. The deal decision can be recorded in DUS Gateway.
5. The Streamlined Treasury Lock Agreement and Trade Sheet are available for upload.
6. The Streamlined Treasury Lock execution date is known.

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# Standard Streamlined Treasury Lock Submission Process



# DUS Gateway® Streamlined Treasury Lock

1. After the deal is in **Quoted** status, click on the “Record Deal Decision” button.

The screenshot displays the DUS Gateway interface for a deal titled "Test Rec Memo - 3/3". The deal status is "Quoted", which is highlighted with a red box. A red arrow points to the "Record Deal Decision" button. The interface includes a navigation bar with links like Home, Deal List, Reports, API Tracker Dashboard, Dashboard, Cases, and More. Below the deal title, there are fields for Deal Amount (\$19,989,789.00), Originator (LenderUser4), Lender Contact (LenderUser4), Submission Type (Performance Differentiation - Lite), and Loan Purpose (Acquisition). A status bar indicates "Ready to proceed" with "2 warning(s)" and buttons for "Record Deal Decision" and "Resubmit". Below this, a message states: "You have confirmed receipt of Borrower's authorization to request pricing from Fannie Mae on this deal." The "Deal Detail" tab is active, showing a "Deal Overview" section with fields for Account Name (Multifamily Capital, Inc.), Lender Contact (LenderUser4), Lender Contact Email (transaction\_management\_analysts@fanniemae.com), Lender Contact Phone ((703) 833), Originator (LenderUser4), Is the Seller the Loan Originator? (Yes), Deal Name (Test Rec Memo - 3/3), Agreement Type (DUS), Deal ID (3248), Deal Amount (\$19,989,789.00), % Mission Driven (10.0%), Estimated Loan Closing Date (5/31/2026), Scheduled MBS Settlement Date (5/31/2026), Deal Status (Quoted), Application Issued to the Borrower?, and Reactivation Comment.

DUS Gateway® Home Deal List Reports API Tracker Dashboard Dashboard Cases More 443248

Deal Test Rec Memo - 3/3 + Follow Printable View

Deal Amount \$19,989,789.00 Originator LenderUser4 Lender Contact LenderUser4 Deal Status Quoted Submission Type Performance Differentiation - Lite Loan Purpose Acquisition

Ready to proceed 2 warning(s) Record Deal Decision Resubmit

You have confirmed receipt of Borrower's authorization to request pricing from Fannie Mae on this deal.

Deal Detail Chatter Properties Deal Participants Loan Options Additional Lender Contacts Pre-Review and/or Waivers Deal Documents More

Deal Overview

Account Name Multifamily Capital, Inc.

Lender Contact LenderUser4

Lender Contact Email transaction\_management\_analysts@fanniemae.com

Lender Contact Phone (703) 833

Originator LenderUser4

Is the Seller the Loan Originator? Yes

Deal Name Test Rec Memo - 3/3

Agreement Type DUS

Deal ID 3248

Deal Amount \$19,989,789.00

% Mission Driven 10.0%

Estimated Loan Closing Date 5/31/2026

Scheduled MBS Settlement Date 5/31/2026

Deal Status Quoted

Application Issued to the Borrower?

Reactivation Comment



# DUS Gateway Streamlined Treasury Lock

2. On the Decision Details page, click the down arrow next to the Quoted status row.

DUS Gateway<sup>®</sup>

[Home](#)[Deal List](#)[Reports](#)[API Tracker Dashboard](#)

Dashboard ▾

[Cases](#)

More ▾

Q

Back to Deal

Decision Details

| Deal Name           | Deal Decision | Date of Decision | Deal Status |              |
|---------------------|---------------|------------------|-------------|--------------|
| Test Rec Memo - 3/3 | N/A           | N/A              | Quoted      | <div>▾</div> |

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# DUS Gateway Streamlined Treasury Lock

