



Fannie Mae Negotiated Bulk Transaction Overview



Negotiated Bulk Transactions with Fannie Mae

Our experienced, knowledgeable, and supportive team can help you address your liquidity and capital requirements—with the efficient processes and customized solutions to meet your portfolio needs.

Selling seasoned loans to Fannie Mae can help you:

- Improve liquidity and capital position
- Manage concentration risk and interest risk
- Take profits/increase earnings
- Fund strategic business opportunities
- Reduce credit risk

As an established authority in valuing and purchasing 1-4 unit performing 1st lien loan portfolios, Fannie Mae's bulk transaction team has proven success assisting our customers in selling and securitizing seasoned loans. Let us help you navigate the complex array of data, operational, and contract variables inherent in bulk sales. We've helped clients with portfolios ranging in size from \$2.5 million to \$2.5 billion—find out how we can help you too.

Our team can help you find the **best solutions** for your portfolio needs



Selling bulk packages of loans to Fannie Mae is easy. You'll be assisted by a dedicated team who can provide a variety of flexible execution options ranging from securitizing loans to selling whole loans that best meet your bulk sale objectives. The bid process involves just these five steps:

Step 1: Contact your Fannie Mae Account Team to discuss your objectives for a potential portfolio transaction.

Your account team will pull in the right Fannie Mae experts to consult with you on preparing for a portfolio transaction.

Step 2: Prepare your loan data file.

The Deal Factory^{®1} ("DF1") spreadsheet helps you prepare your loan data file. You can find it [here](#).

Step 3: Submit your file to Fannie Mae.

We want to help you protect the security and privacy of confidential borrower data transmitted during bulk deal transactions. To this end, we have four secured transmission methods that you can choose from to safely submit your data file.

1. E-mail encrypted (128-bit minimum) deal files directly to the bulkdata_submission@fanniemae.com mailbox. Please submit the password in a separate email message.
2. Upload deal files utilizing the File Transfer Portal (FTP) Bulk Transaction – Deal Factory process. Users of the FTP Bulk Transaction application will need to ensure they have a valid user ID for uploading files to the portal. Users can refer to their resident corporate administrator (and/or user administrator) via Technology Manager to obtain access to the FTP Bulk Transaction application. Administrators must add the FTP Bulk Transaction application to the applicable users' profiles using Fannie Mae's Technology Manager application. The admin will provide access to the application and also identify the user role for the users to enable access. The role to be added is CLMQSE-DF_Bulk_Transaction_FileUpload. Once a user ID is provided, send an email to bulkdata_submission@fanniemae.com to receive the user guide for the FTP Bulk Transaction process.
3. Request that we retrieve your deal files from a secured data transmission platform.
4. Lenders may ship an encrypted (at least 128-bit minimum) deal file on a compact disk to Fannie Mae, using the below address:

Fannie Mae Bulk Transactions
Attention: My-Phuong Nguyen/3330J
3900 Wisconsin Avenue, NW
Washington, DC 20016

Step 4: We receive your loan data and complete a bulk sale analysis.

Our team of experts in data management, credit risk, capital markets and deal structuring will collaborate with you on data, eligibility assessment, and your overall objective for the bulk sale.

Step 5: We present a bid on your bulk sale.

Once the analysis of your bulk deal is completed, we will present you with a bid that reflects your objectives for the sale. The bid encompasses an eligible loan population, terms and conditions of the sale, and a guaranty fee or whole loan price.

To find out how we can help with your portfolio needs, contact your Fannie Mae Account Team or email bulk_deal@fanniemae.com