

## PoolTalk User Guide

On June 3, 2019 Fannie Mae began publishing enhanced disclosures for its Single-Family securities in support of the Single Security Initiative. The enhanced disclosures replaced most of Fannie Mae’s previous disclosures and included new data attributes and enumerations, while certain existing disclosure attributes and files were retired. In conjunction with the new disclosures, [PoolTalk](#), our web-based disclosure application, was also enhanced. Read on to learn about certain features of the application.

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Any questions related to the disclosures or PoolTalk application can be directed via email to [Fixed Income Marketing](#) or by calling 800-2FANNIE (800-232-6643).

## Overview

Welcome to PoolTalk

1. On the homepage, we provide resources under News and Announcements and under Helpful Links to assist you with our Single-Family Disclosures. The Disclosures Guide, file information, and other reference materials are available under Helpful Links.

The screenshot shows the PoolTalk homepage with the following elements highlighted by numbered callouts:

- 1:** A yellow box highlights the "NEWS & ANNOUNCEMENTS" section, which lists several articles with dates, such as "MBS Disclosure Enhancement: Borrower Assistance Plans and Delinquency" dated May 4, 2020.
- 2:** A yellow box highlights the search input field containing the text "CUSIP, Security Identifier or Trust Identifier".
- 3:** A yellow box highlights the search button, which features a magnifying glass icon and a gear icon.
- 4:** A yellow box highlights the "Login" button in the top right corner.
- 5:** A yellow box highlights the "Fannie Majors" link in the footer, along with "Help" and "Privacy Policy" links.

2. For a basic search, enter a CUSIP, Security Identifier (formerly known as a pool number), or Trust Identifier (Trust Number) in the lighter blue box. Click the magnifying glass or hit “enter” to search.
3. For an advanced search, click on the gears icon.
4. To perform other functions, such as accessing data files, creating and saving a portfolio, and customizing screens, you will need to create an account and login.
5. Click on the "Majors" link to browse Fannie Major pools that are available for delivery and/or have been recently closed. [Click here](#) for more detailed instructions.

## Create an Account

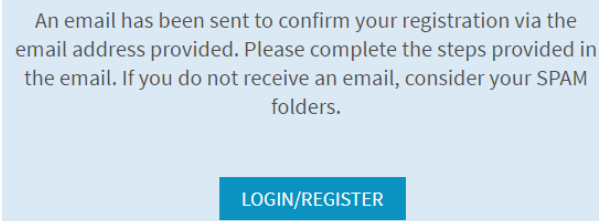
1. From the PoolTalk homepage click “Login.” You will be prompted to enter the email address with which you would like to create an account.



2. Complete the information requested in the form.

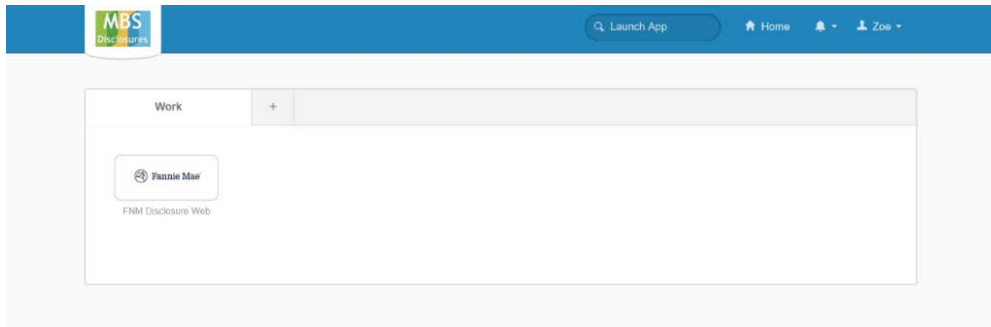
A screenshot of the account creation form. The form is titled 'Creating a new account.' and contains the following fields: FIRST NAME, LAST NAME, COMPANY, COMPANY TYPE (dropdown menu), CITY, STATE, POSTAL CODE, PHONE NUMBER, COUNTRY (dropdown menu), NEW PASSWORD, and CONFIRM PASSWORD. At the bottom, there is a checkbox for 'I AGREE TO THE TERMS AND CONDITIONS' (with 'TERMS AND CONDITIONS' highlighted in yellow), a reCAPTCHA widget, and a 'REGISTER' button. The number '2' is in the bottom left corner of the form area.

