

Technology Guide Bulletin 22-04 Effective Date: November 21, 2022

Bulletin Consolidated Technology Guide

This Bulletin is issued in accordance with the section of the Consolidated Technology Guide (the "**Guide**") entitled *Notification of Changes and Updates.* The purpose of this Bulletin is to notify Licensees that a new version of the Guide has been published that supersedes and replaces the prior version of the Guide. This version of the Guide contains updates to the Software Subscription Agreement terms and conditions.

In addition to minor clerical and clean-up edits, including typo corrections, renumbering of sections, reformatting and other similar modifications, the updated Guide includes the following substantive changes:

| Part B, Schedules | | |
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| Schedule Name | Section Number /Title | Description of Change |
| Desktop Originator | 6.—Unauthorized Representations; Sharing of Findings and Recommendations | Section was revised to clarify that, unless otherwise indicated, no sharing of DU underwriting findings and recommendations, including the DU Findings Report, is permitted. |
| Desktop Underwriter | 6.—Unauthorized Representations; Sharing of Findings and Recommendations | Section was revised to clarify that, unless otherwise indicated, no sharing of DU underwriting findings and recommendations, including the DU Findings Report, is permitted. |
| Desktop Underwriter (Non-Seller/Servicer (DU Only) Version) | 6.—Unauthorized Representations; Sharing of Findings and Recommendations | Section was revised to clarify that, unless otherwise indicated, no sharing of DU underwriting findings and recommendations, including the DU Findings Report, is permitted. |
| Loan Delivery Wire Administration | 2.—Acknowledgments | Section was updated to provide that Fannie Mae may rely on wiring instructions confirmed in Licensed Application, notwithstanding any instructions to the contrary on Licensee's bailee letters. |
| MarketPoint | 7.—Rights in Improvements | The reference to the "Rights in Improvements" section of the General Terms was replaced with a reference to the Selling Guide section entitled "Confidentiality of Information". |
| Mortgage Insurer Applications | 1. —Licensed Application | The name of the Licensed Application formerly known as "CE Portal" was updated to reflect its current name, "CETS Portal". |



| Servicing Marketplace Applications (previously Servicing Marketplace) | 1. —Licensed Application | Section updated to add "Easy Transfer" as a Licensed Application covered by the Schedule and to clarify that terms applicable to "Servicing Marketplace" also apply to new functionality known as "Quick Launch" that is available within that application. |
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| | 2.—Overview | Existing content describing Servicing Marketplace's functionality was moved to this new section and supplemented with a description of functionality provided by Easy Transfer. |
| | 3.—Definitions | Definitions of various existing terms were updated and definitions of new terms — "Servicing Buyer" and "Servicing Seller"— were added. |
| | 4.—General | Section was revised to clarify that the rights and obligations described in this section apply to committed loans for which the servicing has either been sold or purchased. Previous reference to "Lender" was replaced with "Servicing Buyer and Servicing Seller" as those terms are defined in the Schedule. |
| | 5.—User Access | Section was updated to acknowledge Licensee's ability and authority to perform certain activities specifically related to its access and use of Easy Transfer. |
| | 6.—Restrictions on Use | New section was added that prohibits using the Licensed Application for any purpose unrelated to the sale or purchase of servicing of an Eligible Loan. |
| | 7.—Fannie Mae Not Purchasing Servicing; No Recourse to Fannie Mae | This section was updated to acknowledge that Fannie Mae is not responsible or liable for, nor makes any representations and warranties regarding, (i) the sale (or attempted sale) of servicing for which its technology has been used, or (ii) the accuracy or completeness of the Licensed Materials or data associated with the Licensed Applications. |
| | 8.—Independence of Parties | Some references to "Licensee" and "Lender" that previously appeared in this section were replaced with "Servicing Seller" or "Servicing Buyer", as applicable. Language that previously contemplated Licensee's "participation in the Licensed Application" now refers to use of the Licensed Application to facilitate the sale or purchase of servicing. |

All changes described above are effective as of the Effective Date indicated on the first page of this Bulletin. All other terms and conditions of the Software Subscription Agreement shall continue in full force and effect. If there is any inconsistency between or among the provisions contained in the Guide and this Bulletin, the provisions of the Guide will govern.