3. Click on “Edit/View Deal Decision” to open the deal decision window.

The screenshot displays the Fannie Mae DUS Gateway interface. At the top is a dark blue navigation bar with the Fannie Mae logo and 'DUS Gateway' text, followed by links: Home, Deal List, Reports, API Tracker Dashboard, Dashboard (with a dropdown arrow), Cases, and More (with a dropdown arrow). A search icon is on the far right. Below the navigation bar is a white content area. On the left, there is a 'Back to Deal' button. The main section is titled 'Decision Details' and contains a table with four columns: Deal Name, Deal Decision, Date of Decision, and Deal Status. The first row of data shows 'SA Deal', 'N/A', '5/20/2026', and 'Quoted'. To the right of the table, there is a button labeled 'Edit/View Deal Decision', which is highlighted with a red rectangular box. A mouse cursor is pointing at this button. At the bottom of the page is a dark blue footer. On the left, it contains links for 'Fannie Mae Home', 'Legal', 'Privacy Policy', and 'Contact Us', followed by a disclaimer about the application being a tool provided by Fannie Mae. On the right, it features the Fannie Mae logo, the text '© 2026 Fannie Mae', and 'Fannie Mae Application powered by Salesforce'.

Back to Deal

**Decision Details**

| Deal Name | Deal Decision | Date of Decision | Deal Status |
|-----------|---------------|------------------|-------------|
| SA Deal   | N/A           | 5/20/2026        | Quoted      |

Edit/View Deal Decision

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# DUS Gateway Streamlined Treasury Lock

4. In the Decision field, select “**Won.**”

The screenshot shows a web application interface with a table at the top and a modal dialog box in the center. The table has columns for 'Deal Decision', 'Date of Decision', and 'Deal Status'. The first row contains 'N/A', 'N/A', and a close button. The modal dialog is titled 'Edit Deal Decision' and contains the following fields:

- Deal Name:** Test Rec Memo - 3/3
- Decision:** A dropdown menu with the following options:
  - N/A (current selection)
  - ✓ N/A (highlighted with a light blue background)
  - Won** (highlighted with a red border)
  - Lost
  - Did Not Move Forward





# DUS Gateway Streamlined Treasury Lock

5. Select the deal competitor in the Decision Details section.

Edit Deal Decision

Deal Name

Test Rec Memo - 3/3

Decision

Won

Decision Details

\* Deal Competitor

--None--

Won/Lost Due to IO Structure

--None--

Complete this field.

Won/Lost Due to Proceeds

--None--

Won/Lost Due to Other Structure

--None--

Won/Lost Due to Certainty of Execution

--None--

Won/Lost Due to Pricing

--None--

Won/Lost Due to Other Reason

Edit Deal Decision

Deal Name

SA Deal

Decision

Won

Decision Details

\* Deal Competitor

Competitor 1

Won/Lost Due to IO Structure

--None--

Won/Lost Due to Proceeds

--None--

Won/Lost Due to Other Structure

--None--

Won/Lost Due to Certainty of Execution

--None--

Won/Lost Due to Pricing

--None--

Won/Lost Due to Other Reason

Competitor 1

Competitor 2

Competitor 3

Competitor 4

Competitor 5

Competitor 6

Unknown



# DUS Gateway Streamlined Treasury Lock

6. The Streamlined Treasury Lock field **defaults to “No”**. Select **“Yes”** to identify the Streamlined Treasury Lock.

**Edit Deal Decision**

Deal Name  
SA Deal

Decision  
Won

**Decision Details**

\* Deal Competitor  
Competitor 1

Won/Lost Due to IO Structure  
--None--

Won/Lost Due to Other Structure  
--None--

Won/Lost Due to Pricing  
--None--

Won/Lost Due to Proceeds  
--None--

Won/Lost Due to Certainty of Execution  
--None--

Won/Lost Due to Other Reason

**Streamlined Treasury Lock**

Streamlined Treasury Lock? **No**

**Credit Facility Details**

\* Selected Facility Option  
FO-42981

FM Seller Number  
246535167

\* Upload Executed Term Sheet

**Edit Deal Decision**

Won/Lost Due to Other Structure  
--None--

Won/Lost Due to Proceeds  
--None--

Won/Lost Due to Pricing  
--None--

Won/Lost Due to Certainty of Execution  
--None--

Won/Lost Due to Other Reason

**Streamlined Treasury Lock**

Streamlined Treasury Lock? **Yes**

Streamlined Treasury Lock Execution Date

Please enter an Execution Date

\* Upload Streamlined Treasury Lock Documents  
Streamlined Treasury Lock Agreement and Form 4097 (Trade Sheet)

