



How to: Register, Quote, Close, and Deliver a Green Mortgage Loan

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A. Green Financing Overview

Fannie Mae Multifamily [Green Mortgage Loans](#) provide financial incentives to borrowers strategically investing in Property improvements that reduce energy and water use and improve the Property’s quality and cash flow. All Green Mortgage Loans must be underwritten according to Fannie Mae’s Multifamily Selling and Servicing Guide, and disclosed as a [Green Mortgage Backed Security \(Green MBS\)](#).

A Green MBS has the same benefits as a traditional DUS MBS with the same Fannie Mae guaranty and appeals to sustainability-focused investors.



B. Contact the Green Financing Team

The Fannie Mae Green Financing Team can be reach via email at green_financing@fanniemae.com. Product term sheets and more can be found at: www.fanniemae.greenfinancing.com.



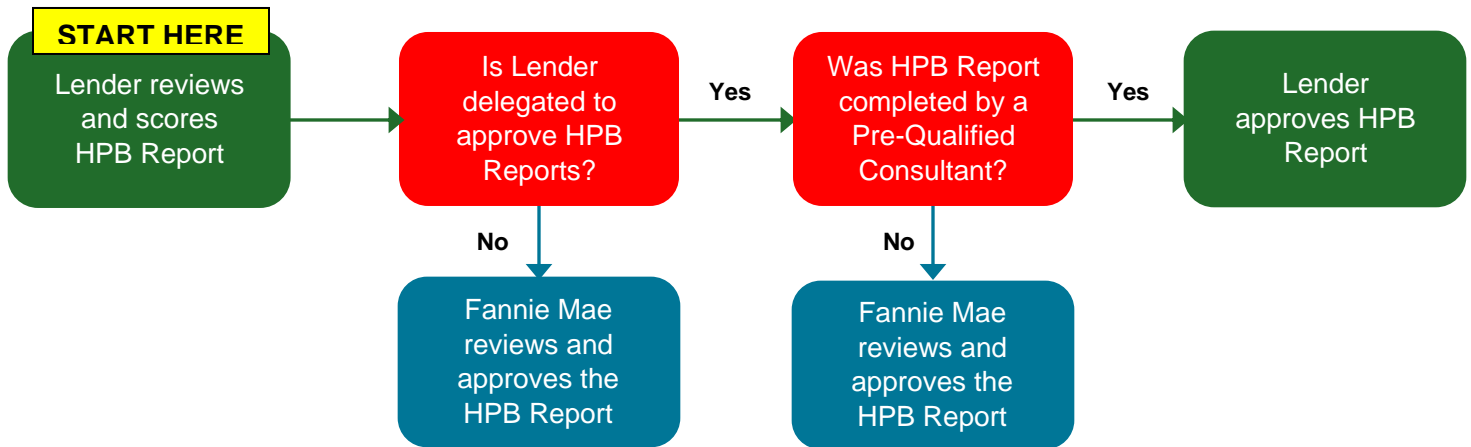
C. How to request a Green and non-Green quote on a fixed or variable rate deal

Submit a Green option with each deal submission in DUS Gateway. Fannie Mae will provide approval letters for both Green and non-Green executions. Add a comment in the Loan Options section of DUS Gateway to indicate which is the requested Green quote.

