



Fannie Mae®

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# Multifamily Selling and Servicing Guide

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## 403.05 Supplemental Mortgage Loans

### Requirements

You must base the maximum Green Rewards Supplemental Mortgage Loan amount on the aggregate UPB of all Pre-Existing Mortgage Loans secured by the Property, plus the amount of the Green Rewards Supplemental Mortgage Loan.

### Guidance

Certain Green Rewards Supplemental Mortgage Loans may not count toward the limit on the number of Supplemental Mortgage Loans (see [Part III, Chapter 14: Supplemental Mortgage Loans, Section 1402: Supplemental Mortgage Loans](#)).



# Glossary

## P

Property	<p>Multifamily residential real estate securing the Mortgage Loan, including the</p> <ul style="list-style-type: none"><li>• fee simple or Leasehold interest,</li><li>• Improvements, and</li><li>• personal property (per the Uniform Commercial Code).</li></ul> <p><b>Synonyms</b></p> <ul style="list-style-type: none"><li>• Properties</li><li>• Property's</li></ul>
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## S

Supplemental Mortgage Loan	<p>Mortgage Loan purchased by Fannie Mae that is subordinated to, and has a Mortgage Loan Origination Date after, the Senior Mortgage Loan that is also owned by Fannie Mae.</p> <p><b>Synonyms</b></p> <ul style="list-style-type: none"><li>• Supplemental Mortgage Loans</li></ul>
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## U

UPB	<p>Unpaid Principal Balance</p> <p><b>Synonyms</b></p> <ul style="list-style-type: none"><li>• UPBs</li></ul>
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