



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

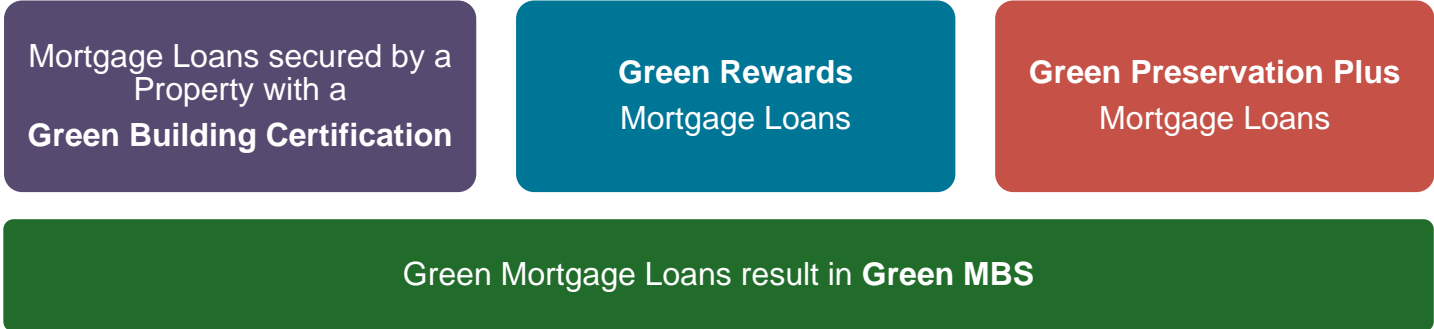
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### A. Green Financing Overview

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

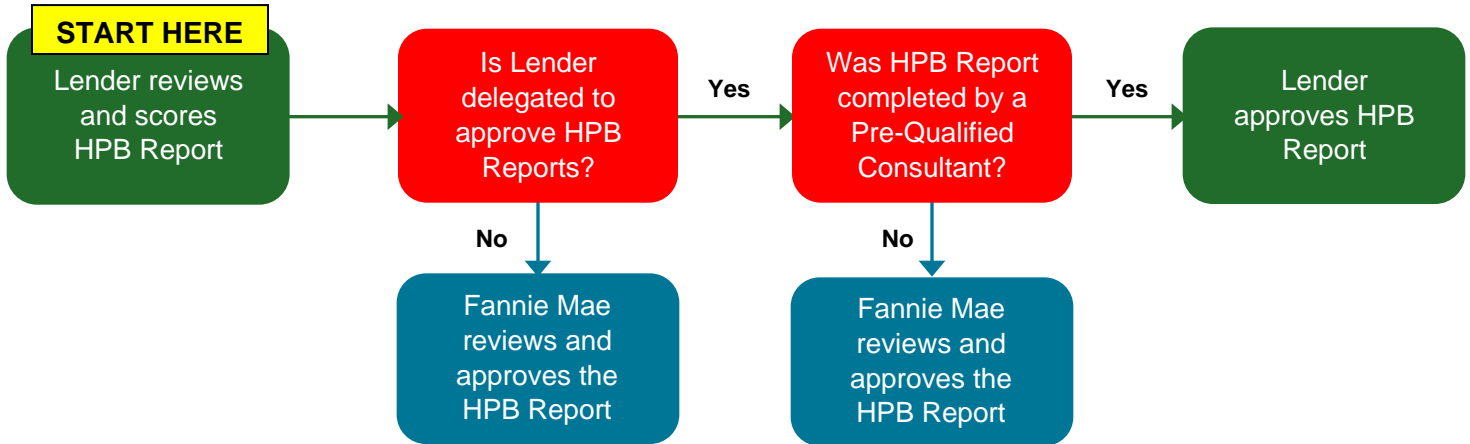
The Fannie Mae Green Financing Team can be reach via email at [green\\_financing@fanniemae.com](mailto:green_financing@fanniemae.com). Product term sheets and more can be found at: [www.fanniemae.greenfinancing.com](http://www.fanniemae.greenfinancing.com). Find the latest version of this Job Aid at [this link](#).



