



DUS Insights™ Enhancements Job Aid August 2020

August 31, 2020



We have added features to enrich the DUS Insights™ user experience based on lender feedback. The following are improvements to the DUS Insights application as of August 31, 2020.

- Building Type
- Quarterly / Year To Date Financial Statements
- My Preferences
- Property Value/Unit as a Column Choice

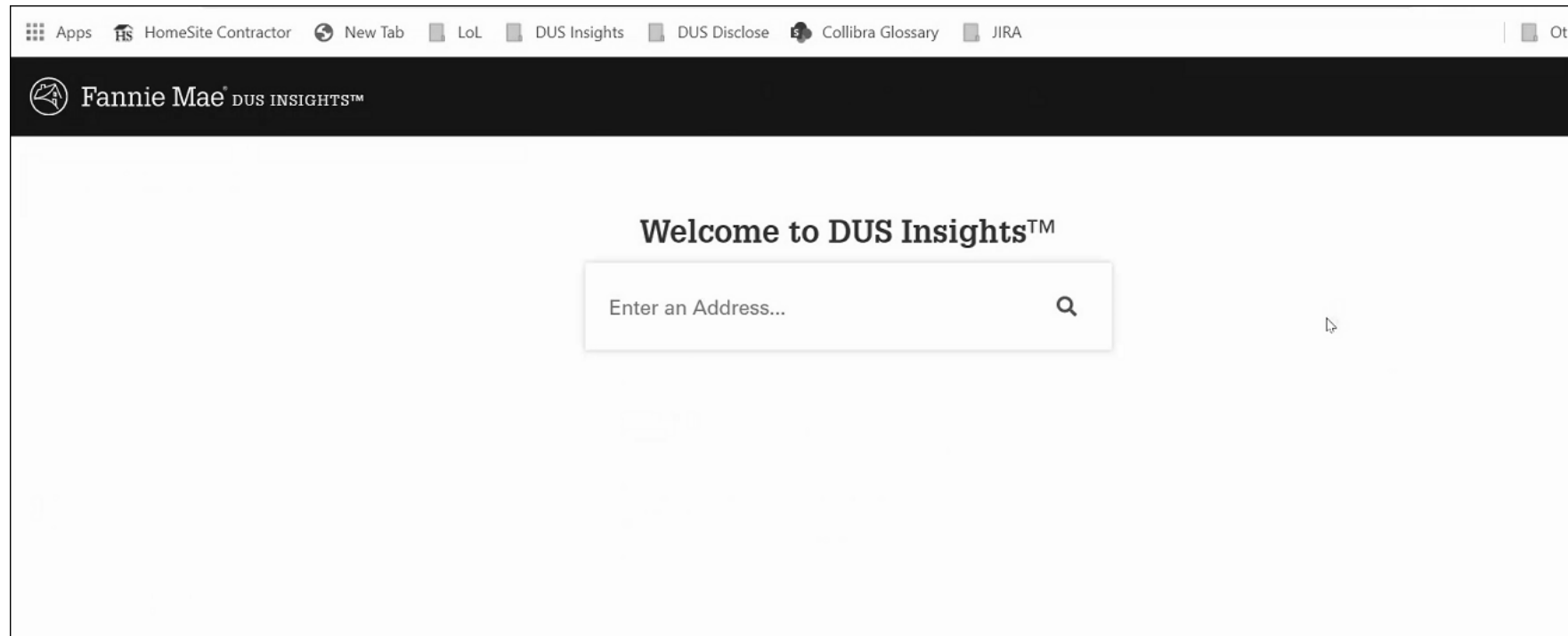


Building Type



Building Type

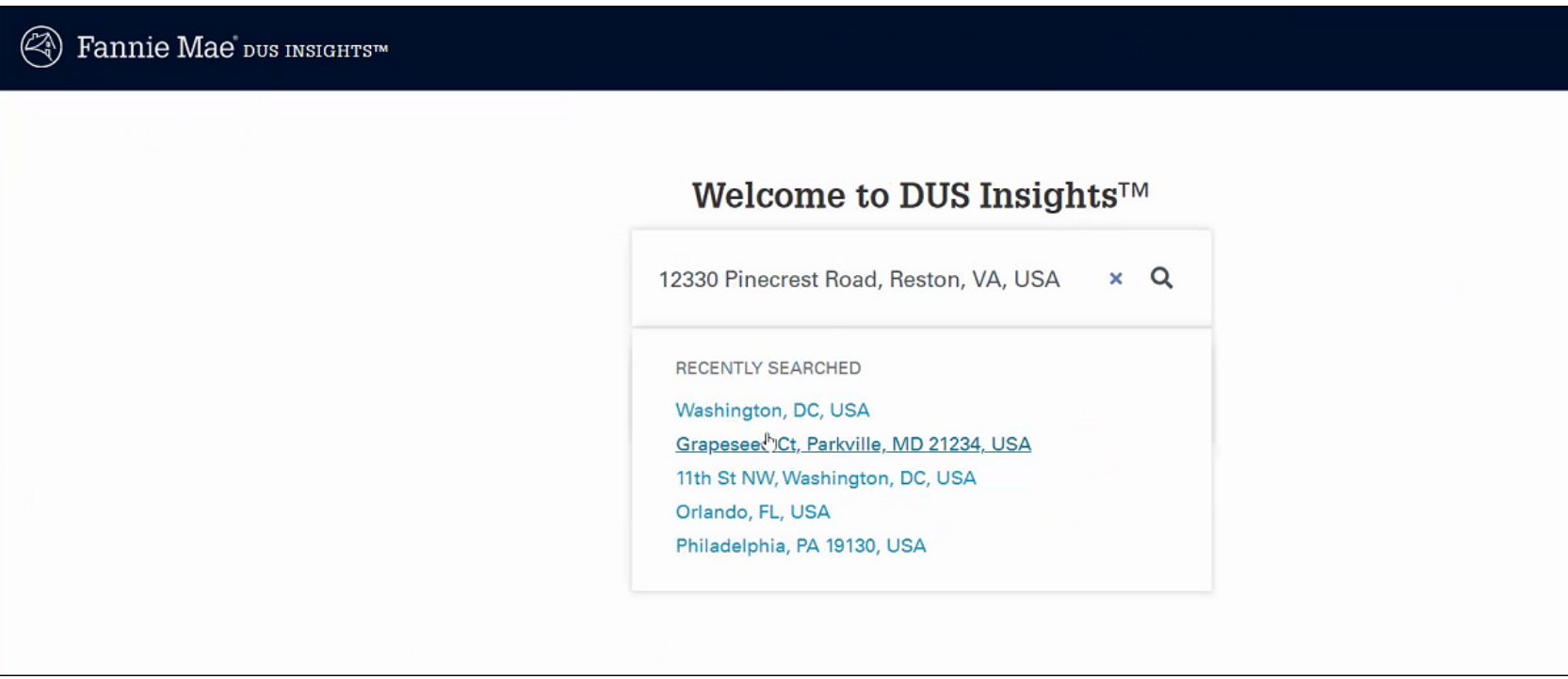
1. Log in to DUS Insights





Building Type

2. Type in the desired property address



The screenshot shows the Fannie Mae DUS Insights search interface. At the top left is the logo and text "Fannie Mae DUS INSIGHTS™". The main content area features a "Welcome to DUS Insights™" heading. Below this is a search input field containing the address "12330 Pinecrest Road, Reston, VA, USA" with a clear button (x) and a search button (magnifying glass). Underneath the search field is a "RECENTLY SEARCHED" section with a list of five previous search results: "Washington, DC, USA", "Grapeseed Ct, Parkville, MD 21234, USA", "11th St NW, Washington, DC, USA", "Orlando, FL, USA", and "Philadelphia, PA 19130, USA".



Building Type

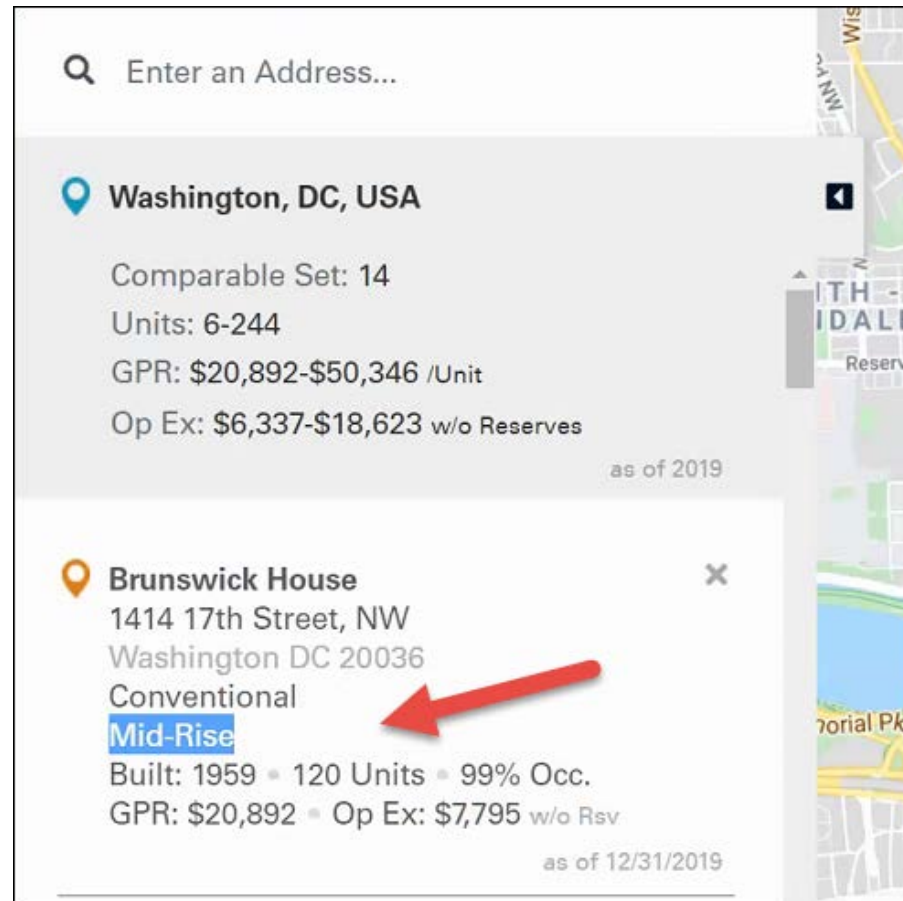
3. You will be taken to the Map view of DUS Insights

The screenshot displays the Fannie Mae DUS Insights interface in Map view. The top navigation bar includes 'Filters', 'Summary', 'Download', 'Map' (selected), 'Table', and 'Analytics'. A search bar on the left prompts 'Enter an Address...'. The map shows Washington, DC with neighborhood labels such as Woodland Normanstone, Adams Morgan, Georgetown, Dupont Circle, Logan Circle, West End, Foggy Bottom, Downtown, Mt Vernon Square, Penn Quarter, Westminister, Shaw, Truxton Circle, and Eckington. A sidebar on the left provides details for 'Brunswick House' at 1414 17th Street, NW, Washington DC 20036. The sidebar also lists a comparable set of 14 units with a GPR of \$20,892-\$50,346 and an Op Ex of \$6,337-\$18,623 w/o Reserves as of 2019. The Brunswick House details include a GPR of \$20,892 and an Op Ex of \$7,795 w/o Rev as of 12/31/2019.



