

Job Aid for DUS RiskWay - Lender Data Input

Overview

DUS RiskWay - Lender Data Input is a web-based application that enables Lenders to submit data required to complete Multifamily requests, certifications, and assessments. Fannie Mae released this application on **April 26, 2024** to address the challenges that Lenders encountered when manually submitting PDF and fillable Word documents. As of **October 25, 2024**, the following documents are available in DUS RiskWay – Lender Data Input:

- Lender Assessment Oversight (LAO) Certification
- Offshore Request (previously known as the Offshore Questionnaire)
- Multifamily Lender Certification (4637) (previously known as Form 4637: Multifamily Lender Certification)

While all documents are available as of October 25, 2024, when Lenders are required to submit these documents varies. For more information on each document, see below.

LAO Certification

Lenders complete the LAO Certification in DUS RiskWay - Lender Data Input as part of their Lender Assessment (Operational Risk Assessment) process with the Lender Assessment Oversight (LAO) Team **starting in July 2024**. Previously, Lenders accessed and submitted the LAO Certification in DUS DocWay®.

Fannie Mae conducts Lender Assessments of all active selling Lenders to ensure that safe and prudent risk mitigation practices and controls are in place. To do so, Fannie Mae collects data from Lenders via the LAO Certification in areas of management, business strategy, planning, technology, production, underwriting, committing/delivery, asset management, servicing operations, financial management, insurance, and other relevant areas. Fannie Mae then analyzes the data provided, in addition to metrics and subject matter expert (SME) input, and summarizes it in a Lender Assessment Report that identifies risks, requirements, areas of improvement, and best practices to strengthen the Lender's performance.

Offshore Request

According to Fannie Mae [Program Rules](#), Lenders are required to obtain Fannie Mae's written consent prior to using any Outside Party, Non-Employee or any internal employees who are located outside the United States for any process that:

- Involves Fannie Mae data that will be stored or accessed by resources outside the United States; or
- Requires access to Fannie Mae systems.

Lenders use the Offshore Request as needed to detail and initiate their request for offshore activities that meet these criteria as part of the Offshore Assessment process. As of **July 22, 2024**, Lenders must complete the digitized Offshore Request in DUS RiskWay – Lender Data Input, which includes [new questions](#) to aid in capturing comprehensive information and data, for all new requests. Previously, Lenders completed the Offshore Request as a fillable Word document and emailed it to Fannie Mae. The LAO Team uses the information within the Offshore Request to assess the risk of the requested offshore activities and either approves or denies the request.

Multifamily Lender Certification (4637)

In accordance with the Fannie Mae [Program Rules](#), Lenders are required to submit the Multifamily Lender Certification (4637) annually within 90-days of their fiscal year-end to attest to compliance with Fannie Mae Rules and Requirements during the prior fiscal year.



Starting in 2025, Lenders complete and submit this document in DUS RiskWay – Lender Data Input, including [new questions for 2025](#). Fannie Mae then reviews, asks for additional clarification as needed, and accepts the document once it is complete. Previously, Lenders downloaded the document from the Fannie Mae website as a fillable PDF, completed it, and uploaded it to DUS DocWay®.

Instructions for DUS RiskWay – Lender Data Input and its Documents

This job aid provides instructions for completing documents in DUS RiskWay - Lender Data Input, including how to:

- Access a Document
- Fill Out a Document
- Submit a Document
- Monitor Document Status
- Resubmit a Document
- Make Corrections or Updates to a Document

The following support is also available:

| Need | Resource |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Answer to question(s) about: <ul style="list-style-type: none"> • The Lender Assessment (Operational Risk Assessment) process and the questions in the LAO Certification • The Offshore Assessment process and the questions in the Offshore Request • Whether you need to submit an Offshore Request for the activities you would like to use • The process for completing the Multifamily Lender Certification (4637) and the questions within the document | Contact the LAO Team at lenderassessment_oversightteam@fanniemae.com . Note: If you are uncertain whether you need to submit an Offshore Request, please wait to start the desired activities until you’ve confirmed with Fannie Mae. |
| Answer to question(s) about completing a document in DUS RiskWay – Lender Data Input | Review FAQs for DUS RiskWay - Lender Data Input . |
| Assistance addressing a system error in DUS RiskWay – Lender Data Input | Contact the Technology Support Center using the instructions on the DUS RiskWay – Lender Data Input page on the Fannie Mae Multifamily Applications & Technology website. |
| Instructions for uploading an attachment in DUS DocWay® | Review DUS DocWay Guide to Managing Lender Assessment Documents for the LAO Certification and Offshore Request. Review DUS DocWay Guide to Importing Financial Documents for the Multifamily Lender Certification (4637). |
| Assistance uploading attachments in DUS DocWay® | Contact DUSDocWay_Support@FannieMae.com . |



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1. Access a Document

This section includes instructions for accessing and navigating the three pages within DUS RiskWay - Lender Data Input, the “Home”, “Details” and document pages, **for all individuals**.

There are credentials for three types of roles in each document, which are listed below. For the name of each role in each document as it appears in [Technology Manager](#), please see [Roles in the Documents in DUS RiskWay – Lender Data Input](#) in the [Appendix](#).

- **The Admin Role** can input and edit responses in a document, serve as the Preparer and/or Approver in the “Statement of Certification”, and submit.
- **The General User Role** can input and edit responses in a document.
- **The Read-only Role** can view a document.

Note: You may have different credentials in each document (e.g., the Admin Role in the LAO Certification, the Read-only Role in the Offshore Request, and the General User Role in the Multifamily Lender Certification (4637)).

A) Login

- Login to [DUS RiskWay – Lender Data Input](#).

Note:

- Technology Manager Corporate Administrators at each Lender shop must provision DUS RiskWay – Lender Data Input for the company before adding it to users.
- If you do not have credentials, please contact the Corporate Technology Manager within your organization for the appropriate credentials.

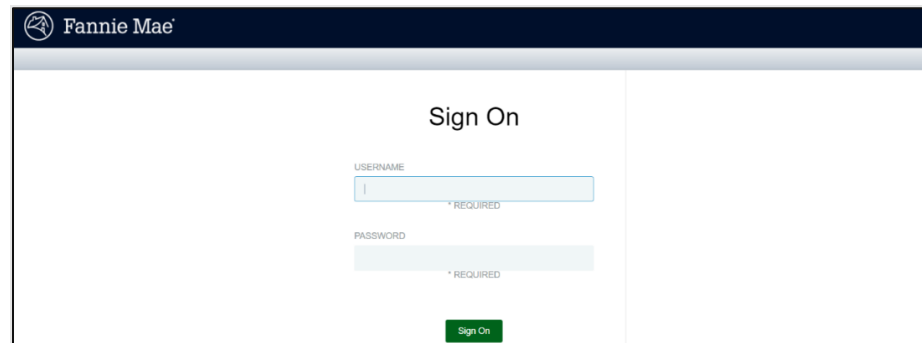


Figure 1: The “Sign On” page of DUS RiskWay - Lender Data Input

Note: Do not use your back button. See [Navigate the Home Page](#), [Navigate the Details Page](#), and [Navigate the Document Page](#) for how to navigate within the system.

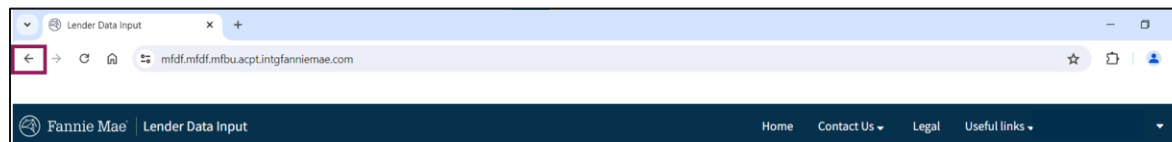


Figure 2: The back button on a web browser



B) Navigate the Home Page

You see the “Home” page upon logging in. The “Home” page has three tabs: “All Forms”, “Drafts and Submissions”, and “Forms Update and Instructions”. In this section, the screenshots are of the LAO Certification and Offshore Request; however, the buttons depicted are the same for all documents in DUS RiskWay - Lender Data Input.

On the “All Forms” tab, you will see all documents within DUS RiskWay – Lender Data Input for which you have credentials. You can:

- Start a draft of a document by clicking the “**Start a Draft**” button.
- View the status (e.g., “Draft”) of a document if one has already been started. See [Monitor Document Status](#) for more information.
- Navigate to the “Details” page by clicking the “**Details**” button. See [Navigate the Details Page](#) for more information.