### C. How to determine whether your HPB Report approval is delegated

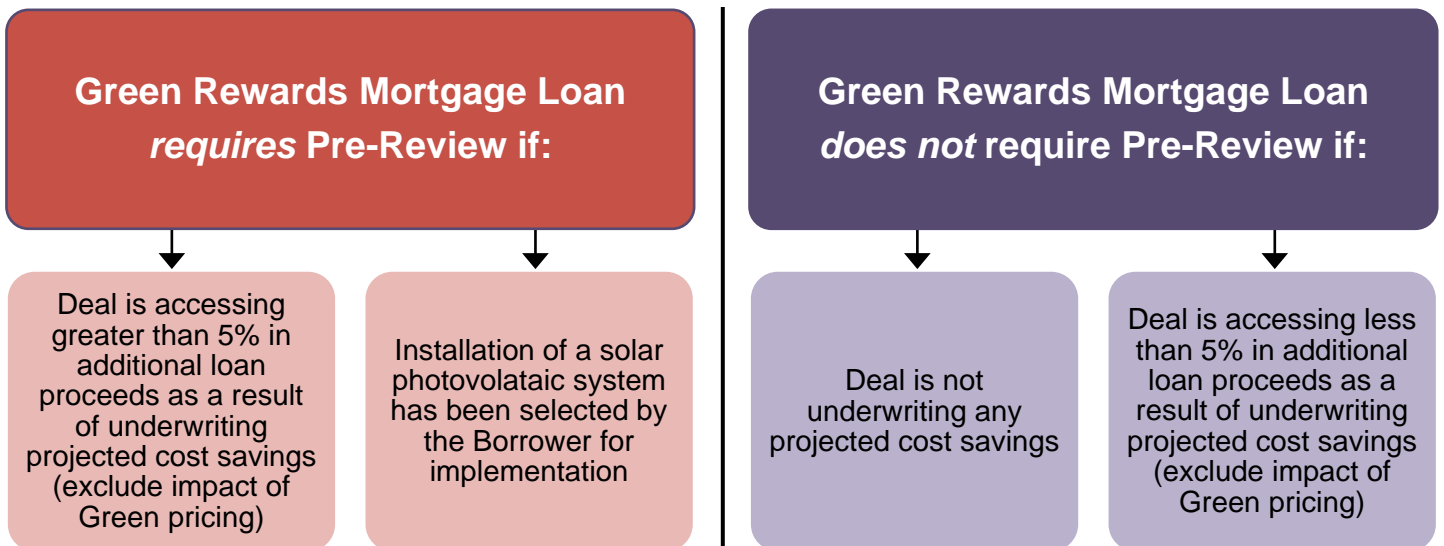
Approval is delegated when an experienced Lender reviews a report prepared by a Pre-Qualified Consultant.

- 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.fanniemae.greenfinancing.com](http://www.fanniemae.greenfinancing.com).



