Standard ARM Plan Matrix

October 2016

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Comprehensive Standard ARM Plan List

The Fannie Mae Standard ARM Plan Matrix is divided into the two parts listed below. Standard ARM plan numbers are included in a Matrix Part based on the ARM product characteristics associated with the particular plan number.

> NOTE: *To qualify as a Fannie Mae standard ARM, the ARM must have all of the characteristics specified in the Matrix for such plan number.*
>
> NOTE: *Texas Section 50(a)(6) mortgages can be commingled in MBS pools with non-Texas Section 50(a)(6) mortgages with the same plan number. They are identified separately in the ARM Matrix only because they require different uniform instruments.*

Matrix Part **Description**

Part I.....Fully Amortizing Conventional ARMs -- Terms up to 30 years

Part II.....Fannie Mae's Uniform Hybrid ARM Plan 3252 – Terms up to 30 years

The table below lists all of Fannie Mae's standard ARM plan numbers and identifies the Matrix Part that contains the plan number.

Plan No.	ARM Type	Matrix Part
57	Conv	I
649	Conv	I
650	Conv	I
651	Conv	I
652	Conv	I
659	Conv	I
660	Conv	I
661	Conv	I
681	Conv	I
682	Conv	I
710	Conv	I
720	Conv	I
721	Conv	I
750	Conv	I
751	Conv	I
760	Conv	I
761	Conv	I

Plan No.	ARM Type	Matrix Part
861	Conv	I
1423	Conv	I
1437	Conv	I
1677	Conv	I
2720	Conv	I
2721	Conv	I
2722	Conv	I
2723	Conv	I
2724	Conv	I
2725	Conv	I
2726	Conv	I
2727	Conv	I
2728	Conv	I
2729	Conv	I
2737	Conv	I
3252	Unif Hybrid	II

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Matrix Reference Letters

The following reference letters identify execution instructions and appear below each plan number in the Plan No. column.

Reference Letters	Meaning
AA	If sold as a whole loan, must use actual/actual remittance type.
WO	Whole loan execution only; not available for MBS.
MO	Available for MBS only; not available for whole loan execution.
WN	Whole loan pricing is available on a negotiated basis only.
WE	Pricing for whole loan execution is available for mandatory committing only. Pricing is not available on a best efforts basis.

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Matrix Abbreviations

Abbreviation	Meaning
Adj	Adjustment
Convert	Convertible
Freq	Frequency
IFRP	Same as the Initial Fixed-Rate Period
IMIR	Initial Mortgage Interest Rate
Int	Interest
IR	Interest Rate
LB	Look-back
N/A	Not Applicable
Orig	Original
Per	Period
PMIR	Prior Month's Interest Rate
Pmt	Payment
Round	Rounding
Subseq	Subsequent

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Column Heading Descriptions

1. **Plan Number –** ARM plan numbers are assigned by Fannie Mae. This column also includes applicable reference letters that identify execution instructions.

2. **Fannie Mae Uniform Instrument Note/Rider Form Reference –** Each ARM must be documented with the version of the indicated Fannie Mae uniform note/rider form in effect at the time of execution of the note, or with a mortgage note form that does not contain any provision that is materially different from the terms set forth in the indicated Fannie Mae uniform note/rider form. To the extent that the Fannie Mae uniform note/rider form indicated in the column is not used or the lender uses any other nonstandard documents, the lender is subject to the terms and conditions of the *Selling Guide*'s Additional Selling Representations and Warranties set forth in Section A2-2.1, including, without limitation, the Document Warranties provisions in Topic A2-2.1-03. Without limiting the above, the mortgage note must provide for payment of installments on a monthly basis, with the interest portion of each payment being determined based on a 360-day year and by computing 30 days' interest on the outstanding principal balance of the mortgage loan as of the scheduled installment due date.

3. **Index –** The index used for determining each interest rate adjustment. See the ***Glossary*** for descriptions of indices.

4. **ARM Plan Initial Fixed-Rate Interest Period/Subsequent Interest Rate Adjustment –** This column indicates an initial fixed period during which the interest rate will not change, after which the interest will adjust with a specified frequency.

   a. The range of applicable initial fixed-rate interest periods is described in the "Initial FR Int Per" portion of the column "ARM Plan Initial FR Int Per/Subseq IR Adj (in mos) as of Issue Date."

   b. Following the initial fixed-rate interest period, the interest rate of each ARM is subject to adjustment with the frequency stated in the category "Subseq IR Adj" portion of the column "ARM Plan Initial FR Int Per/Subseq IR Adj (in mos) as of Issue Date."

   c. The interest rate adjustment frequency is the number of months between interest rate changes.

