DUS Gateway

Streamline Treasury Rate Lock Process Job Aid

August 2026

Fannie Mae®

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.

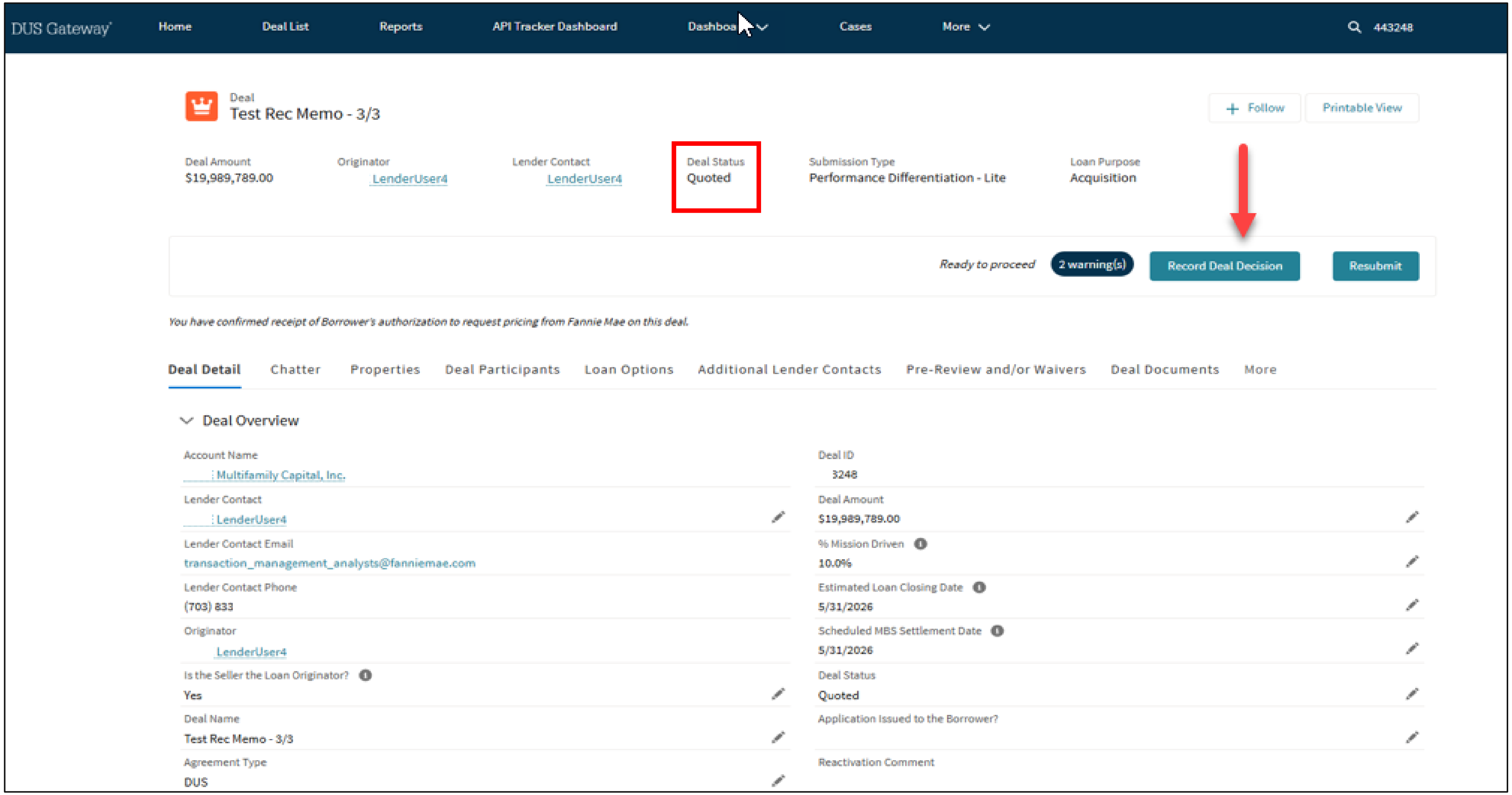
Before You Begin

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.