### D. 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.





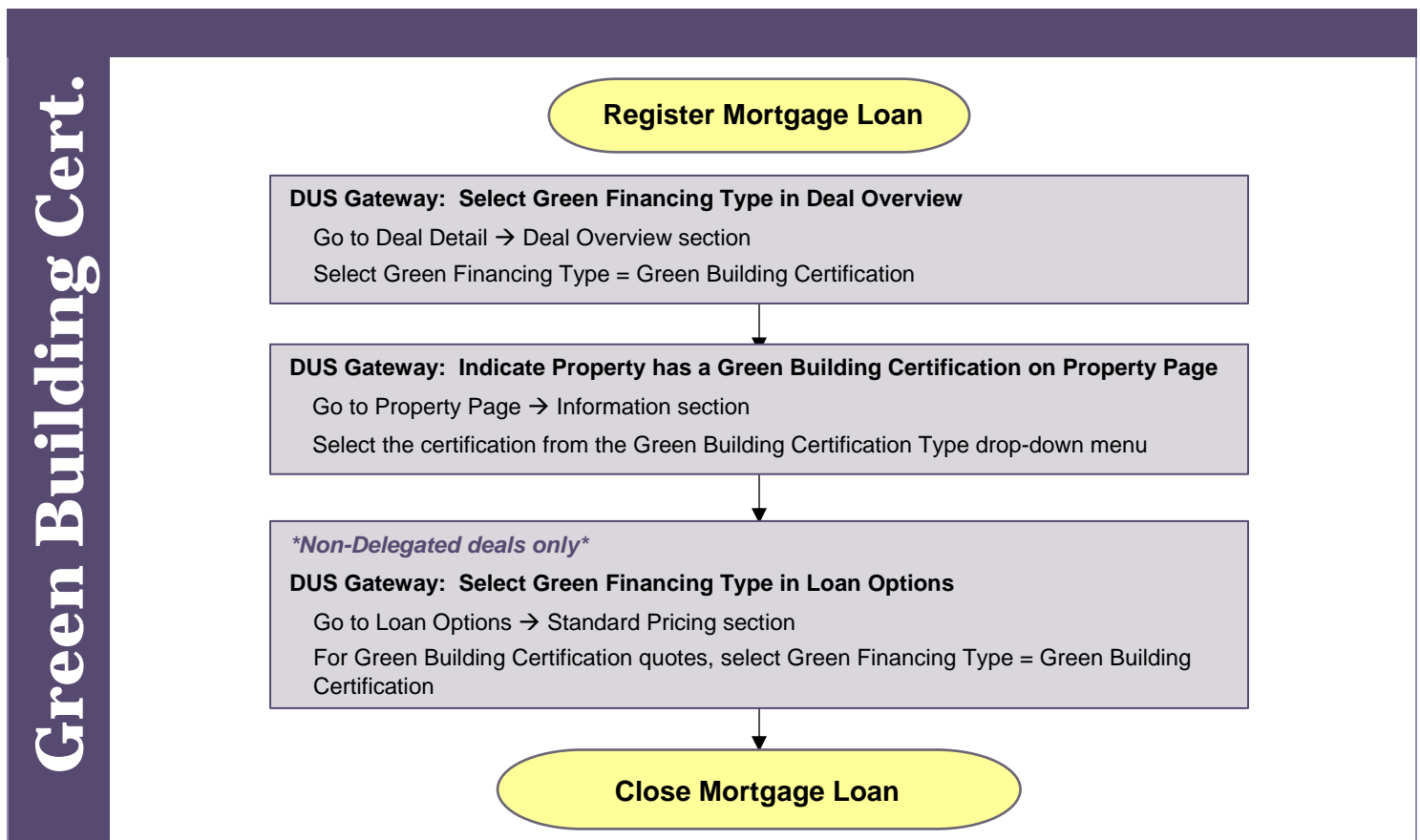
## E. HPB Report Cost Reimbursement

Fannie Mae reimburses 100% of the cost of the [High Performance Building \(HPB\) Report](#) (or the incremental cost of the HPB Module over the cost of the base Property Condition Assessment when the HBP Report is delivered as part of the PCA) for all Green Rewards Mortgage Loans and Green Preservation Plus Mortgage Loans. 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 any other report costs. Fannie Mae will not reimburse other costs such as fees for expediting a report.
2. Any time after the Mortgage Loan Origination Date, complete [Form 4829](#) with Lender information, either Fannie Mae commitment number or Fannie Mae loan number, Property information, wiring instructions, and indicate the HPB Report cost as "Other". Fields related to servicing may be left blank.
3. Manually sign or e-sign Form 4829 and scan or save as a PDF file.
4. E-mail the signed PDF Form 4829 and HPB Report Invoice to [HPB\\_Reimbursement@fanniemae.com](mailto: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.

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





# Green Building Cert. (continued)

## Deliver Mortgage Loan

**Acquisition Systems: Indicate Green Building Certification Type**

**C&D and MSFMS:** Go to Collateral tab → Collateral record → Property Data section

Select the correct Certification from the Green Building Certification drop down menu; see table below for Acquisition System values

*\*Note: Do not select a Green Financing Type on the Loan tab in either system\**