5. **ARM Type –** Describes the period between interest rate adjustments (changes). For example, 1/1 describes a loan with an initial fixed rate for 1 year and subsequent rate changes every 12 months (1 year) thereafter.

6. **Periodic Interest Rate Change Limit – First Change Date/Subsequent Change Dates –** Indicates the limitations on interest rate increases and decreases, first from the initial interest rate and, thereafter, from each immediately preceding interest rate. For example, the statement "+/-2%/ +/-2%" means that the rate adjustment may not result in an increase or decrease of more than two percentage points from the prior interest rate.

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7. **Life Interest Rate Cap/Floor – I**ndicates the applicable lifetime interest rate ceiling (cap), which may be stated as a rate that will serve as the ceiling or may be stated as a specified number of percentage points above the initial mortgage interest rate. The ARM may or may not be subject to a lifetime interest rate floor below the initial mortgage interest rate. In the "Life IR Cap/Floor" column, "+" or "-" means add to or subtract from the initial mortgage interest rate. For example, "Up to +6%" as the ceiling (cap) means that the lifetime interest rate may be as high as 6% above the applicable initial interest rate.

   The statement "None" as the lifetime interest rate floor means the ARM is not subject to a lifetime interest rate floor other than the applicable mortgage margin.

   > NOTE: *Even if an ARM product has no stated Life IR Floor, each ARM's interest rate can never decline below its stated mortgage margin.*

8. **Look-back Interest Rate Change (Standard Look-back) (in days) –** Identifies the required interest rate look-back period for determining the index value for interest rate adjustments. The look-back is to the index value in effect on the specified number of days before the interest rate change date.

9. **Assumability –** This column indicates whether the ARM may be assumed or is due on sale.

   a. **DOS/Assum** = due on sale during the initial fixed period and assumable thereafter

   b. **DOS** = due on sale during the entire term of the loan

   c. **Assum** = assumable during entire term of the loan

   See the ***Glossary*** for additional details regarding these terms.

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10. **Convertibility – Convert (Y or N) – This column** indicates whether or not the ARM has a feature allowing the adjustable rate to convert to a fixed interest rate. If "Y" appears in the column, the Matrix provides a Conversion Option Code as described in the following table.

Matrix Conversion Code	Description of Conversion Option	Eligibility for Post-Conversion Disposition Options
A	Conversion option may be exercised on the first day of any month during the period from the 1st – 5th interest-rate change dates.	Eligible for "take-out" or "market" option.
B	Conversion option may be exercised on the 1st or 2nd interest-rate change dates.	Eligible for "market" option only.
C	Conversion option may be exercised on the 1st, 2nd, or 3rd interest-rate change dates.	Eligible for "market" option only.
D	Conversion option may be exercised on the 3rd, 4th, or 5th interest-rate change dates.	Eligible for "market" option only.
E	Conversion option may be exercised on the first day of any month during the period from the 2nd – 10th interest-rate change dates.	Eligible for "take-out" or "market" option.

11. **Payment Due Date –** ARMs accrue interest in arrears and have monthly installments that are payable on the day of each month indicated in the Matrix. All of Fannie Mae's standard ARM plans require that the payment due date be the first day of each month.

12. **Subtype** – Applies to MBS deliveries only. Subtypes are assigned by Fannie Mae and describe the characteristics of the applicable standard ARM plan.

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Standard ARM Plan Matrix

NOTE: *To qualify as a Fannie Mae Standard ARM, the ARM must have all of the characteristics specified in the Matrix for such plan number.*

NOTE: *Headings in green indicate plan-dependent characteristics for Fannie Mae internal use.*