Standard Streamlined Treasury Lock Submission Process

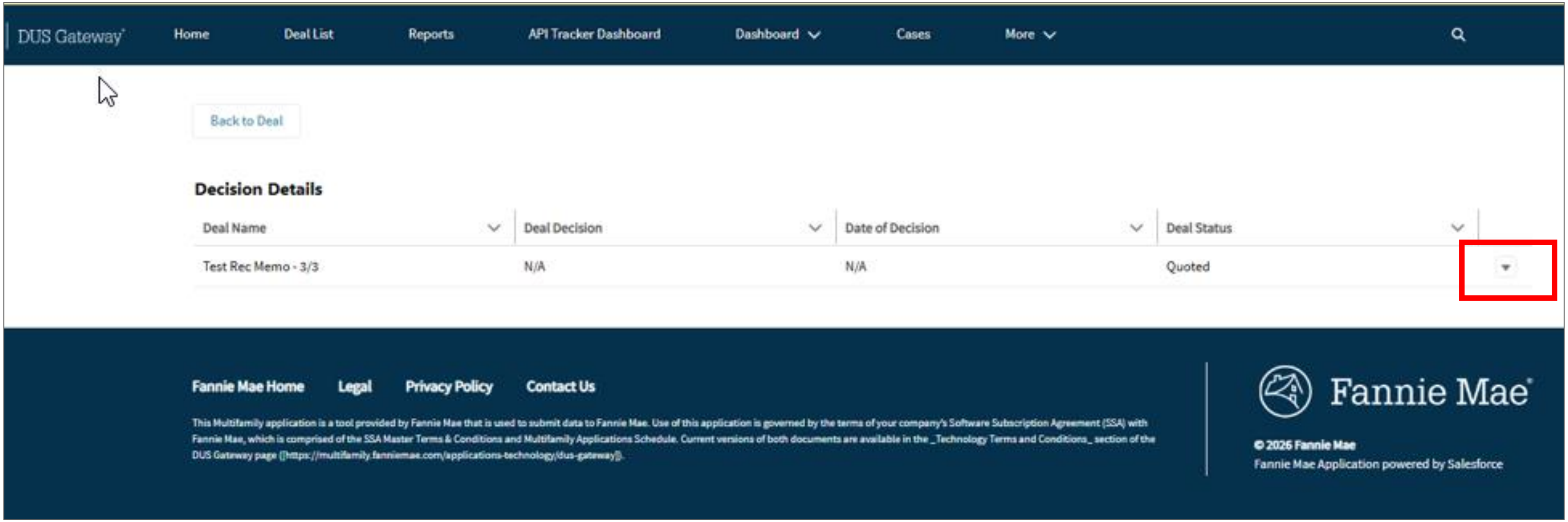
DUS Gateway® Streamlined Treasury Lock

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



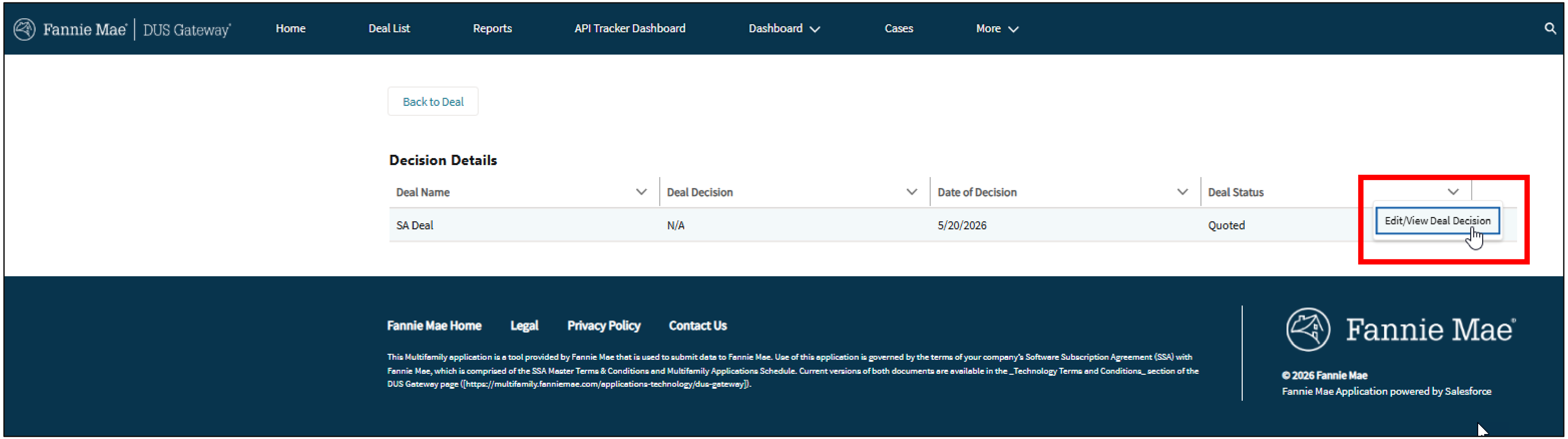
DUS Gateway Streamlined Treasury Lock

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



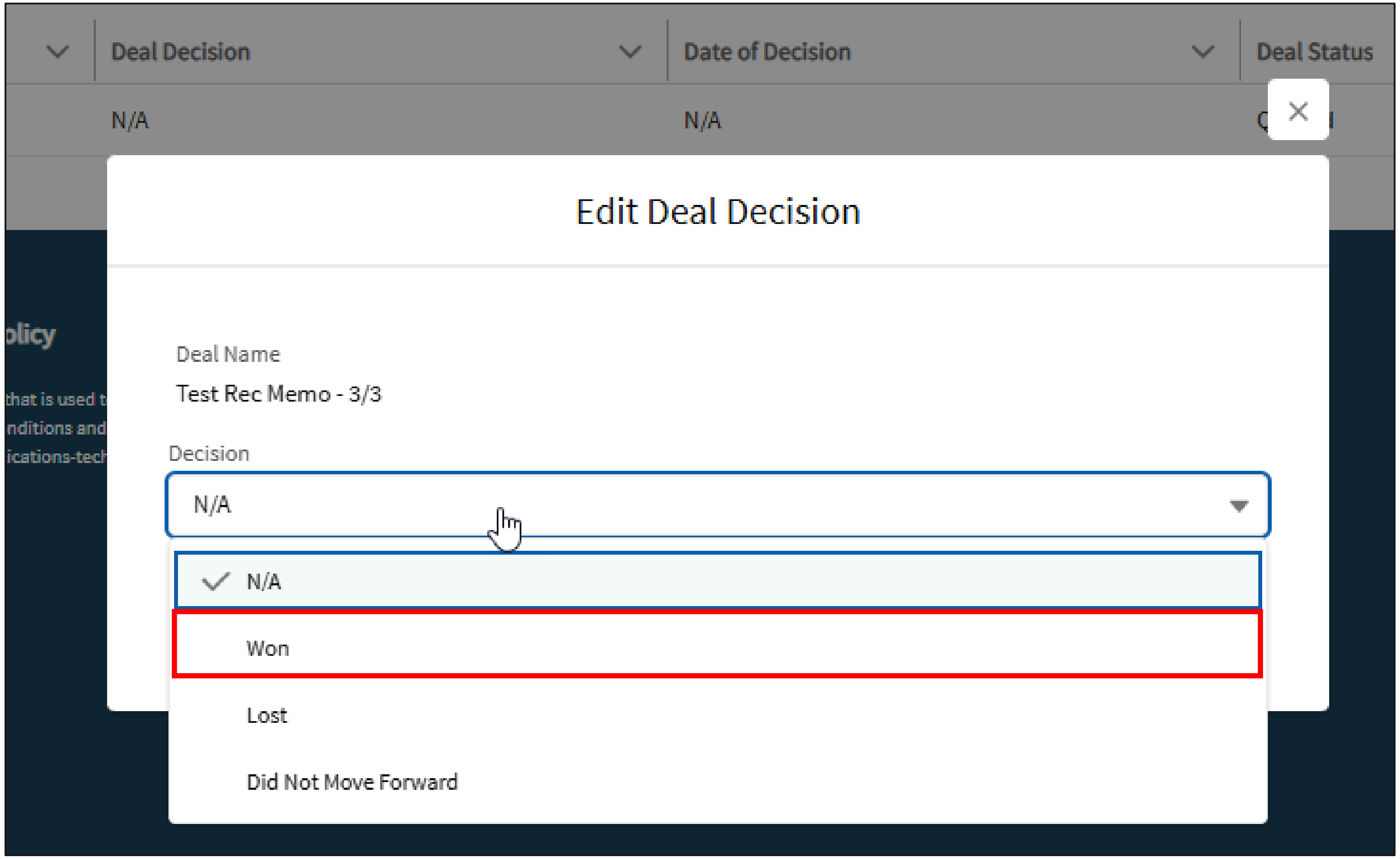