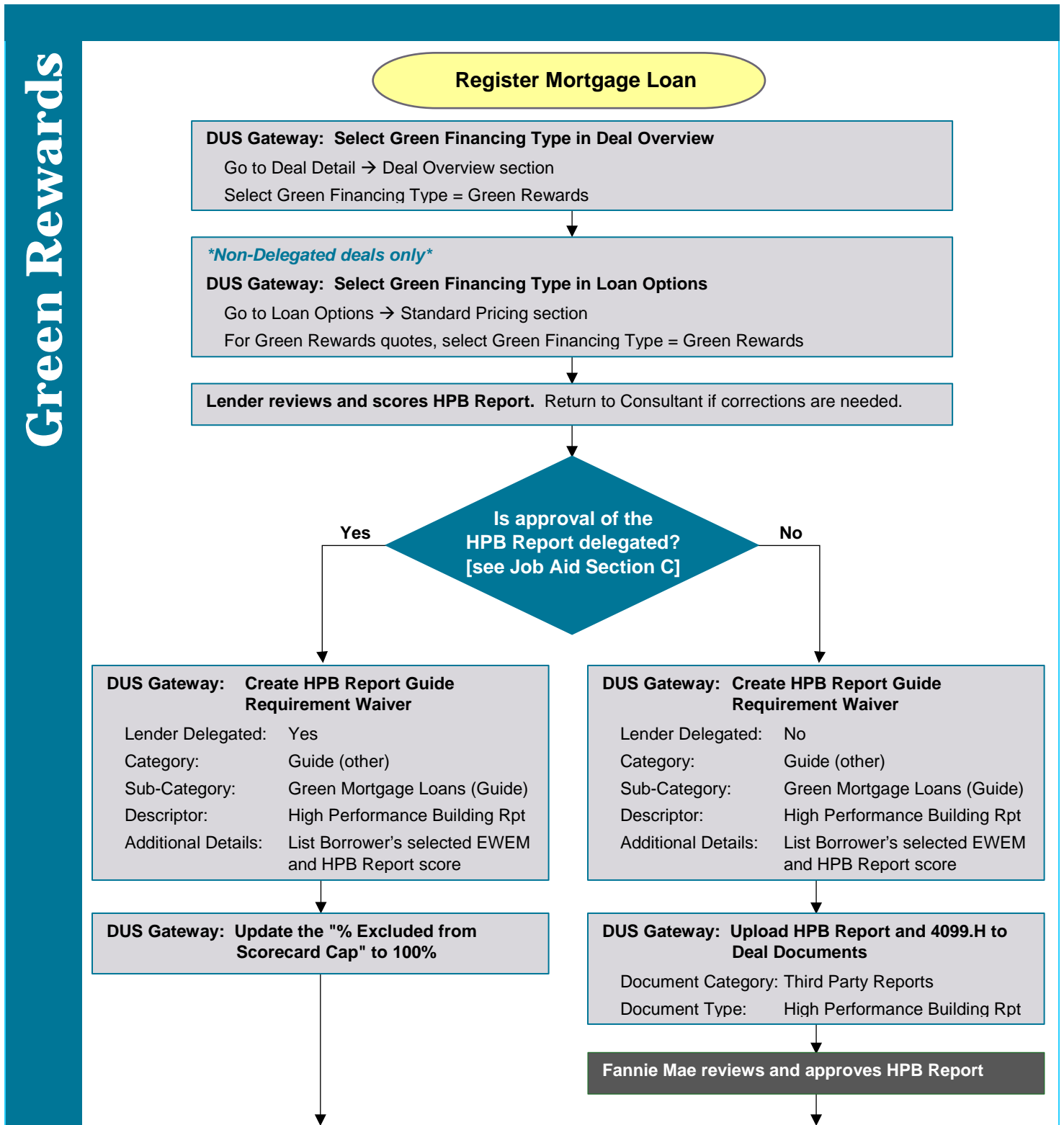
**DUS DocWay: Upload Green Building Certification with Folder II delivery package**

Upload to the Compliance/Certification tab with Doc Type “Green Building Certification”