Plan No.	Fannie Mae/ Freddie Mac Uniform Instrument Note/Rider Form Reference	Index [Fannie Mae Index Code]	ARM Plan Initial FR Int Per/ Subseq IR Adj (in mos) as of Issue Date	ARM Type	Periodic Int Rate Change Limit • First Change Date / Subseq Change Dates	Life IR Cap/ Floor	Look-back Int Rate Change (in days)	Assu-mability	Convert (Y or N) [If Y, includes convert option code]	Pmt Due Date	Subtype [for MBS only]
Part I: Fully Amortizing Conventional ARMs – Terms up to 30 Years											
57 (WN)	3508/3118	1-Yr Wkly CMT [07]	0-18/ 12	1/1	+/- 2% / +/- 2%	Up to +6% / None	45	Assum	Y [A]	1st	203
649 (MO)	3504/3114	3-Yr Wkly CMT [08]	30-42/ 36	3/3	+/- 2% / +/- 2%	Up to +6% / None	45	Assum	N	1st	828
650 (MO)	3505/3115	3-Yr Wkly CMT [08]	30-42/ 36	3/3	+/- 2% / +/- 2%	Up to +6% / None	45	Assum	Y [B]	1st	8E
651 (WN)	3502/3111	1-Yr Wkly CMT [07]	19-42/ 12	3/1	+/- 2% / +/- 2%	Up to +6% / None	45	Assum	N	1st	204
652 (WN)	3503/3113	1-Yr Wkly CMT [07]	19-42/ 12	3/1	+/- 2% / +/- 2%	Up to +6% / None	45	Assum	Y [C]	1st	236
659 (MO)	3522/3182	1-Yr Wkly CMT [07]	43-66/ 12	5/1	+/- 2% / +/- 2%	Up to +6% / None	45	DOS/ Assum	N	1st	208
659 (MO) **Texas 50(a)(6)**	3522.44/3182.44	1-Yr Wkly CMT [07]	43-66/ 12	5/1	+/- 2% / +/- 2%	Up to +6% / None	45	DOS	N	1st	208
660 (WN)	3522/3182	1-Yr Wkly CMT [07]	43-66/ 12	5/1	+/- 2% / +/- 2%	Up to +5% / None	45	DOS/ Assum	N	1st	208
660 (WN) **Texas 50(a)(6)**	3522.44/3182.44	1-Yr Wkly CMT [07]	43-66/ 12	5/1	+/- 2% / +/- 2%	Up to +5% / None	45	DOS	N	1st	208

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661 (WN)	3523/3183	1-Yr Wkly CMT [07]	43-66/ 12	5/1	+/- 2% / +/- 2%	Up to +5% / None	45	DOS/ Assum	Y [C]	1st	2G
661 (WN) **Texas 50(a)(6)**	3523.44/3183.44	1-Yr Wkly CMT [07]	43-66/ 12	5/1	+/- 2% / +/- 2%	Up to +5% / None	45	DOS	Y [C]	1st	2G
681 (MO)	3510/3120	COFI [12]	0-18/ 12	1/1	+/- 2% / +/- 2%	Up to +5% / None	45	Assum	N	1st	101
682 (MO)	3511/3124	COFI [12]	0-18/ 12	1/1	+/- 2% / +/- 2%	Up to +5% / None	45	Assum	Y [A]	1st	117
710 (MO)	3501/3108	1-Yr Wkly CMT [07]	0-18/ 12	1/1	+/- 1% / +/- 1%	Up to +6% / None	45	Assum	N	1st	226
720 (WN)	3502/3111	1-Yr Wkly CMT [07]	0-18/ 12	1/1	+/- 2% / +/- 2%	Up to +6% / None	45	Assum	N	1st	227
721 (WN)	3503/3113	1-Yr Wkly CMT [07]	0-18/ 12	1/1	+/- 2% / +/- 2%	Up to +6% / None	45	Assum	Y [D]	1st	203
750 (WN)	3522/3182	1-Yr Wkly CMT [07]	67-90/ 12	7/1	+/- 5% / +/- 2%	Up to +5% / None	45	DOS/ Assum	N	1st	243