Building Type

4. After selecting the searched property address, the “**Building Type**” will be shown



Building Type

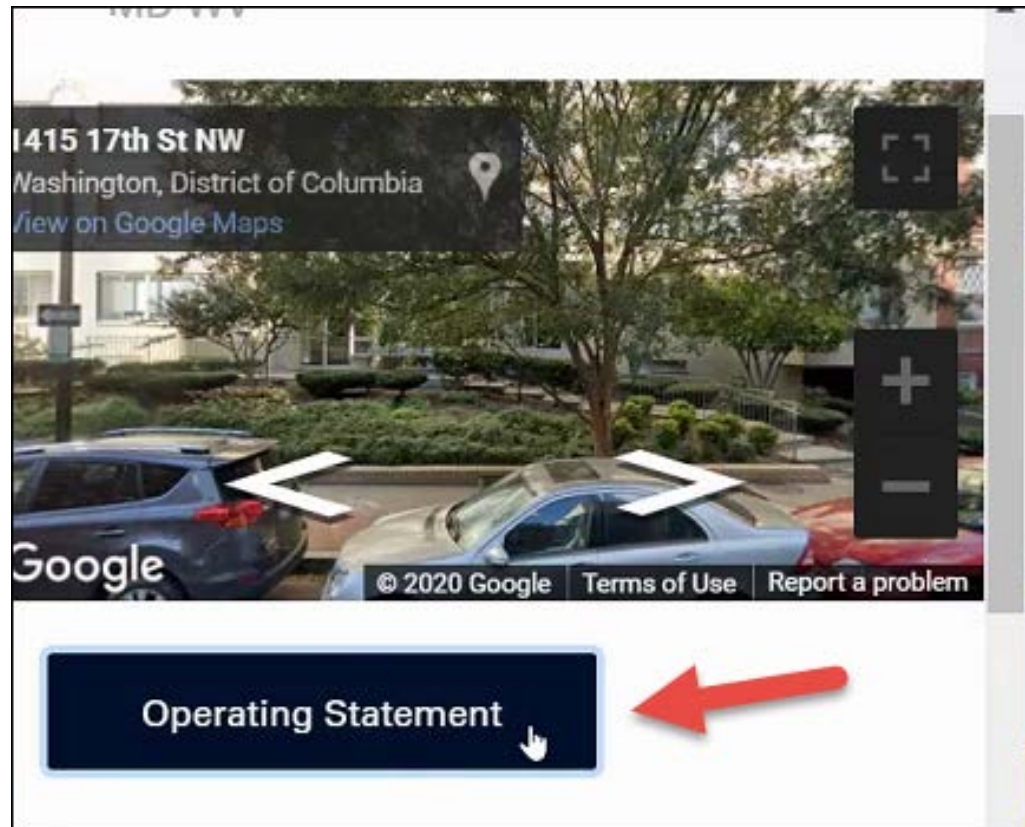
4a. Hovering over the property on the map view, will also show the “**Building Type**”

The screenshot displays the Fannie Mae DUS Insights interface. At the top, navigation tabs include Filters, Summary, Download, Map (selected), Table, and Analytics. The main map area shows a map of Washington, DC, with a tooltip for 'Brunswick House' at 1414 17th Street, NW. The tooltip details: Conventional Mid-Rise, Built: 1959, 120 Units, 99% Occ., GPR: \$20,892, Op Ex: \$7,795 w/o Rsv. A red arrow points from the tooltip to the 'Mid-Rise' option in the sidebar. The sidebar on the left shows a 'Results List' for 'MD-WV' with a photo of the property at 1415 17th St NW. Below the photo is an 'Operating Statement' section with a list of building types: 'Conventional' and 'Mid-Rise' (highlighted with a red arrow). Below the list, it says 'Built in 1959'.




Building Type

5. You can view the “**Building Type**” by selecting the Operating Statement button



Building Type

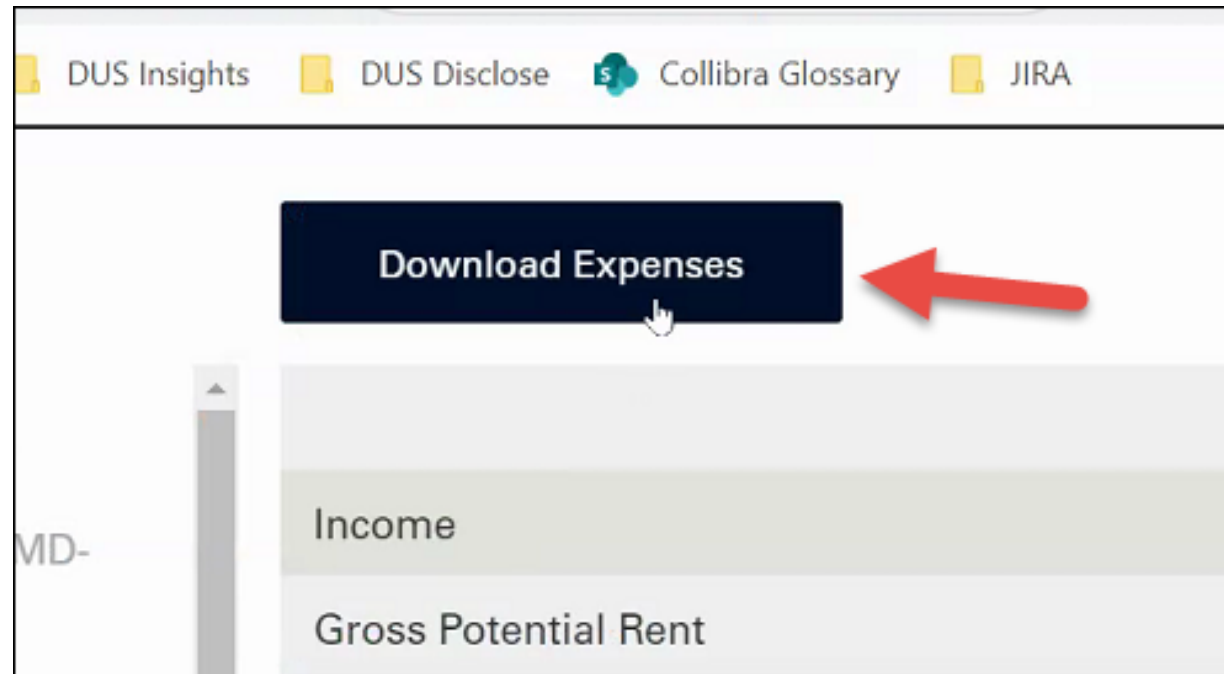
5a. The “**Building Type**” will appear on the Operating Statement window

Operating Statement	Download Expenses		Totals	Per Unit
	2019	2018	2017	
Brunswick House 1414 17th Street, NW Washington DC 20036 Washington-Arlington-Alexandria, DC-VA-MD-WV				
Conventional				
Mid-Rise 				
Built in 1959				
120 Units				
Not MAH				
<hr/>				
GPR: \$20,892 /Unit				as of 12/31/2019
GPR: \$1,741 /Unit/Month				
EGI: \$20,951				
Op Ex: \$7,795 w/o Reserves				
Expense Ratio: 37%				
Occupancy: 99%				
Income				
Gross Potential Rent	\$2,506,984	\$2,465,940	\$2,436,492	
Less:Vacancy Loss	\$(50,113)	\$(82,216)	\$(64,998)	
Laundry/Vending Income	\$12,900	\$12,900	\$12,900	
Parking Income	\$33,853	\$37,099	\$37,199	
Other Income	\$10,462	\$4,790	\$19,176	
Effective Gross Income	\$2,514,086	\$2,438,513	\$2,440,769	
Operating Expenses				
Real Estate Tax	\$189,758	\$211,121	\$173,878	
Property Insurance	\$29,214	\$28,955	\$28,754	