Upload Files Or drop files

**Note:** A Treasury Lock does not need to be executed immediately after going Under App. Treasury Lock Status should be updated within 24 hours of executing the T-Lock and the field cannot be set back to No after execution is recorded.



# DUS Gateway Streamlined Treasury Lock

7. Enter the “Streamlined Treasury Lock Execution Date.”

### Edit Deal Decision

Won/Lost Due to Other Structure  
--None--

Won/Lost Due to Proceeds  
--None--

Won/Lost Due to Pricing  
--None--

Won/Lost Due to Certainty of Execution  
--None--

Won/Lost Due to Other Reason

### Streamlined Treasury Lock

Streamlined Treasury Lock?  
Yes

Streamlined Treasury Lock Execution Date

Please enter an Execution Date

\* Upload Streamlined Treasury Lock Documents  
*Streamlined Treasury Lock Agreement and Form 4097 (Trade Sheet)*

Upload Files

Or drop files

Please upload a Streamlined Treasury Lock Agreement  
Please upload a Trade Sheet

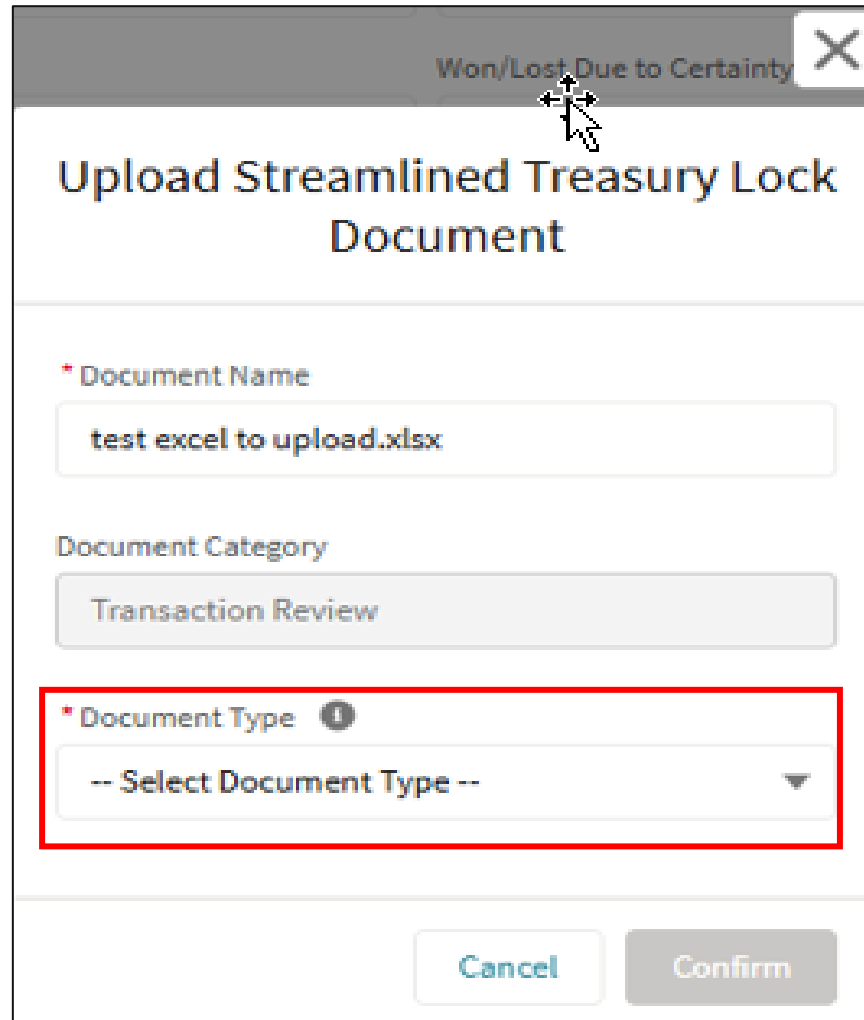
Existing Document(s)

