

Job Aid: Data Guidance for Cross-Defaulted and Cross-Collateralized Mortgage Loans

General Guidance:

Mortgage Loan A and Mortgage Loan B are cross-defaulted if each includes a provision in the Loan Documents whereby:

- the Loan Documents for Mortgage Loan A include an event of default for Mortgage Loan A if a default occurs under Mortgage Loan B; and
- the Loan Documents for Mortgage Loan B include an event of default for Mortgage Loan B if a default occurs under Mortgage Loan A.

Mortgage Loan A and Mortgage Loan B are cross-collateralized if:

- the Security Instrument securing Mortgage Loan A specifically states that it secures the obligations under both Mortgage Loan A and Mortgage Loan B; and
- the Security Instrument securing Mortgage Loan B specifically states that it secures the obligations under both Mortgage Loan B and Mortgage Loan A.

This Job Aid provides guidance for when Additional Disclosure is required, and the special treatment of the date required for Mortgage Loans that are cross-defaulted or cross-collateralized.

Note that if Additional Disclosure is not required under one of the scenarios described below, Additional Disclosure is still required if the Loan Documents contain any of the following.

1. **Release provisions due to the cross-defaulted/cross-collateralized relationship:** Additional Disclosure is required if the Loan Documents contain provisions that would allow for the release of the Lien on one or both of the cross-collateralized Properties. The existence of release provisions overrides the guidance provided for scenarios below where Additional Disclosure is not required.
2. **Due on Sale Clause:** Additional Disclosure is required if the Loan Documents require Mortgage Loan A to be immediately due and payable if the Property securing Mortgage Loan B is sold. This is different from a typical cross-default/cross-collateralization situation and is not mentioned in the Prospectus. The existence of a Due on Sale requirement overrides the guidance provided for scenarios below where Additional Disclosure is not required.

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SCENARIOS

Scenario #1: 2 Way Cross-Default and Cross-Collateralization – Mortgage Loan A and Mortgage Loan B have the same Mortgage Loan Origination Date; each Mortgage Loan is cross-defaulted and crossed collateralized.

Typical Scenario #1 Transaction: Phased or Related Properties – Newly originated 1st Lien Mortgage Loan A on Property A, and newly originated 1st Lien Mortgage Loan B on Property B are securitized at the same time.

Scenario #1	Should Cross Relationship Data be entered in Acquisition System?	Additional Disclosure Required?	How/Where to enter Cross-Default/Cross-Collateralization Information	Comments
Mortgage Loan A – on Phase I Property	Yes	No Note: See Exceptions 1 and 2 above.	<ul style="list-style-type: none"> • Select: "Cross Default/Cross Collateralize" under "Cross Default/Cross Collateralize" field in Acquisition System on Commitment Page. • Add Fannie Mae Commitment and Loan Number for Mortgage Loan B on the Loan Page 	Contact the Acquisition Analyst to obtain the Fannie Mae Loan Number(s) and submit a data correction.
Mortgage Loan B – on Phase II Property	Yes	No Note: See Exceptions 1 and 2 above.	<ul style="list-style-type: none"> • Select: "Cross Default/Cross Collateralize" under "Cross Default/Cross Collateralize" field in Acquisition System on Commitment Page. • Add Fannie Mae Commitment and Loan Number for Mortgage Loan A on the Loan Page 	Contact the Acquisition Analyst to obtain the Fannie Mae Loan Number(s) and submit a data correction.

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2 WAY/MORTGAGE LOANS ORIGINATED CONCURRENTLY – Scenario #1

Commitment Information			
Commitment Number		Commitment State	Draft
Commitment Last Updated	05/23/2019 11:04 AM by MV-B Test User 8	Commitment Submitted	
Fannie Mae Seller Name & Number		Commitment Confirmed	
Commitment Expiration Date	+ 06/28/2019	Commitment Period (days)	37
Fannie Mae Pre-Review	+ Delegated Mortgage Loan	Pending Review?	<input type="checkbox"/>
Additional Disclosure? (Definition)	+ No	Additional Disclosure Comments	
Additional Disclosure Seller Contact Name		Additional Disclosure Seller Contact E-mail	