Building Type

6. You can download “**Building Type**” by selecting the Download-Expenses button



Building Type

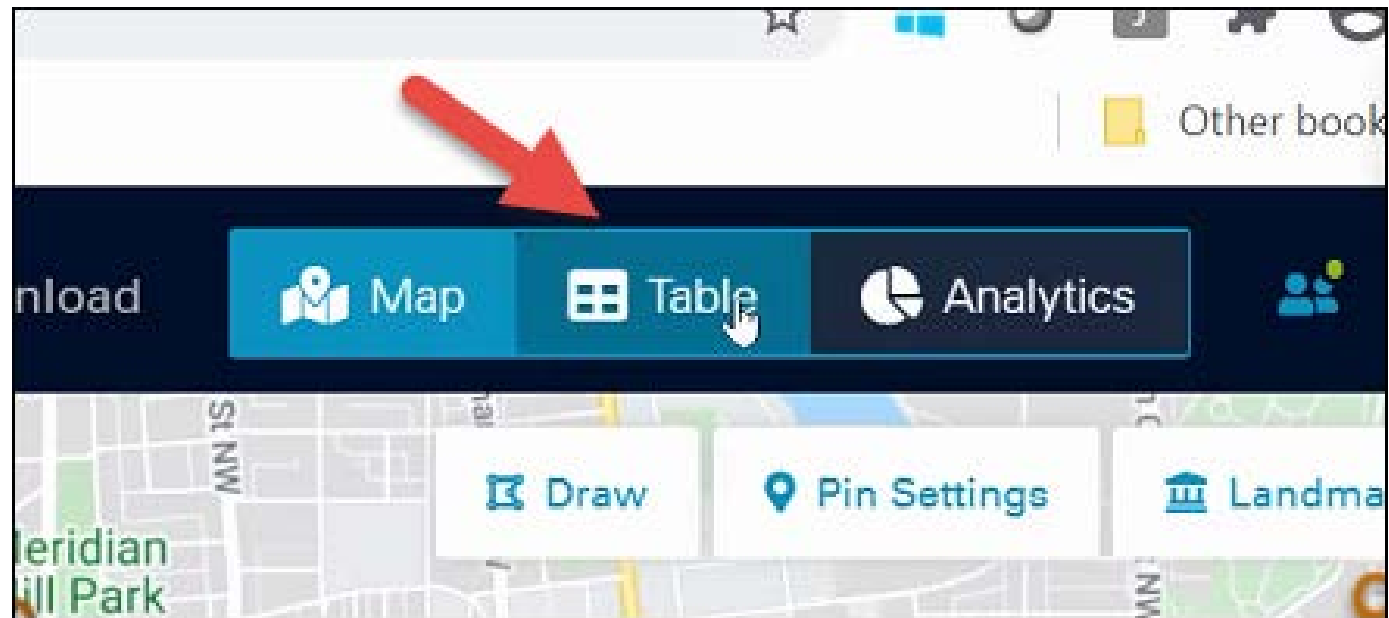
6a. The “**Building Type**” will appear in the Expenses Statement

AU	AV	AW	AX
Physical Occupancy	Operating Expense Ratio	Number of Months Covered	Building Type
99%	37%	12	Mid-Rise
96%	37%	12	Mid-Rise
94%	37%	12	Mid-Rise



Building Type

7. You can view the “**Building Type**” by selecting the Table button





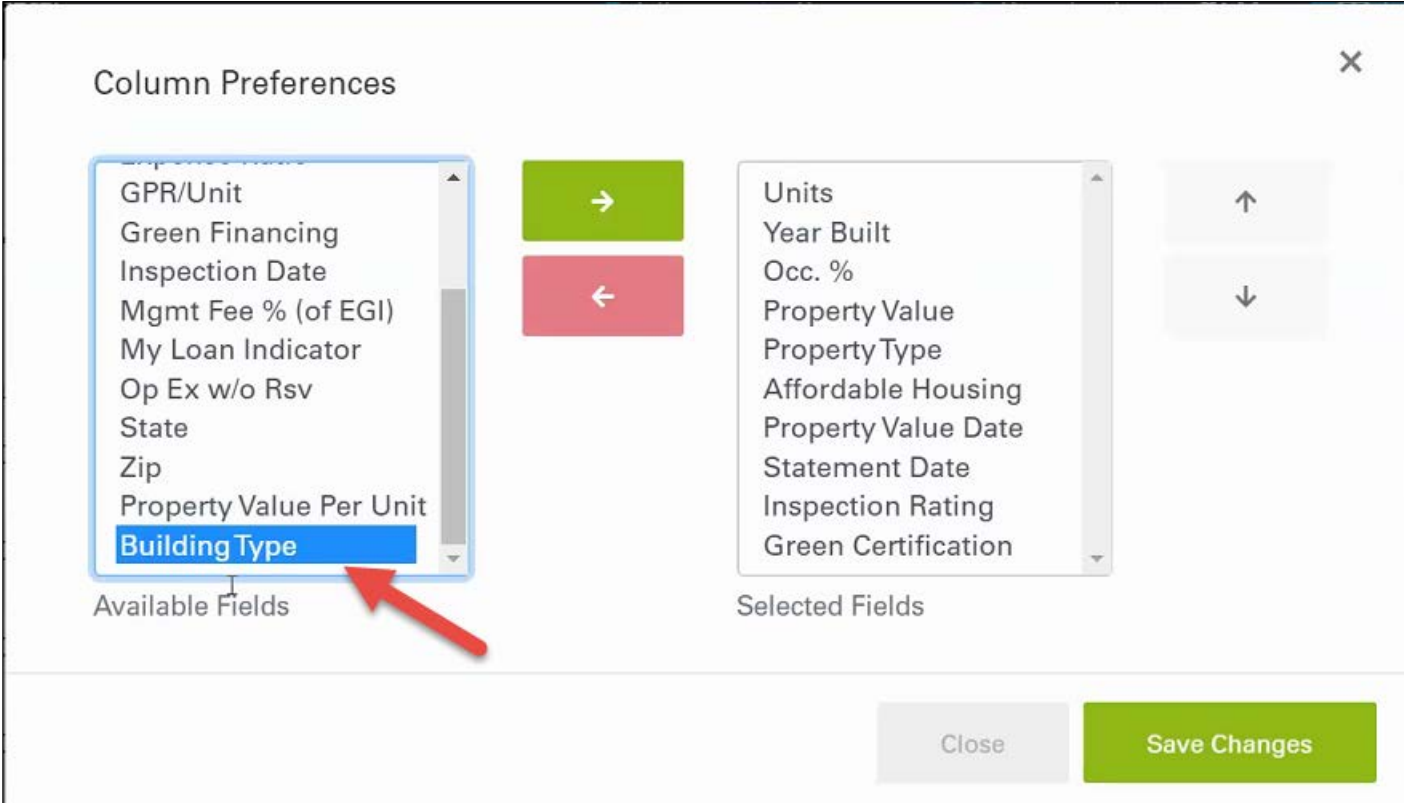
Building Type

7a. Select Columns tab



Building Type

7b. Locate the “**Building Type**” in Column Preferences



The screenshot shows a 'Column Preferences' dialog box with a close button (X) in the top right corner. It is divided into two main sections: 'Available Fields' on the left and 'Selected Fields' on the right. In the 'Available Fields' list, 'Building Type' is highlighted in blue, and a red arrow points to it from below. Between the two lists are two buttons: a green arrow pointing right and a red arrow pointing left. The 'Selected Fields' list contains: Units, Year Built, Occ. %, Property Value, Property Type, Affordable Housing, Property Value Date, Statement Date, Inspection Rating, and Green Certification. To the right of this list are two buttons: an up arrow and a down arrow. At the bottom of the dialog are two buttons: 'Close' and 'Save Changes'.

Available Fields	Selected Fields
GPR/Unit	Units
Green Financing	Year Built
Inspection Date	Occ. %
Mgmt Fee % (of EGI)	Property Value
My Loan Indicator	Property Type
Op Ex w/o Rsv	Affordable Housing
State	Property Value Date
Zip	Statement Date
Property Value Per Unit	Inspection Rating
Building Type	Green Certification



Building Type

7c. Use the right arrow to move the “**Building Type**” to the Selected Fields

The screenshot shows a 'Column Preferences' dialog box with two columns: 'Available Fields' and 'Selected Fields'. In the 'Available Fields' list, 'Building Type' is highlighted in blue. Between the two columns are two buttons: a green button with a right-pointing arrow and a red button with a left-pointing arrow. A red arrow points to the green button, indicating the action to move the selected field to the 'Selected Fields' list.

Column Preferences

Available Fields

- GPR/Unit
- Green Financing
- Inspection Date
- Mgmt Fee % (of EGI)
- My Loan Indicator
- Op Ex w/o Rsv
- State
- Zip
- Property Value Per Unit
- Building Type**

Selected Fields

- Units
- Year Built
- Occ. %
- Property Value
- Property Type
- Affordable Housing
- Property Value Date
- Statement Date
- Inspection Rating
- Green Certification





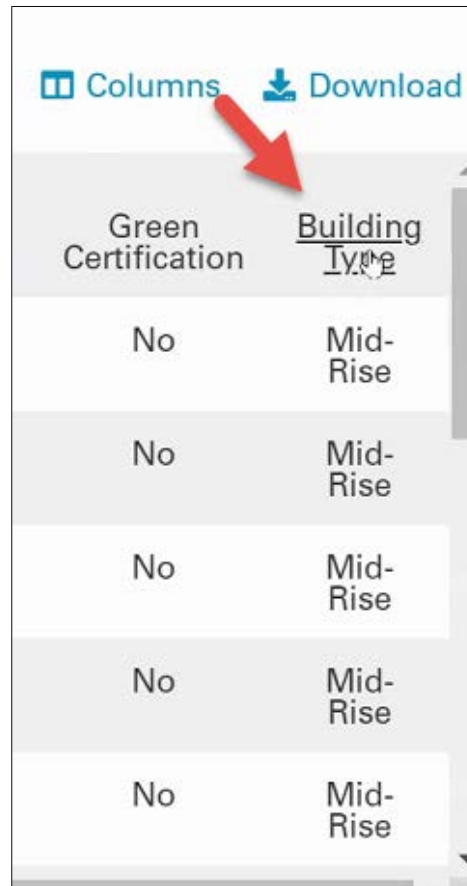
Building Type

7d. Select Save Changes



Building Type

7e. The “**Building Type**” will now appear in the Columns view



Green Certification	Building Type
No	Mid-Rise
No	Mid-Rise
No	Mid-Rise
No	Mid-Rise
No	Mid-Rise
No	Mid-Rise

