



Fannie Mae®

---

# **Commitment Integration – DUS Gateway 4.0 and C&D Training**

January 2018





# Training Session Logistics

---

- Given the number of participants on the training call, we have placed all lines on Mute to mitigate background noise and feedback. This will help you hear presenters clearly and minimize distractions.
- Please feel free to ask questions throughout the presentation. Please use the following methods:

**Ask questions in Chat:** Open the chat panel by clicking on the Chat icon at the top right of the page. Feel free to ask questions using Chat throughout the session and we will answer them as soon as we are able.

**Raise your hand:** Click on the raised hand icon next to your name if you want to ask a question verbally and we'll open your line. Alternatively, you can find your name in the Participants list, right click, and unmute your line to speak.



# Training Objectives

---

This course and material will provide an illustration of how data is integrated from the DUS Gateway® application into the Multifamily Committing and Delivery (C&D™) application.

- Our objectives are:
  - To demonstrate the automation and simplification for integrating Commitment data
  - To highlight the reduction in duplicate data entry by the Lender
  - To identify C&D data elements directly impacted by the flow of information from DUS Gateway



# Background – Commitment Integration – C&D Data / DUS Gateway



As part of our ongoing work to make it easier to do business with us, Fannie Mae Multifamily is integrating some facets of DUS Gateway and C&D to reduce duplicate data entry.



DUS Gateway and C&D will integrate to enable automatic transmission of a subset of Commitment data from DUS Gateway to C&D. This change applies to Commitment data for Pre-Review Mortgage Loans and Refinance Deals. There is no change for fully delegated deals.



Lenders will no longer need to start the committing process with C&D Deal Registration. With the click of a button in DUS Gateway, a draft Commitment record will be created in C&D for Lenders to edit and submit.

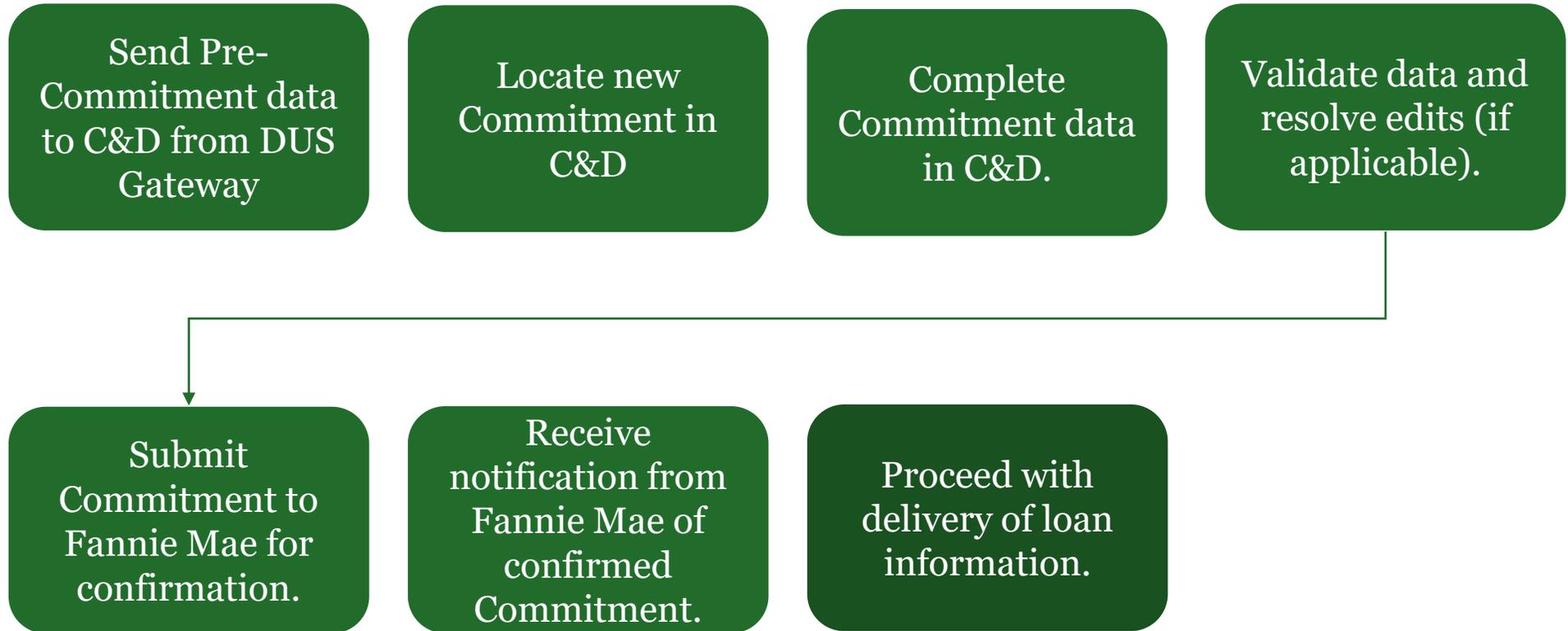
Multifamily will implement a phased rollout beginning in late January and continuing through February 2018.



# Importing Commitment Data from DUS Gateway



Lenders





# C&D Committing Process

Once data is received from DUS Gateway, a new deal and draft Commitment will be created in C&D with a subset of data pre-populated on the following screens:

Registration/Contacts Information

Commitment

Property Collateral

Applicable data previously entered in DUS Gateway and submitted to C&D will be displayed in an editable format to facilitate the completion and submission of the Commitment thus eliminating duplicate entry of data.



# Gateway 4.0 Process Overview

Before you begin, verify that the deal meets all requirements (we will cover those in the next slides).  
When ready, you will follow a **THREE STEP PROCESS** to prepare the data to submit it to C&D.  
To begin the process, select the deal and then click on the *Prepare C&D Data* button.

Step 1. Select Loan Option: (Consider Loan Amount, Loss Sharing Percent, Prepayment Characteristics, Guarantee Fee, Minimum Tier, etc.) Select the Loan Option, then click *Next*.



Step 2. Select Pre-Review and/or Waiver: (All listed items are selected by default. You may deselect any items that are no longer relevant.) Select or deselect items as appropriate, then click *Next*.



Step 3. Review Deal Details: The Fannie Mae Seller Servicer number is the only required field on this screen.



# Required Deal Characteristics

Before you initiate the automated data transmission process, verify that the deal meets all requirements.