- a. To agree to the Terms and Conditions, click the underlined “TERMS AND CONDITIONS” link, read the terms, and select “Agree.”
- b. Once you complete the form and click “Register”, a message will appear regarding your email confirmation.



3. You will receive an email from [no-reply@mbs-securities.com](mailto:no-reply@mbs-securities.com) entitled “MBS Disclosure Site Account Activation.” Click the “Activate Account” button. This will take you to another website (<https://commonsecuritization.okta.com>) to confirm your registration. If you do not receive an email, please check your email spam folder.

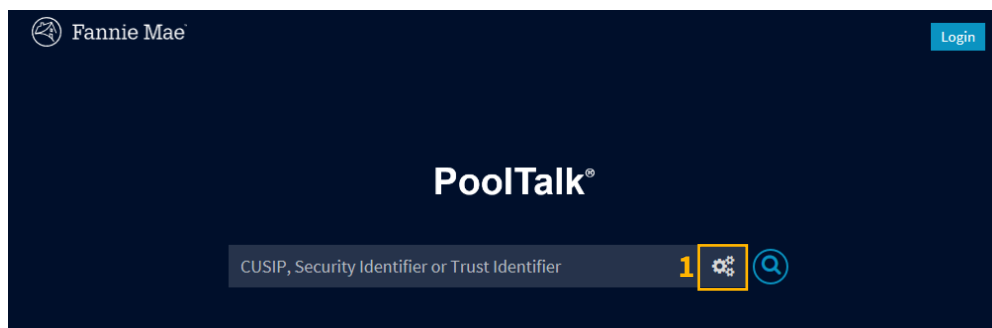
4. On the Common Securitization Solutions Okta website, click the “Fannie Mae” icon.



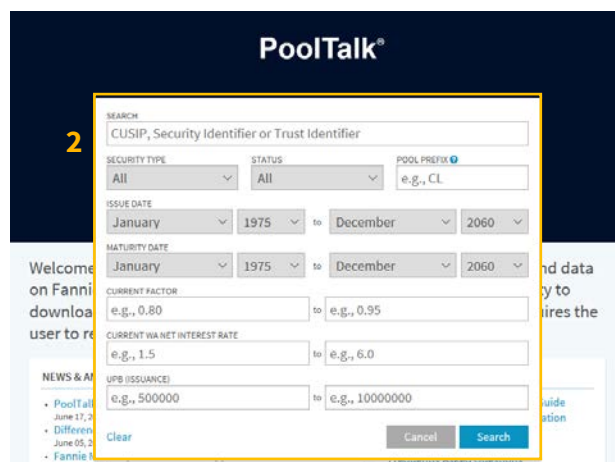
5. After clicking the Fannie Mae icon, you will be redirected to PoolTalk, where you can login with your newly created account.

