



eMortgage Readiness Checklist

Use this checklist to prepare for selling and servicing eMortgages with Fannie Mae. The eMortgage team will work with you to gain Fannie Mae approval.

Ready to get approved?

Need support? [Contact us >](#)

1. Closing

- Identify and implement technology solution providers (TSPs) and technology solutions that can:
 - Generate eNotes compliant with Fannie Mae requirements
 - Provide eClosing platform for execution of closing documents
 - Provide access to a secure eVault

[eMortgage TSP List >](#)

[eVault TSP List >](#)

- Become MERS®-enabled in production (MERS® System and eRegistry)

[MERS >](#)

- Confirm settlement partner preparedness to conduct eClosings

- Identify if eSigned documents can be recorded in your state or jurisdiction

- Complete end-to-end integration testing with the Fannie Mae eMortgage team (optional)

2. Loan Delivery

- Establish process for ensuring Special Feature Code 508 (eMortgage) and/or Special Feature Code 861 (Remote online notarization) are included in loan delivery data as applicable

- Train Loan Delivery staff on established eNote delivery process using eVault

- Confirm warehouse funding partner readiness for eNotes

[Warehouse Banks Funding eNotes >](#)

- Confirm custodian partner readiness to certify eNotes

- Establish process for correcting eNote errors

- Establish an eNote delivery process using eVault with help from your TSPs (and warehouse funding partner if applicable)

- Execute an eMortgage Addendum to your Master Selling and Servicing Contract with Fannie Mae

To learn more, visit [FannieMae.com/deliveremortgage](https://www.fanniemae.com/deliveremortgage)

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3. Servicing



- If you service yourself, secure eVault solution. If you sub-service, ensure the sub-servicer is approved by Fannie Mae

Servicer and Sub-Servicer listings >

- Confirm servicing platform is equipped to identify eMortgage loans
- Confirm and document servicer procedures that meet the unique requirements for eNotes for: Payoffs, Foreclosures, CEMA refinances and eNote servicing transfers
- Establish process for receipt and retention of eClosing transaction documentation

4. Correspondent Originations



- Establish approval process to ensure third-party originated eMortgages meet Fannie Mae requirements