DUS Gateway Streamlined Treasury Lock

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



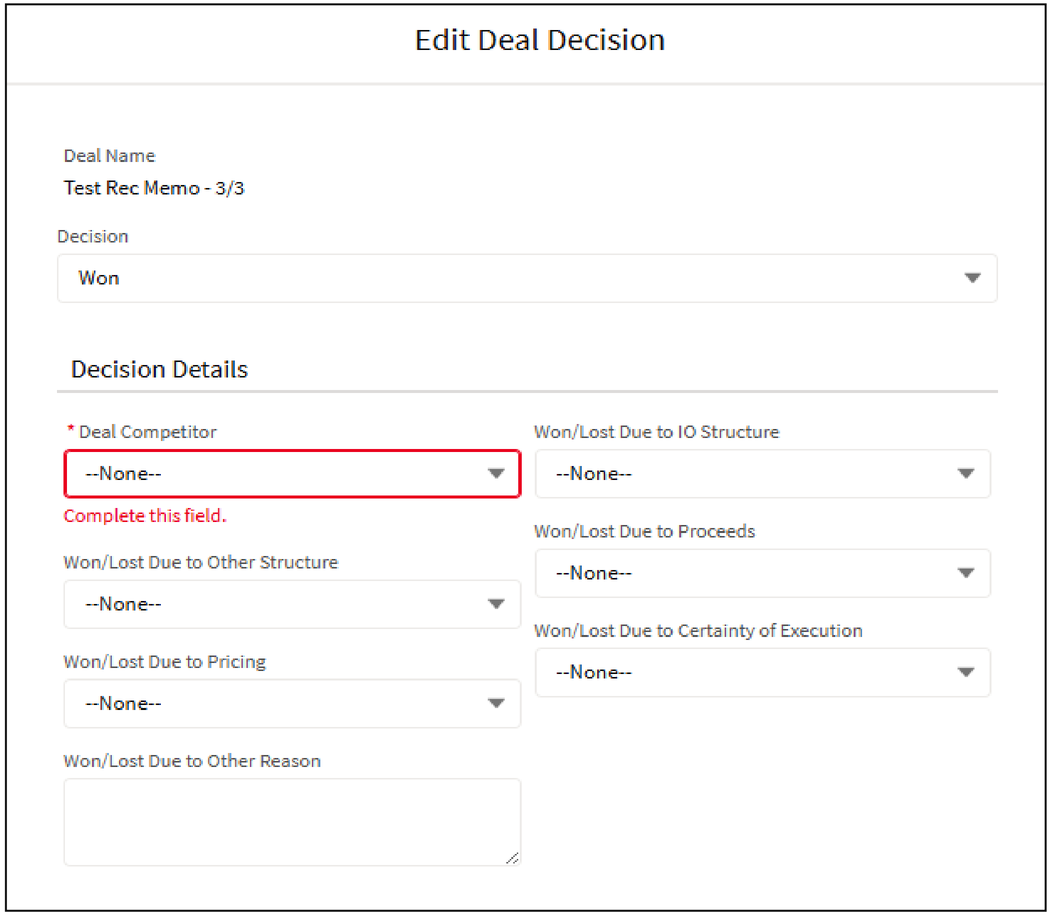
DUS Gateway Streamlined Treasury Lock

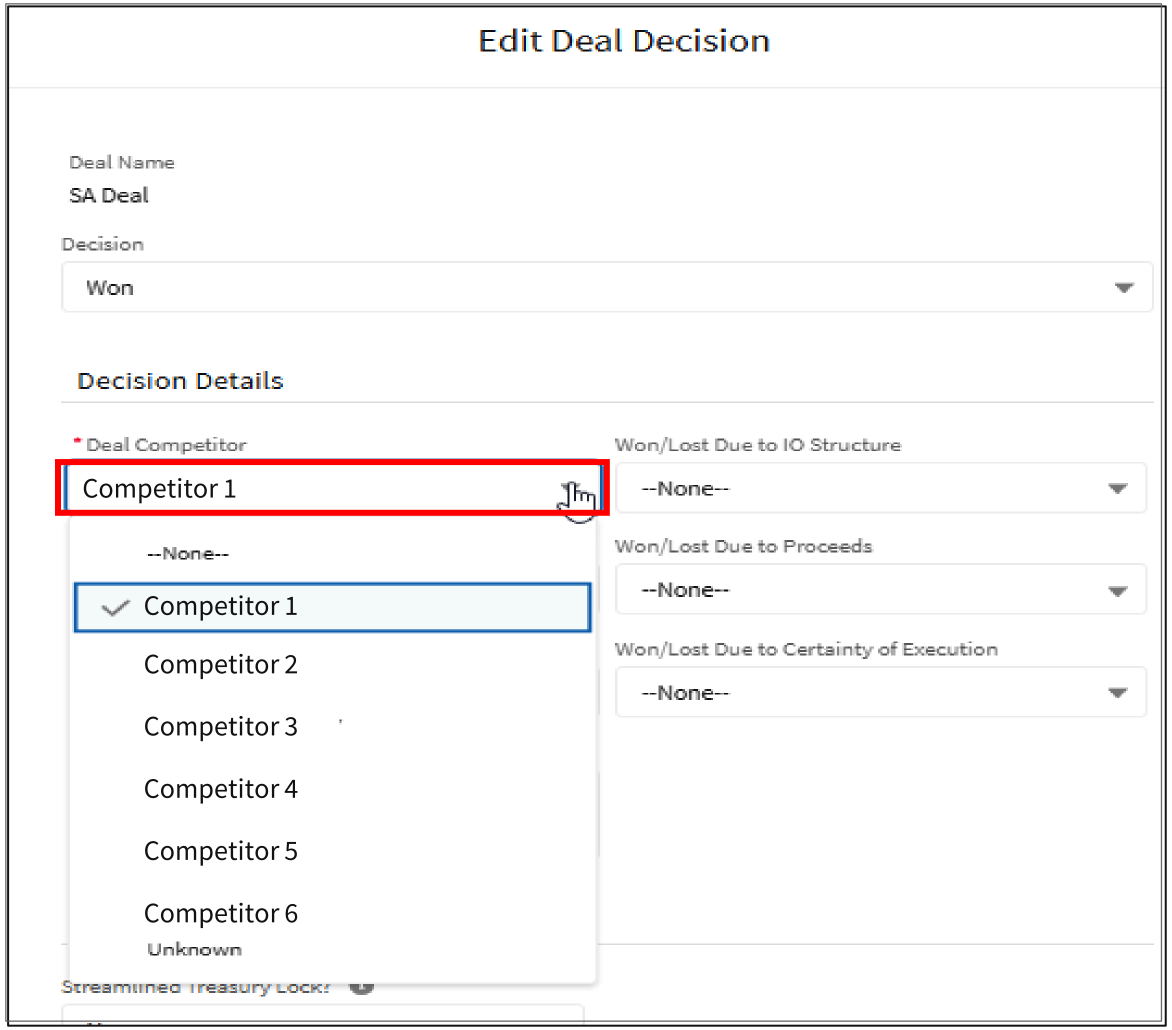
4. In the Decision field, select "**Won.**"



DUS Gateway Streamlined Treasury Lock

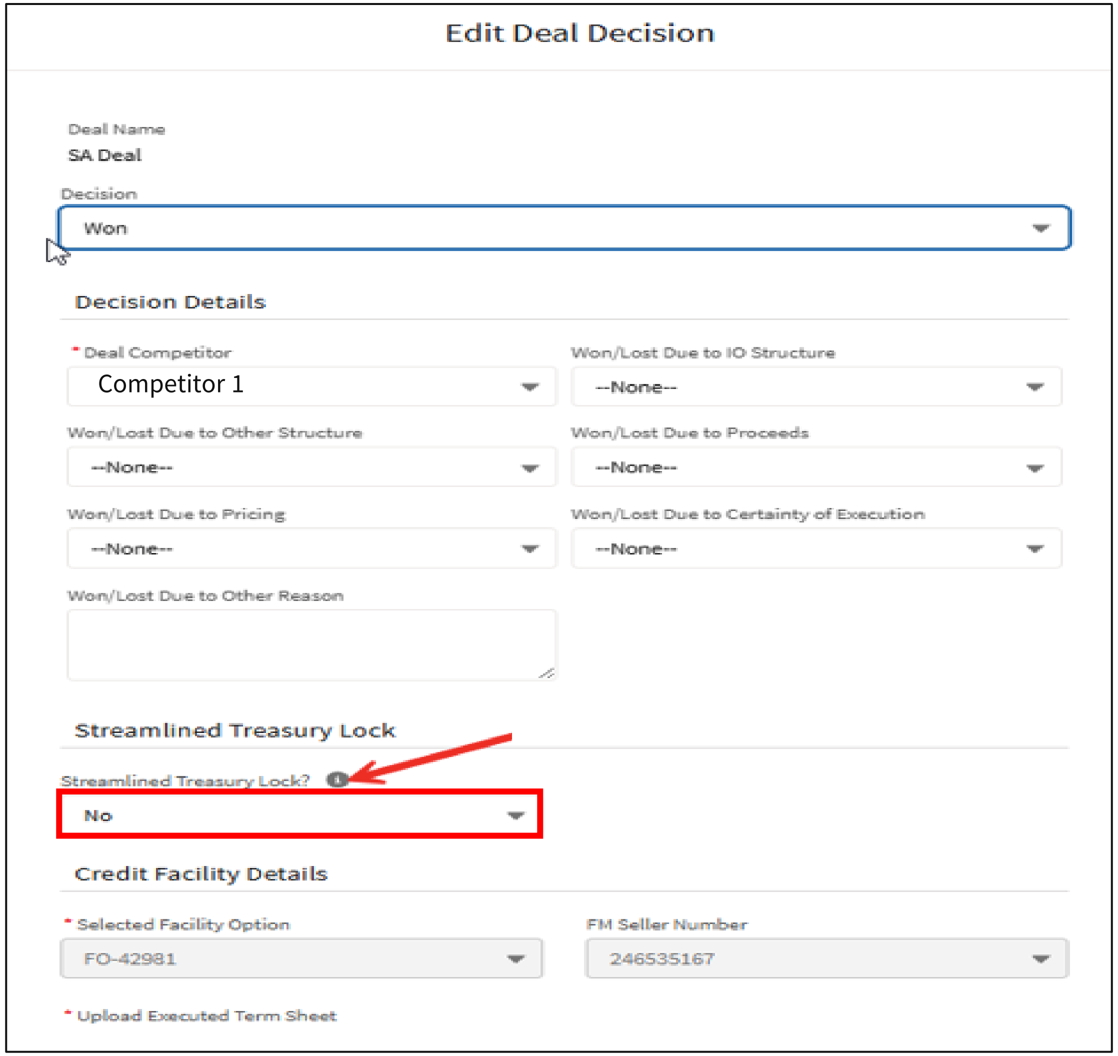
5. Select the deal competitor in the Decision Details section.