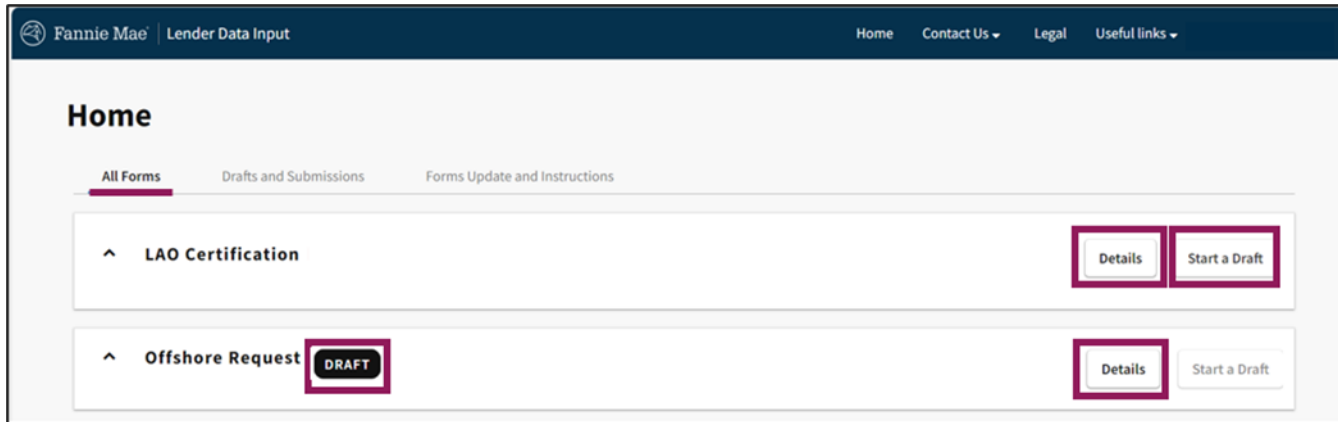


Figure 3: The “All Forms” tab on the “Home” page

On the “Drafts and Submissions” tab, there are all active drafts and submissions of documents for which you have credentials. You can either:

- Edit a document by clicking the “**Edit**” button if you are drafting a document or the “**Update Draft**” button if you are revising a document; OR

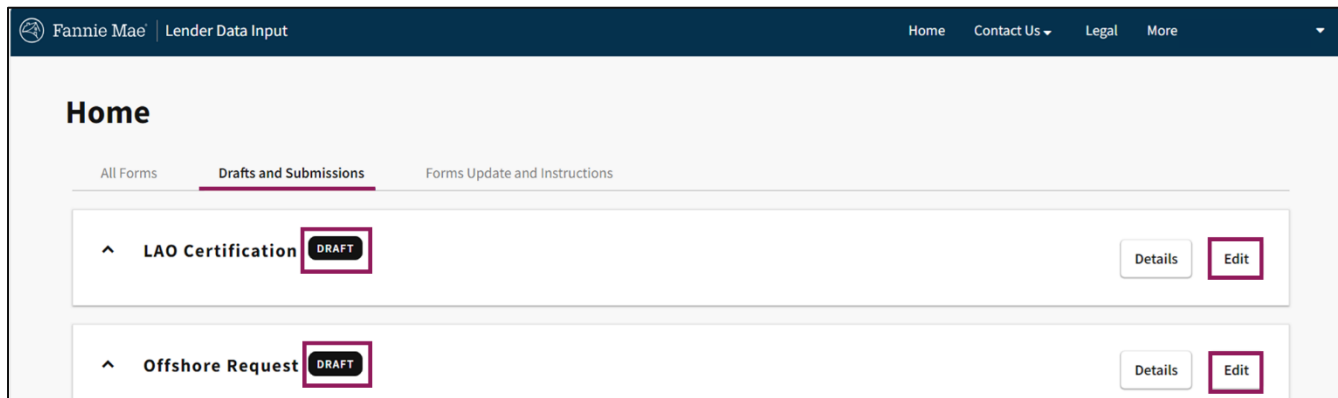


Figure 4: The “Draft and Submissions” tab on the “Home” page

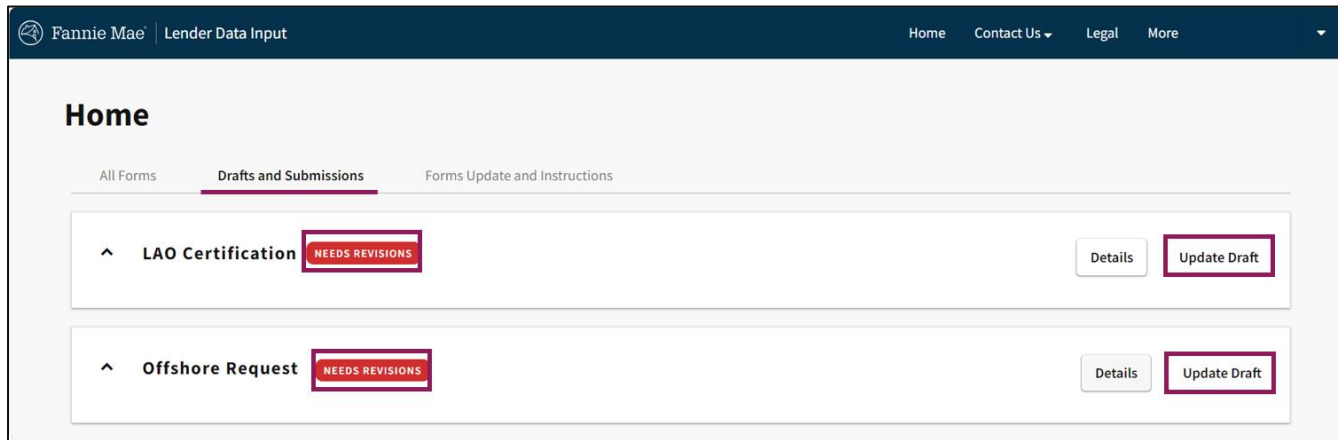


Figure 5: The "Drafts and Submissions" tab on the "Home" page

- View your submission by clicking the **"View"** button if Fannie Mae is reviewing or has accepted a document.

Note: You can also navigate to the "Details" page by clicking the **"Details"** button and view the status (e.g., "In Review") of a document.

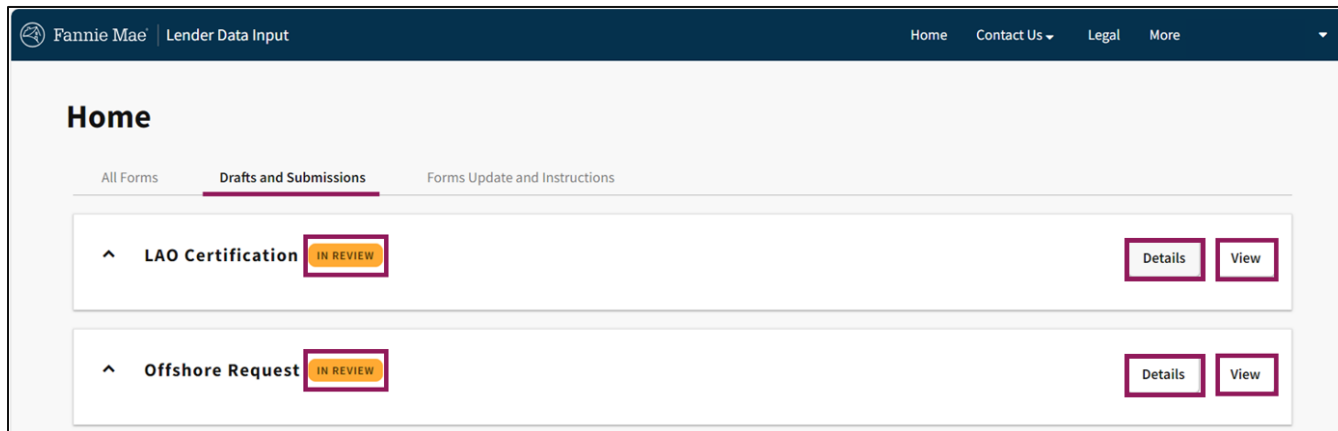


Figure 6: The "Drafts and Submissions" tab on the "Home" page

Note: Once on a document page, whether you can edit or view a document depends on the type of credentials you have.



On the “Forms Update and Instructions” tab, there are current updates and instructions. You can:

- View document updates and instructions by clicking the “**View**” button.

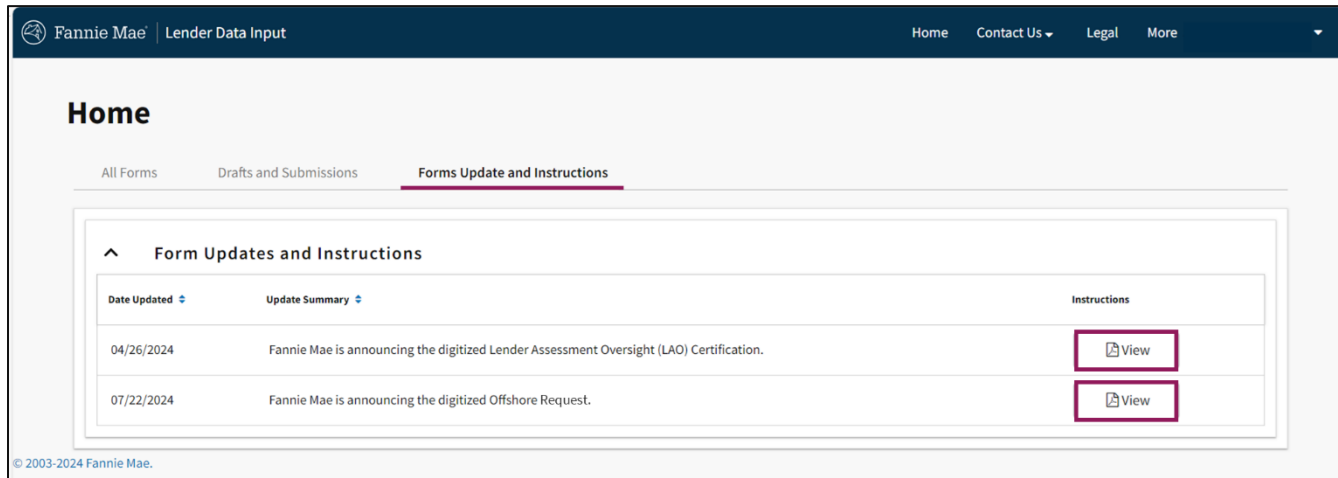


Figure 7: The “Forms Update and Instructions” tab on the “Home” page

C) Navigate the Details Page

This section outlines the features of the “Details” page, including the “Version History” and “Audit Log”. In this section, the screenshots are of the Multifamily Lender Certification (4637); however, the buttons and steps depicted are the same for all documents in DUS RiskWay - Lender Data Input.

On the “Details” page, you can:

- Navigate back to the “Home” page using the “**Back to Forms**” button in the top left of the page.
- Edit a document by clicking the “**Edit**” button in the top right of the page if you are in the process of drafting or revising a document.