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Standard ARM Plan Matrix

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Plan No.	Fannie Mae/ Freddie Mac Uniform Instrument Note/Rider Form Reference	Index [Fannie Mae Index Code]	ARM Plan Initial FR Int Per/ Subseq IR Adj (in mos) as of Issue Date	ARM Type	Periodic Int Rate Change Limit • First Change Date / Subseq Change Dates	Life IR Cap/ Floor	Look-back Int Rate Change (in days)	Assu-mability	Convert (Y or N) [If Y, includes convert option code]	Pmt Due Date	Subtype [for MBS only]
750 (WN) **Texas 50(a)(6)**	3522.44/3182.44	1-Yr Wkly CMT [07]	67-90/ 12	7/1	+/- 5% / +/- 2%	Up to +5% / None	45	DOS	N	1st	243
751 (WN)	3523/3183	1-Yr Wkly CMT [07]	67-90/ 12	7/1	+/- 5% / +/- 2%	Up to +5% / None	45	DOS/ Assum	Y [C]	1st	244
751 (WN) **Texas 50(a)(6)**	3523.44/3183.44	1-Yr Wkly CMT [07]	67-90/ 12	7/1	+/- 5% / +/- 2%	Up to +5% / None	45	DOS	Y [C]	1st	244
760 (MO)	3510/3120	COFI [12]	4-8/ 6	6-month	+/- 1% / +/- 1%	Up to +5% / None	45	Assum	N	1st	110
761 (MO)	3511/3124	COFI [12]	4-8/ 6	6-month	+/- 1% / +/- 1%	Up to +5% / None	45	Assum	Y [E]	1st	111
861 (MO)	3508/3118	1-Yr Wkly CMT [07]	0-18/ 12	1/1	+/- 1% / +/- 1%	Up to +6% / None	45	Assum	Y [A]	1st	206
1423 (WN)	3522/3182	1-Yr Wkly CMT [07]	91-150/ 12	10/1	+/- 5% / +/- 2%	Up to +5% / None	45	DOS/ Assum	N	1st	2X
1423 (WN) **Texas 50(a)(6)**	3522.44/3182.44	1-Yr Wkly CMT [07]	91-150/ 12	10/1	+/- 5% / +/- 2%	Up to +5% / None	45	DOS	N	1st	2X
1437 (WN)	3523/3183	1-Yr Wkly CMT [07]	91-150/ 12	10/1	+/- 5% / +/- 2%	Up to +5% / None	45	DOS/ Assum	Y [C]	1st	246

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Standard ARM Plan Matrix

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Plan No.	Fannie Mae/ Freddie Mac Uniform Instrument Note/Rider Form Reference	Index [Fannie Mae Index Code]	ARM Plan Initial FR Int Per/ Subseq IR Adj (in mos) as of Issue Date	ARM Type	Periodic Int Rate Change Limit • First Change Date / Subseq Change Dates	Life IR Cap/ Floor	Look-back Int Rate Change (in days)	Assu-mability	Convert (Y or N) [If Y, includes convert option code]	Pmt Due Date	Subtype [for MBS only]
1437 (WN) **Texas 50(a)(6)**	3523.44/3183.44	1-Yr Wkly CMT [07]	91-150/ 12	10/1	+/- 5% / +/- 2%	Up to +5% / None	45	DOS	Y [C]	1st	246
1677 (WN)	3522/3182	1-Yr Wkly CMT [07]	43-66/ 12	5/1	+/-5% / +/-2%	Up to +5% / None	45	DOS/ Assum	N	1st	2CI
1677 (WN) **Texas 50(a)(6)**	3522.44/3182.44	1-Yr Wkly CMT [07]	43-66/ 12	5/1	+/-5% / +/-2%	Up to +5% / None	45	DOS	N	1st	2CI
2720 (WN)	3529/3122	1-Yr WSJ LIBOR [75]	0-18/ 12	1/1	+/- 2% / +/- 2%	Up to +6% / None	45	Assum	Y [A]	1st	P9H
2721	3526/3189	1-Yr WSJ LIBOR [75]	0-18/ 12	1/1	+/- 2% / +/- 2%	Up to +6% / None	45	Assum	N	1st	P9A
2722 (WN)	3527/3186	1-Yr WSJ LIBOR [75]	19-42/ 12	3/1	+/- 2% / +/- 2%	Up to +6% / None	45	Assum	Y [C]	1st	P9I
2723	3526/3189	1-Yr WSJ LIBOR [75]	19-42/ 12	3/1	+/- 2% / +/- 2%	Up to +6% / None	45	Assum	N	1st	P9B
2724 (WN)	3525/3188	1-Yr WSJ LIBOR [75]	43-66/ 12	5/1	+/- 2% / +/- 2%	Up to +6% / None	45	DOS/ Assum	Y [C]	1st	P9J
2724 (WN) **Texas 50(a)(6)**	3529.44/3188.44	1-Yr WSJ LIBOR [75]	43-66/ 12	5/1	+/- 2% / +/- 2%	Up to +6% / None	45	DOS	Y [C]	1st	P9J
2725 (MO)	3528/3187	1-Yr WSJ LIBOR [75]	43-66/ 12	5/1	+/- 2% / +/- 2%	Up to +6% / None	45	DOS/ Assum	N	1st	P9C