Note: Changes will save after the first set up of the columns





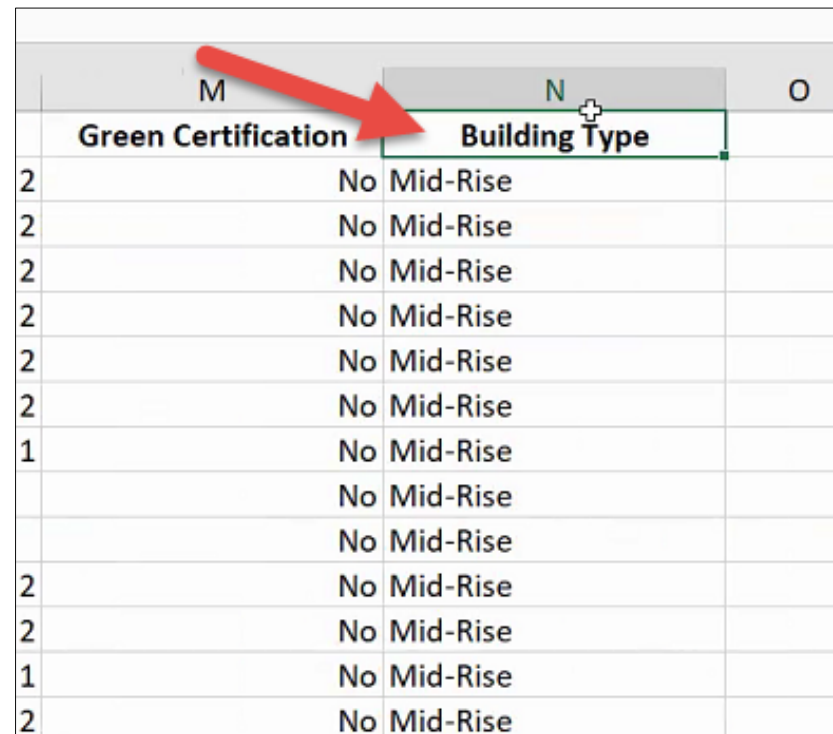
Building Type

8. You can view the “**Building Type**” by selecting the Download button



Building Type

8a. The “**Building Type**” will now appear in your download



A screenshot of a data table with three columns: 'M', 'N', and 'O'. The 'M' column contains values 2, 2, 2, 2, 2, 2, 1, and 2. The 'N' column contains values 'No' and 'Mid-Rise'. The 'O' column is empty. A red arrow points to the 'Building Type' header in the 'N' column. A green box highlights the 'Building Type' header and the first row of data.

	M	N	O
		Green Certification	Building Type
2	No	Mid-Rise	
2	No	Mid-Rise	
2	No	Mid-Rise	
2	No	Mid-Rise	
2	No	Mid-Rise	
2	No	Mid-Rise	
1	No	Mid-Rise	
	No	Mid-Rise	
	No	Mid-Rise	
2	No	Mid-Rise	
2	No	Mid-Rise	
1	No	Mid-Rise	
2	No	Mid-Rise	



Building Type

8b. You can tailor “**All Data**” to show the “**Building Type**”

The screenshot shows a web application interface with a dark blue navigation bar at the top. The navigation bar contains several tabs: 'Summary', 'Download', 'Map', 'Table', and 'Analytics'. The 'Download' tab is currently selected, and a mouse cursor is hovering over it. Below the navigation bar, there is a list of data download options. Two red arrows point to the following options:

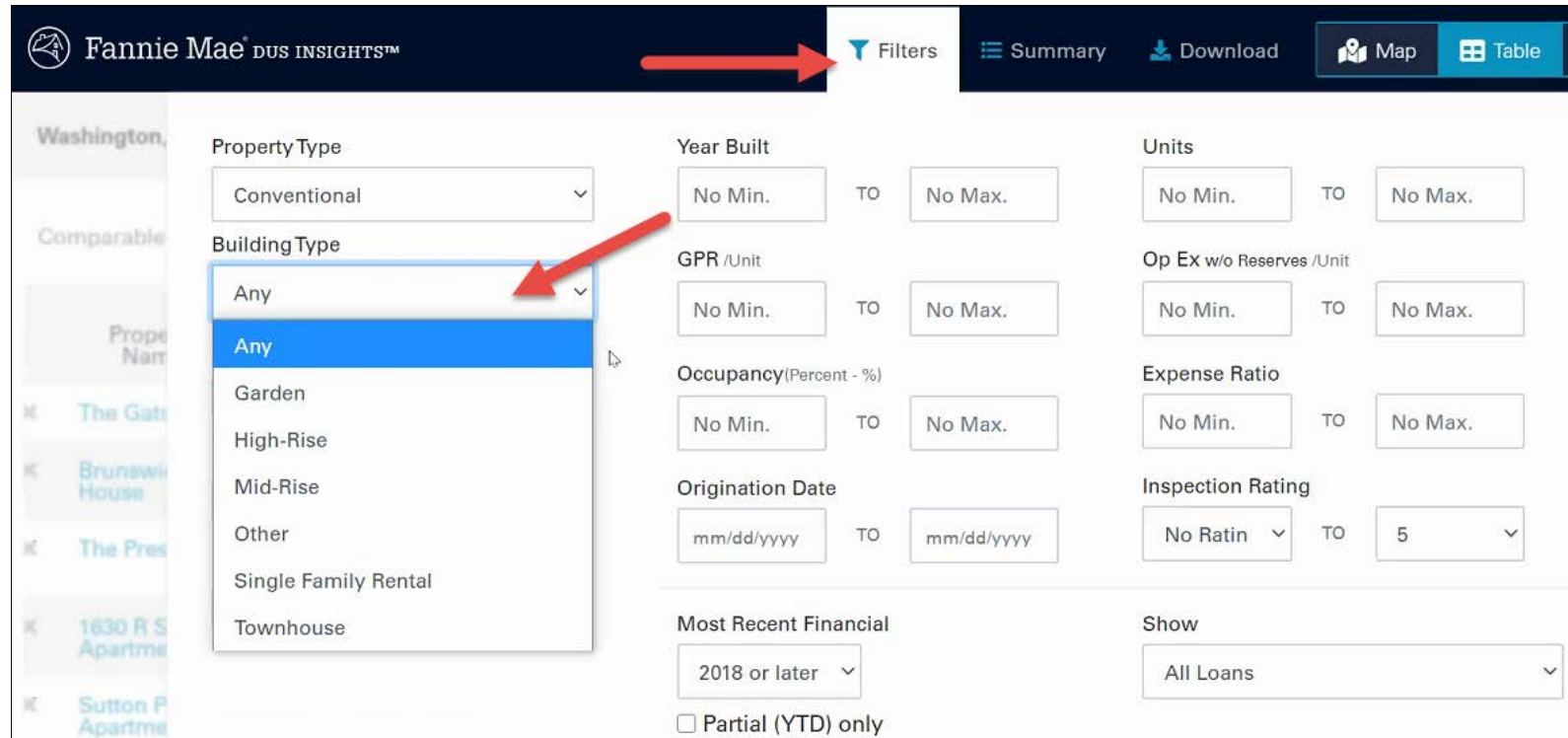
- All Data Latest Annual
- All Data Latest Annual or YTD

Below these options, there is a section titled 'Lender Resources' with links for 'Glossary', 'FAQ', and 'Report Spec'. The background of the interface is slightly blurred, showing other elements like 'Affordable Housing', 'Not MAH', and 'Building Type'.



Building Type

8c. From the Filters tab, you can select which “**Building Type**” you want to be displayed



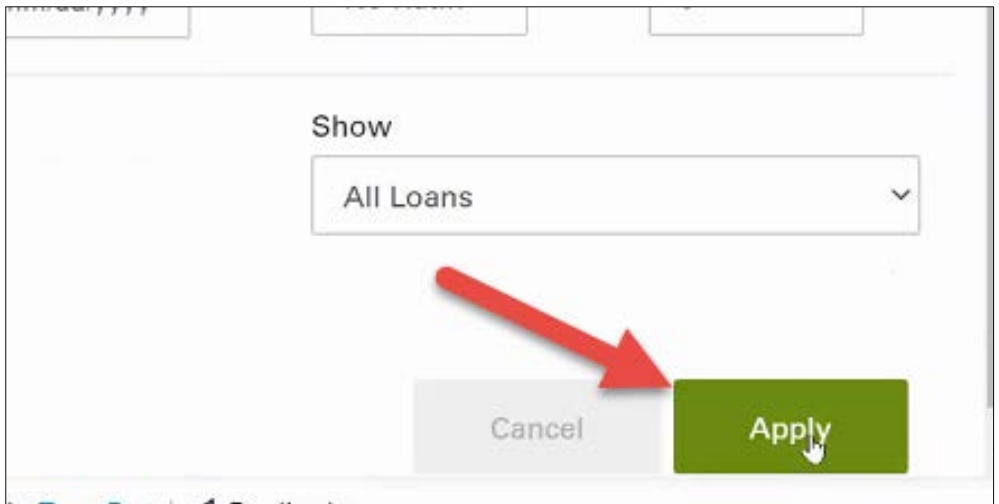
The screenshot displays the Fannie Mae DUS Insights interface, specifically the Filters tab. The top navigation bar includes the Fannie Mae logo, the text "Fannie Mae DUS INSIGHTS™", and several tabs: "Filters" (highlighted with a red arrow), "Summary", "Download", "Map", and "Table". Below the navigation bar, the "Filters" section is visible, containing various filter categories. The "Building Type" filter is expanded, showing a dropdown menu with the following options: "Any" (highlighted in blue), "Garden", "High-Rise", "Mid-Rise", "Other", "Single Family Rental", and "Townhouse". A red arrow points to the "Any" option in the dropdown. Other filter categories include "Property Type" (set to "Conventional"), "Year Built" (No Min. to No Max.), "Units" (No Min. to No Max.), "GPR /Unit" (No Min. to No Max.), "Op Ex w/o Reserves /Unit" (No Min. to No Max.), "Expense Ratio" (No Min. to No Max.), "Occupancy(Percent - %)" (No Min. to No Max.), "Origination Date" (mm/dd/yyyy to mm/dd/yyyy), "Inspection Rating" (No Ratin to 5), "Most Recent Financial" (2018 or later), and "Show" (All Loans). There is also a checkbox for "Partial (YTD) only".