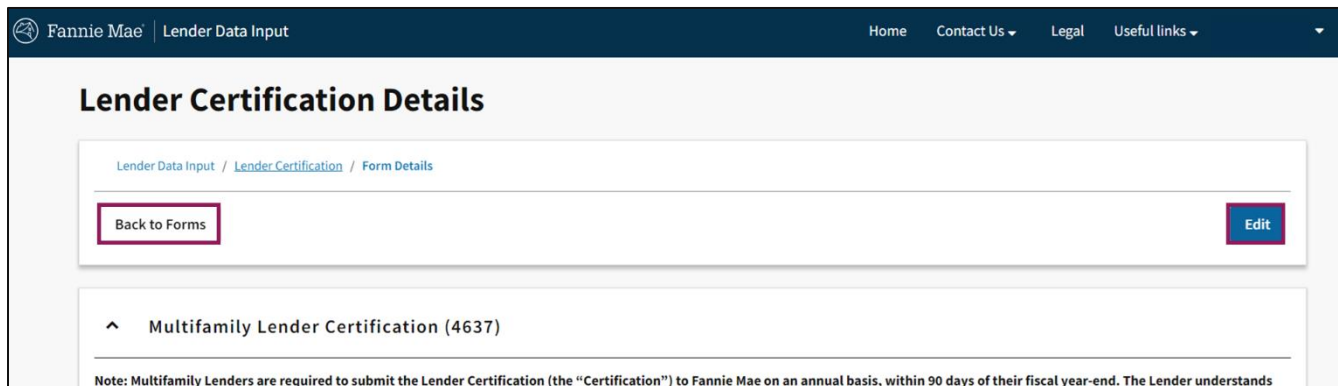


Figure 8: The “Details” page of the Multifamily Lender Certification (4637)



- View your submission by clicking the “**View**” button in the top right of the page if Fannie Mae is reviewing the document.



Figure 9: The “Details” page of the Multifamily Lender Certification (4637)

Note: Once on a document page, you can edit or view the document depending on your type of credentials.

- View the “Version History” of a document. “Version History” details a summary of each submission of a document, including its version, submission year, status, when it was last updated and by whom and how many attachments it has. The “Version” field shows how many iterations a document has taken. Drafts are denoted via decimal places while accepted submissions are denoted by whole numbers (e.g., Version 1.2 means Fannie Mae accepted the document and then the Lender edited the accepted submission and resubmitted).

Note: For more information on the statuses of the documents in DUS RiskWay – Lender Data Input, see [Monitor Document Status](#).

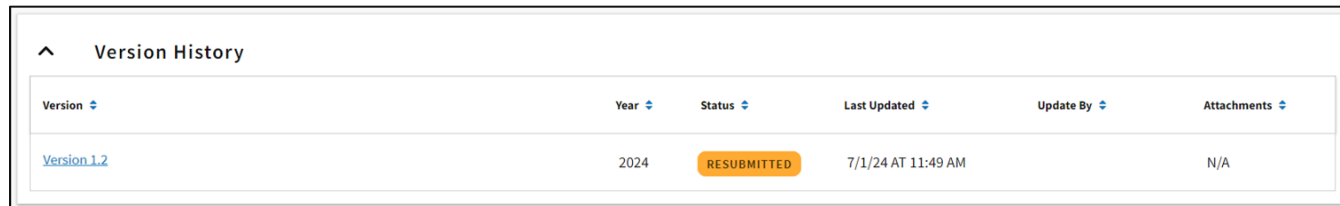


Figure 10: The “Version History” on the “Details” page of the Multifamily Lender Certification (4637)

- View the “Audit Log” of a document which captures both Lender and Fannie Mae activity (e.g., submissions, revisions etc.) and the date and time they occurred.



Figure 11: The “Audit Log” on the “Details” page of the Multifamily Lender Certification (4637)



D) Navigate the Document Page

Each document within DUS RiskWay – Lender Data Input has its own page. The steps below outline how to navigate these pages. In this section, the screenshots are of the LAO Certification; however, the buttons and steps depicted are the same for all documents in DUS RiskWay - Lender Data Input.

On a document page, you can:

- Utilize the “Form Navigation” pane at the top left of the page to navigate to different modules/sections of a document. If the “Form Navigation” pane is not showing and you would like it to, click the “**Form Navigation**” button at the top of the page. To close the “Form Navigation” pane, click the “**Close**” button.
- Select the “**Back to Forms**” button at the top left of the page if you would like to go to the “Home” page.

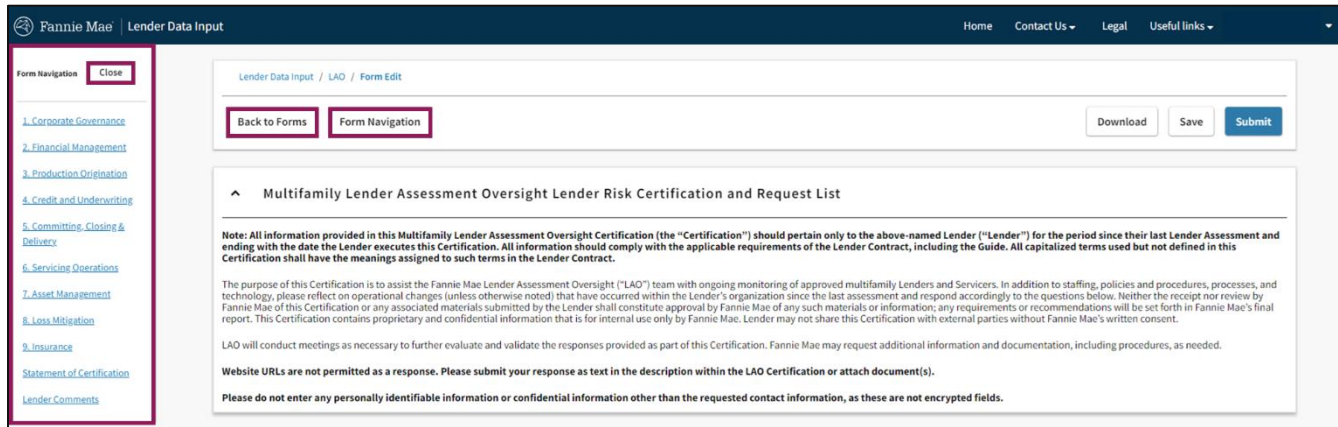


Figure 12: The LAO Certification page

- Minimize and maximize the modules/sections within a document by clicking the arrow buttons to the left of each module name.

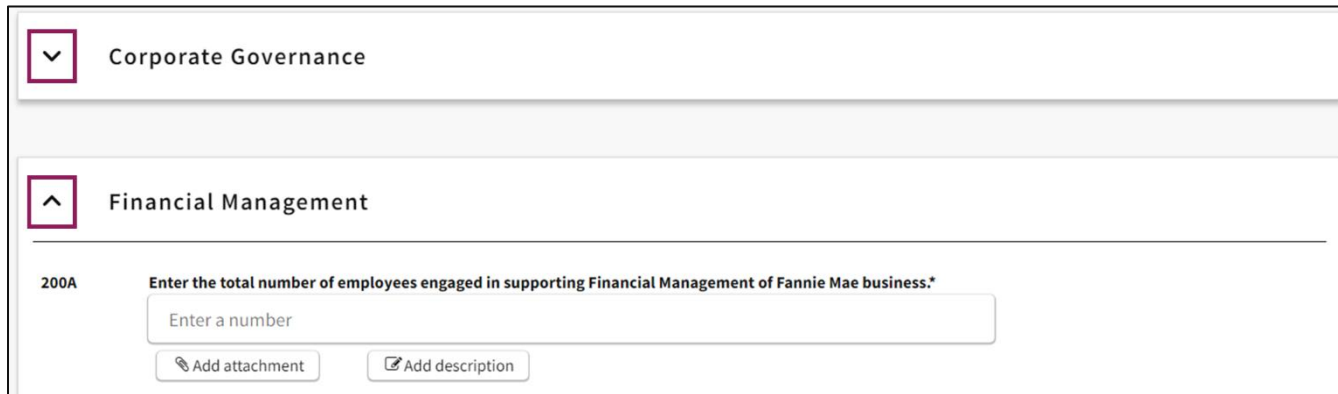


Figure 13: The modules on the LAO Certification page



2. Fill Out a Document

This section includes instructions for filling out a document in DUS RiskWay – Lender Data Input **for individuals with Admin and General User credentials**. The process for filling out each document is the same. While the screenshots in this section vary by document, the depicted steps are the same across documents. Please note:

- **Multiple people cannot work on a document at the same time**, even in different modules, without overwriting each other’s work. Please coordinate with your colleagues to avoid doing so.
- **Your colleagues can view and/or edit a document**, provided they have credentials. If your colleague does not have credentials, please contact the Corporate Technology Manager within your organization for the appropriate credentials (Admin, General User or Read-only).
- **There is no way to restrict access to specific modules/sections or questions of a document** to certain individuals. Individuals with Admin or General User credentials can access an entire document and can add, edit, or delete responses at any time until submitted to Fannie Mae. Individuals with Read-only credentials can view all responses but cannot edit a document.
- **You cannot download a document, complete it offline, and upload your responses** into DUS RiskWay – Lender Data Input. Please input your responses directly in the system.
- **The “Lender Comments” field is for communication and collaboration between Lenders and Fannie Mae**. Please do not use it to communicate and collaborate internally.
- **Fannie Mae cannot see information that you enter** while a document is in “Draft” status.
- **There is no character or word limit for any question within a document. Please provide precise and detailed responses when needed.**
- **Fannie Mae prefers that Lenders submit their responses as text in the fields within a document** to allow for readily accessible insights and recommendations versus providing attachments.
- You **can copy or cut and paste text** from elsewhere into a document.
- You **can use the spell check feature of your browser** to review a document. Spell check is built inside most modern web browsers, including Microsoft Edge, Google Chrome, Mozilla Firefox and Apple Safari.
- **Links to websites are not permitted** as a response to questions in a document.

A) Start a Draft

To start a draft of a document in DUS RiskWay – Lender Data Input:

- Select the **“Start a Draft”** button associated with the document on the “All Forms” tab of the “Home” page. This will take you to a document page.