**Note:** Gateway requires an execution date and both required document uploads before the deal decision can be saved.



# DUS Gateway Streamlined Treasury Lock

8. When uploading a Streamlined Treasury Lock document, select the document type.



Won/Lost Due to Certainty

## Upload Streamlined Treasury Lock Document

\* Document Name

test excel to upload.xlsx

Document Category

Transaction Review

\* Document Type ⓘ

-- Select Document Type --

Cancel Confirm

### Required Documents

- Executed Streamlined Treasury Lock Agreement (PDF)
- Form 4097 Multifamily Required Trade Information (Excel)



# DUS Gateway Streamlined Treasury Lock

9. Select “Streamlined Treasury Lock Agreement,” then click on “**Confirm**.”

### Upload Files

 Streamlined Treasury Lock Agreement  

6 KB

0 of 1 file uploaded

Done

### Upload Streamlined Treasury Lock Document

\* Document Name

Streamlined Treasury Lock Agreement

Document Category

Transaction Review

\* Document Type 

-- Select Document Type -- 

✓ -- Select Document Type --

Streamlined Treasury Lock Agreement

Cancel

Confirm



# DUS Gateway Streamlined Treasury Lock

10. Select “Streamlined Treasury Lock Trade Sheet,” then click on “**Confirm**.”

### Upload Files

 Streamlined Treasury Lock Trade Sheet  
6 KB

0 of 1 file uploaded

Done

### Upload Streamlined Treasury Lock Document

\* Document Name

Streamlined Treasury Lock Trade Sheet

Document Category

Transaction Review

\* Document Type 

Streamlined Treasury Lock Trade Sheet

Cancel

Confirm



# DUS Gateway Streamlined Treasury Lock

11. Confirm both required documents are uploaded and the validation messages are cleared. Then, click “**Save**”.

### Streamlined Treasury Lock

Streamlined Treasury Lock? ⓘ  
Yes ▼

Streamlined Treasury Lock Execution Date ⓘ  
May 12, 2026 📅

**\* Upload Streamlined Treasury Lock Documents**  
*Streamlined Treasury Lock Agreement and Form 4097 (Trade Sheet)*

📁 Upload Files

Or drop files

🔗 test excel to upload.xlsx — Streamlined Treasury Lock Agreement

🔗 test excel to upload.xlsx — Streamlined Treasury Lock Trade Sheet

#### Existing Document(s)

| Document N... ▼ | Version ▼ | Document T... ▼ | Last Modifie... ▼ | Last Modifie... ▼ |
|-----------------|-----------|-----------------|-------------------|-------------------|
|-----------------|-----------|-----------------|-------------------|-------------------|

Cancel

Save



# DUS Gateway® Streamlined Treasury Lock

12. After clicking on “Save”, confirm the success banner and “Under Application” quote status.

The screenshot displays the DUS Gateway interface. At the top, a green success banner reads "Success Deal decision saved successfully". The navigation bar includes links for Home, Deal List, Reports, API Tracker Dashboard, Dashboard, Cases, and More. A "Back to Deal" button is visible. Below, the "Decision Details" section contains a table with the following data:

| Deal Name           | Deal Decision | Date of Decision | Deal Status       |
|---------------------|---------------|------------------|-------------------|
| Test Rec Memo - 3/3 | Won           | 5/12/2026        | Under Application |

The "Under Application" status in the table is highlighted with a red box and a red arrow. The footer contains links for Fannie Mae Home, Legal, Privacy Policy, and Contact Us, along with a disclaimer and the Fannie Mae logo.





# DUS Gateway Streamlined Treasury Lock

## Decision Rules

These rules govern how Streamlined Treasury Lock is selected and managed throughout the deal lifecycle.