Lenders will be able to initiate the **Prepare C&D Data** process on any deal which has the following characteristics:

- **Deal Status** must be *Under Application*
- **Agreement Type** must not be *Negotiated Purchase*
- **Execution Type** must not be *DMBS*
- **Loan Purpose** must not be *Credit Facility – Borrow up*
- **Submission Type** must not be *Delegated*
- **MATS/Structured** must be blank (value=null)
- The deal must have a Valid Quote (check the date)



## Required Deal Characteristics, continued

Before you initiate the automated data transmission process, verify that the deal meets all requirements.

DO NOT use the  
**Prepare C&D Data**  
process on the following:

- DUS Split loans
- Bifurcated / trifurcated loans
- Fully delegated deals
- Forwards
- Deals with one pool and multiple Commitments
- Bulk Delivery transactions



# Required Deal Characteristics Shown on Deal Details Screen

**DUS Gateway™** [Prepare C&D Data?](#)

Home Deal List Contacts Cases Reports

**Quick Links**

- Register A Deal
- Register A Portfolio Master Deal
- Register A Portfolio Linked Deal
- Out Of Office

**Recent Items**

**Useful Links**

- Multifamily Home Page
- Lender Notifications
- Loan Docs
- Multifamily Guide Forms
- Allregs
- DUS Gateway Job Aids
- REIS
- C&D
- Region
- Cover

**Deal** Printable View

[Show Feed](#)

[Properties \(1\)](#) | [Loan Options \(1\)](#) | [Deal Participants \(3\)](#) | [Pre-Review and/or Waiver \(2\)](#) | [Reason for Resubmissions \(2\)](#) | [Open Activities \(2\)](#) | [Fannie Mae Quotes \(3\)](#) | [Additional Lender Contacts for this Deal \(5+\)](#) | [Deal Documents \(5+\)](#) | [Commitments \(1\)](#) | [Opportunity Field History \(5+\)](#)

**Deal Detail** [Prepare C&D Data](#)

**Deal Overview**

Account Name	[Redacted]	Deal ID	[Redacted]
Lender Contact	[Redacted]	Deal Amount	\$10,197,000.00
Lender Contact Email	[Redacted]	% Excluded From Scorecard Cap	0.0%
Lender Contact Phone	[Redacted]	Estimated Loan Closing Date	2/10/2018
Originator	Originator TBD	Estimated MBS Issuance Date	3/5/2018
Deal Name	[Redacted]	Deal Status	Under Application
Agreement Type	DUS	Application Issued to the Borrower?	
Execution Type	MBS	Reactivation Comment	
Loan Purpose	Refinance	Deal Submitted Date	10/4/2017 3:46 PM
Submission Type	Pre-Review (4660)	Deal Submitted By	[Redacted]
Green Financing Type	Green Rewards	Review Counter	3
Chapter 9 Small Loans	No	In Resubmission Process?	No
Interest Rate Conversion Type	N/A	Submitted to C&D?	No
MATS/Structured		Planned Fannie Mae Acquisition Year	2017
Registered Date	8/15/2016 2:51 PM		
Potential Dual Registration Flag			

**Fannie Mae Quotes**

Action	Quote Type	Quote	Quote Date	Quote Expiration Date	Quote Username
	Standard	[Redacted]	10/9/2017 9:25 AM	2/10/2018	[Redacted]
	Standard	[Redacted]	10/9/2017 11:46 AM	2/10/2018	[Redacted]
	Standard	[Redacted]	10/11/2017 11:01 AM	2/10/2018	[Redacted]

Review the deal characteristics.

Prepare C&D Data

Deal Status Under Application

Agreement Type DUS

Execution Type MBS

Loan Purpose Refinance

Submission Type Pre-Review (4660)

MATS/Structured



## To include:

- Live demonstration of the steps required to initiate the automated transfer of data between DUS Gateway and C&D
- Demonstration of *Walkme* functionality



# Step 1: Select Loan Option

Loan options shown in DUS Gateway match the loan options shown on the Quote PDF.

Quick Links

Next Save Draft Cancel

Register A Deal  
Register A Portfolio Master Deal  
Register A Portfolio Linked Deal  
Out Of Office

Recent Items

Useful Links

- Multifamily Home Page
- Lender Notifications
- Loan Docs
- Multifamily Guide Forms
- Allregs
- DUS Gateway Job Aids
- REIS
- C&D
- Regional Credit Underwriting Coverage

Quoted Loan Option	Ask   Tier 2   MBS   4.48% Fixed Rate   120 / 114 / 6 / 360   0   \$10.2MM
Loan Option ID	
Maximum Constrained Loan Amount	\$10,197,000
Maximum Loan Amount Increase % of Loan Amount	5.00%
Loss Sharing Percent	100.00%
Interest Rate Type / Product	Fixed Rate
Green Financing Type	N/A
Loan Term (months)	120
Prepayment Component (1)	Yield Maintenance
Prepayment Component to Months (1)	114
Prepayment Component (2)	1% Fixed Prepayment
Prepayment Component to Months (2)	117
Declining Premium Schedule	
Other Prepayment Premium Description	
Amortization Term (months)	360
Requested Maximum LTV	70.0%
Interest Only Period (months)	0
Min. Actual Cooperative DSCR	N/A
Min. Underwritten DSCR	1.25
Min. Actual DSCR	1.25
Minimum Tier	Tier 2
Guaranty Fee (bps)	83.50
Servicing Fee (bps)	53.50



# Step 2: Select Pre-Review and/or Waivers

DUS Gateway™ [Need Help?](#)

Home Deal List Contacts Cases Reports

**Quick Links**

- Register A Deal
- Register A Portfolio Master Deal
- Register A Portfolio Linked Deal
- Out Of Office

**Recent Items**

- [Faded list of recent items]

**Useful Links**

- Multifamily Home Page
- Lender Notifications
- Loan Docs
- Multifamily Guide Forms
- Allregs
- DUS Gateway Job Aids
- REIS
- C&D
- Regional Credit Underwriting Coverage

**Prepare C&D Data (Step 2 - Select Pre-Review and/or Waiver)**

**Choose Relevant Pre-Review and/or Waivers**

Select All	Pre-Review and/or Waiver ID	Category	Sub-Category	Descriptor	Other Descriptor	Guide (other) comments	Description	Pre-Review and/or Waiver Decision	Conditions/Modification Acceptance Details
<input checked="" type="checkbox"/>	RS [redacted]	Pre-review (4660)	Fannie Mae/Lender Relationship	Pre-Review Lender			Interim Chief Underwriter	Accepted with Conditions	See Authorization condition stated below
<input checked="" type="checkbox"/>	R: [redacted]	Pricing/Fees	G&S fee reduct. below curr pricing memo				15bps off	Modified Acceptance	

All available Pre-Review and Waiver items are displayed here; deselect any that are no longer relevant.



