



## Multifamily Mortgage Business Lender Letter 21-01

January 25, 2021

To: Multifamily Lenders and Servicers

From: Larry LaGrone, Vice President for Portfolio Risk Management  
Doug Higgs, Vice President for MF Operations

Subject: Lender Letter 21-01 | Delinquency Early Warning System (DEWS) – CSV Bulk Upload Functionality and Guidance

### HIGHLIGHTS

Effective January 25, 2021, the DEWS system provides CSV Bulk Upload functionality. Servicers can use the bulk upload functionality starting with the February 2021 DEWS reporting cycle.

Fannie Mae has made important enhancements to the DEWS system in Q4 2020 and Q1 2021.

As communicated in the September 2020 DEWS release, Fannie Mae added 8 new fields to provide for more granular information for DEWS reporting and management. These new data fields are listed below and included as part of the attached comprehensive DEWS Bulk Upload Template ([Template](#)):

- Delinquent P&I Amount;
- Delinquent Replacement Reserve Impounds Amount;
- Delinquent Real Estate Tax Impounds Amount;
- Delinquent Insurance Impounds Amount;
- Delinquent Other Amount;
- Servicer Reported Monthly P&I Amount;
- Total Monthly Escrow Amounts; and
- Delinquency Reason (e.g., *Forbearance Under Consideration* is a new allowable field in the drop down).

Beginning January 25, 2021, the CSV Bulk Upload functionality is available in production to support DEWS reporting.

The benefits of the CSV bulk upload capability, how the process works, and how to test your files are discussed below.

### Why adopt the Bulk Upload option?

- Automates reporting, thus creating efficiencies;
- Eliminates manual data input, thus providing time savings and reducing potential reporting errors; and
- Provides an opportunity to optimize given uncertainties around potential delinquency increases in 2021.



### **How does the Bulk Upload work?**

- Template includes the 8 new DEWS fields, as well as other DEWS reporting information;
- Template must be formatted as a CSV file, enabling easy upload; and
- Servicers can devise data mapping and extraction patterns from source systems to the Template to enable population.

### **How can a Servicer prepare to adopt the Bulk Upload functionality?**

- While Servicers will be able to use the CSV functionality starting with the February 17, 2021 reporting cycle, Fannie Mae invites Servicers to test CSV files between February 1, 2021 and April 1, 2021;
- Participating Servicers should provide a generated test CSV file to the Fannie Mae Multifamily Master Servicing team for review (see contact us email address below); and
- Fannie Mae will test the provided CSV file(s) in a lower environment and work with each Servicer to correct any formatting or mapping errors.

### **Effective Date**

This Lender Letter is effective on and after January 25, 2021.

### **Contact Us**

If you have technology or bulk upload file testing questions, please contact [MF\\_Master\\_Servicing@fanniemae.com](mailto:MF_Master_Servicing@fanniemae.com)

If you have questions on monthly DEWS reporting and certification, please contact your assigned Watchlist Management point of contact.