### Optional Selection on Deal Decisioning screen during Quote stage

Users are not required to select Streamlined Treasury Lock during Deal Decisioning.

### Default Behavior while in Quoted stage

If no selection is made while under application in the Deal Decisioning screen, the system automatically defaults the value to “No.”

### Post-Decision Flexibility (Underwriting Stage) while Under Application

Once the deal moves to Underwriting (Underapp):

- Users can update the decision from “No” to “Yes”.
- Allowed any time prior to deal commitment.

### Restrictions after Commitment

Once the deal is Committed:

- The decision cannot be changed.
- If “Yes” is selected, the selection is final and cannot revert to “No.”

## At a Glance

- **No selection required**  
at Deal Decisioning

- **Defaults to “No”**  
if not selected

- **Can change before commitment**  
from No to Yes

- **Final once committed**  
and if Yes is selected



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# Credit Facilities Streamlined Treasury Lock Submission Process



# Before You Begin

For Credit Facility transactions, follow Steps 2–12 from the Standard Streamlined Treasury Lock Process. This section highlights two key differences:

1. How to edit the Deal Decisions from the Credit Facilities Module button.
2. Where to find the Streamline Treasury Lock Rate Lock Tolerance and associated alert.

**Eligibility note:** Credit Facility initial advances are ineligible for T-Lock. Only borrow-ups/additions may be eligible. Refer to the Streamlined Treasury Lock Product Term Sheet for eligibility details.

# DUS Gateway® Streamlined Treasury Lock Credit Facilities Process:

13. Select the “**Credit Facility Module**” button to access Streamlined Treasury Lock fields.

The screenshot displays the DUS Gateway interface for a deal titled "DW Demo Sub Adv 6/3 -1". The top navigation bar includes links for Home, Deal List, Reports, API Tracker Dashboard, and a search bar with the value "849066". The deal details section shows the Deal Amount as \$80,000,000.00, the Originator as "CBRE LenderUser1", the Lender Contact as "CBRE LenderUser1", the Deal Status as "Registered", the Submission Type as "Pre-Review", and the Loan Purpose as "Acquisition". A red arrow points to the "Credit Facility Module" button, which is highlighted in blue. To the right of this button, there is a status message "Deal may not be submitted yet" and a red badge indicating "11 issue(s)". Further right are buttons for "Record Deal Decision" and "Submit for Review". Below the deal details, there is a confirmation message: "Please confirm you have received Borrower's authorization to request Pricing from Fannie Mae on this deal? Click Here". The bottom section of the interface shows a tabbed view with "Deal Detail" selected, displaying a "Deal Overview" section with fields for Account Name, Lender Contact, Lender Contact Email, Deal ID, Deal Amount, and % Mission Driven.

Fannie Mae | DUS Gateway | Home | Deal List | Reports | API Tracker Dashboard | More | 849066

Deal  
DW Demo Sub Adv 6/3 -1

+ Follow | Edit | Printable View

Deal Amount: \$80,000,000.00 | Originator: [CBRE LenderUser1](#) | Lender Contact: [CBRE LenderUser1](#) | Deal Status: Registered | Submission Type: Pre-Review | Loan Purpose: Acquisition

**Credit Facility Module** | Deal may not be submitted yet | 11 issue(s) | Record Deal Decision | Submit for Review

Please confirm you have received Borrower's authorization to request Pricing from Fannie Mae on this deal? [Click Here](#)

Deal Detail | Chatter | Properties | Deal Participants | Loan Options | Additional Lender Contacts | Pre-Review and/or Waivers | Deal Documents | More

Deal Overview

Account Name: [CBRE Multifamily Capital, Inc.](#) | Deal ID: 849066

Lender Contact: [CBRE LenderUser1](#) | Deal Amount: \$80,000,000.00

Lender Contact Email: [\[redacted\]](#) | % Mission Driven: [\[redacted\]](#)

Next complete steps 2-12 from Standard Streamlined Treasury Lock Submission Process.