# Step 3: Review Deal Details

DUS Gateway™ [Need Help?](#)

Home Deal List Contacts Cases Reports

**Quick Links**

- Register A Deal
- Register A Portfolio Master Deal
- Register A Portfolio Linked Deal
- Out Of Office

**Recent Items**

**Useful Links**

- Multifamily Home Page
- Lender Notifications
- Loan Docs
- Multifamily Guide Forms
- Allregs
- DUS Gateway Job Aids
- REIS
- C&D
- Regional Credit Underwriting Coverage

**Prepare C&D Data (Step 3 - Review Deal Details)**

**Adjustment to Approved Terms**

Account Name		Fannie Mae Seller Number	
Maximum Loan Amount Increase % of Loan Amount	5.00%	Pre-Commitment Amount	
Maximum Constrained Loan Amount	\$10,197,000	Adjusted Tier	
Minimum Tier	Tier 2	Adjusted Guaranty Fee (bps)	
Guaranty Fee (bps)	83.50	Adjusted Servicing Fee (bps)	
Servicing Fee (bps)	53.50		

**Deal**

Deal Name		Deal ID	
Lender Contact		Business Lead	
Agreement Type	DUS	Submission Type	
Execution Type	MBS	Chapter 9 Small Loans	
Loan Purpose	Refinance	Interest Rate Conversion Type	

**Refinance Details**

Existing Loan Holder		Existing Servicer	
Fannie Mae Refinance Type		Existing Fannie Mae Loan Number	

**Loan Terms**

Loan Option ID (Ask)		Variable Product Type	
Interest Type	Fixed Rate	Prepayment Component (1)	Yield Maintenance
Lien Position	1	Prepayment Component to Months (1)	114
Supplemental Type		Prepayment Component (2)	1% Fixed Prepayment
Exercising Tier Dropping Option?		Prepayment Component to Months (2)	117
Loan Term (months)	120	Declining Premium Schedule	
Interest Only Period (months)	0	Other Prepayment Premium Description	
Amortization Term (months)	360		
Loss Sharing Percent	100.00%		
Loss Sharing Type	Standard DUS		

Step 3 – Review Deal Details contains details for review which are based on the Loan Option selected in Step 2.

Seller Number is a required field. The other four fields here are optional.



# Step 3, Part 2

Requested Tier Constrained Loan Amounts							
Requested Min UW DSCR per Guide Requirements	1.25			Requested Maximum LTV	70.0%		

Commitment and Costs			
Rate Lock Type	Standard	Loan Purchase Price (% of par)	102.3%
Interest Basis	Actual/360	Estimated Origination Fee	

Pricing	
Pricing Method	Standard

Pre-Review and/or Waiver								
Pre-Review and/or Waiver ID	Category	Sub-Category	Descriptor	Other Descriptor	Guide (other) comments	Description	Pre-Review and/or Waiver Decision	Conditions/Modified Acceptance Details
	Pre-review (4660)	Fannie Mae/Lender Relationship	Pre-Review Lender			Interim Chief Underwriter	Accepted with Conditions	See Authorization condition stated below
	Pricing/Fees	G&S fee reduct. below curt pricing memo				15bps off	Modified Acceptance	

Property										
Property Name	Address	MSA Code	Moderate Rehabilitation	Property Type	Age Restricted?	Independent Living	...	...	...	Affordability
			No	Conventional Multifamily						

One property, designated as the Primary Property, will be shown in this listing.



# Submit to C&D Button

Prepare C&D Data (Step 3 - Review Deal Details) Previous **Submit to C&D** Save Draft Cancel C&D Validation Tips

Adjustment to Approved Terms			
Account Name	Shoppers Service Corporation	Fannie Mae Seller Number	
Maximum Loan Amount Increase % of Loan Amount	5.00%	Pre-Commitment Amount	
Maximum Constrained Loan Amount	\$10,197,000	Adjusted Tier	
Minimum Tier	Tier 2	Adjusted Guaranty Fee (bps)	
Guaranty Fee (bps)	83.50		
Servicing Fee (bps)			

Deal			
Deal Name			
Lender Contact			
Agreement Type			
Execution Type	MBS	Chapter 9 Small Loans	No
Loan Purpose	Refinance	Interest Rate Conversion Type	N/A

Refinance Details			
Existing Loan Holder		Existing Servicer	
Fannie Mae Refinance Type		Existing Fannie Mae Loan Number	

You can submit to C&D only once. Are you sure you want to submit now?

OK Cancel



# Deal Detail Screen, After Submission to C&D

Deal Printable View

Show Feed

[Properties \[1\]](#) | 
 [Loan Options \[1\]](#) | 
 [Deal Participants \[3\]](#) | 
 [Pre-Review and/or Waiver \[2\]](#) | 
 [Reason for Resubmissions \[2\]](#) | 
 [Open Activities \[0\]](#) | 
 [Fannie Mae Quotes \[3\]](#) | 
 **C&D Data [1]** | 
 [Additional Lender Contacts for this Deal \[7\]](#) | 
 [Deal Documents \[8\]](#) | 
 [Commitments \[1\]](#) | 
 [Opportunity Field History \[10\]](#)

Deal Detail Prepare C&D Data Resubmit

Deal Overview

Account Name	<b>Timber Lake Apartments</b>	Deal ID	
Lender Contact		Deal Amount	\$10,197,000.00
Lender Contact Email		% Excluded From Scorecard Cap	0.0%
Lender Contact Phone		Estimated Loan Closing Date	2/10/2018
Originator	Originator TBD	Estimated MBS Issuance Date	3/5/2018
Deal Name	Timber Lake Apartments	Deal Status	Under Application
Agreement Type	DUS	Application Issued to the Borrower?	
Execution Type	MBS	Reactivation Comment	
Loan Purpose	Refinance	Deal Submitted Date	10/4/2017 3:46 PM
Submission Type	Pre-Review (4660)	Deal Submitted By	
Green Financing Type	Green Rewards	Review Counter	3
Chapter 9 Small Loans	No	In Resubmission Process?	No
Interest Rate Conversion Type	N/A	Submitted to C&D?	Yes
MATS/Structured		Planned Fannie Mae Acquisition Year	2018
Registered Date	8/15/2016 2:51 PM		
Potential Dual Registration Flag			

Refinance Details

C&D Data

Action	Commitment Number	C&D Data ID	Loan Option ID (Ask)	Description	Status	Message	Last Modified By
<a href="#">Edit</a>   <a href="#">Del</a>				Ask   Tier 2   MBS   4.48% Fixed Rate   120 / 114 / 6 / 360   0   \$10.2MM	Success	Data was successfully sent to C&D.	