D. How to determine whether your HPB Report approval is delegated

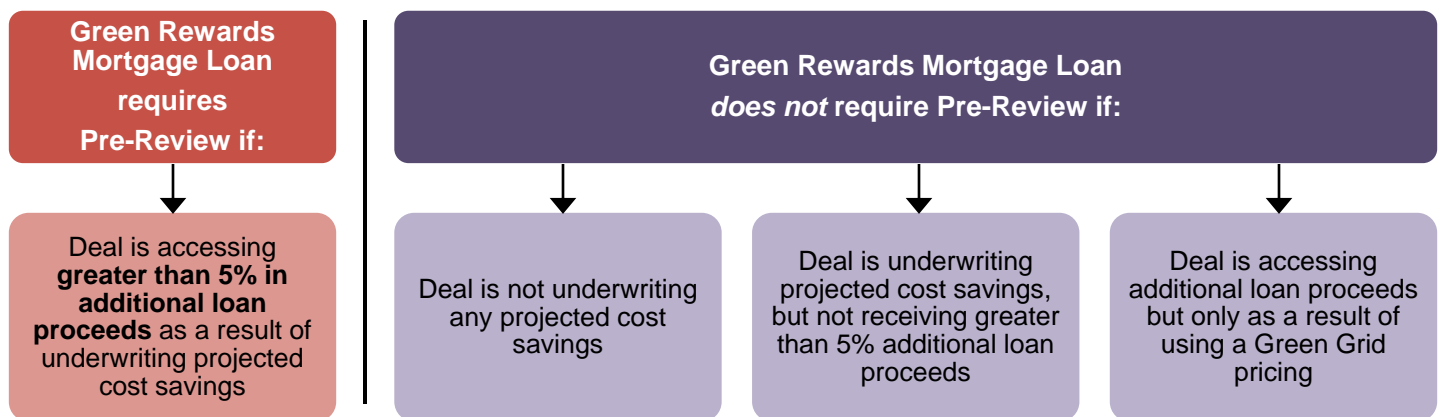
Approval is delegated when an experienced Lender reviews a report prepared by a Pre-Qualified Consultant.

- Experienced Lender: Lender has delivered Green Rewards Mortgage Loans that include a minimum of 8 HPB Reports. Contact your NAM to verify eligibility.
