Getting Started as a New Servicer for Fannie Mae Loans

Welcome to Fannie Mae!

As a Fannie Mae Servicer, you are responsible for servicing our loans according to our policies and procedures while using our tools and technology. You are also responsible for submitting required reports for both servicing and investor reporting purposes.

This toolkit is designed to help you get started with your Fannie Mae servicer responsibilities. It arranges and organizes Fannie Mae's resource tools to help you find and access exactly what you need to build a strong foundation with Fannie Mae.

For your convenience, everything you need can be accessed on FannieMae.com. The instructions provided in this toolkit will assist you in navigating FannieMae.com to perform required servicer functions.
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Servicing Information on FannieMae.com

Much of the information and many of the applications that you use to perform essential servicer activities are located on the Servicing page accessed through the Single-Family Business Portal (https://www.fanniemae.com/singlefamily).

From the Single-Family Business page, click the Servicing tab on the top menu.

The Servicing page appears. We recommend you bookmark this page and refer to it on a regular basis as updates are made frequently.
Selling Loans to Fannie Mae

If you also sell loans to Fannie Mae, contact our Customer Sales Support team. They use a very personal approach during your “start-up” time, and provide one-on-one training on how to use Fannie Mae’s Web-based committing and delivery applications. The Customer Sales Support team’s goal is to streamline the start-up process by sending you exactly what you need, including forms with pre-filled data fields. You do not need to go online and download forms at Fannie Mae’s website to complete on your own. Our Customer Sales Support team will provide only the forms that your organization needs to start doing business with Fannie Mae.

If you have not spoken to our Customer Sales Support team, contact your Customer Account Manager, who will notify us that you are ready to get started. The name and contact information for your Customer Account Manager was included in the Lender Approval letter you received from Fannie Mae. If you don’t know who your Customer Account Manager is, call Fannie Mae’s National Sales Center at 888-326-6438 and select option #4 when prompted.

Fannie Mae Policies
Read Our Policies and Procedures

Our policies and procedures are contained in the Fannie Mae Servicing Guide, Announcements, Lender Letters and Notices. In addition to the online version of the Servicing Guide, we have partnered with AllRegs® to provide free customer access to these documents from a searchable online library.

Follow these steps to access the Servicing Guide and policy documents on AllRegs:

Step 1. From the Single-Family Business page, click the Servicing tab on the menu bar.

Step 2. Scroll down to the Servicing Guide section and select AllRegs.com.

The Fannie Mae Single Family library displays on AllRegs.
Step 3. Use the Table of Contents or Advanced Search buttons to find your topic in the most recent Servicing Guide or the Announcements, Letters and Notices directory.

Find Lender Announcements and Letters
Lender Announcements and Letters are initially published on FannieMae.com/singlefamily.

Follow these steps to find the current Announcements and Lender Letters on the Servicing page on FannieMae.com.

Step 1. From the Single-Family Business page, click the Servicing tab.

Step 2. Scroll down to the Lender Announcements & Letters section for the current updates.

<table>
<thead>
<tr>
<th>Announcement SVC-2015-07: Servicing Guide Update now</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lender Letter LL-2016-04: Mortgage Insurance Updates</td>
</tr>
<tr>
<td>Announcement SVC-2016-06: Servicing Guide Update</td>
</tr>
</tbody>
</table>

Note: Click the View All Servicing Policy Communications icon at the bottom of the list to open a complete list of Lender Announcements and Letters.
Register for Servicing News

The Servicing News email is another convenient way to learn what is new at Fannie Mae. The Servicing News delivers our policy updates and general news directly to your email every week. We encourage everyone in your servicing organization to sign up for these weekly emails.

Follow these steps to register for the Servicing News:

Step 1. Click the Sign Up for Email Updates button located on the left hand side of the Servicing page.

Step 2. On the Notification Center page, type the requested information in the Profile section.

Step 3. Click the Servicing box in the Notification Types section.

Step 4. Click Save Changes.
Fannie Mae Technology Applications
Register to Use Fannie Mae Technology

During the on-boarding process for new servicers, your organization receives authorization to use Fannie Mae’s technology software. This is generally a one-time process and results in:

- The receipt of a Subscriber ID for your organization
- The designation of your firm’s Technology Manager corporate administrator and technology signatory authority
- Access to Technology Manager for the designated corporate administrator

Your Technology Manager corporate administrator then registers individual users in your organization for specific technology applications. There may also be times when it is necessary to designate a new Technology Manager corporate administrator.