## Advanced Search

1. Clicking the gears icon in the search box will open the advanced search menu.



2. Choose any combination of the criteria and click the Search button.



1,155,937 Search Results

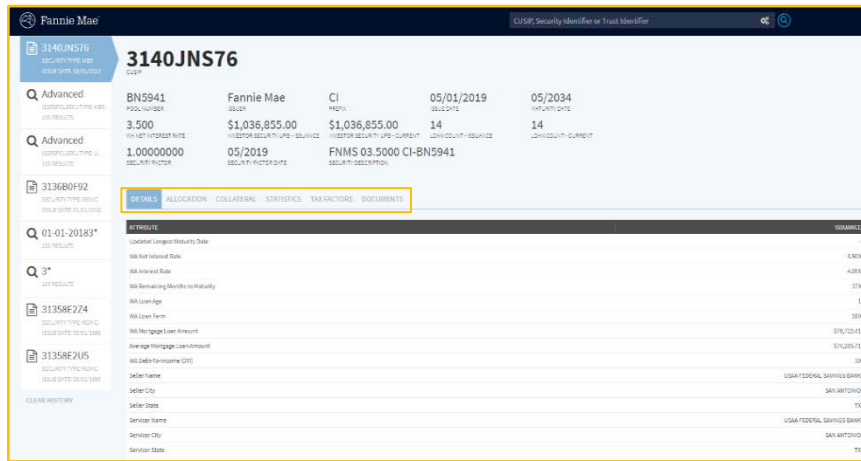
CUSIP	SECURITY IDENTIFIER	SECURITY TYPE	PREFIX	TRUST IDENTIFIER	CLASS IDEN...	WA NET INTEREST RATE	CURRENT FACTOR	ISSUE DATE	MATURITY DATE	ISSUANCE INVESTOR SECURITY UPB	CURRENT INVESTOR SECURITY UPB	SECURITY STATUS
31358E2A9	-	REMIC/SMBS	-	1990-103	N	9.250	0.00000000	09/01/1990	05/2020	\$28,879,500.00	\$0.00	Paid Off
31358E2B7	-	REMIC/SMBS	-	1990-100	T	9.750	0.00000000	09/01/1990	05/2020	\$15,348,666.00	\$0.00	Paid Off
31358E2C5	-	REMIC/SMBS	-	1990-101	H	9.000	0.00000000	09/01/1990	06/2020	\$55,343,000.00	\$0.00	Paid Off
31358E2D3	-	REMIC/SMBS	-	1990-100	F	8.380	0.00000000	09/01/1990	09/2020	\$10,000,000.00	\$0.00	Paid Off
31358E2E1	-	REMIC	-	1990-100	M	894.108	0.00015869	09/01/1990	09/2020	\$90,000.00	\$14.00	Active
31358E2F8	-	REMIC/SMBS	-	1990-100	S	11.209	0.00000000	09/01/1990	09/2020	\$796,000.00	\$0.00	Paid Off
31358E2G6	-	REMIC/SMBS	-	1990-100	Z	28.423	0.00000000	09/01/1990	09/2020	\$4,470,000.00	\$0.00	Paid Off
31358E2H4	-	REMIC/SMBS	-	1990-103	S	34.825	0.00000000	09/01/1990	09/2020	\$16,900,000.00	\$0.00	Paid Off
31358E2J0	-	REMIC	-	1990-101	RL	0.000	1.00000000	09/01/1990	09/2020	\$0.00	\$0.00	Active
31358E2K7	-	REMIC	-	1990-103	O	1009.250	0.00005043	09/01/1990	09/2020	\$187,500.00	\$9.00	Active
31358E2L5	-	REMIC	-	1990-101	E	1195.088	0.00029368	09/01/1990	09/2020	\$114,000.00	\$33.00	Active
31358E2M3	-	REMIC	-	1990-101	D	7.000	0.00094095	09/01/1990	09/2020	\$21,101,000.00	\$19,854.00	Active
31358E2N1	-	REMIC	-	1990-103	K	7.500	0.00067602	09/01/1990	09/2020	\$55,835,000.00	\$37,745.00	Active
31358E2P6	-	REMIC	-	1990-100	K	8.550	0.00142824	09/01/1990	09/2020	\$10,000,000.00	\$14,282.00	Active
31358E2Q4	-	REMIC/SMBS	-	1990-101	J	9.000	0.00000000	09/01/1990	09/2020	\$8,170,000.00	\$0.00	Paid Off
31358E2R2	-	REMIC	-	1990-101	R	0.000	0.00000001	09/01/1990	09/2020	\$6,300,000.00	\$0.00	Active
31358E2S0	-	REMIC/SMBS	-	1990-101	Y	9.000	0.00000000	09/01/1990	09/2020	\$7,000,000.00	\$0.00	Paid Off

- While the search is running the blue chevron on the left will indicate that the request is processing. Once the search is complete, you will see the total number of search results above the table of results. The number displayed in the chevron is the number of results per page, which you can change at the bottom of the screen. You can see your search history in separate tiles on the left and can revisit any of those queries by clicking on them in your current session.
- Click on any column heading to sort by those characteristics.
  - To customize the columns of data shown on the screen, click the wheel button. You need to be logged in to save your customization.
  - The search results on your screen can be maximized by clicking the diagonal arrows.
- To add any of the results from your search to your portfolio, click the green “Add to Portfolio” button (you need to be logged in).
- Click on the CUSIP hyperlink to access data for a specific security.

## Security Details Overview

Once you select the CUSIP in the advanced search results the security detail screen is displayed. MBS (Mortgage Backed Securities), UMBS™ (Uniform Mortgage Backed Securities), ESF\* (Excess Servicing Fee), Fannie Megas®, and Supers™ all have the same tabs outlined below.