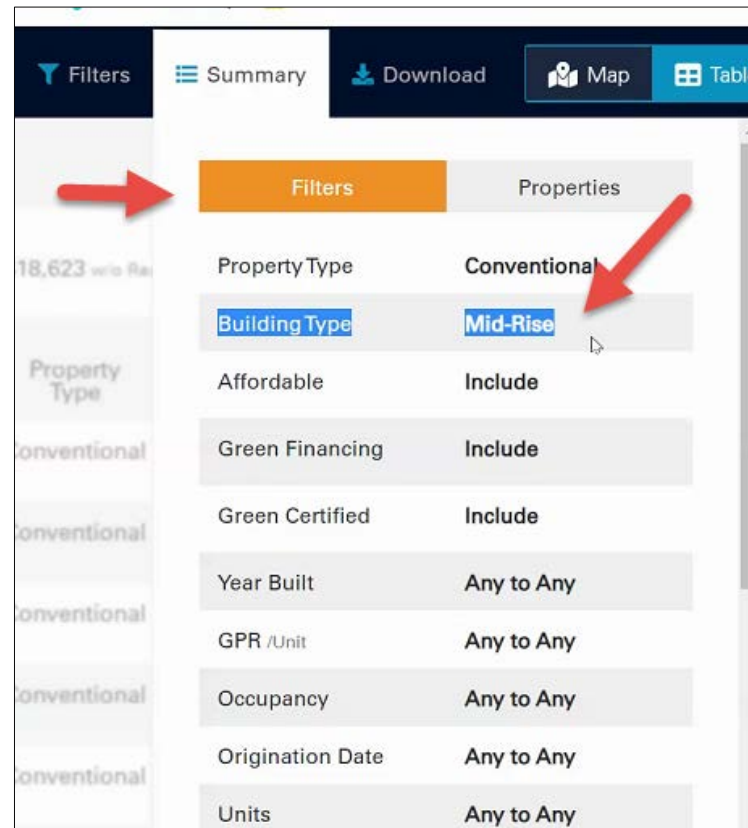
Building Type

8d. Select Apply



Building Type

8e. On the Summary tab, you will now see the “**Building Type**” in the Filters view





Quarterly / Year To Date Statements



Quarterly / Year To Date Statements

1. To view the **Quarterly/Year to date Statements**, type in the desired property address

The screenshot displays the Fannie Mae DUS Insights interface. At the top, there is a navigation bar with options for Filters, Summary, Download, Map (selected), Table, and Analytics. A search bar on the left prompts the user to 'Enter an Address...'. Below the search bar, the location is set to 'Washington, DC, USA'. The sidebar provides details for a 'Comparable Set' and a specific property, 'Brunswick House'. The map shows various neighborhoods in Washington, DC, with several orange location pins and one blue pin indicating the selected property.

Comparable Set:
Washington, DC, USA
Comparable Set: 14
Units: 6-244
GPR: \$20,892-\$50,346 /Unit
Op Ex: \$6,337-\$18,623 w/o Reserves
as of 2019

Brunswick House
1414 17th Street, NW
Washington DC 20036
Conventional
Mid-Rise
Built: 1959 • 120 Units • 99% Occ.
GPR: \$20,892 • Op Ex: \$7,795 w/o Rev
as of 12/31/2019






Quarterly / Year To Date Statements

2. Click the searched property address

as of 12/31/2018


 **The Waring Condominium** 

1433T Street NW
Washington DC 20009

Conventional
Mid-Rise

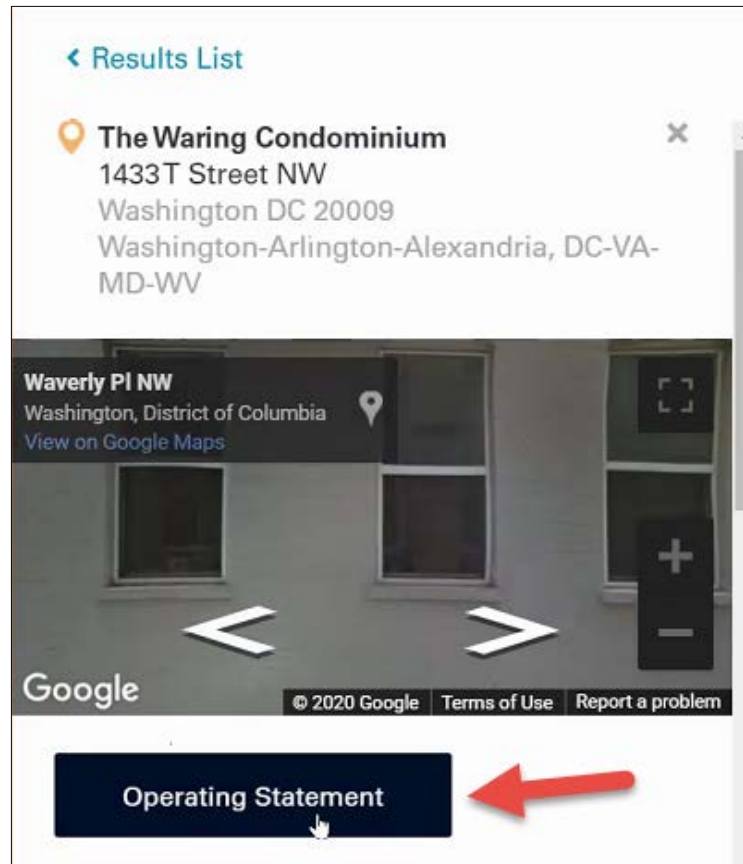
Built: 1913 • 37 Units • 89% Occ.
GPR: \$22,375 • Op Ex: \$8,212 w/o Rsv

as of 12/31/2019



Quarterly / Year To Date Statements

3. Click the **Operating Statement** button



Quarterly / Year To Date Statements

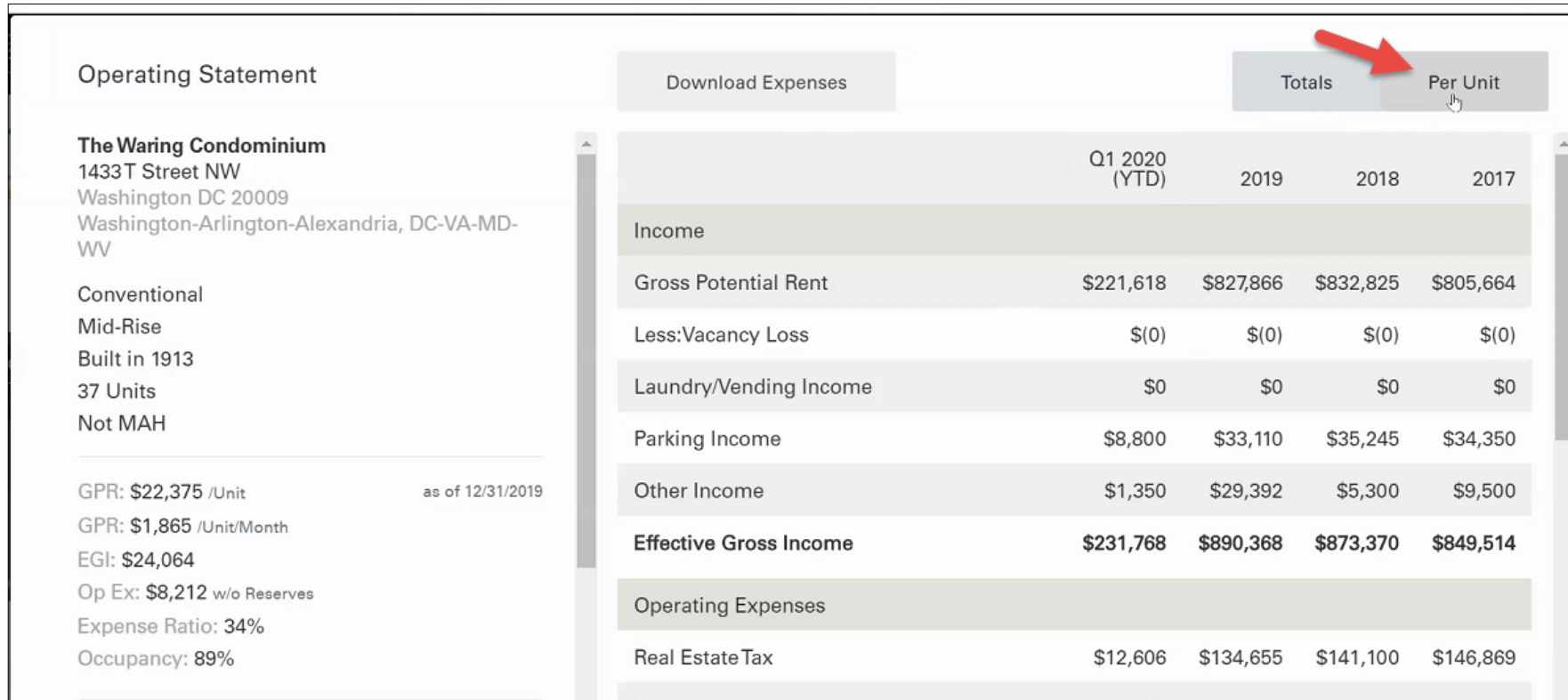
4. If a property has a year to date submitted, then the YTD information will be available

Operating Statement		Download Expenses	Totals	Per Unit	
The Waring Condominium 1433T Street NW Washington DC 20009 Washington-Arlington-Alexandria, DC-VA-MD-WV Conventional Mid-Rise Built in 1913 37 Units Not MAH GPR: \$22,375 /Unit as of 12/31/2019 GPR: \$1,865 /Unit/Month EGI: \$24,064 Op Ex: \$8,212 w/o Reserves Expense Ratio: 34% Occupancy: 89%			Q1 2020 (YTD)	2019 2018 2017	
		Income			
	Gross Potential Rent	\$221,618	\$827,866	\$832,825	\$805,664
	Less:Vacancy Loss	\$(0)	\$(0)	\$(0)	\$(0)
	Laundry/Vending Income	\$0	\$0	\$0	\$0
	Parking Income	\$8,800	\$33,110	\$35,245	\$34,350
	Other Income	\$1,350	\$29,392	\$5,300	\$9,500
	Effective Gross Income	\$231,768	\$890,368	\$873,370	\$849,514
		Operating Expenses			
	Real Estate Tax	\$12,606	\$134,655	\$141,100	\$146,869
	Property Insurance	\$4,239	\$16,957	\$16,808	\$16,335



Quarterly / Year To Date Statements

4a. You can view the YTD Financials per unit by selecting **Per Unit**



Operating Statement

The Waring Condominium
1433T Street NW
Washington DC 20009
Washington-Arlington-Alexandria, DC-VA-MD-WV