# C&D Deal Creation

Summary By Deal screen displays in C&D

By Deal | By Funding | By Commitment

**Summary By Deal**

What do you want to do?   [Printer Friendly Report](#)

Deal Pipeline

Primary sort by 'Deal Last Updated Date' descending;  
1 - 25 of 12239 [next](#) | [last](#)

Delete Select	Deal Name	Fannie Mae Seller	Total Funding in Deal (\$)	# Commitments	Deal Last Updated
<input type="radio"/>	<a href="#">Commitment Integration Testing</a>	DB Bank 22222222	0.00	<a href="#">1</a>	12/07/2017 5:03 AM tff

The Summary by Deal screen is the first page displayed when the Lender signs into C&D. The Deal Pipeline section will list the deal submitted to C&D from DUS Gateway. The Deal Name hyperlink takes the user to the Registration / Contacts Information page.



# C&D Registration / Contacts Information

Data entered into DUS Gateway will flow to the Registration / Contacts Information page to create a new deal.

Registration/Contacts

Deal Name: Commitment Integration Testing Deal ID: 46193

manager]

Upload

Register Commitments Collateral Participants Hedges Loans Bonds Financing Options Change Requests

## Registration / Contacts Information

Validate This Page

Reset

### Deal Information

Date Registered	12/07/2017 5:03 AM by tflf	Deal Last Updated	12/07/2017 5:03 AM by tflf
Deal ID	46193	Seller Deal ID	
Fannie Mae Seller Name & Number	+ ABC Bank - 222222222		
Deal Name	+ Commitment Integration Testing		

### Seller Information

Seller Contact Name	+ Mary Contact	Seller Contact E-mail	MaryContact@Berkshire.com
Seller Contact Phone	444-444-4444	Seller Contact Fax	

### NAM Information

NAM Name	+ Ron Johns	NAM Phone	333-333-3333
NAM E-mail	M2p_2ZwyyI@L2yyymG2m.jkG		



# C&D Commitment

The Commitments tab will display the draft Commitment.

Commitments MV-B Test User 8 [Lender Analyst, Lender Manager]

Deal Name: Deal 1 Deal ID: 34464

[Upload](#)

Register	Commitments	Collateral	Participants	Hedges	Loans	Bonds	Financing Options	Change Requests	
Commitments									
Delete Select	Commitment Number	Execution Type	Commitment Amount (\$)	Commitment Expiration Date	Commitment Submitted	Commitment Last Updated	Commitment State	Associated Seller Loan Number	Commitment Type
<input type="radio"/>	<a href="#">955427</a>	Cash	7,000,000.00			11/28/2017 12:21 PM tff	Draft		Refinance, Interest Only

Add Commitment:

The Commitment Pipeline will display summary information on the draft Commitment.

## Summary By Commitment

What do you want to do?

[Printer Friendly Report](#)

Commitment Pipeline <span style="float: right;">Search</span>											
Commitment State = 'Draft', 'Submitted', 'Confirmed'; Primary sort by 'Last Updated Date' descending; Secondary sort by 'Commitment State' ascending											
1 - 25 of 412 <a href="#">next</a>   <a href="#">last</a>											
Commitment Number	Execution Type	Commitment Amount (\$)	Commitment Expiration Date	Commitment Submitted	Commitment Confirmed	Fannie Mae Seller	Deal Name	Commitment Last Updated	Commitment State	Associated Seller Loan Number	ASAP+
<a href="#">955427</a>	Cash	7,000,000.00				ABC Bank 22222222	<a href="#">Deal 1</a>	11/28/2017 12:21 PM tff	Draft		No



# C&D Commitment, continued

Register **Commitments** Collateral Participants Hedges Loans Bonds Financing Options Change Requests

## Cash Commitment

[Commitments](#)

Save

Data from DUS Gateway will display in the Commitment Information section.

Commitment Information			
Commitment Number	955427	Commitment State	Draft
Commitment Last Updated	11/28/2017 12:21 PM by tflf	Commitment Submitted	
Fannie Mae Seller Name & Number	ABC Bank - 22222222	Commitment Confirmed	
Commitment Expiration Date	+ <input type="text"/>	Commitment Period (days)	
Fannie Mae Pre-Review	+ <input type="text" value="Select..."/>	Pending Review?	<input type="checkbox"/>



# C&D Commitment, continued

The Pricing Attributes section will display a subset of data from DUS Gateway.

Pricing Attributes			
Execution Type	Cash		
Delivery Channel Type (Definition)	+ DUS <input type="button" value="v"/>		
Tier / Level	+ 1 <input type="button" value="v"/>		
Pricing Structure (Information)	+ Standard <input type="button" value="v"/>		
Additional Debt?	+ Select... <input type="button" value="v"/>		
Loan Purpose	+ Refinance <input type="button" value="v"/>		
	<b>If Refinance:</b> Existing Loan Holder : Fannie Mae <input type="button" value="v"/> Fannie Mae Refinance Type : Choice Refinance <input type="button" value="v"/> Lender Refinance Type : Select... <input type="button" value="v"/> Other Refinance Type : Select... <input type="button" value="v"/> If Other : <input type="text"/> <b>If Conversion:</b> Conversion Type : ARM Conversion to Fixed <input type="button" value="v"/> Old Fannie Mae Loan Number: 1234567890		
Property Type (Definition)	+ Select... <input type="button" value="v"/>		
Other Attributes (Select all applicable)	<input checked="" type="checkbox"/> Early Rate Lock <input checked="" type="checkbox"/> Moderate Rehab <input type="checkbox"/> Bifurcated Structure <input checked="" type="checkbox"/> Independent Living (IL) <input checked="" type="checkbox"/> Streamlined Rate Lock <input type="checkbox"/> Substantial Rehab <input type="checkbox"/> DUS Split <input type="checkbox"/> Assisted Living (AL) <input type="checkbox"/> Single Asset Substitution Eligible <input type="checkbox"/> New Construction <input type="checkbox"/> FHA/VA/RHS Gov't Insured/Guaranteed <input checked="" type="checkbox"/> Alzheimer's (ALZH) <input type="checkbox"/> DUS MAST <input type="checkbox"/> DUS Plus Mezzanine <input type="checkbox"/> Multifamily Housing Preservation <input checked="" type="checkbox"/> Skilled Nursing Facility (SNF) <input checked="" type="checkbox"/> Small Loan <input checked="" type="checkbox"/> Interest Reduction Payment (IRP) Subsidy <input type="checkbox"/> Multifamily Bridge Loan		
	Mezzanine Financing Type	Underwritten to Standards Described in the DUS Guide Pt. III B Chap. 9? + Yes <input type="button" value="v"/>	
	Select... <input type="button" value="v"/>	MAH Type	
		LIHTC <input type="button" value="v"/>	



# C&D Commitment, continued

Commitment Details and ARM Attributes (if variable rate) sections will display a subset of data from DUS Gateway.