\*ESF securities exclude the Allocation tab and displays information in deciles rather than quartiles.



- **Details:** View the maturity date, WA net interest rate, WA loan age, WA mortgage loan amount, seller name, and more.
- **Allocation:** View the securities for which that specific security is collateral. When available, the CUSIP will be a hyperlink to the security on PoolTalk for the allocated security. If it is a Freddie Mac-issued security, there will be a link to Freddie Mac's disclosure webpage.
- **Collateral:** View the collateral, which may be loans or securities, backing the

security. See Figure 1.

- **Statistics:** View the issuance and the monthly statistics related to the collateral such as loan purpose, occupancy status, quartile distribution, and other information, when available. See Figure 2.
- **Tax Factors:** Select the year to obtain information about the interest class, original amount, interest accrual method, security classification, and more.
- **Documents:** View legal documents relevant for the security.

LOAN ID	CUSIP	ISSUANCE	ISSUANCE LOAN	CURRENT BALANCE	AMORTIZATION TYPE	PERFORMANCE	CURRENT NET INTEREST RATE	MATURITY DATE	LOAN TERM	PERFORMANCE METRICS	LOAN AGE	SELLER NAME	SERVICER NAME	OCCUPANCY STATUS
388325076	38481PDT5	307,000.00	307,000.00	307,000.00	Fixed	3.00	3.00	04/2004	300	175	1	USA FEDERAL SAVINGS BANK	USA FEDERAL SAVINGS BANK	Secondary Home
488225476	38481PDT5	528,000.00	528,000.00	528,000.00	Fixed	3.00	3.00	04/2004	300	177	1	USA FEDERAL SAVINGS BANK	USA FEDERAL SAVINGS BANK	Investment Property
588225476	38481PDT5	349,000.00	349,000.00	349,000.00	Fixed	3.00	3.00	05/2004	300	180	8	USA FEDERAL SAVINGS BANK	USA FEDERAL SAVINGS BANK	Primary Home
588225472	38481PDT5	310,000.00	310,000.00	310,000.00	Fixed	3.00	3.00	04/2004	300	178	8	USA FEDERAL SAVINGS BANK	USA FEDERAL SAVINGS BANK	Primary Home
588225471	38481PDT5	300,000.00	300,000.00	300,000.00	Fixed	3.00	3.00	04/2004	300	178	8	USA FEDERAL SAVINGS BANK	USA FEDERAL SAVINGS BANK	Primary Home
588225489	38481PDT5	385,000.00	385,000.00	385,000.00	Fixed	3.00	3.00	04/2004	300	178	1	USA FEDERAL SAVINGS BANK	USA FEDERAL SAVINGS BANK	Primary Home
588225468	38481PDT5	318,000.00	318,000.00	318,000.00	Fixed	3.00	3.00	04/2004	300	178	1	USA FEDERAL SAVINGS BANK	USA FEDERAL SAVINGS BANK	Investment Property
588225467	38481PDT5	305,000.00	305,000.00	305,000.00	Fixed	3.00	3.00	05/2004	300	180	8	USA FEDERAL SAVINGS BANK	USA FEDERAL SAVINGS BANK	Investment Property
588225456	38481PDT5	372,000.00	372,000.00	372,000.00	Fixed	3.00	3.00	05/2004	300	180	8	USA FEDERAL SAVINGS BANK	USA FEDERAL SAVINGS BANK	Primary Home
588225451	38481PDT5	300,000.00	300,000.00	300,000.00	Fixed	3.00	3.00	05/2004	300	180	8	USA FEDERAL SAVINGS BANK	USA FEDERAL SAVINGS BANK	Investment Property
588225461	38481PDT5	317,000.00	317,000.00	317,000.00	Fixed	3.00	3.00	05/2004	300	180	8	USA FEDERAL SAVINGS BANK	USA FEDERAL SAVINGS BANK	Investment Property
588225485	38481PDT5	380,000.00	380,000.00	380,000.00	Fixed	3.00	3.00	04/2004	300	178	1	USA FEDERAL SAVINGS BANK	USA FEDERAL SAVINGS BANK	Primary Home
588225464	38481PDT5	382,000.00	382,000.00	382,000.00	Fixed	3.00	3.00	08/2004	300	180	8	USA FEDERAL SAVINGS BANK	USA FEDERAL SAVINGS BANK	Investment Property
588225488	38481PDT5	338,000.00	338,000.00	338,000.00	Fixed	3.00	3.00	05/2004	300	180	8	USA FEDERAL SAVINGS BANK	USA FEDERAL SAVINGS BANK	Investment Property

Figure 1, Collateral tab: Browse the collateral (loans or securities) backing the security.