- Pre-Qualified Consultant: Consultant is pre-qualified when it has delivered 5 HPB Reports to Fannie Mae meeting quality standards. Pre-qualified consultants are listed on www.fanniemaegreenfinancing.com.



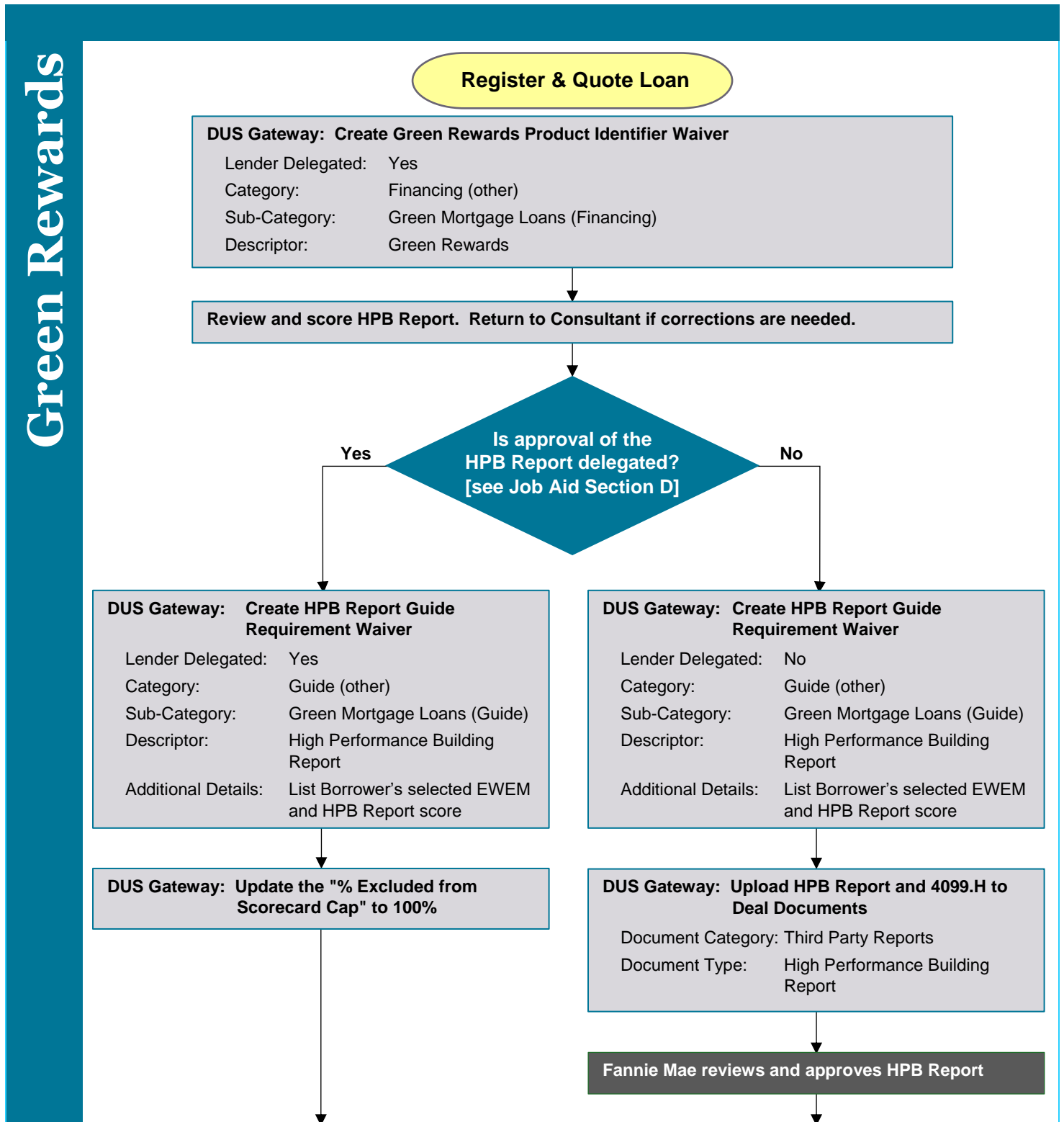
E. How to determine if Pre-Review is required for a Green Rewards Mortgage Loan

