

Early Funding

With Fannie Mae’s suite of Early Funding products, you get competitive terms, greater execution flexibility, and a seamless customer experience.

Every lender’s funding and loan delivery process can be unique. At Fannie Mae, our Early Funding team will help analyze your funding and loan delivery process to design the right mix of Early Funding products to meet your needs.

Our Early Funding products offer competitive terms and greater execution flexibility. We combine purchase, pooling, settlement, and clearance into a seamless customer experience. Combine that with our straight forward loan delivery technology and you get faster execution and a better customer experience – saving time, decreasing errors, and cutting costs.



As Soon as Pooled® Plus

loan-level funding for whole loans or pools

As Soon as Pooled Sale

pool-level funding

	As Soon as Pooled® Plus loan-level funding for whole loans or pools	As Soon as Pooled Sale pool-level funding
	Receive payment for loans upon certification - up to 60 days before deciding on final execution.	Receive proceeds for pool deliveries up to 45 days in advance of the forward trade settlement date.
Competitive	Reduce funding expense and extend positive carry period by delivering on the last day of whole loan commitment.	Fund 100% of your forward trade price, plus MBS interest accrued from pool issuance to SIFMA settlement.
Fast	Receive proceeds as soon as the same day your loans are certified by a Fannie Mae-approved document custodian.	Receive proceeds as soon as the day after your pools close and are traded.
Efficient	The process has never been easier. Approved lenders can request Early Funding by leveraging their existing delivery file.	Forward trades can be completed with our Capital Markets Pricing & Sales Desk or with any approved Fannie Mae counterparty. We will handle TBA notifications, allocations, and settlement activities for all of your Early Funding trades.

We can help you improve your funding process.

Contact the **Early Funding Desk** at **1-866-944-3863** or your Fannie Mae Account Team for more information.