If Green Building Certification Type is:	Then selection C&D and MSFMS is:
<ul style="list-style-type: none"> <li>• EarthCraft</li> </ul>	<ul style="list-style-type: none"> <li>• EarthCraft, Greater Atlanta Home Builders Association and South Face</li> </ul>
<ul style="list-style-type: none"> <li>• ENERGY STAR® Certified Homes</li> <li>• ENERGY STAR® for Existing Multifamily Building</li> <li>• ENERGY STAR® Qualified Multifamily High-Rise – Performance Path</li> <li>• ENERGY STAR® Qualified Multifamily High-Rise – Prescriptive Path</li> </ul>	<ul style="list-style-type: none"> <li>• Energy Star, United States Environmental Protection Agency (US EPA)</li> </ul>
<ul style="list-style-type: none"> <li>• Enterprise Green Communities Criteria</li> <li>• 2015 Green Communities Criteria</li> <li>• 2011 Green Communities Criteria</li> </ul>	<ul style="list-style-type: none"> <li>• Green Communities, Enterprise Community Partners</li> </ul>
<ul style="list-style-type: none"> <li>• Green Globes Multifamily for Existing Buildings</li> <li>• Green Globes Multifamily for New Construction</li> </ul>	<ul style="list-style-type: none"> <li>• Other Green Building Certification</li> </ul>
<ul style="list-style-type: none"> <li>• GreenPoint Rated Existing Multifamily Whole Building</li> <li>• GreenPoint Rated New Home Multifamily</li> </ul>	<ul style="list-style-type: none"> <li>• GreenPoint Rated, Build It Green</li> </ul>
<ul style="list-style-type: none"> <li>• ILFI Zero Energy Certification</li> </ul>	<ul style="list-style-type: none"> <li>• Other Green Building Certification</li> </ul>
<ul style="list-style-type: none"> <li>• LEED Building Design and Construction</li> <li>• LEED BD+C New Construction v4</li> <li>• LEED for New Construction v3/2009</li> <li>• LEED for New Construction and Major Renovations v3/2009</li> <li>• LEED Building Operations and Maintenance</li> <li>• LEED O+M: Existing Buildings v4</li> <li>• LEED O+M: Existing Buildings v2009</li> <li>• LEED Homes</li> <li>• LEED for Homes v4</li> <li>• LEED for Homes v3/200</li> </ul>	<ul style="list-style-type: none"> <li>• Leadership in Energy and Environmental Design (LEED), US Green Building Council</li> </ul>
<ul style="list-style-type: none"> <li>• NGBS Green Home Remodeling Project Certification</li> <li>• NGBS Green Multifamily Certification</li> </ul>	<ul style="list-style-type: none"> <li>• National Green Building Standard (NGBS), Home Innovation Research Labs</li> </ul>
<ul style="list-style-type: none"> <li>• Passive House Institute Passive House Standard</li> </ul>	<ul style="list-style-type: none"> <li>• Other Green Building Certification</li> </ul>
<ul style="list-style-type: none"> <li>• PHIUS +</li> </ul>	<ul style="list-style-type: none"> <li>• Other Green Building Certification</li> </ul>