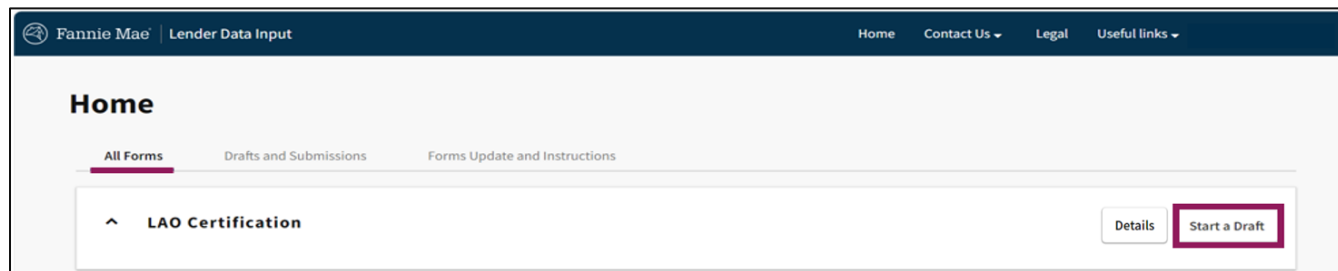


Figure 14: The “Start a Draft” button for the LAO Certification on the “All Forms” tab of the “Home” page



Note:

- **LAO Certification:** You can only create and submit one draft of the LAO Certification per year.
- **Offshore Request:** You can create and submit multiple Offshore Requests. Please create and submit different Offshore Requests for different outside parties. Additionally, if an outside party has already been approved, please create and submit a new Offshore Request for any updates or additional requests. If you would like to request multiple activities from the same outside party at the same time and/or the outside party has multiple locations, you can submit those in one Offshore Request.
- **Multifamily Lender Certification (4637):** You can only create and submit one draft of the Multifamily Lender Certification (4637) per year.

B) Answer Questions with Radial Buttons

Some questions within documents in DUS RiskWay – Lender Data Input require Lenders to select a radial button. To respond to these questions:

- Select the correct radial button on the right-side of the question by clicking it.
- Follow other instructions given based on the radial button you selected.

The screenshot shows two questions in a form. Question 205 is a yes/no question: "Will offshore personnel have direct interaction with Fannie Mae borrowers, customers, and/ or employees (e.g., customer support, technical/ helpdesk support, etc.)?*" To the right of the question are two radial buttons: "Yes" (with a blue checkmark) and "No". Question 205A is a text question: "If yes, describe those activities in detail and provide any supporting documentation as appropriate (e.g., call center scripts, caller identification/authentication procedures, etc.).*" Below the question is a large empty text input field.

Figure 15: Questions 205 and 205A in the Offshore Request

C) Answer Questions with Text

Some questions within documents in DUS RiskWay – Lender Data Input require Lenders to provide a written response. To respond to these questions:

- Detail your response in the field provided. Responses should answer the entire question (e.g., confirm whether Fannie Mae was notified and if any necessary Fannie Mae approvals have been obtained).

The screenshot shows question 309: "If any such changes have occurred, Fannie Mae has been notified, and any necessary Fannie Mae approvals have been obtained.?" To the right of the question are two radial buttons: "Yes" and "No". Below the question is a large empty text input field.

Figure 16: Question 309 in the Multifamily Lender Certification (4637)



D) Answer Questions with Drop-Down Menus

Some questions within documents in DUS RiskWay – Lender Data Input require Lenders to select a response from a drop-down menu. To respond to these questions:

- Click into the menu by clicking the arrow on the field provided.

202A Select the countries where the offshore activities specific to Fannie Mae will be performed.*

Choose

Figure 17: Question 202A in the Offshore Request

- Select the response(s) that you would like to provide by clicking on the box next to the relevant response. You can select as many responses as you need to fully answer the question. The field above auto-populates with the selected response(s).

202A Select the countries where the offshore activities specific to Fannie Mae will be performed.*

Belgium, Bulgaria, Barbados

202B

- Belgium
- Burkina Faso
- Bulgaria
- Bosnia and Herzegovina
- Barbados

Figure 18: The drop-down menu of Question 202A in the Offshore Request



E) Answer Questions with Dates

Some questions within documents in DUS RiskWay – Lender Data Input require Lenders to provide a date. To respond to these questions:

- Click into the field in which you are required to provide a date.
- Select the date that you would like to provide on the calendar that appears.

101 Fiscal Year End*

102

103

| December 2024 | | | | | | |
|---------------|----|----|----|----|----|----|
| S | M | T | W | T | F | S |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| 29 | 30 | 31 | 1 | 2 | 3 | 4 |
| 5 | 6 | 7 | 8 | 9 | 10 | 11 |

Figure 19: Question 101 in the Multifamily Lender Certification (4637)

F) Answer Questions with Numeric Values

Some questions within documents in DUS RiskWay – Lender Data Input require Lenders to provide numeric values. These questions say “Enter a Number” in the provided field. To respond to these questions:

- Read any instructions that are provided below the question.

103 Enter an estimated turnover percentage at the Lender.*

Enter a number

Turnover is calculated as the total number of departures since the previous Certification, divided by the average number of total employees since the previous Certification.

Add attachment Add description

Figure 20: Question 103 in the LAO Certification



- Enter your response in the provided field. You will only be able to enter numeric values, including decimal points.

103 **Enter an estimated turnover percentage at the Lender.***

10

Turnover is calculated as the total number of departures since the previous Certification, divided by the average number of total employees since the previous Certification.

[Add attachment](#) [Add description](#)

Figure 21: Question 103 in the LAO Certification

G) Answer Questions with Tables

Some questions within documents in DUS RiskWay – Lender Data Input require Lenders to complete a table. These questions contain an empty table with specific fields for you to complete. To respond to these questions:

- Select the “Add Item” button.

202B **Provide physical locations(s) (City & State/Province & Country) for offshore activities specific to Fannie Mae.***

[+ Add Item](#)

| City | State/Province | Country |
|-----------------|----------------|---------|
| No Record Found | | |

Figure 22: Question 202B in the Offshore Request



- Provide your response in the text boxes provided in the “Add Item” pop-up window.
- Select “**Add**” to add your response to the table.
- Select “**Cancel**” to exit out of the “Add Item” pop-up window.
- Repeat this process as many times as needed.

Figure 23: Pop-up window of question 202B in the Offshore Request

Note: You can delete an entry by selecting the trash can icon to its right. You can edit an entry by clicking on the row of the entry and making any necessary edits.

| City | State/Province | Country | |
|--------|----------------|------------|--|
| City 1 | State 1 | Bangladesh | |

Figure 24: Question 202B in the Offshore Request



H) Add Attachments

Some questions within documents in DUS RiskWay – Lender Data Input require Lenders to add an attachment. Other questions provide Lenders with the option to add an attachment to support their response. To add an attachment:

- Click the “**Add Attachment**” button underneath the question in the LAO Certification and Offshore Request or the “**Add Section Attachment**” button at the top of a section in the Multifamily Lender Certification (4637). Once selected, the button will read “**Has Attachment**” or “**Has Section Attachment**” and become highlighted in blue. This lets Fannie Mae know there is an attachment associated with the question or section.

LAO Certification or Offshore Request



Figure 25: The “Add attachment” button of Question 123A in the LAO Certification

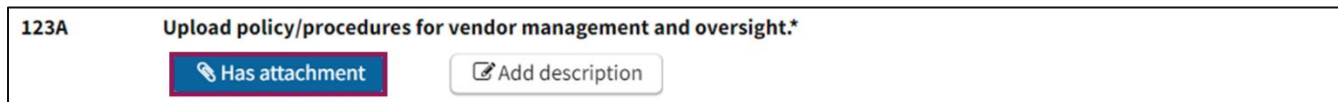


Figure 26: The “Has attachment” button of Question 123A in the LAO Certification

Multifamily Lender Certification (4637)

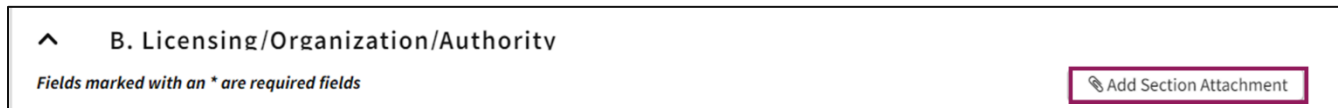


Figure 27: The “Add Attachment” button of Section B. Licensing/Organization/Authority in the Multifamily Lender Certification (4637)



Figure 28: The “Has Section Attachment” button of Section B. Licensing/Organization/Authority in the Multifamily Lender Certification (4637)

- Upload the attachment into DUS DocWay®. For more information on uploading attachments to the LAO Certification and Offshore Request, please see [DUS DocWay Guide to Managing Lender Assessment Documents](#). For more information on uploading attachments to the Multifamily Lender Certification (4637), please see [DUS DocWay Guide to Importing Financial Documents](#). When uploading an attachment into DUS DocWay®, please make sure to:
 - Select the correct Workspace, Document Category, and Document Type to ensure the appropriate Fannie Mae reviewer can access it. Please see guidance on which to select for each document in DUS RiskWay – Lender Data Input in the [DUS DocWay® Guidance](#) section in the [Appendix](#).
 - Begin the name of the attachment with the number of the question the attachment supports (e.g., 100A – Sample Attachment.docx), even if attaching to a section in the Multifamily Lender Certification (4637).



Note:

- If you do not have credentials for DUS DocWay®, please contact the Corporate Technology Manager within your organization and request the DUS DocWay® role **External LAO Compliance Lead Contributor** for the LAO Certification and Offshore Request and **Lender_Financial_Contributor** for the Multifamily Lender Certification (4637).
- Please submit attachments in DUS DocWay® at the same time as a document in DUS RiskWay. Both are needed for Fannie Mae to review.
- You may use one attachment to respond to multiple questions. If doing so, no need to attach the document twice. Please direct Fannie Mae to the original question to which the document was attached using any text field associated with the question, including the description box (e.g., see #102 response). See [Add Descriptions](#) for more information.
- If you attach a large document, please indicate the page/section that answers the question in any text field associated with the question, including the description box (e.g., see page 5 or see the “Overview” section). See [Add Descriptions](#) for more information.
- There is a link to DUS DocWay® in DUS RiskWay under the “Useful links” tab at the top right corner of the DUS RiskWay – Lender Data Input top banner.