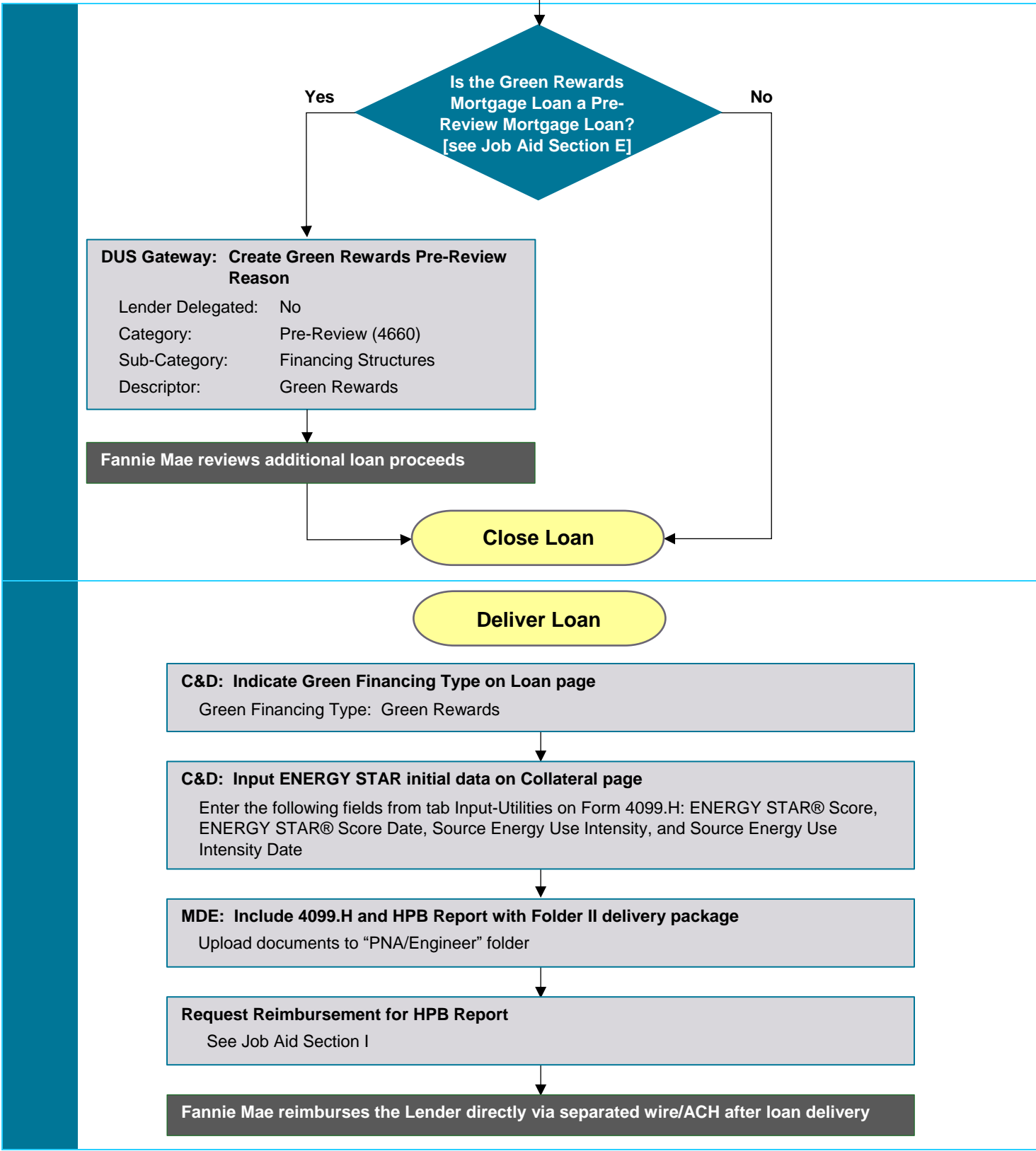
A Green Rewards Mortgage Loan requires Pre-Review under certain conditions. Note that a Green Rewards Mortgage Loan may also require Pre-Review for other reasons unrelated to the Green financing component.