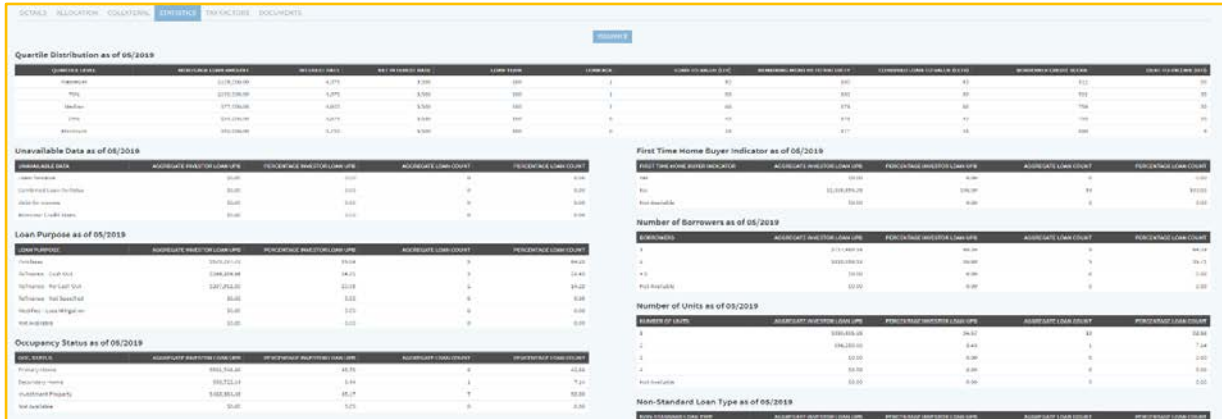


Figure 2, Statistics tab: Browse summary information about the securities and underlying collateral.

The views available for REMIC (Real Estate Mortgage Investment Conduit) and SMBS (Stripped Mortgage Backed Securities) include the following tabs:

- **Details:** See the Security Factor for selected periods.
- **Tax Factors:** Select the year to obtain tax information about the interest class, original amount, interest accrual method, security classification, and more.
- **Documents:** View legal documents relevant for that security.

For REMIC deals, you will have access to information on various tabs including classes, components, collateral, documents, and tax factors.

The screenshot displays the 'Classes' tab for a 2019-001 REMIC deal. The deal details include: Deal Type: REMIC, Issue Date: 01/01/2019, Issuer: Fannie Mae, and Status: Active. The table below shows 69 search results with the following columns: GROUP, CLASS, CUSIP, NOTIONAL CLASS, CLASS UPB - ISSUANCE, CLASS UPB - CURRENT, NET INTEREST RATE - CURRENT, FACTOR, and EXPECTED MATURITY DATE. A yellow box highlights the arrow icon next to the first class (HQ) in the table.

GROUP	CLASS	CUSIP	NOTIONAL CLASS	CLASS UPB - ISSUANCE	CLASS UPB - CURRENT	NET INTEREST RATE - CURRENT	FACTOR	EXPECTED MATURITY DATE
1	HQ	313683208	No	\$5,226,000.00	\$5,226,000.00	3.300	1.00000000	-
	HA	313683208	No	\$17,000,000.00	\$16,672,985.95	3.300	0.88097005	-
	SH	313683208	No	\$2,153,300.00	\$2,133,157.91	3.500	0.88134100	-
	HS	313683210	Yes	\$24,087,982.00	\$24,137,948.08	3.620	0.98454146	-
	HH	313683212	No	\$3,014,692.00	\$2,936,421.07	3.480	0.98134420	-
	HF	313683233	No	\$24,087,982.00	\$24,137,948.08	2.880	0.98454146	-
2	LE	313683217	No	\$20,800,000.00	\$25,826,870.39	3.000	0.99308044	-
	ZL	313683245	No	\$830,435.00	\$840,897.47	3.000	1.01250266	-
3	CI	313683216	Yes	\$4,139,899.00	\$3,997,632.83	3.300	0.93422847	-
	CA	313683213	No	\$27,028,543.00	\$24,146,580.78	3.250	0.93422847	-
4	GV	313683270	No	\$5,001,000.00	\$5,001,000.00	3.500	1.00000000	-
	VG	313683252	No	\$5,420,000.00	\$5,202,818.31	3.500	0.99530000	-
	GI	313683294	Yes	\$6,473,938.00	\$6,130,157.44	3.500	0.94680923	-
	GE	313683256	No	\$22,659,637.00	\$22,659,637.00	3.500	1.00000000	-
	GZ	313683217	No	\$11,329,837.00	\$11,329,837.00	3.500	1.01498985	-
	GD	313683208	No	\$90,835,000.00	\$85,872,211.71	3.250	0.94680923	-