Figure 29: The link to DUS DocWay® under the “Useful links” tab

I) Add Descriptions

Some questions in documents in DUS RiskWay – Lender Data Input provide Lenders with the option of adding a written description of their answer. These questions have an “**Add Description**” button beneath the question.

To add a description:

- Click the “**Add Description**” button underneath the question. Once selected, the button will read “**Has Description**” and a field in which to provide a description will appear.

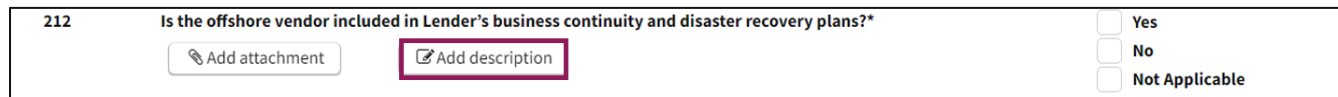


Figure 30: The “Add description” button of Question 212 in the Offshore Request

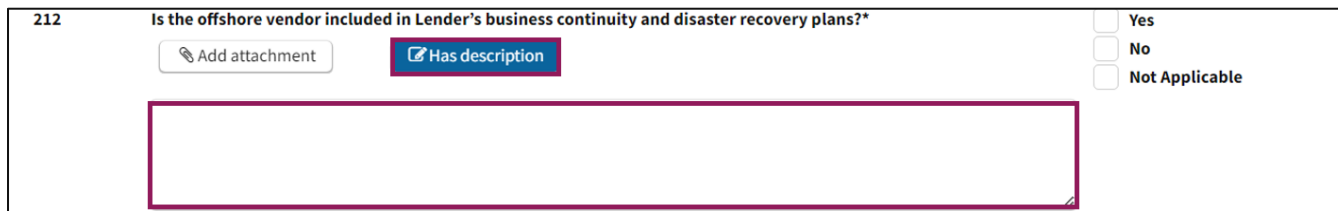


Figure 31: The “Has description” button and description field of Question 212 in the Offshore Request



J) Answer Conditional Questions

The documents in DUS RiskWay – Lender Data Input contain conditional questions. Please see an example below. When the radial button “**Yes**” is selected, Fannie Mae requests additional information via additional questions.

1200 Are there any significant claims and lawsuits in process, settled, or in which an adverse judgment was obtained against you by a third party?*

Yes
 No

1200A Describe the matter and opinion on a probable ultimate liability and adequacy of insurance coverage,if applicable.*

1200B Describe the status, if applicable.*

Figure 32: The conditional questions of question 1200 in the Multifamily Lender Certification (4637)

K) Save Drafts

Lenders can save a document in DUS RiskWay – Lender Data Input and come back to it as many times as they would like before submitting it to Fannie Mae. Please note:

- **The documents in DUS RiskWay automatically save** every ten minutes. However, if you use your browser’s back button, you will lose your changes.

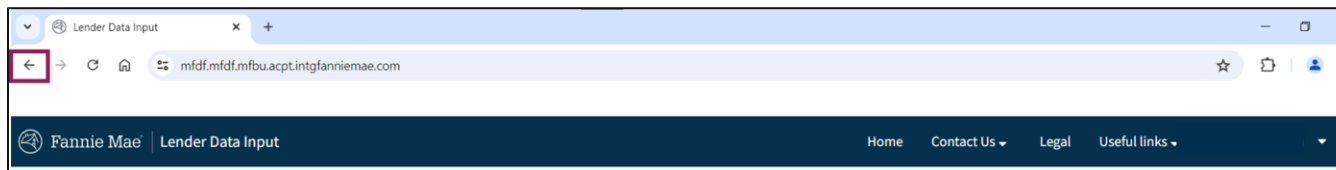


Figure 33: The back button on a web browser

- **The documents in DUS RiskWay – Lender Data Input will always show the latest draft.** You are not able to go back and access prior drafts. However, you can download a document at any time for your records. See [Download a Document](#) for more information.



To manually save a document:

- Select the **“Save”** button in the top right-hand corner of the document page.

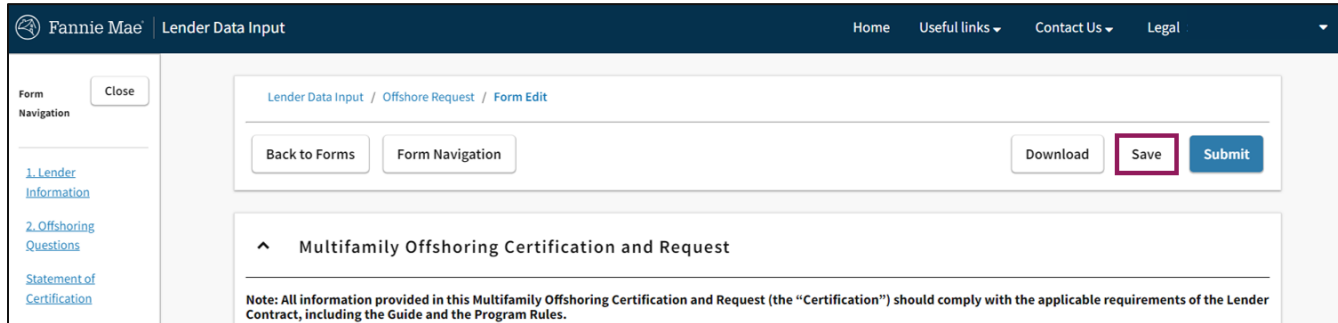


Figure 34: The "Save" button on the Offshore Request page

Note: You can navigate to the “Details” page by clicking the **“Back to Form Details”** button or stay on the document page by clicking the **“OK”** button upon saving.



Figure 35: The "Back to Form Details" and "OK" buttons on the save pop-up in the Offshore Request

L) Edit Drafts

You can edit a draft of a document in DUS RiskWay – Lender Data Input via the “Home” page or the “Details” page. To edit a draft from the “Home” page:

- Select the “Drafts and Submissions” tab.
- Select the **“Edit”** button.

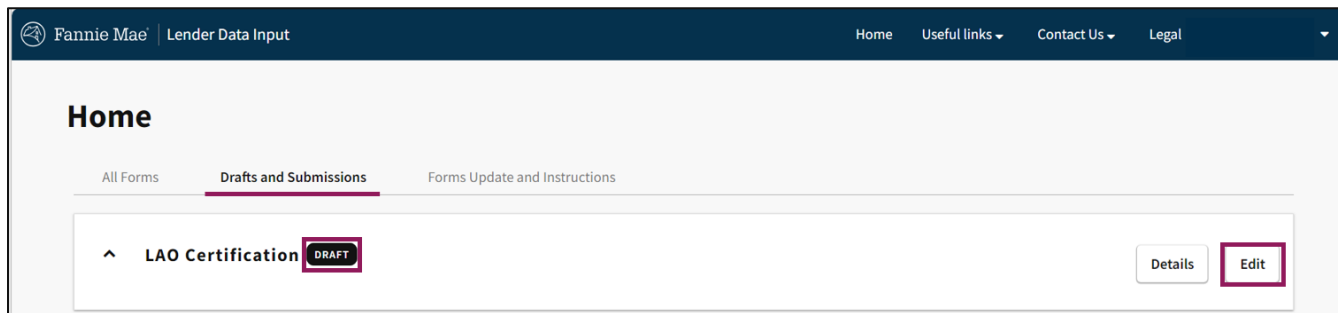


Figure 36: The "Edit" button of a LAO Certification on the "Drafts and Submissions" tab of the "Home" page



To edit a draft from the “Details” page:

- Select the “**Edit**” button in the top right of the page.

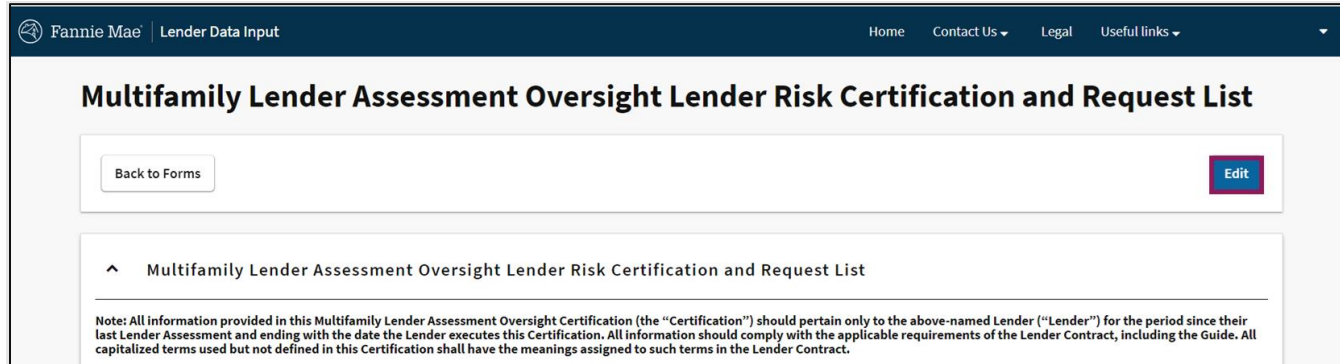


Figure 37: The “Edit” button on the “Details” page of the LAO Certification

Note: The documents in DUS RiskWay – Lender Data Input always show the current draft. You cannot go back and access prior drafts. However, you can download the current draft of a document at any time for your records. See [Download a Document](#) for more information.

M) Download a Document

To download a document in DUS RiskWay – Lender Data Input:

- Select the “**Download**” button in the top right-hand corner of the document page. The document will download as a read-only, printable PDF.