Follow these steps to designate a new Technology Manager corporate administrator:

Step 1. From anywhere in the Portal, begin typing the words technology manager in the search field at the top of the page.

Step 2. Select the Technology Manager: Registration and Account Management link from the search results.
Step 3. The Technology Manager page appears. Click on the Technology Manager Registration Online Request Form link under the Add or Modify Administrator(s) section at the top of the page.

The online Administrator Registration Form appears.
Step 4. Go to the Instructions for Using Online Request Form job aid on Fannie Mae’s Technology Manager page for step-by-step instructions on how to fill out the form. The form is ready for you to fill in and submit the requested information online.

Step 5. Complete the form online and enter the name and title of the authorized representative who is agreeing to the terms and conditions of use.

Step 6. The individual’s name entered on the form as the requestor will receive two initial emails: one with the submitted information listed, and a second one which contains a tracking number for the request. This tracking number indicates that the Technology Registration Team is working on the request. Within three (3) business days, the requester will receive an email confirming that the request is complete.

Step 7. View the Help and Training section located at https://www.fanniemae.com/singlefamily/technology-manager. This page includes an online interactive Job Aid for Administrators, frequently requested Quick Links for Administrators, and targeted video modules under eLearning for Administrators.
Manage Users with Technology Manager

Technology Manager’s administrator function enables control over users and their access to applications so that only authorized parties have the ability to transact business and manage company data using Fannie Mae’s technology. The administrator role can include:

- Managing company access to technology applications
- Activating and configuring applications
- Managing user access and passwords
- Managing lender-broker relationships
- Improving user access to review processes

If you are registered to use Technology Manager, you can access it by following these steps:


We suggest bookmarking the Technology Manager web page, which provides additional support documents.

Step 2. Click the LAUNCH APP button.

The Log In to Technology Manager page appears.
Enter your User ID and Password and click Login to open Technology Manager.

Register New Users for Specific Software Applications
New users should contact their company's designated Technology Manager Administrator to obtain access to specific technology applications.

If you have any questions regarding the Technology Manager application, call the Technology Service Center at 800-2FANNIE (232-6643).
Servicing and Investor Reporting Applications
Accessing Servicing and Investor Reporting Applications

You can access all servicing and investor reporting applications from anywhere on the Portal by clicking Login at the top of any page, and entering your User Name and Password. Your personal data page appears and lists the launch buttons for the technology applications that you can access.

Alternatively, you can access all of the servicing and investor reporting applications from the Servicing page at https://www.fanniemae.com/singlefamily/servicing. Click the button for the desired application to open the application page, and then click LAUNCH APP.

Accessing HSSN
Fannie Mae servicers frequently use HomeSaver Solutions™ Network (HSSN), which is:

- Part of Fannie Mae’s Asset Management Network (AMN)
- Used to submit Fannie Mae loss mitigation workout cases via the internet and report delinquencies each month via Delinquency Reporting

Follow these steps to access HSSN:

Step 1. Open the Asset Management Network using the Login at the top of all Portal pages to access your technology applications, or from the Servicing page at https://www.fanniemae.com/singlefamily/servicing.
The Asset Management Network Login window appears.

Step 2. Enter the Username and Password you received when you became a registered user, and then click **Login**.

![Asset Management Network Login](image)

The AMN Main Menu appears displaying a list of tasks that can be performed in HSSN under the Home Savers Solutions Network section.

![Home Savers Solutions Network Menu](image)

Step 3. Select the menu option that matches the task you want to perform using HSSN.

The HSSN screen for that task appears.
See the Training and Education section of this document to find out how to access step-by-step procedures for performing tasks in HSSN.

**Accessing Fannie Mae Connect**

Fannie Mae Connect is a reporting portal that streamlines and integrates key information and data in a single location with a single sign-on. Servicers use the application to access data, reports, and analytics. Go to the Fannie Mae Connect business page for:

- Details on Getting Started / How to Register
- Help & Training
- Managing your account
- Access to the application, and
- Other resources
Accessing SURF

Fannie Mae servicers frequently use the Servicer’s Reconciliation Facility™ (SURF™) application for loan reporting, shortage/surplus reconciliation, investor accounting report submission, and key investor accounting downloads.