Conventional
Mid-Rise
Built in 1913
37 Units
Not MAH

GPR: \$22,375 /Unit as of 12/31/2019
GPR: \$1,865 /Unit/Month
EGI: \$24,064
Op Ex: \$8,212 w/o Reserves
Expense Ratio: 34%
Occupancy: 89%

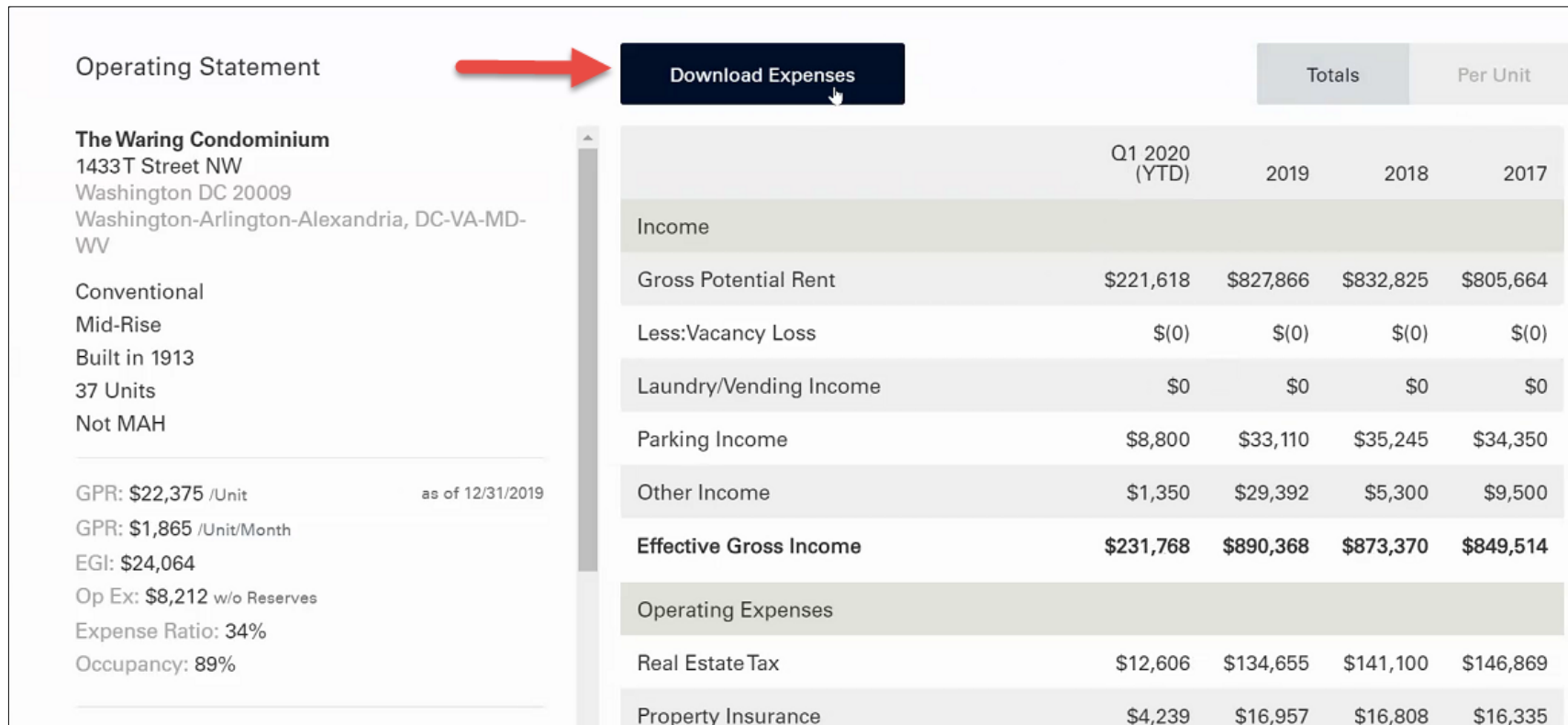
Download Expenses

	Q1 2020 (YTD)	2019	2018	2017
Income				
Gross Potential Rent	\$221,618	\$827,866	\$832,825	\$805,664
Less: Vacancy Loss	\$ (0)	\$ (0)	\$ (0)	\$ (0)
Laundry/Vending Income	\$0	\$0	\$0	\$0
Parking Income	\$8,800	\$33,110	\$35,245	\$34,350
Other Income	\$1,350	\$29,392	\$5,300	\$9,500
Effective Gross Income	\$231,768	\$890,368	\$873,370	\$849,514
Operating Expenses				
Real Estate Tax	\$12,606	\$134,655	\$141,100	\$146,869



Quarterly / Year To Date Statements

5. You can view the YTD Financials by selecting the **Download Expenses** tab



Operating Statement

The Waring Condominium
1433T Street NW
Washington DC 20009
Washington-Arlington-Alexandria, DC-VA-MD-WV

Conventional
Mid-Rise
Built in 1913
37 Units
Not MAH

GPR: \$22,375 /Unit as of 12/31/2019
GPR: \$1,865 /Unit/Month
EGI: \$24,064
Op Ex: \$8,212 w/o Reserves
Expense Ratio: 34%
Occupancy: 89%

	Q1 2020 (YTD)	2019	2018	2017
Income				
Gross Potential Rent	\$221,618	\$827,866	\$832,825	\$805,664
Less: Vacancy Loss	\$(0)	\$(0)	\$(0)	\$(0)
Laundry/Vending Income	\$0	\$0	\$0	\$0
Parking Income	\$8,800	\$33,110	\$35,245	\$34,350
Other Income	\$1,350	\$29,392	\$5,300	\$9,500
Effective Gross Income	\$231,768	\$890,368	\$873,370	\$849,514
Operating Expenses				
Real Estate Tax	\$12,606	\$134,655	\$141,100	\$146,869
Property Insurance	\$4,239	\$16,957	\$16,808	\$16,335





Quarterly / Year To Date Statements

5a. From the **Statement Type** filed you are able to see which statement is available

S	T
My Company Loan Indicator	Statement Type
No	YTD
	Normalized
	Normalized
	Normalized





Quarterly / Year To Date Statements

5b. You can view the total **Number of Months** the financial statement is submitted for

AW	
Number of Months Covered	
	3
	12
	12
	12
+	



Quarterly / Year To Date Statements

6. From the Filters tab you can see the date range the **Most Recent Financials** represent

The screenshot displays the 'Filters' tab in the Fannie Mae DUS Insights interface. The top navigation bar includes the logo, 'Filters', 'Summary', 'Download', 'Map', and 'Table'. The main content area is divided into several filter sections:

- Property Type:** Conventional
- Building Type:** Any
- Affordable:** Include, Exclude, Only
- Green Financing:** Include, Exclude, Only
- Green Certified:** Include, Exclude, Only
- Year Built:** No Min. TO No Max.
- GPR /Unit:** No Min. TO No Max.
- Occupancy(Percent - %):** No Min. TO No Max.
- Origination Date:** mm/dd/yyyy TO mm/dd/yyyy
- Units:** No Min. TO No Max.
- Op EX w/o Reserves /Unit:** No Min. TO No Max.
- Expense Ratio:** No Min. TO No Max.
- Inspection Rating:** No Ratin TO 5
- Most Recent Financial:** 2018 or later
- Show:** All Loans

Two red arrows highlight the 'Filters' tab and the 'Most Recent Financial' dropdown menu.






Quarterly / Year To Date Statements

6a. When selected it will return properties where partial year financial statements are available

Most Recent Financial

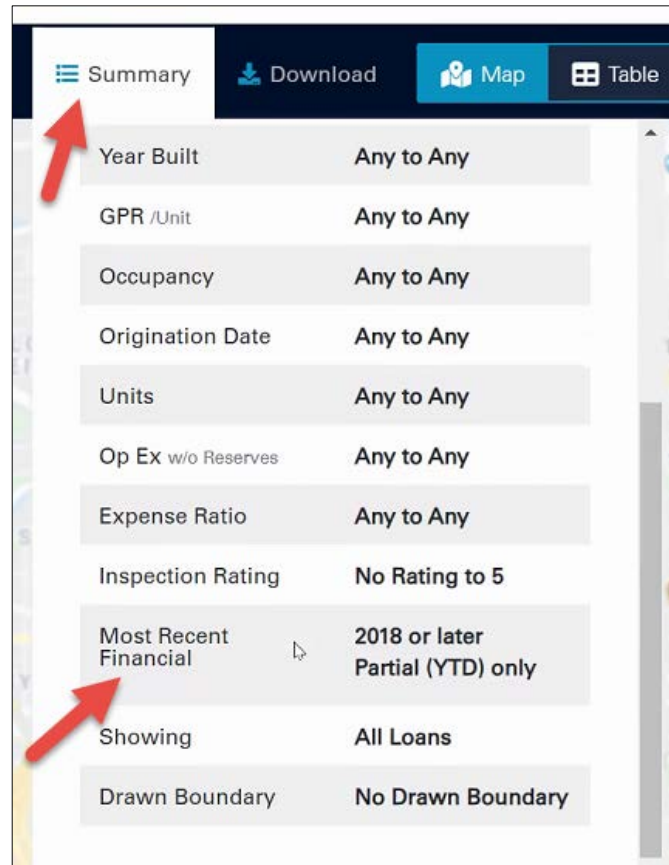
2018 or later ▾

Partial (YTD) only



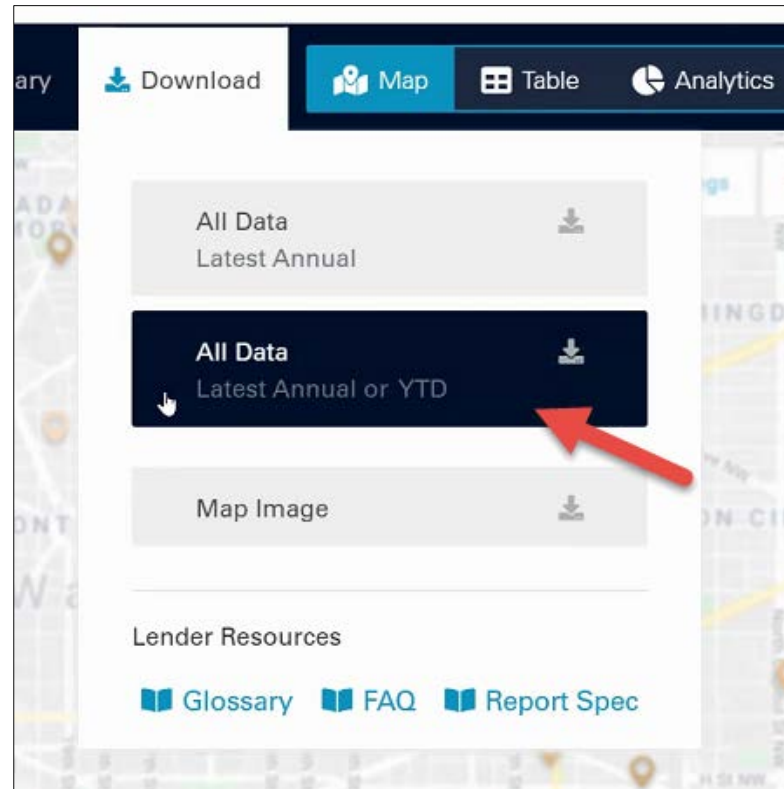
Quarterly / Year To Date Statements

7. You can view the **Most Recent Financials** by selecting the Summary tab



Quarterly / Year To Date Statements

8. Report returns all the properties in the comparable set with most recent financial statement data (which can be YTD or Annual, whichever is latest)