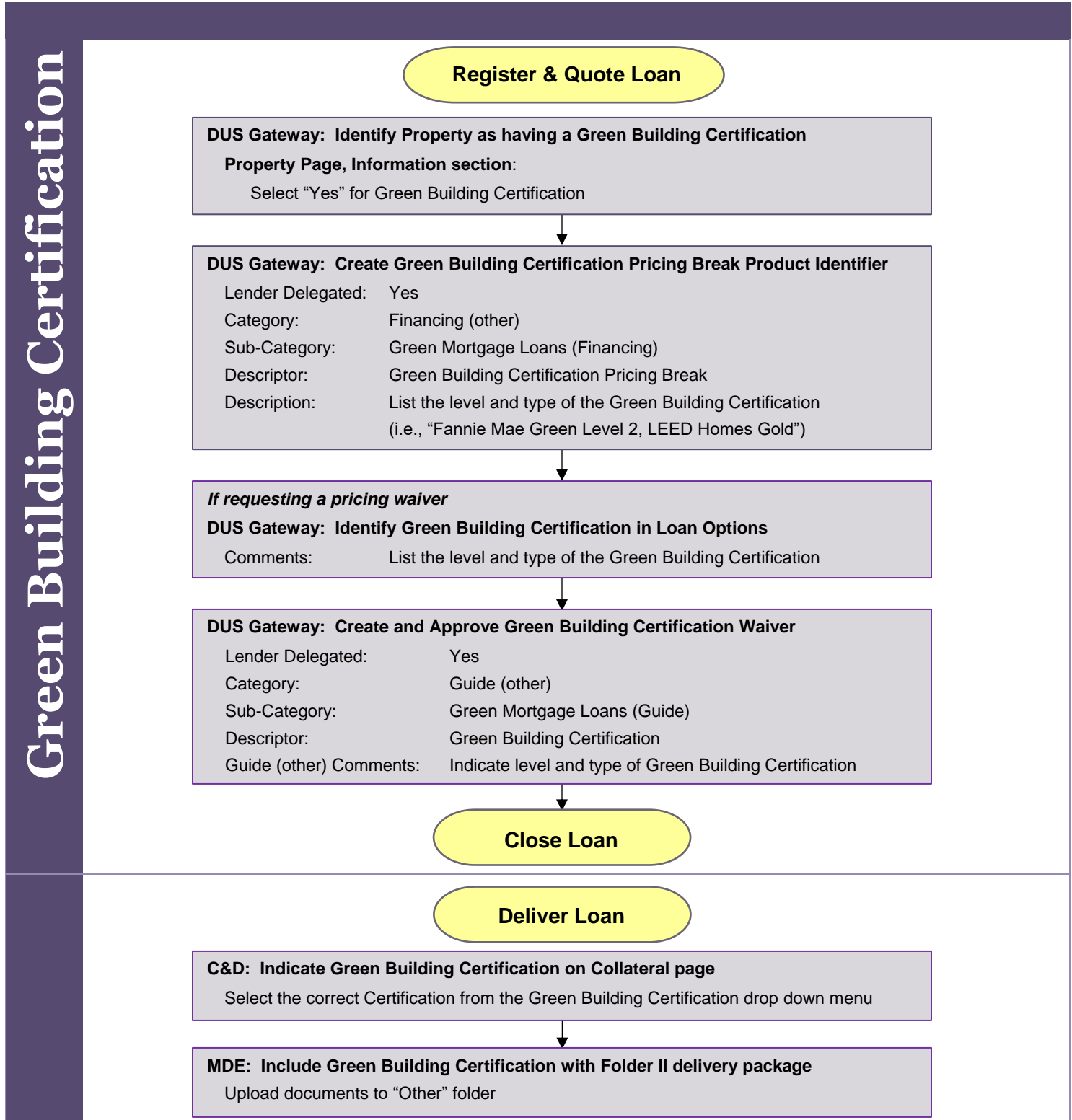
F. Green Rewards Mortgage Loans: How to register, quote, close and deliver