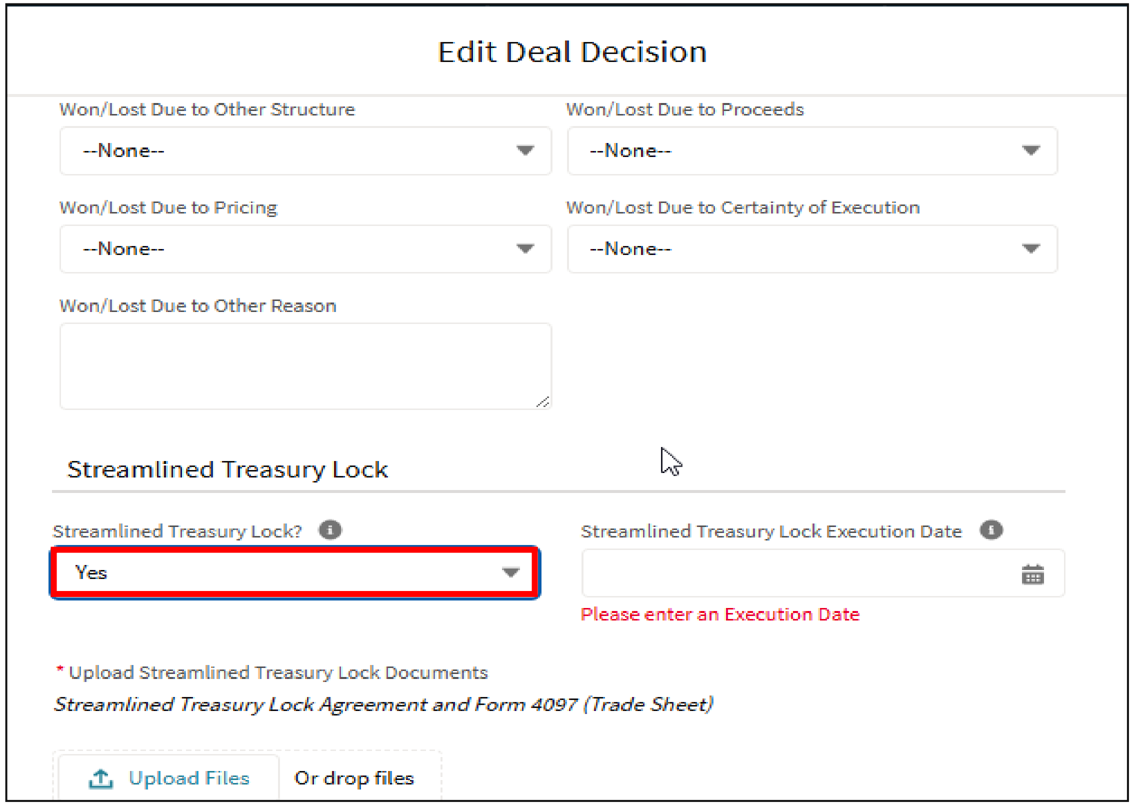




DUS Gateway Streamlined Treasury Lock

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

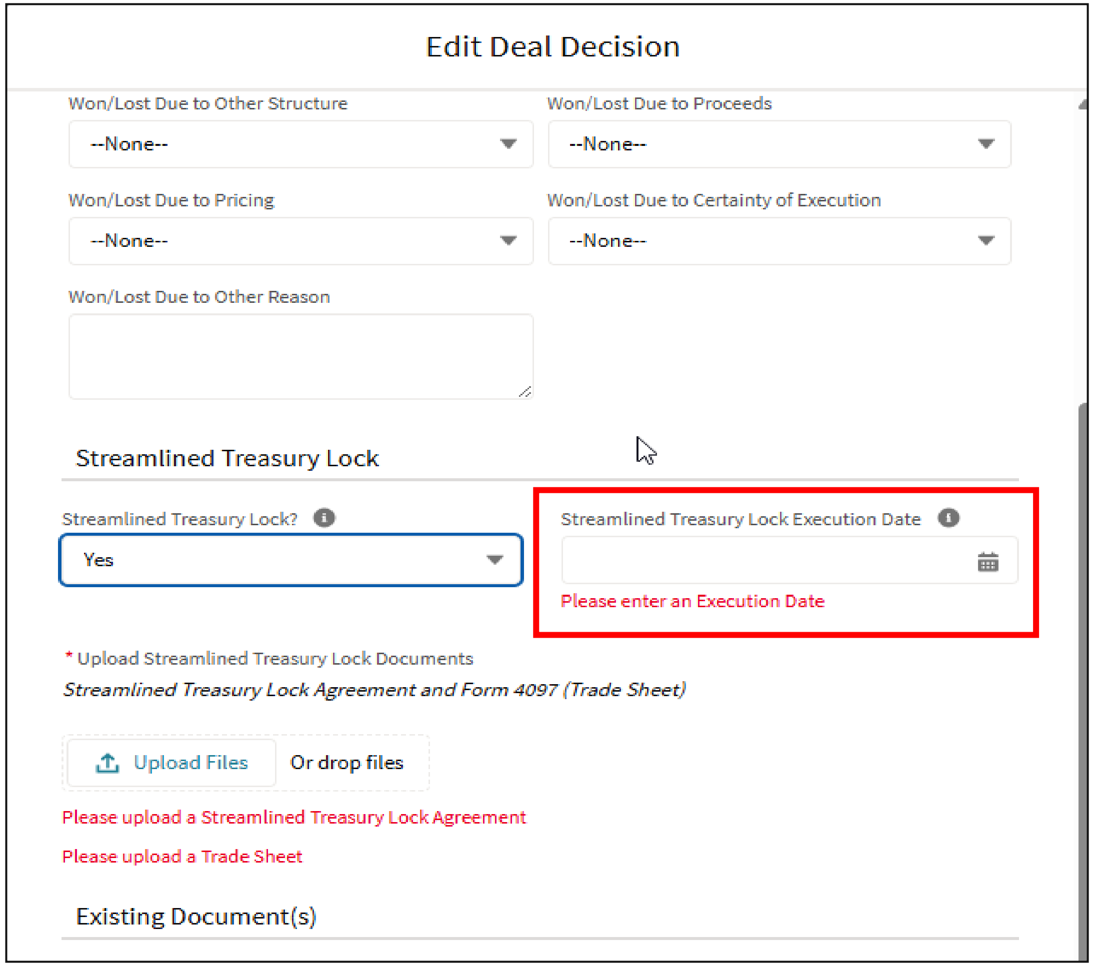




***Note**: A Treasury Lock does not need to be executed immediately after going Under App. Treasury Lock Status should be updated within 24 hours of executing the T-Lock and the field cannot be set back to No after execution is recorded.*

DUS Gateway Streamlined Treasury Lock

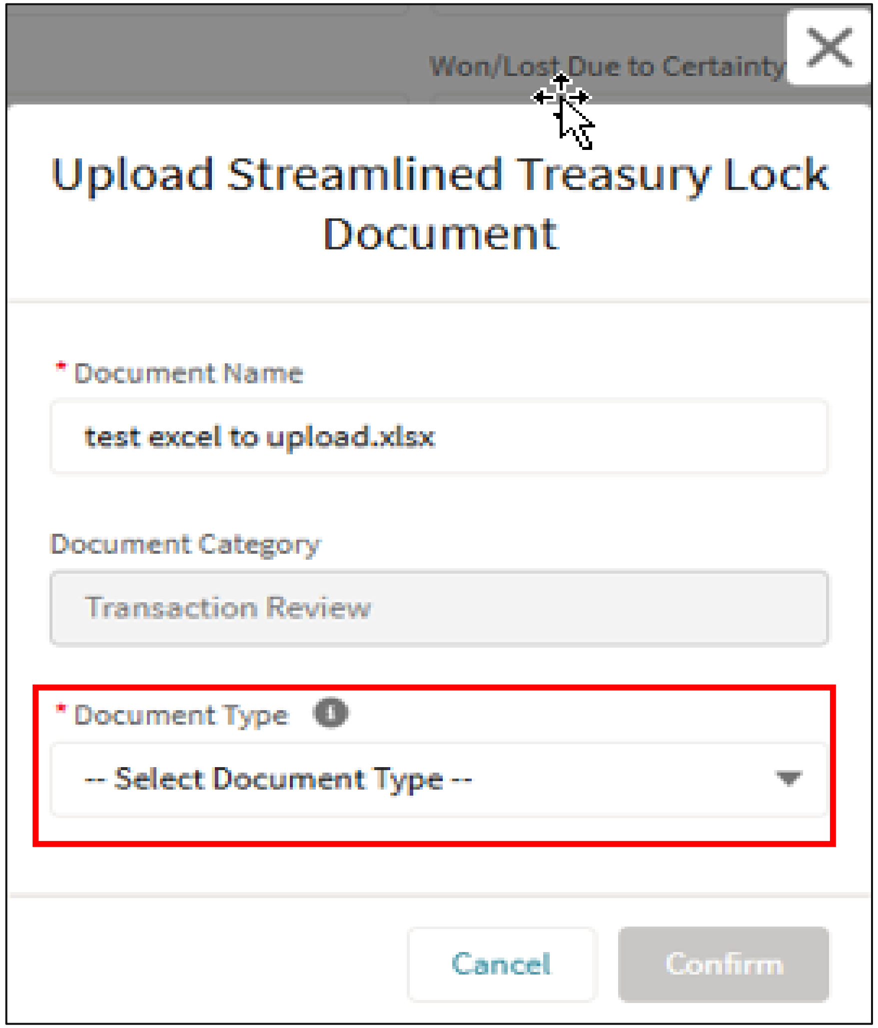
7. Enter the "Streamlined Treasury Lock Execution Date."