# DUS Gateway Streamlined Treasury Lock Credit Facilities Process:

14. Select the “**Rate Lock/Commitment**” page to confirm the deal has Streamlined Treasury Lock is marked as “**Yes**”.

**Fannie Mae | DUS Gateway** Home Deal List Reports API Tracker Dashboard More

**Anna's Substitution Advance Demo Deal - DO NOT TOUCH**  
Deal ID: 702053 | Lender Name: CBRE LenderUser1 | Related Master Facility Name: Brookdale 5 Credit Facility (CBRE)

Facility Terms Preliminary Underwriting Outstanding Loans Release Price Calculations Loan Options Combined Analytics **Rate Lock/Commitment** Final Underwriting Credit Facility Checks

[Back to Deal](#) Ready to proceed 0 issue(s) [Finish Rate Lock/Commitment](#)

|                                |                                   |                  |                           |                              |               |                           |
|--------------------------------|-----------------------------------|------------------|---------------------------|------------------------------|---------------|---------------------------|
| Total Outstanding Facility UPB | Max Quoted Credit Facility Amount | Facility Max LTV | Facility Min DSCR (Fixed) | Facility Min DSCR (Variable) | Facility Tier | Streamlined Treasury Lock |
| \$156,066,845                  | \$80,000,000                      | 70%              | 1.35                      | 1.10                         | Tier 2        | Yes                       |

**Available Loan Option (4)**  
Allocate proceeds across any number of loan options by clicking the 'Log Rate Lock/Commitment' button on the loan option.

|           |           |           |               |               |      |     |                             |              |                                          |
|-----------|-----------|-----------|---------------|---------------|------|-----|-----------------------------|--------------|------------------------------------------|
| LO1008392 | Loan Term | IO Period | Interest Type | Interest Rate | DSCR | LTV | Max Constrained Loan Amount | Loss Sharing | <a href="#">Log Rate Lock/Commitment</a> |
|           | 120Mo.    | 120Mo.    | Variable Rate | 4.36%         | 1.25 | 75% | \$37.31MM                   | 100%         |                                          |



# DUS Gateway Streamlined Treasury Lock Credit Facilities Process:

15. In the “**Rate Lock/Commitment**” page you can also find where the tolerance threshold is increased upfront from 105% to 110% and shows a validation error triggered if the tolerance exceeds 110% prior to rate lock.

Anna's Substitution Advance Demo Deal - DO NOT TOUCH

Deal ID: 702053 | Lender Name: CBRE LenderUser1 | Related Master Facility Name: Brookdale 5 Credit Facility (CBRE)

Facility TermsPreliminary UnderwritingOutstanding LoansRelease Price CalculationsLoan OptionsCombined AnalyticsRate Lock/CommitmentFinal UnderwritingCredit Facility Checks

Back to Deal

Fix errors to proceed2 error(s)Finish Rate Lock/Commitment

Errors

|                                |                                   |                  |                  |                |                                                                                                      |                                  |
|--------------------------------|-----------------------------------|------------------|------------------|----------------|------------------------------------------------------------------------------------------------------|----------------------------------|
| Total Outstanding Facility UPB | Max Quoted Credit Facility Amount | Facility Max LTV | Facility (Fixed) | DATAVALIDATION | 702053 Resubmission must be complete in order to Finalize Rate Lock.                                 | Streamlined Treasury Lock<br>Yes |
| \$156,066,845                  | \$80,000,000                      | 70%              | 1.35             | DATAVALIDATION | 702053 Total Locked Proceeds should be less than or equal to 110% Max Quoted Credit Facility Amount. |                                  |

Available Loan Option (4)  
Allocate proceeds across any number of loan options by clicking the 'Log Rate Lock/Commitment' button on the loan agreement.

|           |           |           |               |               |      |     |                             |              |                          |
|-----------|-----------|-----------|---------------|---------------|------|-----|-----------------------------|--------------|--------------------------|
| LO1008392 | Loan Term | IO Period | Interest Type | Interest Rate | DSCR | LTV | Max Constrained Loan Amount | Loss Sharing | Log Rate Lock/Commitment |
|           | 120Mo.    | 120Mo.    | Variable Rate | 4.36%         | 1.25 | 75% | \$37.31MM                   | 100%         |                          |