Note: If you would like to download select modules/sections, minimize all modules/sections that you would not like to be in your download. See [Navigate the Document Page](#) for more information.

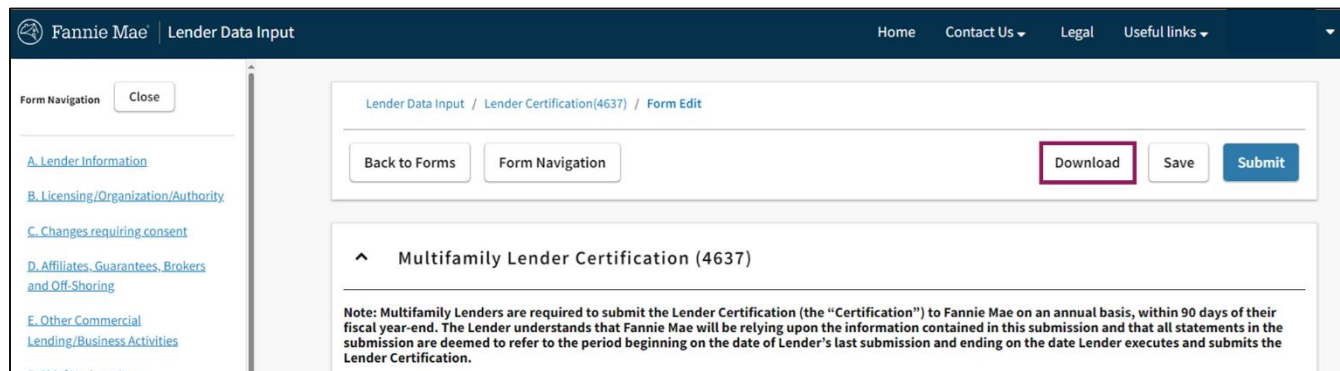


Figure 38: The “Download” button on the Multifamily Lender Certification (4637) page



3. Submit a Document

This section includes instructions for submitting documents in DUS RiskWay – Lender Data Input **for individuals with Admin and General User credentials**. The process for submitting a document is the same across documents. The screenshots below are for the LAO Certification, but the depicted steps are the same for any document. To submit a document:

- Navigate to the “Statement of Certification” at the end of the document. See [Navigate the Document](#) for more information.
- Click the “**Certify as Preparer**” button at the bottom of the “Statement of Certification”. This will automatically populate all fields based on your profile in [Technology Manager](#) except for “Preparer Title”. Please manually enter “Preparer Title”. To clear any previously entered information, select the “**Clear Preparer**” button.
- Click the “**Certify as Approver**” button at the bottom of the “Statement of Certification”. This will automatically populate all fields based on your profile in [Technology Manager](#) except for “Approver Title”. Please manually enter “Approver Title”. To clear any previously entered information, select the “**Clear Approver**” button.

Note:

- The Approver and Preparer must have Admin credentials.
- The Approver and Preparer can be the same person or two different people.

Statement of Certification*

By clicking "Certify as Approver" below, you agree on behalf of Lender that:

- This Certification supersedes information provided previously by the Lender to Fannie Mae. The Lender hereby represents and warrants to Fannie Mae that: (i) all information contained in this Certification is complete and accurate in all material respects; (ii) Fannie Mae will be notified of any material change to this Certification during the time after submission and prior to submission of the next Certification; and (iii) except as disclosed in this Certification and its attachments, there have been no changes to any of the information provided in this Certification since Lender's most recent Certification submission.
- The Lender understands and acknowledges that Fannie Mae will be relying upon the information contained in this Certification, and that any misrepresentation or material omission may be cause for corrective action, which could include suspension or termination of the Lender as a seller/servicer by Fannie Mae.
- The individual submitting this form on behalf of Lender is identified below and represents that such person is duly authorized to sign and submit this Certification on behalf of Lender.

| PREPARATION INFORMATION | ACKNOWLEDGED, AGREED, AND CERTIFIED |
|--------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|
| Preparer Name <input type="text"/> | Lender Name <input type="text"/> |
| Preparer Title <input type="text"/> | Date <input type="text"/> |
| Preparer E-mail <input type="text"/> | Approver Name <input type="text"/> |
| <input type="button" value="Certify As Preparer"/> <input type="button" value="Clear Preparer"/> | Approver Title <input type="text"/> |
| | Approver E-mail <input type="text"/> |
| | <input type="button" value="Certify As Approver"/> <input type="button" value="Clear Approver"/> |

Figure 39: The "Statement of Certification" in the LAO Certification



- Use the “Lender Comments” field at the end of the document to detail anything that you would like to flag for Fannie Mae upon submitting by entering text in the field provided and selecting the “**Add Comment**” button. Your comment appears below the field in time order.
- Edit your comment, as needed, by clicking the first button with the pencil under the comment to enable editing and then saving your changes with the second button with the save icon.
- Delete your comment, as needed, via the third button of a trash can under the comment.

Note:

- Only individuals with General User and Admin credentials can add, edit, and delete comments.
- Individuals with General User and Admin credentials can only add, edit, and delete comments when a document has a status of “Draft” or “Needs Revisions”. See [Monitor Document Status](#).

^ Lender Comments

Form Comment

Please let me know if my response to question 108 does not meet all requirements.

Add Comment

Showing 0 to 0 of 0 entries

1

Figure 40: The "Lender Comments" field in the LAO Certification

^ Lender Comments

Form Comment

Add Comment

Showing 1 to 1 of 1 entry

Lender

Please let me know if my response to question 108 does not meet all requirements.

Sep 10, 2024, 2:33: PM

1

Figure 41: A lender comment in the "Lender Comments" field in the LAO Certification



- Select the “**Submit**” button in the top right-hand corner of the document page.

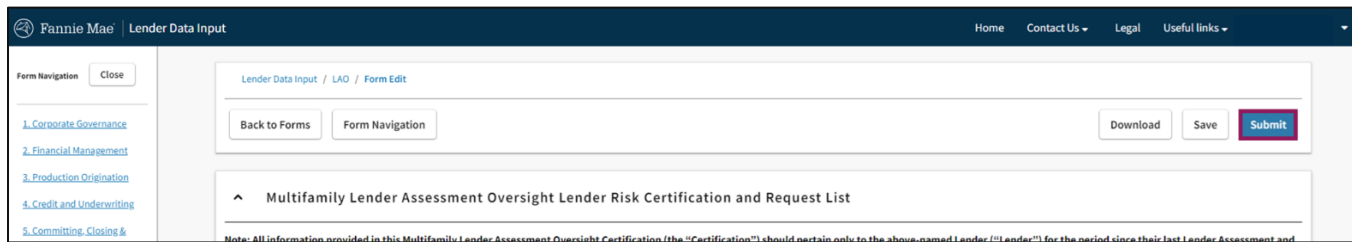


Figure 42: The "Submit" button on the LAO Certification page

Note:

- You can only submit a document in DUS RiskWay – Lender Data Input using the “**Submit**” button after completing all the required fields in the document. Please see [Required Fields in the Documents in DUS RiskWay - Lender Data Input](#) in the [Appendix](#) for a list of required fields in each document. Required fields are denoted with an asterisk and flagged with red text that reads “This is required” if not complete upon submission.
- When you successfully submit, you will receive the pop-up below.

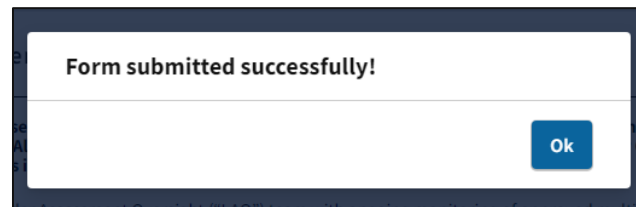


Figure 43: The submission pop-up in the LAO Certification

Upon submitting, you can view your submission by:

- Selecting the “**View**” button on the “Details” page. See [Navigate the Details Page](#) for more information.

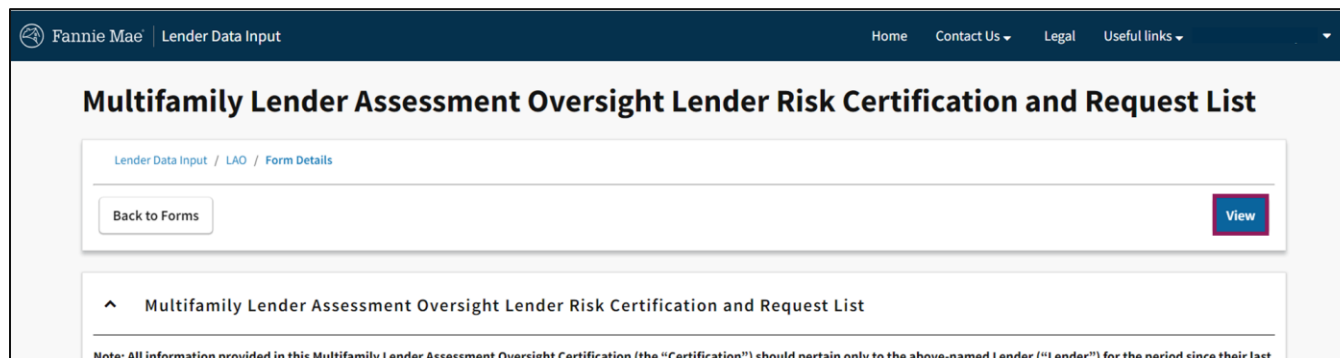


Figure 44: The "View" button on the "Details" page of the LAO Certification



- Selecting the “View” button in the “Drafts and Submissions” tab of the “Home” page. See [Navigate the Home Page](#) for more information.

