



Elevate Your Capital and Liquidity Position

The volatility and uncertainty in today's markets have made maximization of capital and liquidity a key priority for many smaller lenders. The changing interest rate environment may also have created significant value in whole loans held on lender balance sheets. Fannie Mae's Capital Markets Pricing and Sales Desk is available to help lenders achieve their business objectives by facilitating transactions that: transfer credit risk, reduce capital requirements, improve liquidity, and identify servicing opportunities.

Consider Negotiated Portfolio Transactions

Many lenders have placed renewed focus on their organization's mortgage loan portfolios and are realizing that they may not be optimized for today's dynamic market conditions. Fannie Mae's Capital Markets team can assist lenders in locating potential opportunities within their organization's held-for investment mortgage portfolio to ensure it is appropriately suited to meet overall business goals and objectives. If your firm meets any of the following criteria, then it may benefit from a consultation with our experts:

- Holds seasoned loans on balance sheet.
- Interested in current mortgage asset valuations.
- Looking to optimize capital and/or credit risk positions.
- Interested in both the risks and opportunities within your mortgage loan portfolio.
- Thinking about portfolio sales and/or securitizations.

Services Designed to Bolster Your Business Objectives

Fannie Mae's Capital Markets team offers a variety of services that can be customized to meet your business needs. Our experts can work with you to devise a plan to meet your business objectives, including: improving liquidity, reducing capital holdings, proactively managing credit risk, and assisting with asset sales.

Portfolio Pricing Analytics Service

Let us do the hard work: our experts will conduct an in-depth review of your portfolio and give you a detailed findings report. As part of this report, we will provide you with an indicative value of your portfolio while identifying potential strategies that can further benefit your organization. This report is provided at no charge.

MBS Swap and Sell Execution

Fannie Mae can help convert the whole loans in your portfolio into Fannie Mae-issued MBS for sale to an investor, which can provide lenders with immediate cash, reduce capital requirements, and lower portfolio credit risk. Even after their loans are securitized into MBS, lenders continue to maintain their ongoing customer relationships and retain their servicing rights.

MBS Swap and Hold Execution

Converting the whole loans in a lender's portfolio into Fannie Mae-issued MBS can improve the liquidity position of a portfolio, reduce capital requirements, and lower the risk profile of the portfolio. Swap and hold execution provides the lender with a more liquid asset to hold in their portfolio while continuing to maintain the lender's portfolio investment objectives. Further, customer relationships and servicing rights remain with the lender.

Whole Loan Sale Execution

By selling your whole loans to Fannie Mae, you are able to generate immediate cash while releasing capital and credit risk, thus allowing you to expand your volume of mortgage lending. There is no minimum deal size, and lenders continue to maintain servicing rights and customer relationships.



Long-Term Standby Commitment Execution

The long-term standby commitment provides lenders with the option to sell whole loans to Fannie Mae or convert loans to MBS at a future date. Organizations can ease mark-to-market valuation burdens and have the option to change their capital and credit risk positions depending on future market conditions, all while continuing to retain servicing rights and customer relationships.

Getting Started

Contact the Fannie Mae Capital Markets Pricing and Sales Desk at bulkdata_submission@fanniemae.com or 202-752-4064. We'll set up a meeting to discuss your objectives, conduct a thorough review of your portfolio, and offer appropriate solutions custom-fit to your organization's business needs.

Learn more about Fannie Mae's [secure delivery methods and data requirements](#). We look forward to partnering with you.