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Standard ARM Plan Matrix

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NOTE: *Headings in green indicate plan-dependent characteristics for Fannie Mae internal use.*

Plan No.	Fannie Mae/ Freddie Mac Uniform Instrument Note/Rider Form Reference	Index [Fannie Mae Index Code]	ARM Plan Initial FR Int Per/ Subseq IR Adj (in mos) as of Issue Date	ARM Type	Periodic Int Rate Change Limit • First Change Date / Subseq Change Dates	Life IR Cap/ Floor	Look-back Int Rate Change (in days)	Assu-mability	Convert (Y or N) [If Y, includes convert option code]	Pmt Due Date	Subtype [for MBS only]
2725 (MO) **Texas 50(a)(6)**	3528.44/3187.44	1-Yr WSJ LIBOR [75]	43-66/ 12	5/1	+/- 2% / +/- 2%	Up to +6% / None	45	DOS	N	1st	P9C
2725	3528/3187	1-Yr WSJ LIBOR [75]	43-66/ 12	5/1	+/- 2% / +/- 2%	Up to +5% / None	45	DOS/ Assum	N	1st	P9C
2725 **Texas 50(a)(6)**	3528.44/3187.44	1-Yr WSJ LIBOR [75]	43-66/ 12	5/1	+/- 2% / +/- 2%	Up to +5% / None	45	DOS	N	1st	P9C
2726 (WN)	3525/3188	1-Yr WSJ LIBOR [75]	67-90/ 12	7/1	+/- 5% / +/- 2%	Up to +5% / None	45	DOS/ Assum	Y [C]	1st	P9K
2726 (WN) **Texas 50(a)(6)**	3529.44/3188.44	1-Yr WSJ LIBOR [75]	67-90/ 12	7/1	+/- 5% / +/- 2%	Up to +5% / None	45	DOS	Y [C]	1st	P9K
2727	3528/3187	1-Yr WSJ LIBOR [75]	67-90/ 12	7/1	+/- 5% / +/- 2%	Up to +5% / None	45	DOS/ Assum	N	1st	P9D
2727 **Texas 50(a)(6)**	3528.44/3187.44	1-Yr WSJ LIBOR [75]	67-90/ 12	7/1	+/- 5% / +/- 2%	Up to +5% / None	45	DOS	N	1st	P9D
2728 (WN)	3525/3188	1-Yr WSJ LIBOR [75]	91-150/ 12	10/1	+/- 5% / +/- 2%	Up to +5% / None	45	DOS/ Assum	Y [C]	1st	P9L

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Plan No.	Fannie Mae/ Freddie Mac Uniform Instrument Note/Rider Form Reference	Index [Fannie Mae Index Code]	ARM Plan Initial FR Int Per/ Subseq IR Adj (in mos) as of Issue Date	ARM Type	Periodic Int Rate Change Limit • First Change Date / Subseq Change Dates	Life IR Cap/ Floor	Look-back Int Rate Change (in days)	Assu-mability	Convert (Y or N) [If Y, includes convert option code]	Pmt Due Date	Subtype [for MBS only]
2728 (WN) **Texas 50(a)(6)**	3529.44/3188.44	1-Yr WSJ LIBOR [75]	91-150/ 12	10/1	+/- 5% / +/- 2%	Up to +5% / None	45	DOS	Y [C]	1st	P9L
2729	3528/3187	1-Yr WSJ LIBOR [75]	91-150/ 12	10/1	+/- 5% / +/- 2%	Up to +5% / None	45	DOS/ Assum	N	1st	P9E
2729 Texas 50(a)(6)	3528.44/3187.44	1-Yr WSJ LIBOR [75]	91-150/ 12	10/1	+/- 5% / +/- 2%	Up to +5% / None	45	DOS	N	1st	P9E
2737	3528/3187	1-Yr WSJ LIBOR [75]	43-66/ 12	5/1	+/-5% / +/-2%	Up to +5% / None	45	DOS/ Assum	N	1st	P92
2737 Texas 50(a)(6)	3528.44/3187.44	1-Yr WSJ LIBOR [75]	43-66/ 12	5/1	+/-5% / +/-2%	Up to +5% / None	45	DOS	N	1st	P92
Part II: Uniform Hybrid Conventional ARM – Terms up to 30 Years											
3252[1] (MO)	3528/3187	1-Yr WSJ LIBOR [75]	54-62/ 12	5/1	+/- 5% / +/- 2%	Up to +5% / None	45	DOS/ Assum	N	1st	69B

[1] Loans under Plan 3252, Fannie Mae's Uniform Hybrid ARM, may only be delivered as MBS only through standard contracts and must comply with all of the requirements specified in the *Selling Guide* (e.g., MBS pools must be delivered as stated-structure ARM MBS pools and specified pooling parameters in the *Selling Guide* must be followed).