- **Classes:** For information on a specific class, click the arrow next to the class.

## Export Data on MBS Collateral Tab

For MBS (Mortgage Backed Securities) and UMBS (Uniform Mortgage Backed Securities) securities, the Collateral tab on the security detail screen allows the user to download the collateral details into a pipe delimited (i.e., “|”) .txt file. To download this file:

1. Search for an individual MBS or UMBS using the search box or through an advanced search.
2. Navigate to the Collateral tab on the security detail page.
3. Select the gear icon (as illustrated below) and select the Export All option from the drop-down menu to download the collateral information to a .txt file.
4. To use this data in an Excel file:
  - a. Open the .txt file and copy all the contents.
  - b. Open a blank Excel file and paste the contents into cell A1.
  - c. Highlight column A
  - d. On the ribbon above, navigate to the Data tab and select Text to Columns. In the dialogue box that appears, enter the following: Delimited > Next > Check Other and type “|” into the adjacent box > Next > Finish.



**3140FEM27**  
SECURITY TYPE: MBS  
ISSUE DATE: 06/20/2020

**BD6676**  
POOL NUMBER

**2.500**  
WA NET INTEREST RATE

**1.00000000**  
SECURITY FACTOR

**Fannie Mae**  
ISSUER

**\$1,930,764.00**  
INVESTOR SECURITY UPS - ISSUANCE

**06/2020**  
SECURITY FACTOR DATE

**CL**  
PREFIX

**\$1,930,764.00**  
INVESTOR SECURITY UPS - CURRENT

**FNMS 02.5000 CL-BD6676**  
SECURITY DESCRIPTION

**06/01/2020**  
ISSUE DATE

**07/2050**  
MATURITY DATE

**12**  
LOAN COUNT - ISSUANCE

**12**  
LOAN COUNT - CURRENT

DETAILS ALLOCATION **COL LATERAL** STATISTICS TAX FACTORS DOCUMENTS

12 Search Results

LOAN IDENTIFIER	CUSIP	ISSUANCE INVESTOR LOAN UPS	CURRENT INVESTOR LOAN UPS	AMORTIZATION TYPE	ISSUANCE NET INTEREST RATE	CURRENT NET INTEREST RATE	MATURITY DATE	LOAN TERM	REMAINING MONTHS TO MATURITY	LOAN AGE	SELLER NAME	SERVICER NAME	Default View	STATUS
9979599938	3140FEM27	\$166,000.00	\$166,000.00	Fixed	2.500	2.500	07/2050	360	361	-1	PENNYMAC LOAN SERVICES, LLC	PENNYMAC LOAN SERVICES, LLC	Customize...	
9979599937	3140FEM27	\$159,000.00	\$159,000.00	Fixed	2.500	2.500	07/2050	360	361	-1	PENNYMAC LOAN SERVICES, LLC	PENNYMAC LOAN SERVICES, LLC	Export All	Party
9979599936	3140FEM27	\$163,000.00	\$163,000.00	Fixed	2.500	2.500	07/2050	360	361	-1	PENNYMAC LOAN SERVICES, LLC	PENNYMAC LOAN SERVICES, LLC	Primary Home	
9979599935	3140FEM27	\$174,000.00	\$174,000.00	Fixed	2.500	2.500	07/2050	360	361	-1	PENNYMAC LOAN SERVICES, LLC	PENNYMAC LOAN SERVICES, LLC	Primary Home	
9979599934	3140FEM27	\$150,000.00	\$150,000.00	Fixed	2.500	2.500	08/2050	360	360	0	PENNYMAC LOAN SERVICES, LLC	PENNYMAC LOAN SERVICES, LLC	Primary Home	
9979599933	3140FEM27	\$170,000.00	\$170,000.00	Fixed	2.500	2.500	07/2050	360	361	-1	PENNYMAC LOAN SERVICES, LLC	PENNYMAC LOAN SERVICES, LLC	Primary Home	
9979599927	3140FEM27	\$163,000.00	\$163,000.00	Fixed	2.500	2.500	07/2050	360	361	-1	PENNYMAC LOAN SERVICES, LLC	PENNYMAC LOAN SERVICES, LLC	Primary Home	
9979599926	3140FEM27	\$152,000.00	\$152,000.00	Fixed	2.500	2.500	07/2041	252	250	-1	PENNYMAC LOAN SERVICES, LLC	PENNYMAC LOAN SERVICES, LLC	Primary Home	
9979599929	3140FEM27	\$170,000.00	\$170,000.00	Fixed	2.500	2.500	07/2050	360	361	-1	PENNYMAC LOAN SERVICES, LLC	PENNYMAC LOAN SERVICES, LLC	Primary Home	
9979599930	3140FEM27	\$148,000.00	\$148,000.00	Fixed	2.500	2.500	07/2050	360	355	-1	PENNYMAC LOAN SERVICES, LLC	PENNYMAC LOAN SERVICES, LLC	Primary Home	
9979599931	3140FEM27	\$161,000.00	\$161,000.00	Fixed	2.500	2.500	07/2050	360	360	-1	PENNYMAC LOAN SERVICES, LLC	PENNYMAC LOAN SERVICES, LLC	Primary Home	