Follow these steps to access SURF:

Step 1. Open SURF using the Login at the top of all Portal pages to access your technology applications, or from the Servicing page at https://www.fanniemae.com/singlefamily/servicing.

The SURF Online Login window appears.

Step 2. Enter the User ID and Password that you received when you became a registered user of Fannie Mae’s technology applications.

Step 3. Type in the required information, and click Login to access SURF.

The SURF application opens. See the Training and Education section of this document to find out how to access step-by-step procedures for performing tasks in SURF.
General Resources

Find Servicing Resources

The Servicing page has several sections that provide additional tools and resources:

- **Servicing Guide**
- Frequently Asked Questions (FAQs)
- Guide Forms & Legal Docs
- Borrower Solutions & Default Management, and
- Other Resources.

**Servicing Guide Section**

This section provides links to the Servicing Guide, AllRegs.com, and Selling and Servicing Guide forms. The section also includes links to all of the Servicing Guide Manuals as well as Servicing Guide Exhibits and Resources. Links for online access to the Servicing Guide are dated so you know you are referencing the current version of the Servicing Guide. For more information on the Servicing Guide see the Policy and Procedures section of this document.
Frequently Asked Questions (FAQs) Section
The FAQs section is a collection of documents that contain clarifications or updated information on the Servicing programs and applications generated from questions frequently posed to our account managers and the Support Center. Because it is updated frequently, check this section often to quickly find answers to common questions on Fannie Mae’s technology applications.

Guide Forms & Legal Docs Section
This section contains links that will take you to Selling and Servicing Guide forms as well as Legal Documents and Exhibits that will help you with your tasks for doing business with Fannie Mae.

Borrower Solutions & Default Management Section
This section ultimately takes you to the Delinquency/Default Prevention & Management page. The page contains tools and resources to use for early intervention with the borrower, workout options to avoid foreclosure proceedings, and information on managing default-related legal services.

Other Resources Section
This section contains further links to a variety of resources including calendars, regional processes, applications, guidelines, and other additional resources necessary to fulfill your servicer responsibilities.
Reporting Resources
Servicers have reporting requirements that are due monthly or annually. This section discusses resources you need to complete your reporting requirements, including:

- HSSN Delinquent Loan Reporting and Reclassification Timeline
- Monthly Reporting/Remitting Dates and Action Codes
- Annually Certify your Lender Record Information

Find the HSSN Delinquent Loan Reporting and Reclassification Timeline
Fannie Mae requires that you report and reclassify delinquent MBS loans on a designated monthly schedule using the HomeSaver Solutions™ Network (HSSN) application. Each month’s schedule is published as a timeline on FannieMae.com.

Follow these steps to access the Timeline:

Step 1. From the Single-Family Business page, click the Servicing tab.
Step 2. On the Servicing page, click the Asset Management Network button in the Application section.

This opens the AMN page.

Step 3. Scroll down to the Help & Training section and click HSSN Delinquent Loan Reporting and Reclassification Timeline.

The HSSN Delinquent Loan Reporting and Reclassification Timeline for the current month opens as a PDF document in a new window.
Find Monthly Reporting/Remitting Dates and Action Codes

The Investor Reporting and Remitting Calendar shows specific reporting and remitting due dates for each month, but these dates are subject to change should unforeseen problems occur during a cycle. While we encourage you to print the calendar for use as a reference, you should also check the web page on a regular basis for monthly updates.

The link to the calendar is published on Fannie Mae's Servicing page at https://www.fanniemae.com/singlefamily/servicing under the Investor Reporting heading. You can also find it using the Search field.

Annually Certify your Lender Record Information

Complete and Submit Lender Record Form 582

Fannie Mae requires that you certify your Lender Record Information annually within three months of the fiscal year end. To do so, use Form 582, which is embedded in the Lender Record Information application and allows you to prepare your annual certification and submit it electronically to Fannie Mae.

Access to the Lender Record Information/Form 582 application can be provisioned by your Technology Manager administrator.

If you are registered to fill out Form 582, login to the Portal to access the link to submit the form. You can also find the form using the Search field.

Follow these steps to complete and submit Form 582 using the Search field:

Step 1. From any page on the Portal, enter Form 582 into the Search field and select the Form 582 link.

The Form 582 page appears.

Step 2. Click the Tips for Entering Data in Form 582 link for instructions on completing the electronic form.