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Product Names for Whole Loan ARM Plans in PE – Whole Loan

Plan Number	Product Name
2721	1-Year LIBOR ARM Plan 2721, Margin 1.75, Nonconvertible
2723	3/1 LIBOR ARM Plan 2723, Margin 1.75, Nonconvertible
2725[2]	5/1 LIBOR ARM Plan 2725, Margin 1.75, Nonconvertible, 5% Life Cap
2727	7/1 LIBOR ARM Plan 2727, Margin 1.75, Nonconvertible
2729	10/1 LIBOR ARM Plan 2729, Margin 1.75, Nonconvertible
2737	5/1 LIBOR ARM Plan 2737, Margin 1.75, Nonconvertible, 5/2/5

[2] ARM Plan 2725 with a 5% life cap is eligible for whole loan or MBS; ARM Plan 2725 with a 6% life cap is eligible for MBS only.

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Glossary

Assumability

The “Assumability” column of the Matrix specifies whether the mortgage may be assumed or is due-on-sale.

The Fannie Mae standard ARM plans provide one of two choices: the mortgage is assumable during the entire term of the mortgage, or the mortgage is due-on-sale during the initial fixed-rate period and assumable thereafter for the remaining term of the mortgage. A summary explanation for the abbreviations for *Assum*, *DOS/Assum* and *DOS* are provided below.

> NOTE: *When delivering the loan to Fannie Mae, the assumability flag must be “Y” if either Assum or DOS/Assum is specified in the Matrix.*

- **Assum** means that the lender shall permit the mortgage to be assumed by a new mortgagor, as described in the *Servicing Guide*, and the lender will ensure that at least one of the following conditions is met:
  - federal law as of the date of the mortgage instrument prohibits the acceleration of the mortgage note under the particular circumstances;
  - the transferee submits a credit application that allows the lender to approve the transferee using the underwriting guidelines of Fannie Mae in effect on the date of the transferee's application, and the transferee executes a written assumption agreement and pays reasonable fees and charges, including an assumption fee if permitted by the mortgage documents; or
  - the transferee is an unrelated co-borrower assuming the mortgage under the circumstances described the *Servicing Guide.*
- **DOS** means that, in connection with the sale or transfer, or prospective sale or transfer, of all or any interest in the property secured by a mortgage, the lender, except in the case of exempt transactions allowed by Fannie Mae (see the *Servicing Guide)*, shall accelerate the maturity of the mortgage note, and undertake and pursue enforcement proceedings, where the terms of the mortgage permit acceleration and enforcement under such a circumstance. In addition, the lender must comply with the other requirements of the *Servicing Guide* that are applicable in connection with due-on-sale enforcement.
- **DOS/Assum** means that
  - during the initial fixed-rate period, the lender shall accelerate the maturity of the mortgage note in connection with the sale or transfer, or prospective sale or transfer, of all or any interest in the property secured by the mortgage as described above for DOS and;
  - after the initial fixed-rate period, the lender will permit the mortgage to be assumed by a new mortgagor as described above for Assum.

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Indices

- **1-Yr Wkly CMT**: The weekly average yield on United States Treasury Securities adjusted to a constant maturity of one year, as published by the Board of Governors of the Federal Reserve System in Federal Reserve Statistical Release: Selected Interest Rates H.15 (519). **[Index Code 07]**
- **3-Yr Wkly CMT**: The weekly average yield on United States Treasury securities adjusted to a constant maturity of three years, as published by the Board of Governors of the Federal Reserve System in Federal Reserve Statistical Release: Selected Interest Rates H.15 (519). **[Index Code 08]**
- **COFI**: The monthly weighted average cost of funds for 11th District savings institutions, as computed monthly by the Federal Home Loan Bank of San Francisco. **[Index Code 12]**
- **1-Yr WSJ LIBOR**: The average of the London Interbank Offered Rate, also known as “LIBOR,” for one-year U.S. dollar denominated deposits, as published in *The Wall Street Journal.* **[Index Code 75 (index pulled daily)]**

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