Rate Locks/Commitments (1)

RL13125-613125 | \$100,000,000 | Interest Rate 5.850% | Mortgage Margin 4.85% | Rate Lock on 06/05/2026 | Book Entry 07/10/2026 | Standard Draft

Go to Rate Lock/Commitment

|           |           |           |               |               |      |     |                             |              |                          |
|-----------|-----------|-----------|---------------|---------------|------|-----|-----------------------------|--------------|--------------------------|
| LO1008391 | Loan Term | IO Period | Interest Type | Interest Rate | DSCR | LTV | Max Constrained Loan Amount | Loss Sharing | Log Rate Lock/Commitment |
|           | 120Mo.    | 120Mo.    | Fixed Rate    | 4.36%         | 1.25 | 75% | \$29.68MM                   | 100%         |                          |



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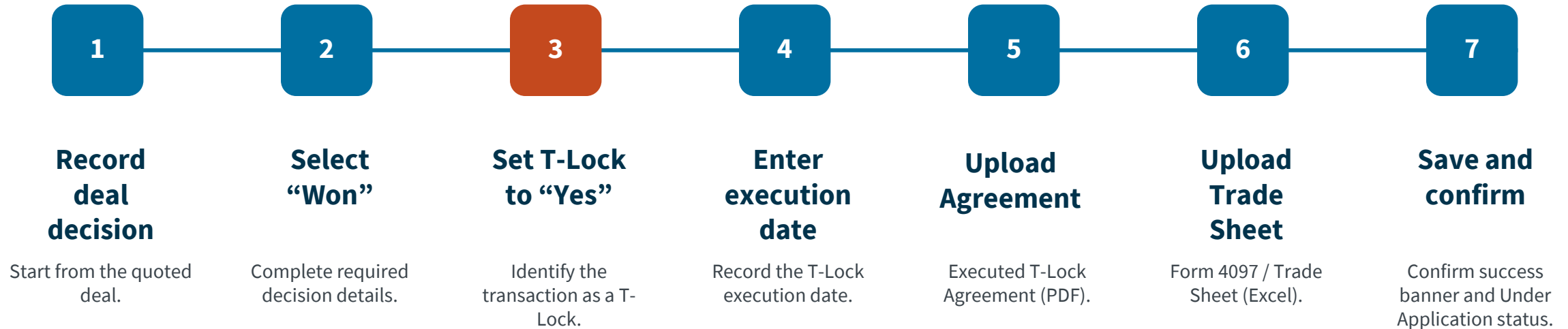
# Streamlined Treasury Lock Deal In-Review & Pricing Process







# Streamlined Treasury Lock Process Overview



**Reminder:** Gateway requires the T Lock execution date and both required document uploads before the deal decision can be saved.



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# Streamlined Treasury Lock Deal Extensions and Expirations



# Quote Expiration Drives the T-Lock Window

**T-Lock uses the last active quote in DUS Gateway.** Before entering T-Lock, confirm the active quote leaves enough time to Rate Lock using either the SRL or standard Rate Lock options before the stated **Quote Letter Expiration Date**.

## Three timing scenarios

|            | Situation                                                                                    | Action                                                                                                                                                                                                                                          | Result                                                                                                      |
|------------|----------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------|
| Scenario 1 | <b>New quote / early quote phase</b><br>Recently entered quote phase.                        | Place deal under application and enter T-Lock using an active quote.                                                                                                                                                                            | <b>More time</b> to complete remaining diligence and enter SRL or Standard Rate Lock.                       |
| Scenario 2 | <b>Under application with enough time remaining</b><br>Transaction is under application.     | Use the last active quote in DUS Gateway.                                                                                                                                                                                                       | <b>Remaining quote time</b> should support entering SRL or Standard Rate Lock before expiration.            |
| Scenario 3 | <b>Quote close to expiration</b><br>Last active quote is close to the Quote Expiration Date. | <b>A:</b> Request refreshed/new quote if more time is needed. Refreshed/new quote will reflect current market pricing.<br><br><b>B:</b> Proceed only if highly confident the transaction can enter SRL or Standard Rate Lock before expiration. | <b>Without a refresh</b> , the T-Lock window is limited to the remaining time before Quote Expiration Date. |