***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.

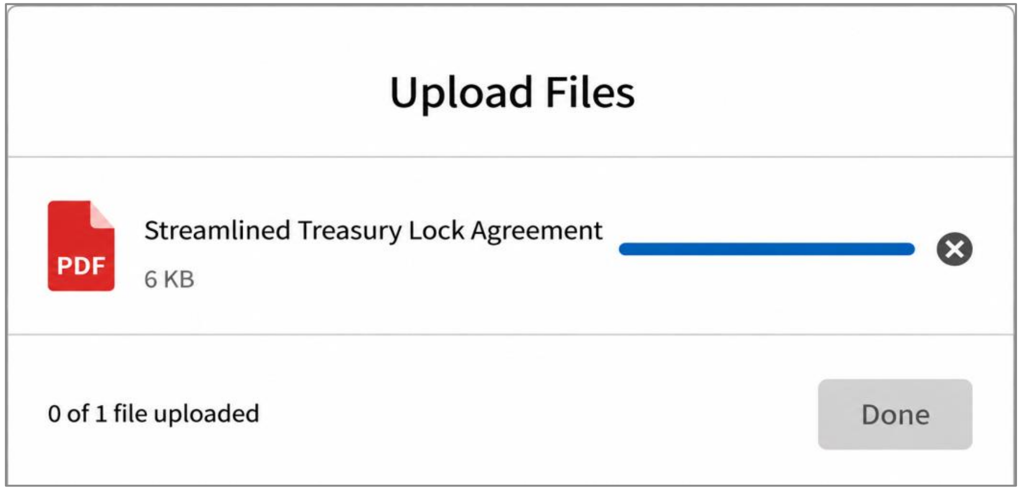


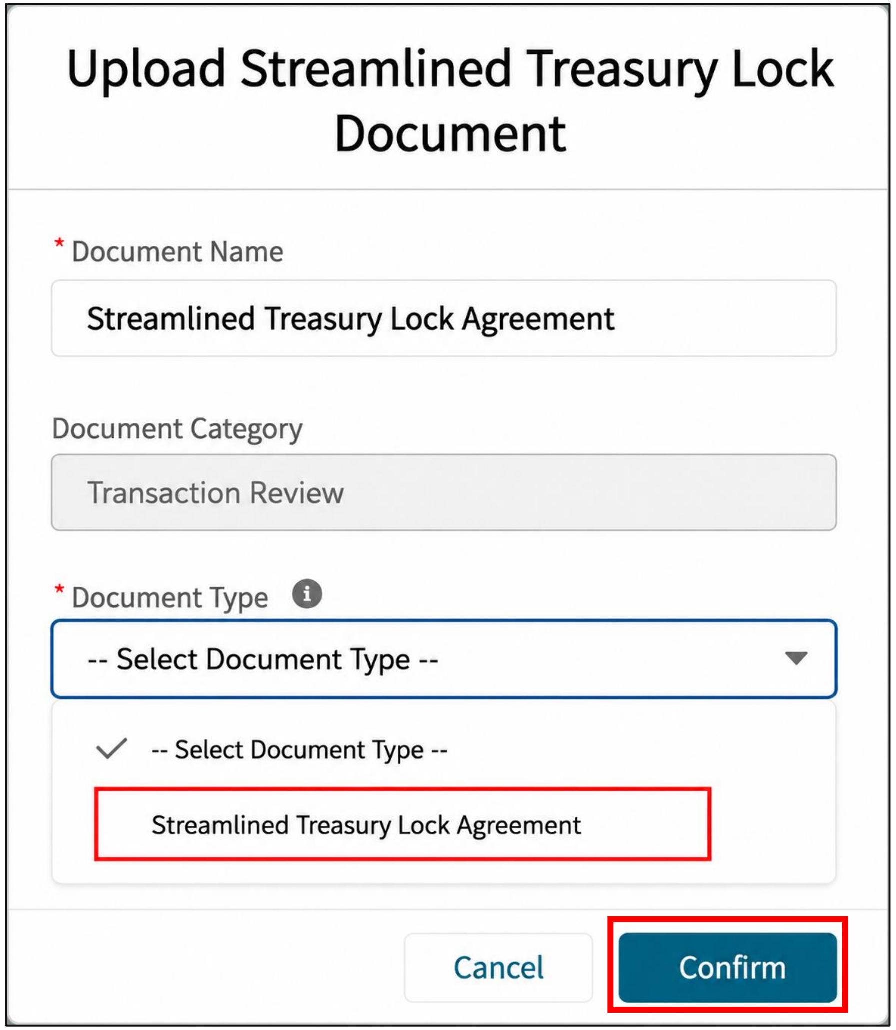
Required Documents

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

DUS Gateway Streamlined Treasury Lock

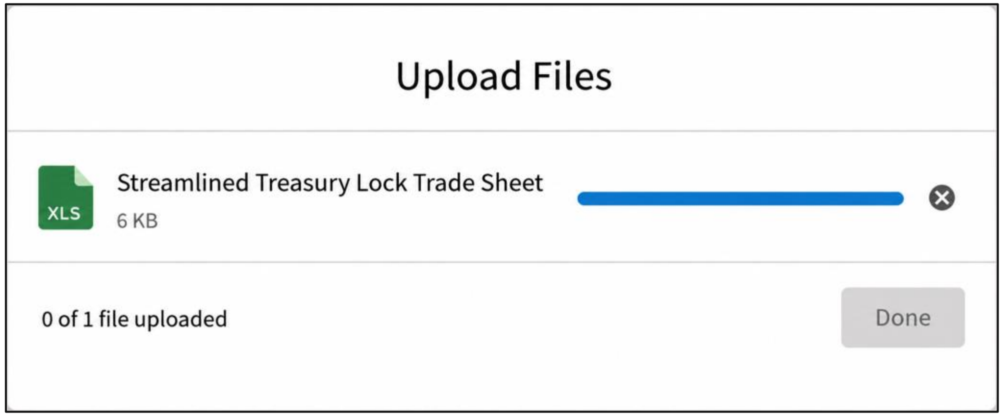
9. Select "Streamlined Treasury Lock Agreement," then click on "**Confirm**."