## Access Data Files and Reports

1. After creating an account and logging in, a user can access data files and reports. Click on the button with the downward arrow in the top right corner near the user's name. Click on Data Files and Reports in the menu.
2. To view specific reports or to view a full list of data files and reports, along with the publication timing, you can browse the [Single-Family MBS Disclosures Guide](#) in the Helpful Links section of the homepage.

**Fannie Mae**

**PoolTalk®**

CUSIP, Security Identifier or Trust Identifier

1

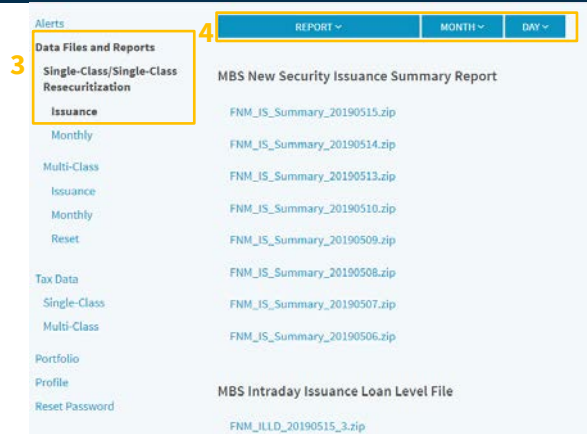
- Alerts
- Data Files and Reports**
- Portfolio
- Profile
- Reset Password
- Logout

Welcome to PoolTalk®, an easy-to-use tool that provides information and data on Fannie Mae single-family securities. PoolTalk also provides the ability to download bulk issuance and monthly data files, which Fannie Mae requires the user to register and accept the terms and conditions for file access.

NEWS & ANNOUNCEMENTS

HELPFUL LINKS

3. The default view is the Single-Class/Single-Class Resecuritization Issuance files.
4. You can change the report type, month, and year by clicking on the drop-down menus. Some options include:
  - a. MBS New Security Issuance Summary Report;
  - b. MBS Intraday Issuance Loan Level File; and
  - c. MBS Intraday Security Supplemental Issuance File.



5. The Monthly subsection contains monthly files.
6. Again, you can change the report type, month, and year by clicking on the dropdown menus. Some report options include:
  - a. MBS Monthly Loan Level File;
  - b. MBS Monthly Security Factor File; and
  - c. MBS Monthly Security Supplemental File.
7. Similarly, the Multi-Class section displays Issuance, Monthly, and Reset information. You can select reports by report type, month, and year. The reset options include delay and no-delay indices” files. Other file options include:
  - a. Excess Servicing Fee files;
  - b. REMIC factor files; and
  - c. SMBS factor files.
8. Tax Data files are available for Single-Class and Multi-Class, organized by year and quarter.