Deal Mgmt. Deal ID (e.g., DUS Gateway Deal ID) will auto-populate in C&D.

Commitment Details									
<b>Types of Commitment Variances/Waivers</b>		<input type="checkbox"/> Non-Delegated Insurance Waivers <input type="checkbox"/> Non-Delegated Legal Waivers <input type="checkbox"/> Other Guide Waivers <input type="checkbox"/> Underwriting Standards Variances <input checked="" type="checkbox"/> None		<b>Deal Management Deal ID</b> + 123					
<b>Commitment Amount (\$)</b> + 7,000,000.00 Check box if <a href="#">Large Loan</a> <input checked="" type="checkbox"/> Check box if <a href="#">ASAP+</a> <input type="checkbox"/> POC? <a href="#">Select...</a>				<b>Interest Type</b> + Variable ▾					
<b>Purchase Price (%)</b> + 99.900000				<b>Fannie Mae Participation (%)</b> +					
<b>Interest Only?</b> + Yes ▾ # of months 60				<b>Interest Accrual Method</b> + 30/360 ▾					
<b>Original Term of Loan (months)</b> + 360				<b>Amortization Term (months)</b> + 360					
<b>Est. LTV at Commitment (%) (Combined if Supplemental)</b> +				<b>Est. DSCR at Commitment (Combined if Supplemental) (Definition)</b> +					
<b>Cross Default / Cross Collateralize</b> + <a href="#">Select...</a> ▾									
<b>Current Interest Rate (%)</b> + 5.24000				<b>Servicing Fee Rate (%)</b> + 0.23000					
<b>Lender Pass Through Rate (%)</b>									
ARM Attributes (Interest Type = Variable)									
<b>ARM Plan Number</b> + <input type="text"/> <a href="#">Choose ARM Plan</a>									
ARM Plan Attributes		Rate Adjustment Index	ARM Plan Version	Rate Change Frequency (months)	Payment Change Frequency (months)	Rate Change Maximum Increase (%)	Rate Change Maximum Decrease (%)	Payment Change Maximum Increase (%)	Payment Change Maximum Decrease (%)
<b>Original Note Rate (%)</b> +									
<b>Original Index Rate (%)</b> +						<b>Mortgage Margin (%)</b> +			
<b>Required Net Margin (%)</b> +						<b>Lifetime Maximum Interest Rate (%)</b> 5.00000 x			



# C&D Commitment, continued

Recourse and Prepayment Protection Type/Defeasance fields will display a subset of data from DUS Gateway.

**Recourse (Delivery Channel Type = DUS)**

<b>Recourse Plan</b>	+ DUS Loss Sharing ▾	<b>Modified DUS Loss Sharing?</b>	+ Yes ▾	Lender Loss Sharing % = <input type="text"/>
<b>DUS Loss Sharing Level</b>	+ 1 ▾	<b>FHA Risk Sharing?</b>	+ Select... ▾	FHA Risk Sharing % = <input type="text"/>
<b>Additional Lender Loss Sharing</b>	No ▾			
<b>Additional Lender Loss Sharing Comments</b>	<input type="text"/>			

---

**Prepayment Protection Type and Defeasance**

+ Please select from the list below. Selection of Other Prepayment Options will require additional data entry. ([Prepayment Protection](#))

Select Loan Term / Yield Maintenance Term... ▾

+ **Prepayment Protection Types and Defeasance: (Check all that apply. At least one Prepayment Protection Type is required.)**

<input checked="" type="checkbox"/> Prepayment Lockout	<input type="checkbox"/> Fee Maintenance	<input type="checkbox"/> Defeasance Eligibility Period
<input type="checkbox"/> Yield Maintenance	<input type="checkbox"/> Other Prepayment Premium	
<input checked="" type="checkbox"/> Declining Premium	<input type="checkbox"/> No Prepayment Premium (Open Period)	

Prepayment Protection Type	From Month	To Month	Term (months)	Other
Prepayment Lockout	1	100	100	N/A
Declining Premium	101	300	200	<b>Declining Premium Schedule Including 1% Prepay</b> OR <b>Other Year Schedule</b> 3-yr <input type="text"/> Select 3-yr Schedule... ▾ 5-yr <input type="text"/> 5-1-1-1 ▾ 7-yr <input type="text"/> Select 7-yr Schedule... ▾ 10-yr <input type="text"/> Select 10-yr Schedule... ▾

Delete From Month To Month Prepayment Rate (%)



# C&D Commitment, continued

Total Origination Fees will display data previously entered in DUS Gateway.

Lender Certificate (Form 4527)

Is this Commitment Eligible for a Discount? [\(Definition\)](#) + Select... v

Origination Fee and Premium \* For the purposes of this certification, Broker/Correspondent is defined as a third party unrelated to the Lender.

Fee Description	Value
Total Origination Fee Paid or to be Paid Directly by Borrower (\$)	+ 500.00
Origination Fee Retained by Lender (\$) (including its employees, related entities and securities trading affiliates)	+ 500.00
Origination Fee paid to Broker/Correspondent (\$)	

Property data entered in DUS Gateway will be associated to the draft Commitment.

Property Association				
Select	Collateral Reference Number	Collateral Name/ID	Address 1/Lot & Block Description	City, State & Zip
<input checked="" type="checkbox"/>	<a href="#">9999086053</a>	Test Property 1	2912 N Sycamore	Arlington, VA 22213
<input checked="" type="checkbox"/>	<a href="#">9999086054</a>	Test Property 2	2912 N Sycamore	Arlington, VA 22213
<input checked="" type="checkbox"/>	<a href="#">9999086055</a>	Test Property 3	2912 N Sycamore	Arlington, VA 22213



# C&D Property Collateral

Register | Commitments | **Collateral** | Participants | Hedges | Loans | Bonds | Financing Options | Change Requests

## Property Collateral

[Collateral](#)

Save | Validate Property Collateral | Validate Short Property Collateral | Reset

### Association

Commitments	Commitment Number	Execution Type	Commitment Amount (\$)	Commitment Expiration Date
	955427		7,000,000.00	

### Property References

Collateral Reference Number	Property ID
9999086053	---

### Short Property

Property Name	+ Test Property 1	Property Financial Type	+ Senior	
Property Type (Definition)	+ Seniors	Age Restricted (as defined in the Housing for Older Persons Act (HOPA))?	+ Yes	
Primary Property Address	Address 1: 2912 N Sycamore	Continuum of Care Residential Community	Select...	
	Address 2:			
	Lot & Block			
	Description:			
	+ City:	Arlington		
	+ State & Postal Code:	VA 22213		
+ County:	Arlington			

The Short property section of the associated Property Collateral will display the Property data entered into DUS Gateway.