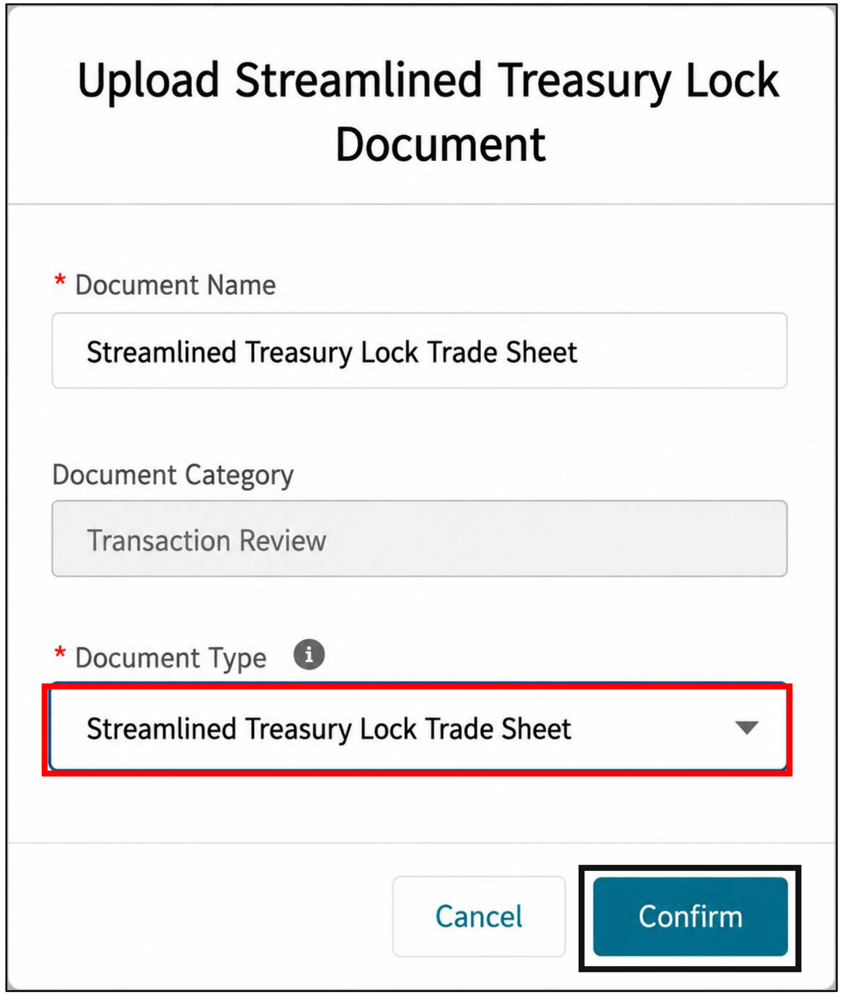




DUS Gateway Streamlined Treasury Lock

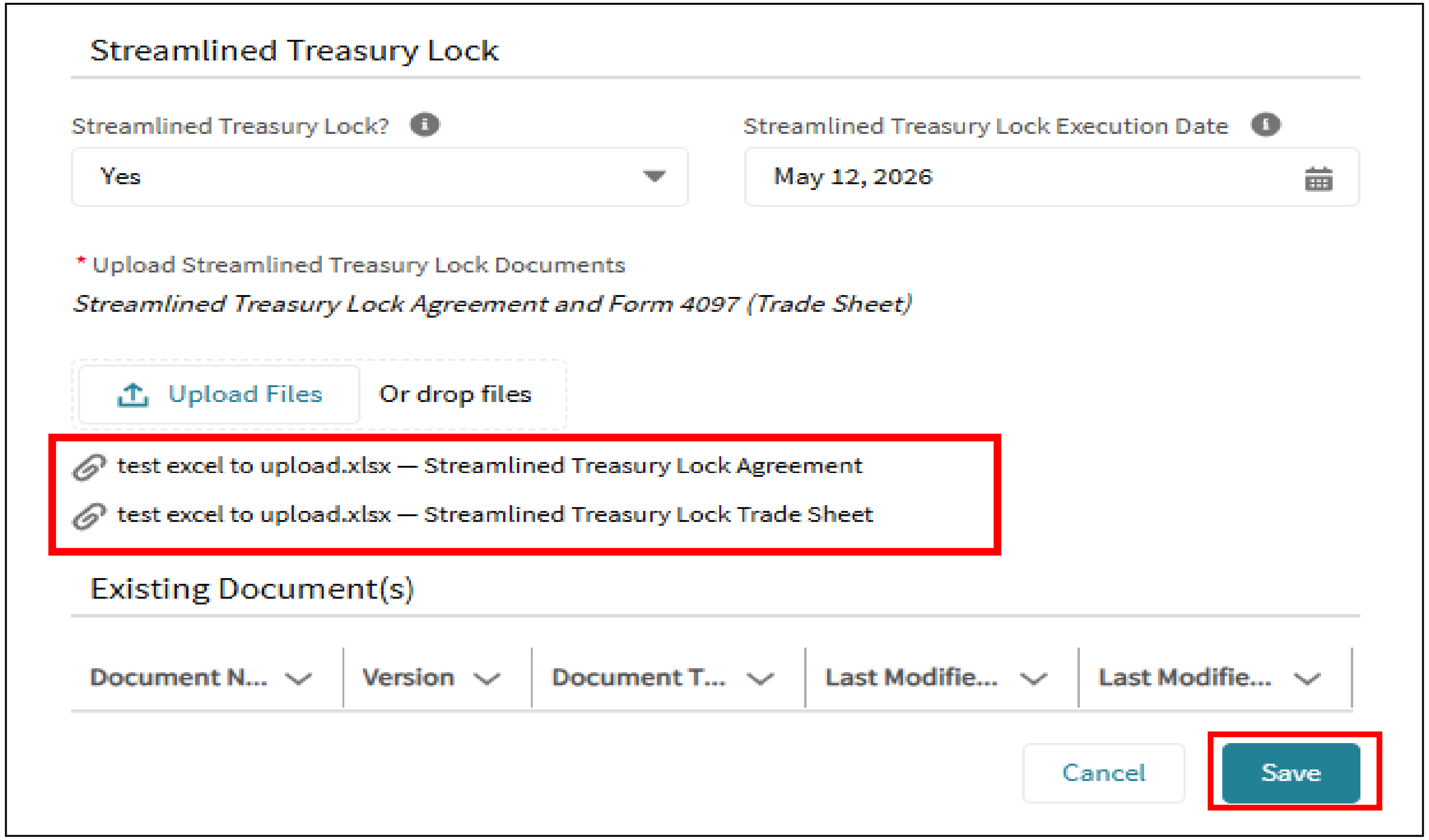
10. Select “Streamlined Treasury Lock Trade Sheet,” then click on “**Confirm**.”