## What to confirm

### Use the Quote Letter Expiration Date

- Last active quote in DUS Gateway controls the T-Lock request.
- Refreshed/new quote reflects current market pricing.
- T-Lock timing is tied to quote expiration date, not pricing expiration date.
- Confirm there is enough remaining time to enter SRL or standard Rate Lock.

### 15-day expiration notice

After T-Lock, the Lender receives notification 15 days before expiration.

Extensions to the T-Lock period are generally not available. Contact the Pricing Desk with questions.

By T-Lock expiration, the transaction must enter SRL or Standard Rate Lock.

Enter SRL or Standard Rate Lock  
by Quote Letter expiration date.



# Expiration Notices and Extension Questions

**T Lock uses the Quote Expiration Date, not the Pricing Expiration Date, when monitoring the execution period.**



## Before T-Lock

Confirm active Quote Expiration Date.  
Confirm there is enough time to convert.  
Refresh/new quote if more time is needed

## After T-Lock

15-day expiration notice is sent to the lender.  
Convert by expiration. Extensions are not automatic.  
Extension questions go to Fannie Mae Pricing and Deal Teams.

**T-Lock timing is tied to quote expiration date. A refreshed/new quote will reflect current market pricing.**



# Example: 15 Day Notification



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Dear **End user 2,**

This is a reminder that the Deal referenced below is currently subject to a Streamlined Treasury Lock that is scheduled to expire on **5/22/2026**.

To avoid a breakage fee, you must convert the Deal to a Streamlined Rate Lock or Rate Lock prior to the expiration date. If no action is taken before the Treasury Lock expires, a breakage fee will be due.

**Deal:** [Sub Advance FUW](#)

**Treasury Lock Expiration Date:** 5/22/2026

This e-mail and its attachments are confidential and solely for the intended addressee(s). Do not share or use them without Fannie Mae's approval. If received in error, contact the sender and delete them.







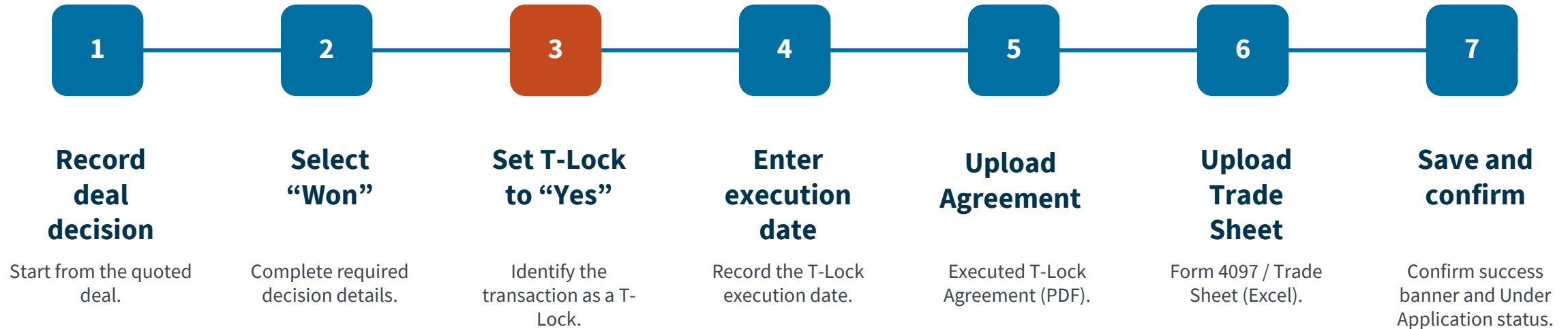
# Appendix



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# Streamlined Treasury Lock Process Overview



**Reminder:** Gateway requires the T Lock execution date and both required document uploads before the deal decision can be saved.