Lenders to verify that property address matches Loan Documents.



# Updating Commitment Data in C&D

Commitment data can be updated in C&D two ways:

Manually by entering data directly into C&D

Using C&D Upload Template

Ensure the Commitment tab is complete, as it will overwrite all Commitment data previously sent from DUS Gateway.)

Note: Additional Property Collateral can be added via the C&D Upload Template.



# What's Not Changing

Commitment data for the following types of deals will not flow from DUS Gateway to C&D. Lenders will continue to follow the existing process of manually entering or uploading Commitment data directly into C&D.

Fully Delegated Deals – No pricing, No Waivers, No Quotes

Forwards (including conversions)

Bifurcated / Trifurcated Loans

Deals with One Pool & Multiple Commitments

DUS Split Loans

Bulk Delivery



# Data Changes

- The Data Change process in C&D is not changing.
  - Change requests are not required prior to submission of the Commitment data in C&D.
  - Data on the Commitment while in a draft status is editable and can be updated by the Lender.



# Contacts

---

## DUS Gateway

- Submit DUS Gateway support requests directly into DUS Gateway by clicking on the “Cases” tab. For instruction on how to submit a case, refer to Appendix C.

## Conventional and Affordable Acquisitions Team

- [mf\\_acquisitions@fanniemae.com](mailto:mf_acquisitions@fanniemae.com)
- Shelley Gethers, Sr. Operations Analyst, (202) 752-4158  
[shelley\\_k\\_gethers@Fanniemae.com](mailto:shelley_k_gethers@Fanniemae.com)
- Sandra Opon, Manager, (202) 752-7118  
[sandra\\_c\\_opon@Fanniemae.com](mailto:sandra_c_opon@Fanniemae.com)



# APPENDIX A – Gateway to C&D Data Translation

Gateway / C&D DATA TRANSLATION				
DUS Gateway Page	DUS Gateway Field	C&D Commitment Sections	C&D Field	Translation
Deal Detail	Deal Name	Register/Deal Information	Deal Name	N/A
Deal Detail	Deal ID	Commitment Details	Deal Management Deal ID (DGW Deal ID per C&D 9.0 release)	N/A
Deal Detail	Submission Type	Commitment Information	Fannie Mae Pre-Review	1. <b>Pre-Review (4660)</b> = Pre-Review Mortgage Loan 2. <b>Guide and Pricing Waiver (if applicable)...Performance Differentiation...Performance Differentiation - Lite... Pricing Waiver Only</b> = Delegated Mortgage Loan
Deal Detail	Execution Type	Pricing Attributes	Execution Type	<b>Cash</b> = Cash <b>MBS</b> = MBS <b>Bond Credit Enhancement</b> = BCE
Deal Detail	Agreement Type	Pricing Attributes	Delivery Channel Type	<b>DUS</b> = DUS <b>Non-DUS</b> = MFLEX
Loan Option	Minimum Tier	Pricing Attributes	Tier / Level	<b>Tier 2</b> = 2 <b>Tier 3</b> = 3 <b>Tier 4</b> = 4
Loan Option	Pricing Method	Pricing Attributes	Pricing Structure	<b>Standard</b> = Standard <b>Enhanced Standard</b> = Enhanced Standard <b>Tier Plus</b> = Tier Plus <b>Tier Plus/Plus</b> = Tier Plus/Plus Any other DUS Gateway Pricing Method value is not translated into a C&D value - field will be blank.
Loan Option	Supplemental Type	Pricing Attributes	Supplemental	<b>Coterminous</b> = Coterminous Supplemental <b>Non-Coterminous</b> = Non-Coterminous Supplemental Any other DUS Gateway Supplemental Type value is not translated into a C&D value - field will be blank.



# APPENDIX A – Gateway to C&D Data Translation, continued

Gateway / C&D DATA TRANSLATION				
DUS Gateway Page	DUS Gateway Field	C&D Commitment Sections	C&D Field	Translation
Loan Option	Lien Position	Pricing Attributes	Supplemental Lien Position	<ul style="list-style-type: none"> <li>1 = 1st</li> <li>2 = 2nd</li> <li>3 = 3rd</li> <li>4 = 4th</li> <li>&gt;4 = Other</li> </ul>
Deal Detail	Loan Purpose	Pricing Attributes	Loan Purpose	<ul style="list-style-type: none"> <li>1. <b>Supplemental...Assumption with Supplemental,...Moderate Rehab Supplemental</b> = Not an Acquisition, Refinance, or Conversion</li> <li>2. <b>Acquisition</b> = Acquisition</li> <li>3. <b>Refinance</b> = Refinance</li> </ul> Any other DUS Gateway Loan Purpose value is not translated into a C&D value - field will be blank.
Deal Detail	Interest Rate Conversion Type	Pricing Attributes – Loan Purpose	Loan Conversion Type	<b>ARM to Fixed conversion</b> = ARM Conversion to Fixed
Loan Option	Exercising Tier Dropping Option?	Pricing Attributes	Tier Drop Eligible?	N/A
Deal Detail	Existing Loan Holder	Pricing Attributes – Loan Purpose	Existing Loan Holder	N/A
Deal Detail	Fannie Mae Refinance Type	Pricing Attributes – Loan Purpose	Fannie Mae Refinance Type	N/A
Deal Detail	Existing Fannie Mae Loan Number	Pricing Attributes – Loan Purpose	Old Fannie Mae Loan Number	N/A
Property	Property Type	Pricing Attributes	Property Type	<ul style="list-style-type: none"> <li>1. <b>Limited Equity Cooperative...Market-Rate Cooperative</b> = Cooperative</li> <li>2. <b>Conventional Multifamily</b> = Multifamily</li> <li>3. <b>Manufactured Housing Community</b> = Manufactured Housing</li> <li>4. <b>Student-Dedicated</b> = Dedicated Student Housing</li> <li>5. <b>Student-Non-Dedicated</b> = Multifamily</li> <li>6. <b>Seniors</b> = Seniors</li> <li>7. <b>Military</b> = Military</li> </ul>