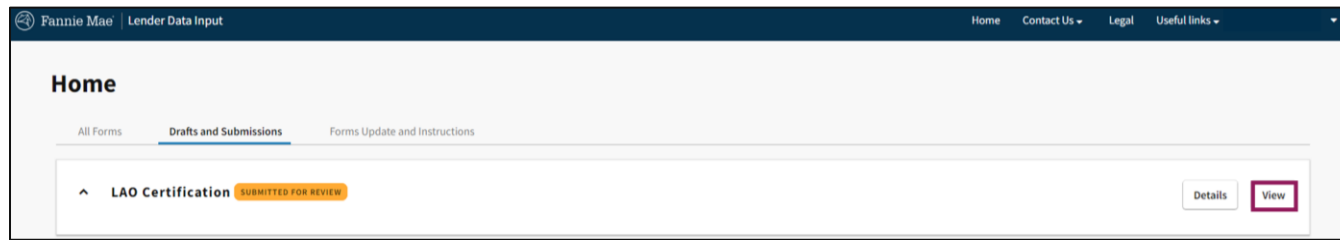


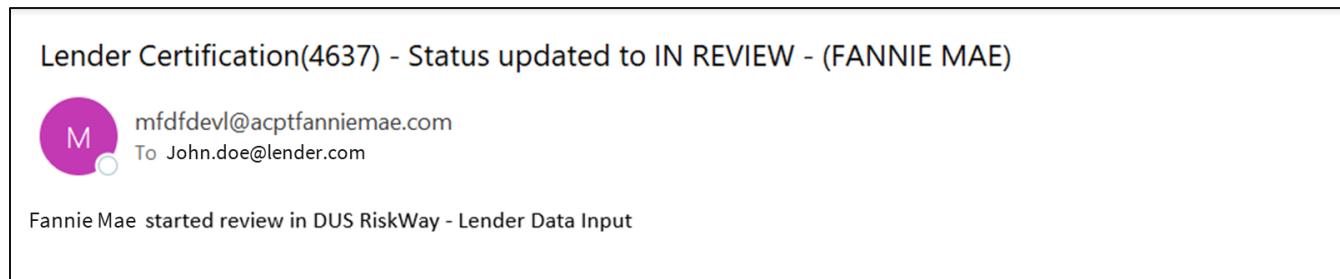
Figure 45: The “View” button on the “Drafts and Submissions” tab of the “Home” Page

4. Monitor Document Status

After you submit a document in DUS RiskWay – Lender Data Input, Fannie Mae begins our review. This section includes instructions for monitoring the status of a document as the document completes the rest of its workflow **for all individuals**.

To monitor the status of a document:

- Keep an eye on your email as the Preparer and Approver of a document will receive a notification via email when Fannie Mae changes the status of a document.



In addition, you can also:

- View the status of a document within DUS RiskWay – Lender Data Input on the “Home” page and in the “Version History” section of the “Details” page. See [Navigate the Home Page](#) and [Navigate the Details Page](#) for more information.

See [Statuses of Documents in DUS RiskWay – Lender Data Input](#) in the [Appendix](#) for the possible statuses of documents in DUS RiskWay – Lender Data Input.



5. Resubmit a Document

This section includes instructions for revising and resubmitting a document in DUS RiskWay – Lender Data Input **for individuals with Admin and General User credentials**. The screenshots are of the Offshore Request; however, the buttons and steps depicted are the same for all documents in DUS RiskWay – Lender Data Input.

Lenders who need to revise and resubmit a document will see that it has a status of “Needs Revisions” on the “Home” page as well as in the “Version History” section of the “Details” page, and the Preparer and Approver of a document will receive a notification via email of a status change. See [Monitor Document Status](#) for more information.

To revise and resubmit a document in DUS RiskWay – Lender Data Input:

- Return to a document by either:
 - Clicking the **“Edit”** button in the top right of the “Details” page; OR

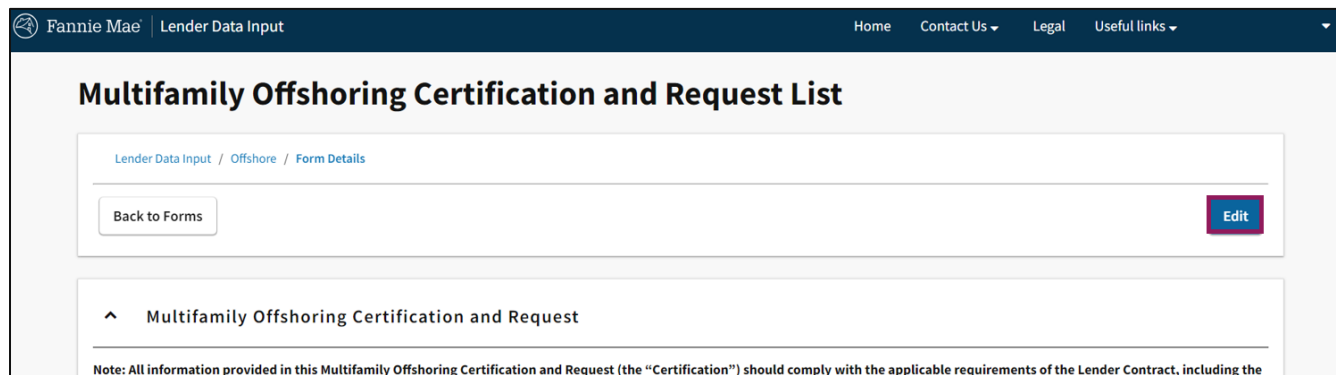


Figure 46: The “Edit” button on the “Details” page of the Offshore Request

- Clicking the **“Update Draft”** button on the “Drafts and Submissions” tab of the “Home” page.

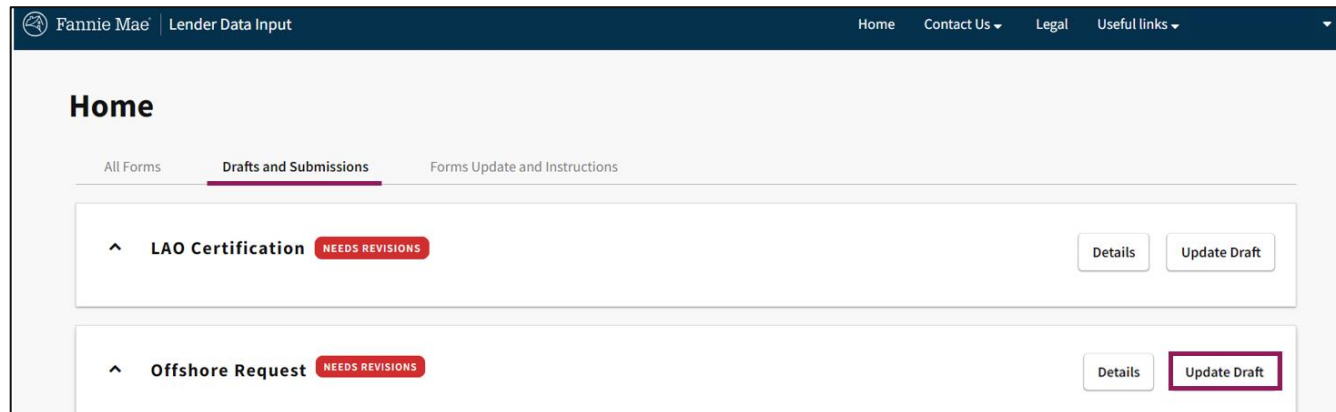


Figure 47: The “Update Draft” button on the “Drafts and Submissions” tab of the “Home” Page



- Review the “Lender Comments” field at the end of a document to understand the revisions Fannie Mae is requesting. The Preparer and Approver of a document receive a notification via email when Fannie Mae adds comments to this field. A member of the LAO Team may also contact you via email or phone to provide additional clarification.

^ Lender Comments

Form Comment

Add Comment

Showing 1 to 2 of 2 entries

Fannie Mae Sep 10, 2024, 2:54: PM
In your response to question 211D, please include the country for on-site reviews.

Lender Sep 10, 2024, 2:46: PM
Please let me know if my response to question 211D does not meet all requirements.

1

Figure 48: The "Lender Comments" field at the end of the Offshore Request

- Update a document based on Fannie Mae’s instructions. See [Fill Out a Document](#) for more information.
- Resubmit a document. See [Submit a Document](#) for more information.

Note: Lenders are required to recertify all submissions of a document in DUS RiskWay – Lender Data Input, including resubmissions. Please detail any changes that Fannie Mae did not request in the “Lender Comments” field at the end of a document. You may also use this field to detail any changes that Fannie Mae requested prior to resubmitting, if desired. Only individuals with General User and Admin Role credentials can add comments.

- Monitor the status of a document to see Fannie Mae’s response to your submission. See [Monitor Document Status](#) for more information.



6. Make Corrections or Updates to a Document

This section includes instructions for Lenders requesting to make corrections or updates to a document in DUS RiskWay – Lender Data Input that Fannie Mae did not request **for individuals with Admin and General User credentials**.