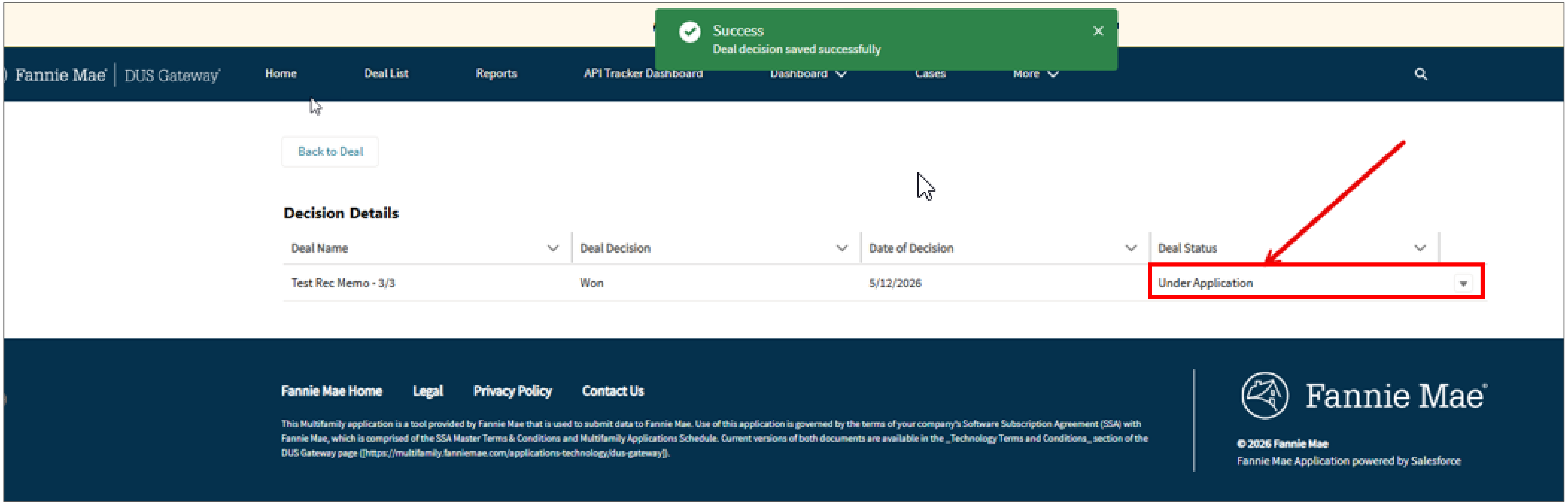
DUS Gateway Streamlined Treasury Lock

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



DUS Gateway® Streamlined Treasury Lock

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



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

Credit Facilities Streamlined Treasury Lock Submission Process

Before You Begin

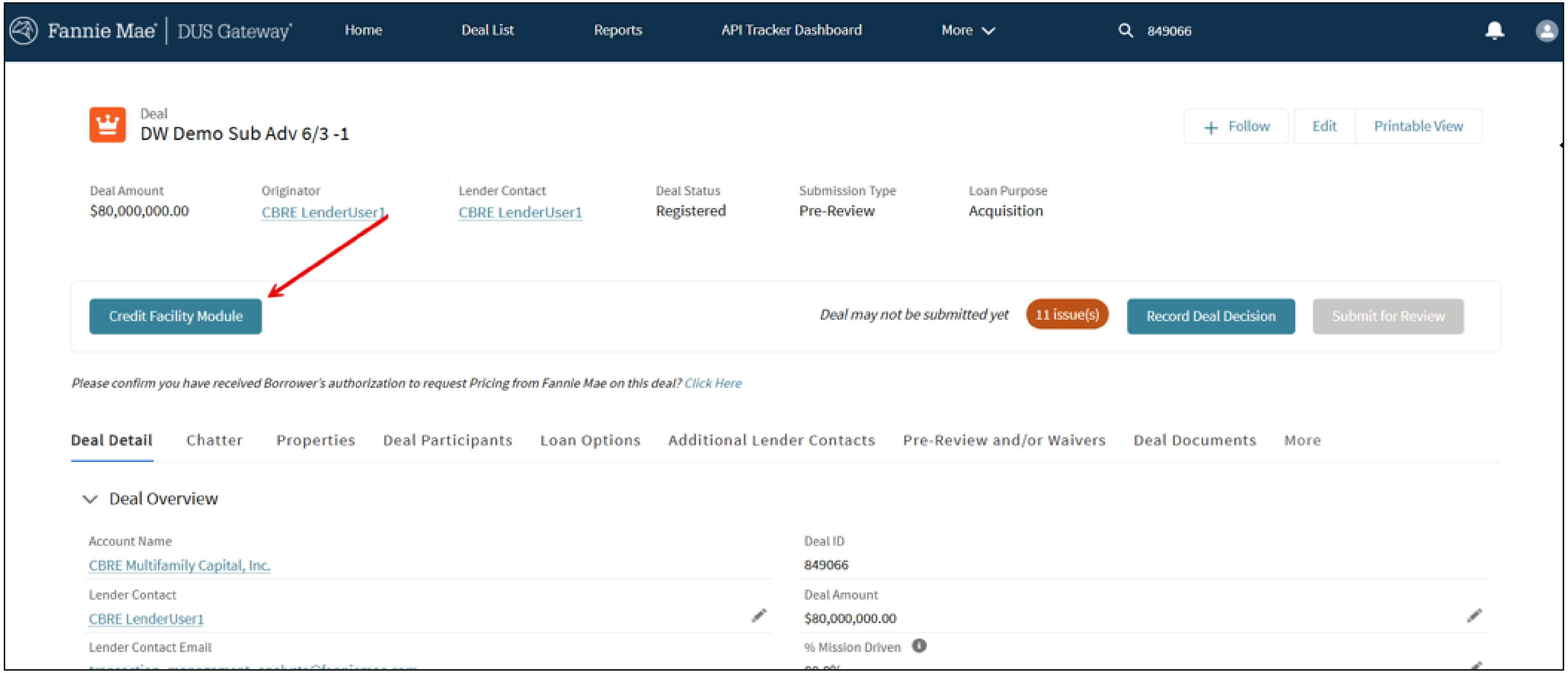
For Credit Facility transactions, follow Steps 2–12 from the Standard Streamlined Treasury Lock Process. This section highlights two key differences:

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.

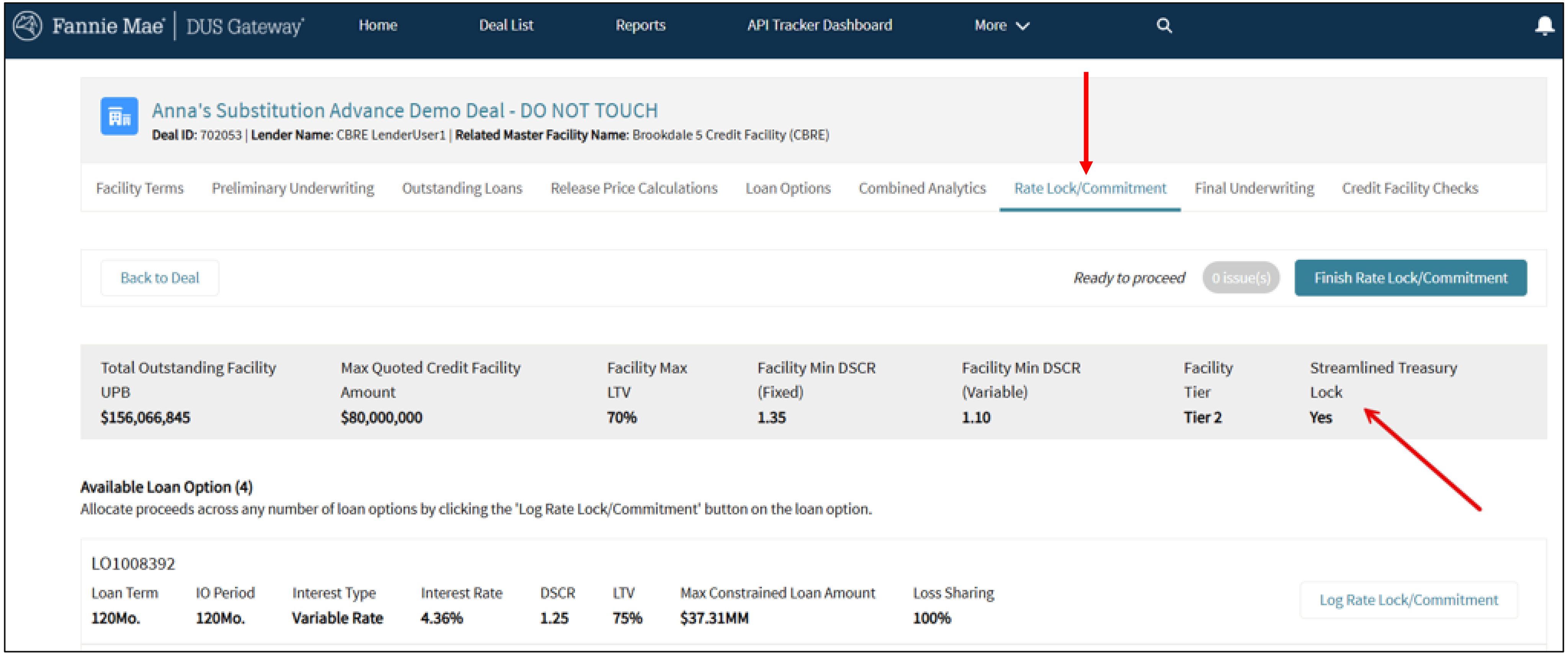


Next complete steps 2-12 from Standard Streamlined Treasury Lock Submission Process.