Step 3. Click LAUNCH APP to open the application.

The Lender Record Information Login page appears.

Step 4. Enter your Username and Password and click Login.

Form 582 opens.

Step 5. Fill in your lender record information and click Submit.
Training and Education
Satisfy Your Training Needs at the Housing Finance Institute® (HFI™)

Hundreds of training products are available on the HFI Training page at FannieMae.com — each designed to help you do business with Fannie Mae and available 24/7. This section highlights several training programs and provides an overview of training opportunities that will help you build your servicer skills.

The HFI Training page is organized by functional areas and our three training methods:

- **HFI OnDemand – Just-In-Time Learning:**
  - Job aids and Quick Steps provide step-by-step instructions on using Fannie Mae technology applications and best practices to help you do business with Fannie Mae.
  - eLearning Courses and tutorials provide self-paced, instructional content in an interactive multimedia format to help you do business with Fannie Mae.

- **HFI InDepth – Live Virtual Classroom:**
  - Employs distance learning strategies that focus on learner engagement.
  - Taught by instructors with a wealth of Fannie Mae and mortgage industry expertise.
  - Features task-based learning scenarios, discussions, and strategies that will enable you to apply your knowledge immediately.
  - Registration needed and fee applies.

- **HFI Spotlight – Live Webinars**
  - Led by Fannie Mae subject matter experts.
  - Address timely topics in origination, underwriting, quality control, delivery, servicing, and Fannie Mae application.
  - Registration needed.

You will want to bookmark this page (https://www.fanniemae.com/singlefamily/training) and refer to it often for the latest training opportunities.
Servicing Training Page

The Servicing Training page provides access to training opportunities and educational materials on servicing and investor reporting procedures, loss mitigation options, and instructions on using the related Fannie Mae technology applications. Fannie Mae provides different instructional formats to meet the needs of busy servicers:

To access the Servicing Training page:

Step 1. From anywhere on the Portal, click the Training tab.

The HFI Training page opens.

Step 2. Scroll to the Our Training Methods section and click the Servicing Training link.

The Servicing Training home page appears.

Note: You can also access the Servicing Training from the Servicing tab.

You will want to bookmark this page (https://www.fanniemae.com/singlefamily/servicing-training) and refer to it often for the latest training opportunities.
Step 3. Review each servicing topic area for on demand job aids and eLearning courses, and live webinars. Click the training product you need and it opens in a new window. You will find training for General Servicing, Borrower Solutions and Default Management, Investor Reporting (IR), REO/Acquired Properties Management, and Technology Applications.

Step 4. Review the HFI InDepth and HFI Spotlight sections for currently available courses. Click the course link for more information about the class.

Registering for an HFI Webinar
Follow these steps to register for an HFI InDepth webinar:

Step 1. In the HFI InDepth section on the Servicing Training page, click the course and session of interest. Review the following information contained on each course page to determine if the course is the right fit for you:

- What you will learn
- Experience and background necessary
- Instructors
- Equipment needed
- Cost
- Registration
- Cancellation and Refund Policy

Step 2. To complete registration, select the Register for [date and time] link.

The online registration application opens.
Step 3. Click the **Register Now!** button to complete the registration.

Follow these steps to register for an HFI Spotlight webinar:

Step 1. On the Training page, click the **HFI Spotlight – Webinars** link.

The **HFI Spotlight** page appears.

Step 2. Click the name of the course.

Clicking the link will provide a description of the course at the top of the page along with the list of Upcoming Events.

Step 3. Click the event link for the date and time you want to attend.

The registration information screen appears.

Step 4. Click the **Register** link to complete the required information fields and click **Submit**.

**More Questions?**

Contact the Servicer Support Center by telephone or email. Remember to have your Fannie Mae Servicer Number ready each time you call.

**Phone:** 1-800-232-6643 or 1-800-2FANNIE

**Hours:** 9:00 a.m. until 6:00 p.m. ET, Monday through Friday

**Email:** servicing_solutions@fanniemae.com
For workout/loss mitigation case-specific questions and updates about Fannie Mae loans, email Loss_mitigation@fanniemae.com.

For general servicing-related or loss mitigation questions that are non-case-specific and relate to Fannie Mae portfolio mortgages and MBS pool mortgages, email servicing_solutions@fanniemae.com.

For other additional contact information, go to the Single-Family and Multifamily Business Contacts page.