Under what circumstances Lenders can make corrections or updates to a document varies. Please see permissible circumstances below.

| Circumstance | Next Steps |
|---------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| All Documents | |
| You submitted a document to Fannie Mae, and it has a status of “Submitted for Review” or “In Review”. | <ul style="list-style-type: none"> • Email the LAO Team (lenderassessment_oversightteam@fanniemae.com) with your request to update the document. • Follow the same steps in Resubmit a Document to revise, recertify, and resubmit if Fannie Mae approves the request. |
| LAO Certification | |
| Fannie Mae has accepted the LAO Certification, and it has a status of “Accepted”. | <ul style="list-style-type: none"> • Email the LAO Team (lenderassessment_oversightteam@fanniemae.com) with your request to update the LAO Certification. • Follow the same steps in Resubmit a Document to revise, recertify, and resubmit if Fannie Mae approves the request. |
| Offshore Request | |
| You terminate offshore activities within an existing Offshore Request. | <ul style="list-style-type: none"> • Email the LAO Team (lenderassessment_oversightteam@fanniemae.com) with your request to terminate the Offshore Request; OR • Include the terminated outside party’s information in question 223 of the Offshore Request in a new submission of the document. <p>Note:</p> <ul style="list-style-type: none"> • Fannie Mae updates the status of the Offshore Request to “Terminated”. • If you want to reinstate activities within a terminated Offshore Request, submit a new request. |
| Multifamily Lender Certification (4637) | |
| Fannie Mae has accepted the Multifamily Lender Certification (4637), and it has a status of “Accepted”. | <ul style="list-style-type: none"> • Email the LAO Team (lenderassessment_oversightteam@fanniemae.com) with your request to update the Multifamily Lender Certification (4637). • Follow the same steps in Resubmit a Document to revise, recertify, and resubmit if Fannie Mae approves the request. |



7. Appendix

A) Roles in the Documents in DUS RiskWay – Lender Data Input

This table details the name of each role in each document within DUS RiskWay – Lender Data Input as it appears in [Technology Manager](#).

| Document | Role Name in Technology Manager |
|-----------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p style="text-align: center;">LAO Certification</p> | <ul style="list-style-type: none"> • HNO_MFDF_LAO_ADMIN_ROLE: The Admin Role can input and edit responses, serve as the Preparer and/or Approver in the “Statement of Certification”, and submit. • HNO_MFDF_LAO_GENERALUSER_ROLE: The General User Role can input and edit responses. • HNO_MFDF_LAO_READONLY_ROLE: The Read-only Role can view the document. |
| <p style="text-align: center;">Offshore Request</p> | <ul style="list-style-type: none"> • HNO_MFDF_LAO_ADMIN_ROLE: The Admin Role can input and edit responses, serve as the Preparer and/or Approver in the “Statement of Certification”, and submit. • HNO_MFDF_LAO_GENERALUSER_ROLE: The General User Role can input and edit responses. • HNO_MFDF_LAO_READONLY_ROLE: The Read-only Role can view the document. |
| <p style="text-align: center;">Multifamily Lender Certification (4637)</p> | <ul style="list-style-type: none"> • HNO_MFDF_CERT_ADMIN_ROLE: The Admin Role can input and edit responses, serve as the Preparer and/or Approver in the “Statement of Certification”, and submit. • HNO_MFDF_CERT_GENERALUSER_ROLE: The General User Role can input and edit responses. • HNO_MFDF_CERT_READONLY_ROLE: The Read-only Role can view the document. |



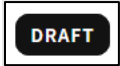

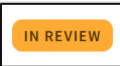
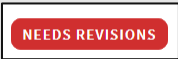
B) Required Fields in the Documents in DUS RiskWay – Lender Data Input

This table shows the required fields within the documents in DUS RiskWay – Lender Data Input. These fields must be completed to submit the document.


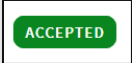



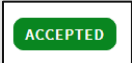
| Document | Required Fields |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| LAO Certification | All fields |
| Offshore Request | All fields |
| Multifamily Lender Certification (4637) | All fields within sections A – Q of the Multifamily Lender Certification (4637) are required. Lenders can choose whether to fill out “Section R. Lender Information (Voluntarily Requested)”. |

C) Statuses of Documents in DUS RiskWay – Lender Data Input

This table shows all possible statuses of documents in DUS RiskWay – Lender Data Input and the action required for each status.

| Status | Depiction | Description | Action Required from Lender |
|-----------------------------|-------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|
| All Documents | | | |
| Draft |  | The Lender has started a draft of the document and not yet submitted it to Fannie Mae. Note: Fannie Mae cannot see the information in a document when it is in “Draft” status. | Complete and submit the document. See Fill Out a Document for more information. |
| Submitted for Review |  | The Lender has submitted the document to Fannie Mae. | None |
| In Review |  | Fannie Mae has opened the submitted document. This does not necessarily mean that Fannie Mae is in the process of reviewing and inventorying the document and its attachments. | None |
| Needs Revisions |  | Fannie Mae has requested that the Lender revise the document and resubmit. Note: Fannie Mae may alert you via email or phone. | Revise and resubmit the document. See Resubmit a Document for more information. |



| Status | Depiction | Description | Action Required from Lender |
|-----------------------------------------------------|-------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------|
| All Documents | | | |
| Resubmitted |  | The Lender has revised the document and resubmitted. | None |
| LAO Certification Only | | | |
| Accepted |  | Fannie Mae has deemed the submission complete and accepted the LAO Certification. | None |
| Offshore Request Only | | | |
| Approved |  | Fannie Mae has approved the request for offshore activities. | Proceed with the approved offshore activities. |
| Denied |  | Fannie Mae has denied the request for offshore activities. | Do not proceed with the denied offshore activities. |
| Terminated |  | Fannie Mae has terminated an approved Offshore Request because a Lender is no longer using the offshore party to perform business activities or Fannie Mae no longer approves the use of the offshore party to perform business activities. | Do not proceed with the terminated offshore activities. |
| Multifamily Lender Certification (4637) Only | | | |
| Accepted |  | Fannie Mae has deemed the submission complete and accepted the Multifamily Lender Certification (4637). | None |



D) DUS DocWay® Guidance

The table below provides guidance on the correct Workspace, Document Category, and Document Type for attachments in DUS DocWay® for each document in DUS RiskWay – Lender Data Input.

| Document in DUS RiskWay – Lender Data Input | Workspace in DUS DocWay® | Document Category in DUS DocWay® | Document Type in DUS DocWay® | Reference Guide for DUS DocWay® |
|------------------------------------------------|-----------------------------------------|----------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------|
| LAO Certification | Lender Assessment | Assessment Documents | See page 13 in DUS DocWay Guide to Managing Lender Assessment Documents for options. | DUS DocWay Guide to Managing Lender Assessment Documents |
| Offshore Request | Lender Assessment | Offshoring | Offshoring | |
| Multifamily Lender Certification (4637) | Non-Loan Documents, Financial Documents | Compliance Document | Other Documents | DUS DocWay Guide to Importing Financial Documents |



E) New Questions in the Offshore Request

This section contains a list of the new questions in the Offshore Request in DUS RiskWay – Lender Data Input. Questions that are bolded and highlighted in pink request new information.

| 1. Lender Information | | 2. Offshoring Questions (continued) | |
|-------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 103 | 103: Contract Effective Date (Effective Date of Contract with Offshore Party if applicable at time of request). | | |
| 2. Offshoring Questions | | | |
| 200 | 200: Will any activities, including support functions, be performed outside of the United States, including access to and/or storage of Fannie Mae data offshore? (Yes/No) | | |
| 201 | 201: Has Lender previously been approved by Fannie Mae to utilize this Offshore Vendor/Party for activities prior to this request? (Yes/No) <ul style="list-style-type: none"> 201A: If yes, provide Fannie Mae’s approval date. (If exact date is unknown, provide approximate date). | 211 | 211: Does Lender perform or plan to perform any oversight activities, audits, and/or security assessments specific to offshore operations? <ul style="list-style-type: none"> 211A: Provide a summary of Lender’s existing or planned oversight process. 211B: Provide the frequency of Lender’s existing or planned oversight process. 211C: Provide the date when oversight was last performed. 211D: Provide the location(s) for Lender’s existing or planned audits. 211E: Provide the name, title, and email of Lender personnel responsible for oversight. |
| 202 | 202A: Select the countries where the offshore activities specific to Fannie Mae will be performed. (Drop-Down) <ul style="list-style-type: none"> 202B: Provide physical location(s) (City & State/Province & Country) for offshore activities specific to Fannie Mae. | 212 | 212: Is the offshore vendor included in the Lender’s business continuity and disaster recovery plans? |
| 210 | 210: Will offshore personnel have access to systems hosted by your company or your third-party vendor(s)/subcontractor(s)? (Yes/No) <ul style="list-style-type: none"> 210A: List the system(s) hosted by your company or your third-party vendor(s)/subcontractor(s) (as applicable) that contain Fannie Mae data and will be accessed by offshore personnel. 210B: Where is the location of the servers that host those systems that contain Fannie Mae data? 210C: Identify the types of users (e.g., role, title, etc.) who will have access to those systems that contain Fannie Mae data. | 215 | 215: Are there planned backup teams? <ul style="list-style-type: none"> 215A: If yes, provide names of in-house backup teams or third-party backup entities. |
| | | 216 | 216: Enter the date of last BCP test. |
| | | 223 | 223: Has Lender terminated any Offshore Vendors/Parties previously approved by Fannie Mae. |

Figure 49: New questions in the Offshore Request in DUS RiskWay – Lender Data Input



F) New Questions in the 2025 Multifamily Lender Certification (4637)

This section contains a summary of the new types of information that Fannie Mae requests in the 2025 Multifamily Lender Certification (4637). Fannie Mae edited additional questions to improve clarity of the ask and gather more detailed information.

| For the Multifamily Lender Certification (4637) Section Titled... | You Must Now... |
|-------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Licensing/Organization/Authority | <ul style="list-style-type: none"> ▪ Provide a corporate entity organizational chart; and ▪ Identify the primary regulatory agency that has jurisdiction over you. |
| Security Procedures and Controls | <ul style="list-style-type: none"> ▪ Report any data breaches to Fannie Mae; and ▪ Confirm whether you conducted a user access review. |
| Subservicers | Indicate if you use any unaffiliated or Lender-affiliate Subservicers. |
| Outside Parties | <p>Answer questions asking if you have:</p> <ul style="list-style-type: none"> ▪ An approved list of Outside Parties you retain; ▪ Policies governing management of Outside Parties; ▪ Discontinued use of any <ul style="list-style-type: none"> ○ Outside Party, or ○ Non-Employee; and ▪ Referred to the current Restricted Vendor List before <ul style="list-style-type: none"> ○ Committing or Delivering a Mortgage Loan, or ○ Engaging a Vendor to perform services. |
| Lender Information (Voluntarily Requested) | <p>Respond to inquiries for:</p> <ul style="list-style-type: none"> ▪ Veteran-Owned Business; and ▪ Lesbian-, Gay-, Bisexual-, and Transgender-Owned Business. |