Quarterly / Year To Date Statements

8a. *Example:* Report of all the properties in the comparable set with most recent financial statement data (which can be YTD or Annual, whichever is latest)

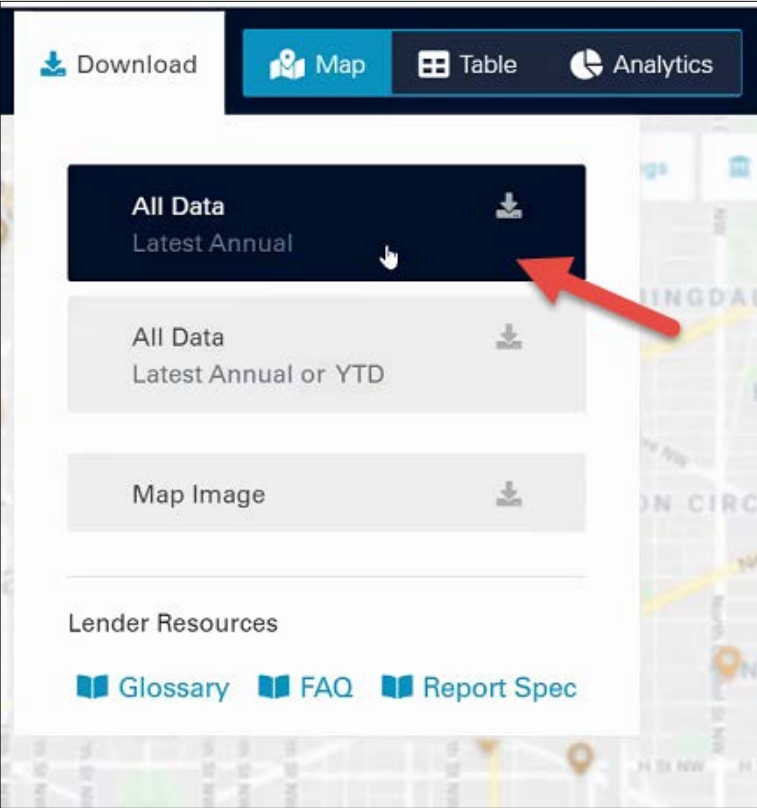
T
Statement Type
YTD
Normalized
Normalized
Normalized
Normalized
YTD
Normalized
Normalized
YTD
Normalized
Normalized
Normalized
Normalized
Normalized
Normalized
Normalized
Normalized
Normalized
Normalized
YTD





Quarterly / Year To Date Statements

8b. The Report is still available to return all the properties in the comparable set with most recent Annual financial statement data



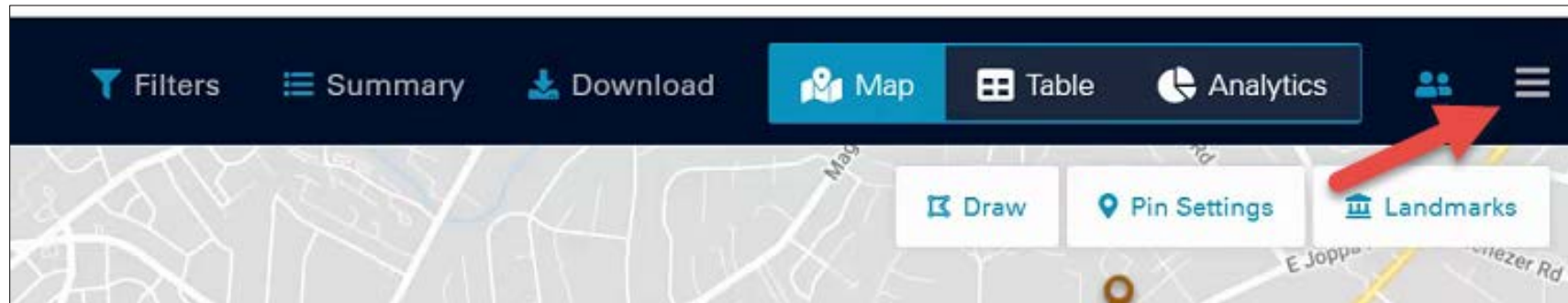


My Preferences



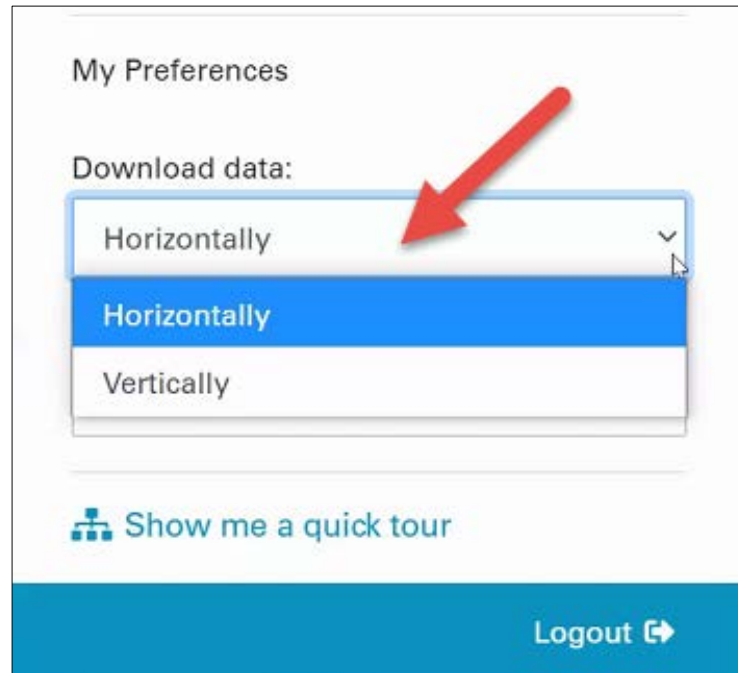
My Preferences

1. To customize “**My Preferences**”, select the preferences icon in the top right corner



My Preferences

2. You can change your download data to **Vertically** or **Horizontally**



Note: By default, its selected to horizontal






My Preferences


3. If desired, change your download data to **Vertically**


My Preferences


Download data:

Vertically 

Clicking a comp from Map list opens:

Detail Panel 

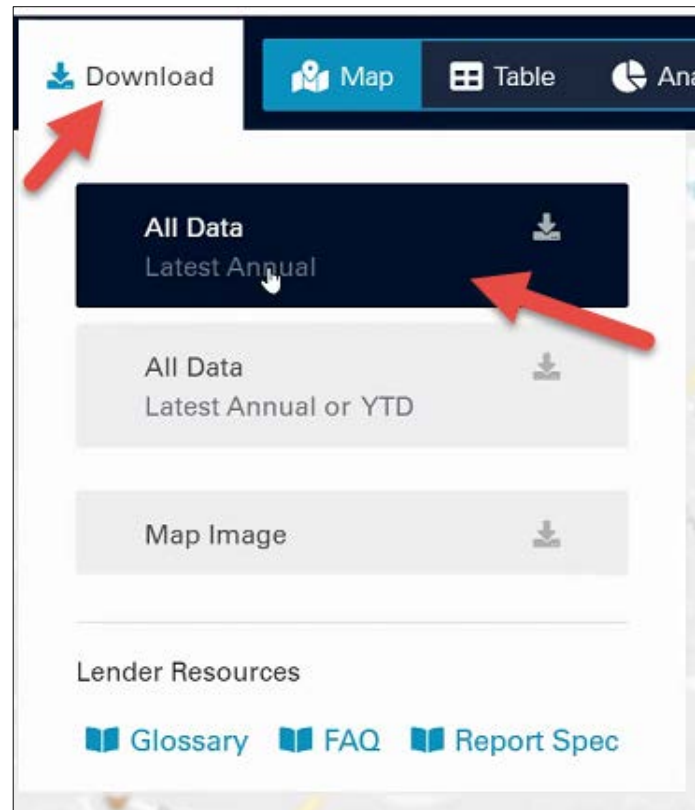
 [Show me a quick tour](#)

Logout 



My Preferences

4. After changing to **Vertically**, you can view your Data from the **Download** button



My Preferences

5. Each property is now in its separate column

	A	B	C	D
1	Property Name	Clearsprings Town Homes	The BLVD at White Springs	Spring Hill Apartments
2	Property Address	53 Bayberry Road	7935 Belridge Road	11 Springtowne Circle
3	Property City	Parkville	Nottingham	Baltimore
4	Property State	MD	MD	MD
5	Property ZIP Code	21234	21236	21234
6	MSA	Baltimore-Columbia-Towson, MD	Baltimore-Columbia-Towson, MD	Baltimore-Columbia-Towson, MD
7	Property Type	Conventional	Conventional	Conventional
8	Year Built	1979	1975	1985
9	Units	258	459	330
10	Affordable Housing Type	Not MAH	Not MAH	Not MAH
11	Distance from the Subject Address	0.2	0.5	1.3
12	Property Value As of Date	1/1/2016	11/16/2017	1/1/2012
13	Property Value	\$45,218,475	\$61,000,000	\$43,900,000
14	Inspection Rating Date	8/12/2019	1/29/2020	9/10/2018
15	Inspection Rating	1	2	1
16	Age Restricted	No	No	No
17	Green Certification	No	No	No
18	Green Financing Type			
19	My Company Loan Indicator	No	No	No
20	Statement Type	Normalized	Normalized	Normalized
21	Statement End Date	12/31/2019	12/31/2019	12/31/2019
22	Gross Potential Rent	\$4,981,151	\$6,407,566	\$5,060,909
23	Less: Vacancy Loss	(\$321,742)	(\$635,611)	(\$178,260)



My Preferences

6. To show the data for one selected property, select **Property** then **Operating Statement**

The screenshot displays the Fannie Mae DUS Insights web application. At the top, there is a navigation bar with the logo and the text "Fannie Mae DUS INSIGHTS™". Below the logo, there are several tabs: "Filters", "Summary", "Download", "Map" (which is currently selected), "Table", and "Analytics".