# APPENDIX A – Gateway to C&D Data Translation, continued

Gateway / C&D DATA TRANSLATION				
DUS Gateway Page	DUS Gateway Field	C&D Commitment Sections	C&D Field	Translation
Deal Detail	Chapter 9 Small Loans	1. Pricing Attributes – Other Attributes 2. Property Type	1. Small Loan 2. Underwritten to Standards Described in the DUS Guide Pt. III B Chap. 9?	Chapter 9 Small Loans = Yes 1a. Small Loan is checked 1b. Underwritten to Standards Described in the DUS Guide Pt. III B Chap. 9? = Yes
Loan Option	Rate Lock Type	Pricing Attributes – Other Attributes	1. Early Rate Lock (retiring in C&D 9.0 release) 2. Streamlined Rate Lock	1. If Rate Lock Type = Early then Early Rate Lock is checked 2. If Rate Lock Type = Streamlined then Streamlined Rate Lock is checked
Property	Moderate Rehabilitation?	Pricing Attributes – Other Attributes	Moderate Rehab	If Moderate Rehabilitation? = Yes then Moderate Rehab is checked
Property	Independent Living	Pricing Attributes – Other Attributes	Independent Living (IL)	If Independent Living = Yes then Independent Living (IL) is checked
Property	Assisted Living	Pricing Attributes – Other Attributes	Assisted Living (AL)	If Assisted Living = Yes then Assisted Living (AL) is checked
Property	Alzheimer Care	Pricing Attributes – Other Attributes	Alzheimer's (ALZH)	If Alzheimer Care = Yes then Alzheimer's (ALZH) is checked
Property	Skilled Nursing	Pricing Attributes – Other Attributes	Skilled Nursing Facility (SNF)	If Skilled Nursing = Yes then Skilled Nursing Facility (SNF) is checked
Property	Affordability Program	Pricing Attributes	MAH Type	1. 4% LIHTC = LIHTC 2. 9% LIHTC = LIHTC 3. 4% LIHTC with HAP - Project Based Section 8 = Both LIHTC & Project Based HAP 4. 9% LIHTC with HAP - Project Based Section 8 = Both LIHTC & Project Based HAP 5. HAP - Project Based Section 8 = Proj Based HAP (incl. Sec. 8) 6. Other = Other



# APPENDIX A – Gateway to C&D Data Translation, continued

Gateway / C&D DATA TRANSLATION				
DUS Gateway Page	DUS Gateway Field	C&D Commitment Sections	C&D Field	Translation
Loan Option	Maximum Constrained Loan Amount or Pre-Commitment Amount	Commitment Details	Commitment Amount (\$)	N/A
Loan Option	Interest Type	Commitment Details	Interest Type	Fixed Rate = Fixed Variable Rate = Variable
Loan Option	Interest Only Period (months)	Commitment Details	Interest Only?	1. If Interest Only Period (months) equals Loan Term, then <b>Interest Only?</b> = Yes 2. If Interest Only Period (months) does not equal Loan Term, then <b>Interest Only?</b> = Partial 3. If Interest Only Period (months) equals 0, then <b>Interest Only?</b> = No
Loan Option	Interest Basis	Commitment Details	Interest Accrual Method	N/A
Loan Option	Loan Term (months)	Commitment Details	Original Term of Loan (months)	N/A
Loan Option	Amortization Term (months)	Commitment Details	Amortization Term (months)	N/A
Loan Option	Servicing Fee (bps) or Adjusted Servicing Fee (bps)	Commitment Details	Servicing Fee Rate (%)	Convert to %
Loan Option	Guaranty Fee (bps) or Adjusted Guaranty Fee (bps)	Commitment Details	Guaranty Fee Rate (%)	Convert to %
Loan Option	Underwritten Variable / Max Lifetime Interest Rate	ARM Attributes (Interest type = Variable)	Lifetime Maximum Interest Rate (%)	N/A



# APPENDIX A – Gateway to C&D Data Translation, continued

Gateway / C&D DATA TRANSLATION				
DUS Gateway Page	DUS Gateway Field	C&D Commitment Sections	C&D Field	Translation
Loan Option	Loss Sharing Type	Recourse (Delivery Channel Type)	Recourse Plan	1. Standard DUS = DUS Loss Sharing 2. Pari Passu (Agreement Type = DUS) = DUS Pari Passu 3. Pari Passu (Agreement Type = Non-DUS) = Shared - Pari Passu Any other DUS Gateway <b>Loss Sharing Type</b> equates to <b>No Recourse</b>
Loan Option	Loss Sharing Percent	Recourse (Delivery Channel Type)	Lender Loss Sharing %	N/A
Loan Option	Loss Sharing Percent	Recourse (Delivery Channel Type)	Modified DUS Loss Sharing?	1. 100% = No 2. <> 100% = Yes
Loan Option	Prepayment Component (1)	Prepayment Protection Type and Defeasance	Prepayment Protection Type and Defeasance (Check All that Apply)	An invalid combination of <b>Prepayment Component (1)</b> and <b>Prepayment Component (2)</b> will not be translated into a C&D value.  Prepayment fields will be blank in C&D. Valid prepayment combinations are listed in Appendix B.
Loan Option	Prepayment Component to Months (1)	Prepayment Protection Type and Defeasance	Prepayment Protection Type and Defeasance	
Loan Option	Prepayment Component (2)	Prepayment Protection Type and Defeasance	Prepayment Protection Type and Defeasance	
Loan Option	Prepayment Component to Months (2)	Prepayment Protection Type and Defeasance	Prepayment Protection Type and Defeasance	
Loan Option	Declining Premium Schedule	Prepayment Protection Type and Defeasance	Prepayment Protection Type and Defeasance	
Loan Option	Other Prepayment Premium Description	Prepayment Protection Type and Defeasance	Prepayment Protection Type and Defeasance	