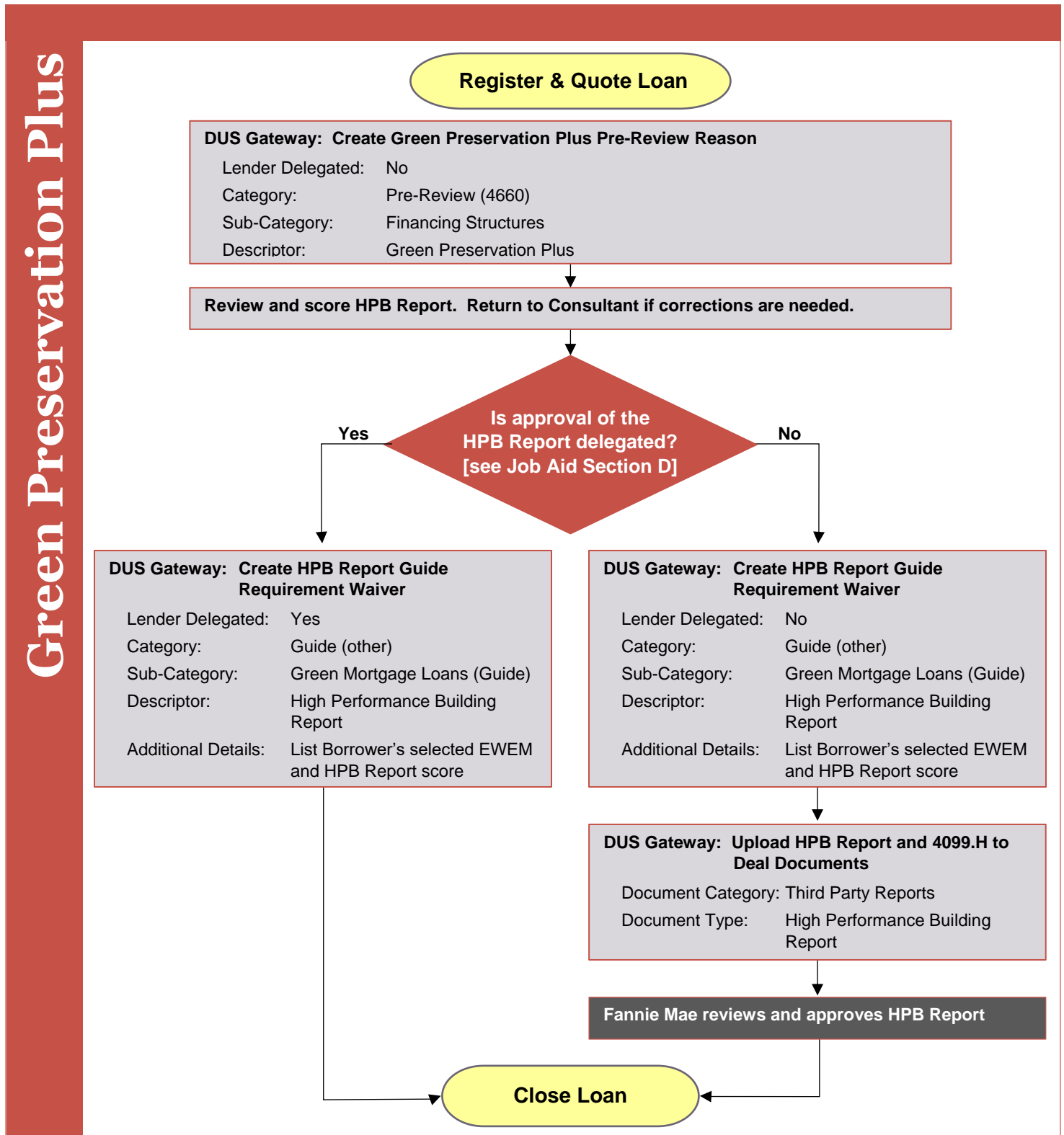


G. Mortgage Loan secured by a Property with a Green Building Certification: How to register, quote, close, and deliver





H. Green Preservation Plus Mortgage Loans: How to register, quote, close, and deliver





Deliver Loan

C&D: Indicate Green Financing Type on Loan page

Green Financing Type: Green Preservation Plus

C&D: Input ENERGY STAR initial data on Collateral page

Enter the following fields from tab Input-Utilities on Form 4099.H: ENERGY STAR® Score, ENERGY STAR® Score Date, Source Energy Use Intensity, and Source Energy Use Intensity Date

MDE: Include 4099.H and HPB Report with Folder II delivery package

Upload documents to "PNA/Engineer" folder

Request Reimbursement for HPB Report

See Job Aid Section I

Fannie Mae reimburses the Lender directly via separated wire/ACH after loan delivery

I. HPB Report Cost Reimbursement

Fannie Mae reimburses 100% of the cost of the [High Performance Building \(HPB\) Report](#) for all Mortgage Loans that deliver as a Green Rewards Mortgage Loan or a Green Preservation Plus Mortgage Loan. To receive reimbursement for an HPB Report:

1. Request an invoice from the HPB Report vendor with the HPB Report listed as a separate line item from all other report costs. Fannie Mae will not reimburse any other report cost.
2. Any time after the Mortgage Loan Origination Date, complete [Form 4829](#) with Lender information, *Fannie Mae commitment number* (in place of loan number), Property information, and wiring instructions, and indicate the HPB Report cost as "Other". Fields related to servicing may be left blank.
3. Manually sign Form 4829 and scan into a PDF file; or add an e-signature to the Form 4829 Excel file.
4. E-mail the signed Form 4829 and HPB Report Invoice to HPB_Reimbursement@fanniemae.com.

Fannie Mae processes reimbursement requests once a month. Depending on when the Mortgage Loan was delivered and when Form 4829 and the HPB Report Invoice were received, reimbursement may be received by Lender up to 2 months after the purchase of the Mortgage Loan by Fannie Mae.