The main content area is divided into two sections. On the left, there is a "Results List" section. It contains a list of properties. The first property is "Clearsprings Town Homes" located at "53 Bayberry Road, Parkville MD 21234, Baltimore-Columbia-Towson, MD". A red arrow points to this property. Below the list, there is a street view image of "Upton Rd, Parkville, Maryland". Below the street view, there is a dark blue button labeled "Operating Statement" with a white mouse cursor icon over it. A red arrow points to this button. Below the "Operating Statement" button, there are two other options: "Conventional" and "Garden".

On the right side of the interface, there is a map showing the location of the selected property. The map is labeled "WOODCROFT" and "Parkville". A blue pin is placed on the map, indicating the location of the property. The map also shows several other properties marked with orange pins. At the bottom of the map, there are two buttons: "Map" and "Hybrid".





My Preferences

7. Click the **Download Expenses** button

The screenshot shows a software interface for an 'Operating Statement'. On the left, the text reads: 'Loch Raven Apartments', '1711 Edgewood Road', 'Parkville MD 21234', and 'Baltimore-Columbia-Towson, MD'. To the right of this text is a vertical scrollbar. Further right is a dark blue button labeled 'Download Expenses'. A red arrow points from the left towards this button, and a white mouse cursor is positioned over the button. Below the button, a portion of a table is visible, with the word 'Income' appearing in a greyed-out cell.



My Preferences

8. It will now reflect the data for the individual selected property

	A	B	C	D
1	Property Name	Loch Raven Apartments		
2	Property Address	1711 Edgewood Road		
3	Property City	Parkville		
4	Property State	MD		
5	Property ZIP Code	21234		
6	MSA	Baltimore-Columbia-Towson, MD		
7	Property Type	Conventional		
8	Year Built	1942		
9	Units	495		
10	Affordable Housing Type	Not MAH		
11	Distance from the Subject Address	1.5		
12	Property Value As of Date	1/1/2014		
13	Property Value	\$53,000,000		
14	Inspection Rating Date	1/13/2020		
15	Inspection Rating	2		
16	Age Restricted	No		
17	Green Certification	No		
18	Green Financing Type			
19	My Company Loan Indicator	No		
20	Statement Type	YTD	Normalized	Normalized
21	Statement End Date	6/30/2020	12/31/2019	12/31/2018
22	Gross Potential Rent	\$3,149,609	\$6,146,418	\$5,922,135
23	Less: Vacancy Loss	(\$144,075)	(\$267,972)	(\$222,356)



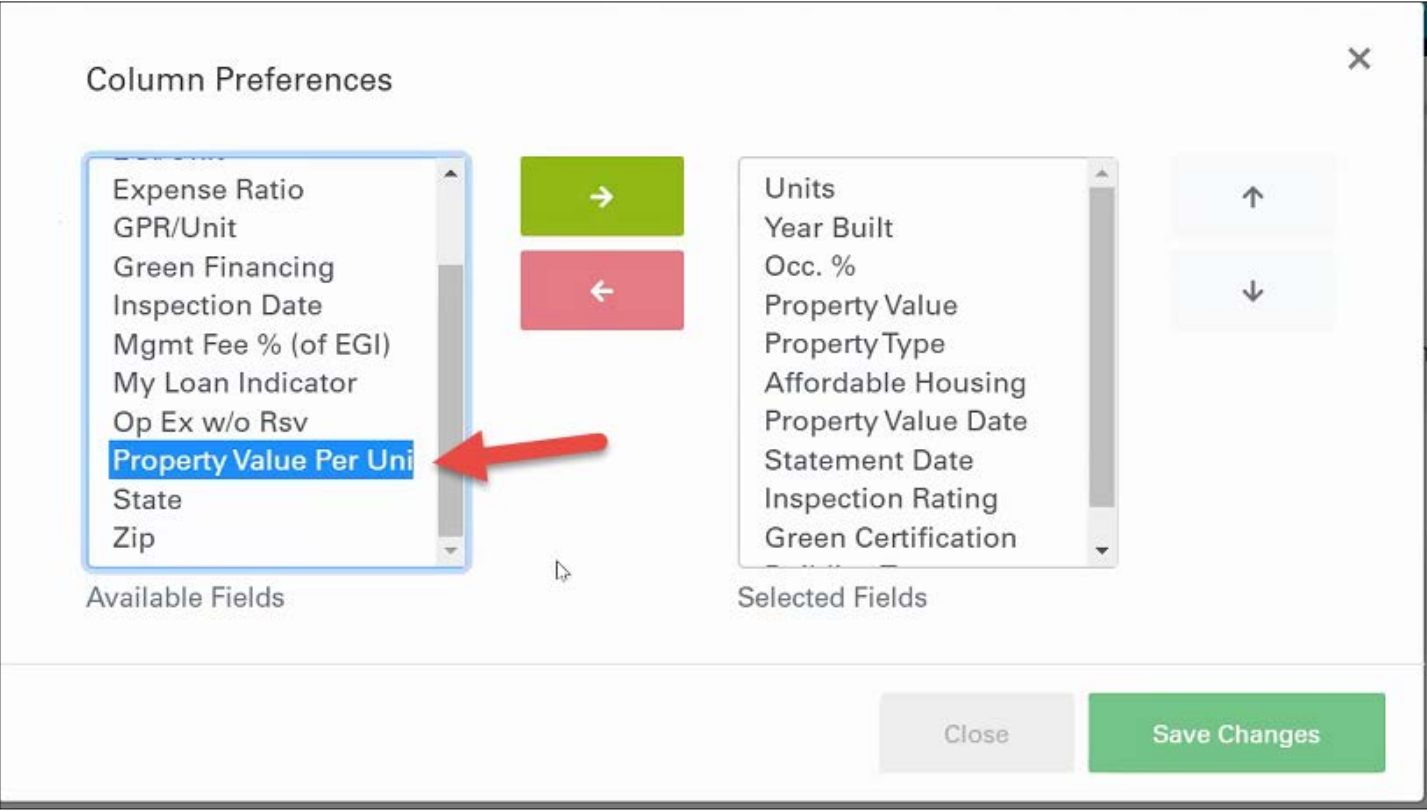


Property Value/Unit as a Column Choice



Property Value/Unit as a Column Choice

1. Go to **Table** and **Add Columns** to add the **Property Value Per Unit** to your Column Choice

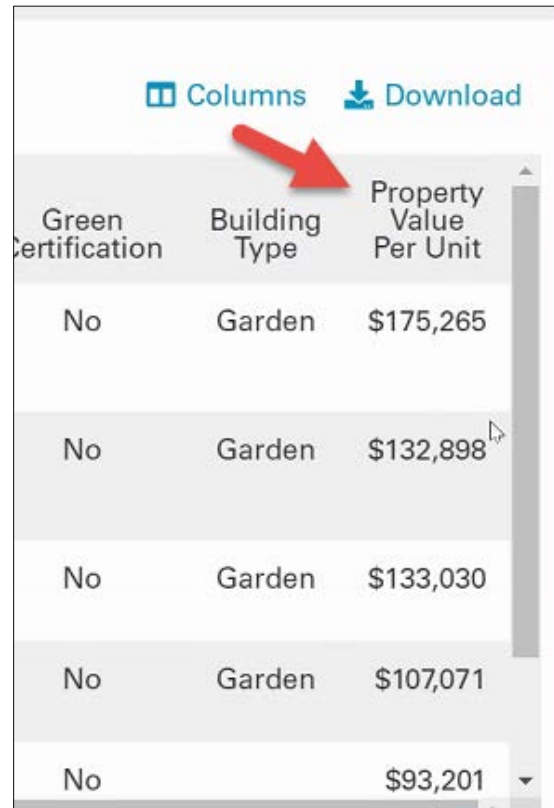


The screenshot shows a 'Column Preferences' dialog box with two columns of fields. The left column, labeled 'Available Fields', contains: Expense Ratio, GPR/Unit, Green Financing, Inspection Date, Mgmt Fee % (of EGI), My Loan Indicator, Op Ex w/o Rsv, **Property Value Per Unit** (highlighted in blue with a red arrow pointing to it), State, and Zip. The right column, labeled 'Selected Fields', contains: Units, Year Built, Occ. %, Property Value, Property Type, Affordable Housing, Property Value Date, Statement Date, Inspection Rating, and Green Certification. Between the columns are a green right-pointing arrow and a red left-pointing arrow. At the bottom are 'Close' and 'Save Changes' buttons.



Property Value/Unit as a Column Choice

2. The **Property Value per Unit** will now be available in your **Columns** view



The screenshot shows a data table with a 'Columns' menu open. The table has three columns: 'Green Certification', 'Building Type', and 'Property Value Per Unit'. A red arrow points to the 'Property Value Per Unit' column header. The table contains five rows of data.

Green Certification	Building Type	Property Value Per Unit
No	Garden	\$175,265
No	Garden	\$132,898
No	Garden	\$133,030
No	Garden	\$107,071
No		\$93,201

Note: After you save, it will appear in your view





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