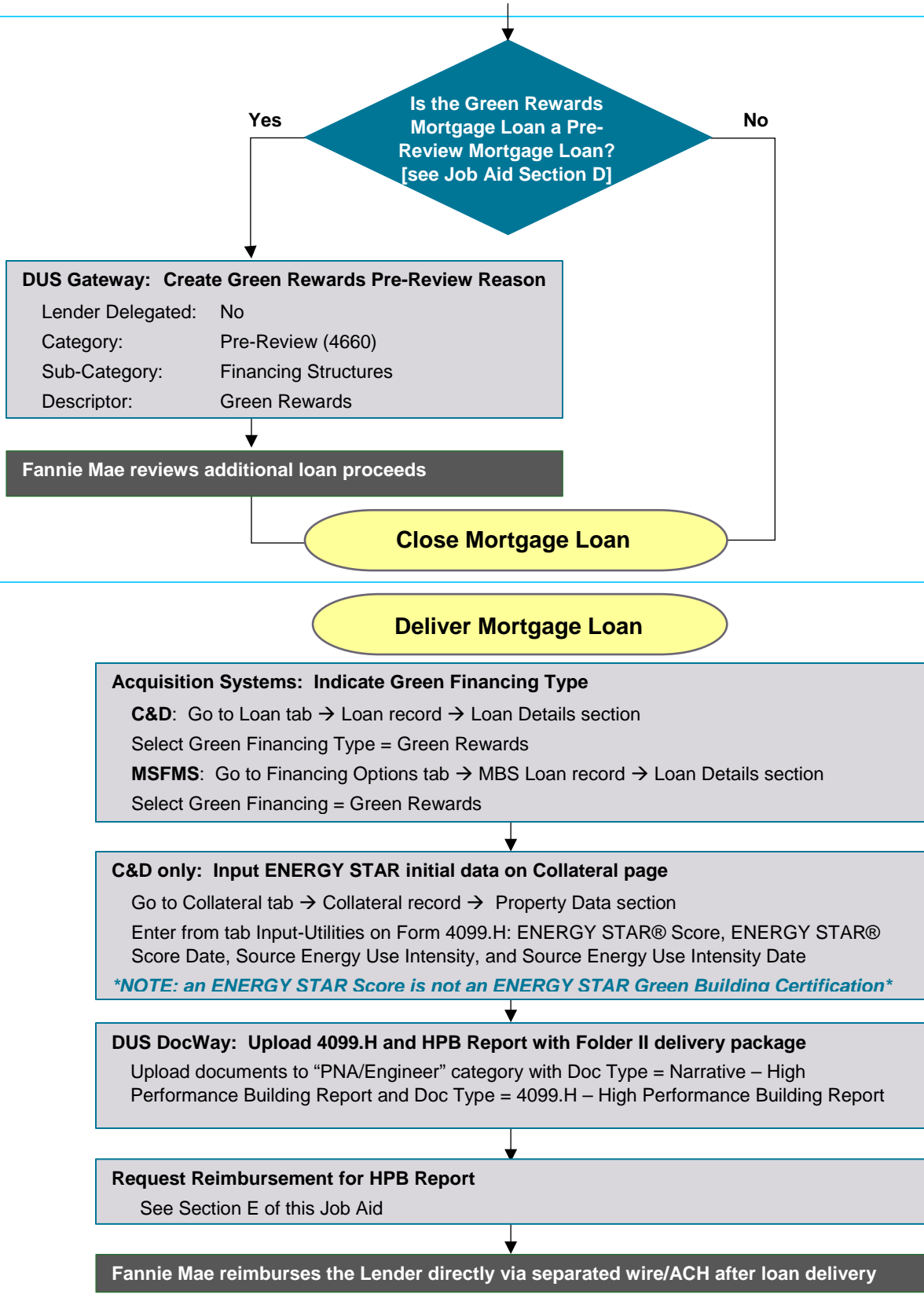


## G. Green Rewards Mortgage Loans: How to register, quote, close and deliver





# Green Rewards (continued)





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

# Green Preservation Plus

### Register Mortgage Loan

#### DUS Gateway: Select Green Financing Type in Deal Overview

Go to Deal Detail → Deal Overview section  
Select Green Financing Type = Green Preservation Plus

#### DUS Gateway: Select Green Financing Type in Loan Options

Go to Loan Options → Standard Pricing section  
For Green Preservation Plus quotes, select Green Financing Type = Green Preservation Plus

#### DUS Gateway: Create Green Preservation Plus Pre-Review Item

Lender Delegated: No  
Category: Pre-Review (4660)  
Sub-Category: Financing Structures  
Descriptor: Green Preservation Plus

Lender reviews and scores HPB Report. Return to Consultant if corrections are needed.

Is approval of the HPB Report delegated?  
[see Job Aid Section C]

Yes

No

#### DUS Gateway: Create HPB Report Guide Requirement Waiver

Lender Delegated: Yes  
Category: Guide (other)  
Sub-Category: Green Mortgage Loans (Guide)  
Descriptor: High Performance Building Report  
Additional Details: List Borrower's selected EWEM and HPB Report score

#### DUS Gateway: Create HPB Report Guide Requirement Waiver

Lender Delegated: No  
Category: Guide (other)  
Sub-Category: Green Mortgage Loans (Guide)  
Descriptor: High Performance Building Report  
Additional Details: List Borrower's selected EWEM and HPB Report score



# Green Preservation Plus (continued)

**DUS Gateway: Upload HPB Report and 4099.H to Deal Documents**

Document Category: Third Party Reports

Document Type: High Performance Building Report

**Fannie Mae reviews and approves HPB Report**

**Close Mortgage Loan**

**Deliver Mortgage Loan**

**Acquisition Systems: Indicate Green Financing Type**

**C&D:** Go to Loan tab → Loan record → Loan Details section

Select Green Financing Type = Green Preservation Plus

**MSFMS:** Go to Financing Options tab → MBS Loan record → Loan Details section

Select Green Financing = Green Preservation Plus

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

Go to Collateral tab → Collateral record → Property Data section

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

*\*NOTE: an ENERGY STAR Score is not an ENERGY STAR Green Building Certification\**

**DUS DocWay: Upload 4099.H and HPB Report with Folder II delivery package**

Upload documents to “PNA/Engineer” category with Doc Type = Narrative – High Performance Building Report and Doc Type = 4099.H – High Performance Building Report

**Request Reimbursement for HPB Report**

See Section E of this Job Aid

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