# APPENDIX A – Gateway to C&D Data Translation, continued

Gateway / C&D DATA TRANSLATION				
DUS Gateway Page	DUS Gateway Field	C&D Commitment Sections	C&D Field	Translation
Loan Option	Estimated Origination Fee	Lender Certificate	<b>1. Total Origination Fee Paid or to be Paid Directly by Borrower (\$)</b> <b>2. Origination Fee Retained by Lender (\$)</b>	1. If (Estimated Origination Fee != Null or 0), then <b>Total Origination Fee Paid or to be Paid Directly by Borrower (\$)</b> = [(Estimated Origination Fee/100)*Maximum Constrained Loan Amount] else <b>Total Origination Fee Paid or to be Paid Directly by Borrower (\$)</b> will be blank in C&D 2. If (Estimated Origination Fee != Null or 0), then <b>Origination Fee Retained by Lender (\$)</b> = [Total Origination Fee Paid or to be Paid Directly by Borrower (\$) - (([Origination Fee Paid to Broker + Origination Fee Paid to Correspondent]/100) * Maximum Constrained Loan Amount)] else <b>Origination Fee Retained by Lender (\$)</b> will be blank in C&D
Deal Detail	Lender Contact	Register	Seller Contact Name	N/A
Deal Detail	Lender Contact Email	Register	Seller Contact E-mail	N/A
Deal Detail	Lender Contact Phone	Register	Seller Contact Phone	N/A
Deal Detail	Business Lead	Register	NAM Name	N/A



# APPENDIX A – Gateway to C&D Data Translation, continued

Gateway / C&D DATA TRANSLATION				
DUS Gateway Page	DUS Gateway Field	C&D Commitment Sections	C&D Field	Translation
Property	Property Name	Property Collateral	Property Name	N/A
Property	Street Address	Property Collateral	Primary Property Address - Address 1	N/A
Property	City	Property Collateral	City	N/A
Property	State	Property Collateral	State & Postal Code	N/A
Property	Zip	Property Collateral	State & Postal Code	N/A
Property	County	Property Collateral	County	N/A
Property	Age Restricted?	Property Collateral	Age Restricted (as defined in the Housing for Older Persons Act (HOPA))?	N/A
Pre-Review and/or Waiver	Category = Pricing / Fees AND Sub-Category = G&S fee reduct. below curr. pricing memo	Pricing Attributes	Lender / Fannie Mae Pricing Waiver?	If Category = Pricing / Fees AND Sub-Category = G&S fee reduct. below curr. pricing memo, then <b>Lender / Fannie Mae Pricing Waiver?</b> = Fannie Mae Approved G/S Fee Waiver
Pre-Review and/or Waiver	Category - Pre-Review (4660) AND Sub-Category = Financing Structures AND Descriptor = MAH Interest Reduction Payment(IRP) Property	Pricing Attributes – Other Attributes	Interest Reduction Payment (IRP) Subsidy	If Category - Pre-Review (4660) AND Sub-Category = Financing Structures AND Descriptor = MAH Interest Reduction Payment(IRP) Property, then <b>Interest Reduction Payment (IRP) Subsidy</b> is checked



# APPENDIX A – Gateway to C&D Data Translation, continued

Gateway / C&D DATA TRANSLATION				
DUS Gateway Page	DUS Gateway Field	C&D Commitment Sections	C&D Field	Translation
Pre-Review and/or Waiver	Category = Insurance AND Lender Delegated = No	Commitment Details	Types of Commitment Variances/Waivers - Non-Delegated Insurance Waivers	If Category = Insurance AND Lender Delegated = No, then <b>Non-Delegated Insurance Waivers</b> is checked
Pre-Review and/or Waiver	category = Document Modifications And Sub-Category = Business/Credit and Legal Approval,	Commitment Details	Types of Commitment Variances/Waivers - Non-Delegated Legal Waivers	If Category = Document Modifications And Sub-Category = Business/Credit and Legal Approval, then <b>Non-Delegated Legal Waivers</b> is checked
Pre-Review and/or Waiver	Category = Guide (Other)	Commitment Details	Types of Commitment Variances/Waivers - Other Guide Waivers	If Category = Guide (Other) , then <b>Other Guide Waivers</b> is checked
Pre-Review and/or Waiver	Category = Pre-Review (4660) AND Sub-Category = UW Standards	Commitment Details	Types of Commitment Variances/Waivers - Underwriting Standards Variances	If Category = Pre-Review (4660) AND Sub-Category = UW Standards, then <b>Underwriting Standards Variances</b> is checked.
Pre-Review and/or Waiver	Category = Pre-review(4660), Sub-Category=Size, and Descriptor = Large	Commitment Details	Check box if Large Loan	If Category = Pre-review(4660), Sub-Category=Size, and Descriptor = Large, then Large Loan is checked



# APPENDIX B – DUS Gateway Prepayment Terms

Prepayment combination #	DUS Gateway Prepayment Terms					
	Interest Type	Prepayment Component(1)	Prepayment Component(2)	Declining Premium Schedule	Other Prepayment Premium Description	Loan Term
1	Fixed Rate	Declining Premium	Null			
2	Fixed Rate	Yield Maintenance	1% Fixed Prepayment			
3	Fixed Rate	Prepayment Lockout	Declining Premium	10-10-5-4-3-2-1		84
4	Fixed Rate	Yield Maintenance	Other Prepayment Premium			
5	Fixed Rate	Yield Maintenance	Null			
6	Fixed Rate	Prepayment Lockout	Null			
7	Fixed Rate	Fee Maintenance	Null			
8	Variable/SARM	Prepayment Lockout	Declining Premium			
9	Variable/SARM	Prepayment Lockout	Null			
10	Variable/SARM	Prepayment Lockout	Other Prepayment Premium			



# APPENDIX B – DUS Gateway Prepayment Terms

Prepayment combination #	DUS Gateway Prepayment Terms					
	Interest Type	Prepayment Component(1)	Prepayment Component(2)	Declining Premium Schedule	Other Prepayment Premium Description	Loan Term
11	Variable/SARM	Prepayment Lockout	1% Fixed Prepayment			60 or 84 or 120
12	Variable/Fixed+1	Yield Maintenance	Null			
13	Variable/Hybrid ARM	Yield Maintenance	Declining Premium			
14	Variable/Hybrid ARM	Yield Maintenance	Other Prepayment Premium		Filled in	
15	Variable/ARM 7/6 Variable/ARM 7/4	Prepayment Lockout	Declining Premium	5-4-3-2-1-1-1 or 5-1-1-1-1-1-1		



## APPENDIX C – How to Submit a DUS Gateway Support Request

---

- From the Cases tab, click the **Create New Case** button.
- Fill out required fields to submit a case beginning with the **Case Type** dropdown.
- Select the appropriate **Case Problem Area** of the application or deal from the dropdown list.
- Fill out other fields on the page. If the support request is related to a specific deal, click the lookup (magnifying glass) beside “Deal” and search for the appropriate deal name. Add a title for your request in the “Subject” field and then enter a more detailed explanation in the “Description” field.
- Click **Submit** to send your request to Fannie Mae. You will receive a notification in DUS Gateway with updated information and/or a resolution to your request.
- Contact your NAM with any questions.