DUS Gateway Streamlined Treasury Lock

Credit Facilities Process:

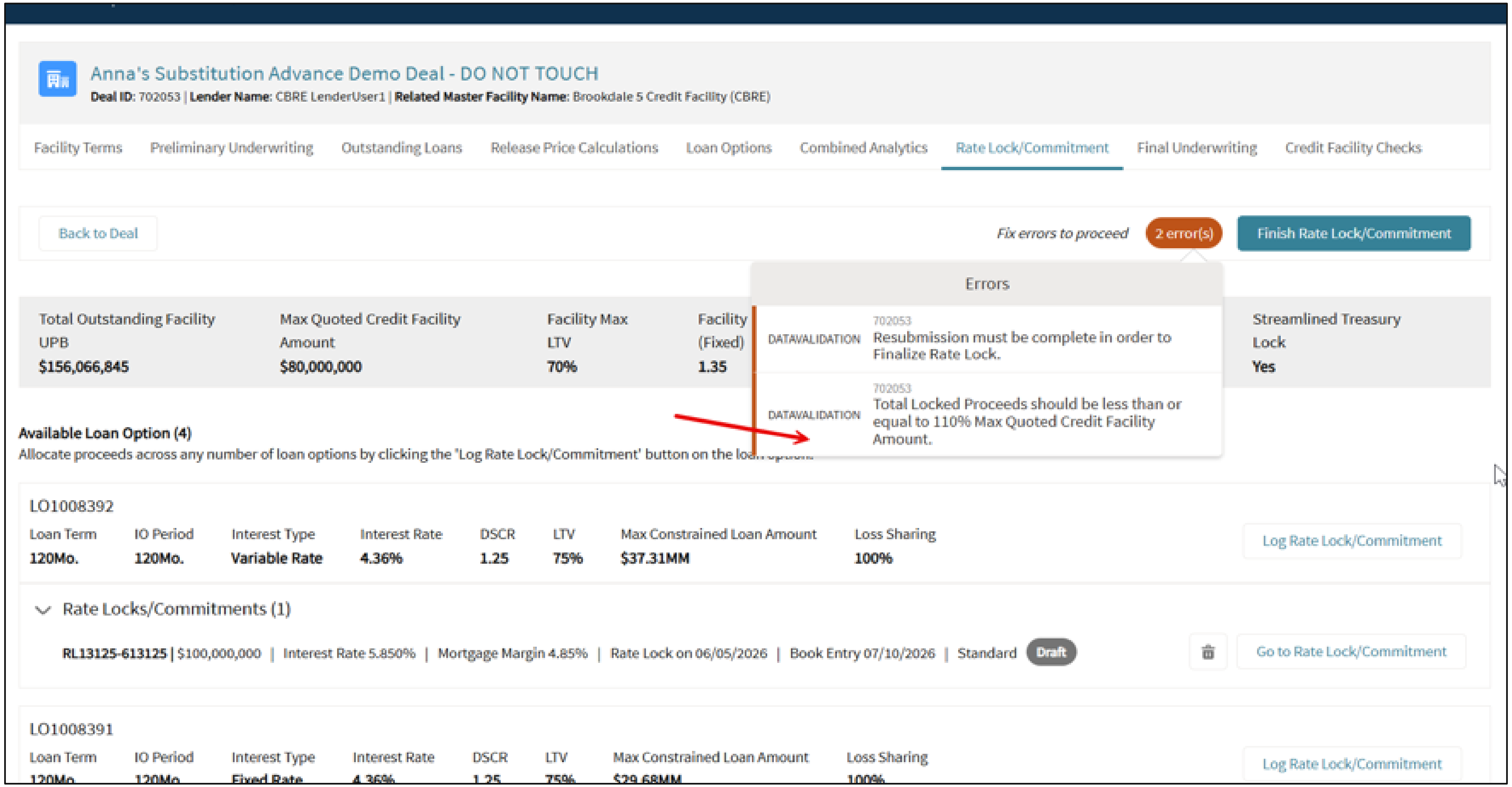
14. Select the “**Rate Lock/Commitment”** page to confirm the deal has Streamlined Treasury Lock is marked as “**Yes**”.



DUS Gateway Streamlined Treasury Lock

Credit Facilities Process:

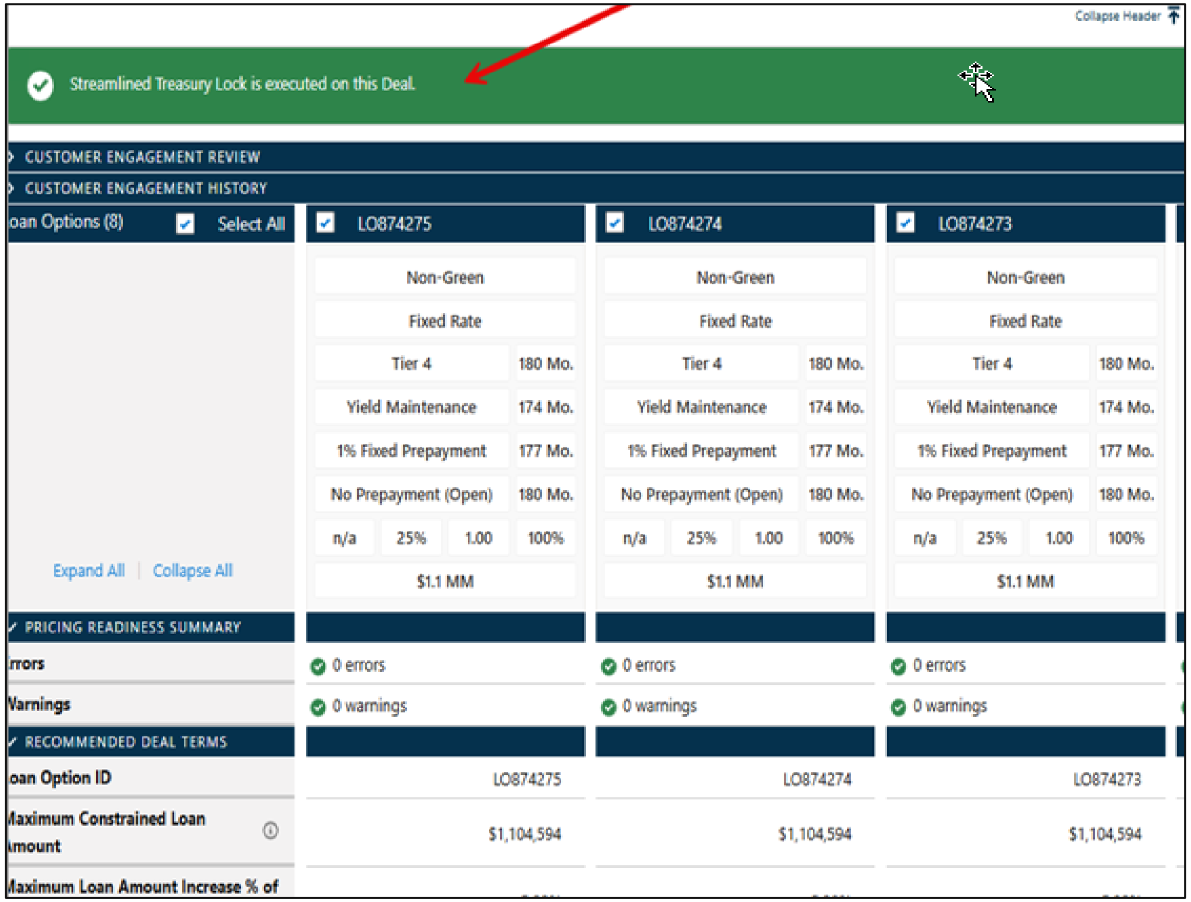
15. In the “**Rate Lock/Commitment**” page you can also find where the tolerance threshold is increased upfront from 105% to 110% and shows a validation error triggered if the tolerance exceeds 110% prior to rate lock.



Streamlined Treasury Lock Deal In-Review & Pricing Process

DUS Gateway Streamlined Treasury Lock
In-Review & Pricing Process:

16. After saving the streamlined treasury lock date and uploading the document, if the deal returns to the “**Loan Option**” page, validate that you see the Streamlined Treasury Lock green banner to confirm the feature is in place.



Note: If the deal returns to In-Review and Pricing, confirm the Streamlined Treasury Lock banner displays.

Streamlined Treasury Lock Process Overview

1. **Record deal decision**
   Start from the quoted deal.
2. **Select "Won"**
   Complete required decision details.
3. **Set T-Lock to "Yes"**
   Identify the transaction as a T-Lock.
4. **Enter execution date**
   Record the T-Lock execution date.
5. **Upload Agreement**
   Executed T-Lock Agreement (PDF).
6. **Upload Trade Sheet**
   Form 4097 / Trade Sheet (Excel).
7. **Save and confirm**
   Confirm success banner and Under Application status.

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

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

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

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.

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.

1. **Active quote** — Confirm enough time remains
2. **T-Lock executed** — Quote expiration period continues
3. **15-day notice** — Expiration reminder sent
4. **Expiration** — Enter SRL or standard Rate Lock
5. **Questions** — Route through Pricing & Deal Team

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

Fannie Mae

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

Appendix

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Streamlined Treasury Lock Process Overview

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   Record the T-Lock execution date.
5. **Upload Agreement**
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