Commitment Details			
+ Types of Commitment Variances/Waivers	<input type="checkbox"/> Non-Delegated Insurance Waivers <input type="checkbox"/> Non-Delegated Legal Waivers <input type="checkbox"/> Other Guide Waivers <input type="checkbox"/> Underwriting Standards Variances <input type="checkbox"/> None	DUS Gateway Deal ID	+ 2014-00001
Commitment Amount (\$)	+ 10,000,004.00 Check box if Large Loan <input type="checkbox"/> Check box if ASAP+ <input checked="" type="checkbox"/> POC? No	Interest Type	+ Variable
Investor Price (%)	+ 100.000000	Fannie Mae Participation (%)	+ 100.0000
Interest Only?	+ Partial # of months 24	Interest Accrual Method	+ 30/360
Original Term of Loan (months)	+ 120	Amortization Term (months)	+ 360
Est. LTV at Commitment (%) (Combined if Supplemental)	+ 51.9	Est. DSCR at Commitment (Combined if Supplemental) (Definition)	+ 2.08
Cross Default / Cross Collateralize	+ Crossed Default and Cross Collateralize		
Current Interest Rate (%)	+ 7.00000	Servicing Fee Rate (%)	+ 0.30000
Guaranty Fee Rate (%)	+ 0.50000	Lender Pass Through Rate (%)	6.20000
Date of Trade (mm/dd/yyyy)	+ 08/30/2014	Original Book Entry Date	+ 06/28/2019
Trader (Investor)	+ KPS, Inc		

Mortgage Loan A/B on Phase 1/2 Property

Crossed Loan Information			
Delete	Crossed Commitment Number	Crossing Relationship	Crossed Fannie Mae Loan Number
<input type="checkbox"/>	234561	Crossed Default and Cross Collateralize	7038335001 x

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Scenario #2: 2 Way Cross-Default and Cross-Collateralization – Mortgage Loan A, newly originated, and Mortgage Loan B, newly originated; are each cross-defaulted and cross-collateralized.

Typical Scenario #2 Transaction: Phased or Related Properties – newly originated 1st Lien Mortgage Loan on Property A (in an MBS) and newly originated or existing 1st Lien Mortgage Loan B on Property B (a Fannie Mae Cash Loan, a Credit Enhancement Mortgage Loan, or a non-Fannie Mae loan).

Scenario #2	Should Cross Relationship data be entered in Acquisition System?	Additional Disclosure Required?	How/Where to enter Cross-Default/Cross-Collateralization Information	Comments
Mortgage Loan A – on Phase I Property	No	Yes	<ul style="list-style-type: none"> Additional Disclosure Indicator is Yes. Additional Disclosure Comments (sample): Mortgage Loan A on Phase I Property is cross defaulted/cross collateralized with Mortgage Loan B – on Phase II Property. Mortgage Loan B is either a Fannie Mae Cash Mortgage Loan, a Credit Enhancement Mortgage Loan, OR a non-Fannie Mae loan 	
Mortgage Loan B – on Phase II Property: This loan is either a Fannie Mae Cash Mortgage Loan, Credit Enhancement Mortgage Loan, or a non-Fannie Mae loan (ex. a loan with VA Community and Housing Development Authority). The loan number can't be linked systematically to the loan number for Mortgage Loan A on Phase I Property.	N/A	N/A	N/A	

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2 WAY/MORTGAGE LOANS ORIGINATED CONCURRENTLY – Scenario #2

Commitment
MV-B Test User 8 [Lender Manager, Lender Analyst]

Deal Name:
Deal ID:
[Upload](#)

Register **Commitments** Collateral Participants Hedges Loans Bonds Financing Options Change Requests

MBS Commitment

[Commitments](#)

Commitment Information			
Commitment Number	<input type="text"/>	Commitment State	Draft
Commitment Last Updated	05/23/2019 11:04 AM by MV-B Test User 8	Commitment Submitted	
Fannie Mae Seller Name & Number	<input type="text"/>	Commitment Confirmed	
Commitment Expiration Date	+ 06/28/2019 <input type="text"/>	Commitment Period (days)	37
Fannie Mae Pre-Review	+ Delegated Mortgage Loan <input type="text"/>	Pending Review?	<input type="checkbox"/>
Additional Disclosure? (Definition)	+ Yes <input type="text"/>	Additional Disclosure Comments	Mortgage Loan A on Phase I property is cross defaulted/cross collateralized with Mortgage Loan B - on Phase II property. Mortgage Loan B is a non Fannie Mae Loan
Additional Disclosure Seller Contact Name	Additional Discloure Contact	Additional Disclosure Seller Contact E-mail	AdditionalDisclosure@email.com

Cross Default/Cross Collateralize indicator on Commitment Page NOT SELECTED.

Crossed Loan Information on the Loan Page NOT SELECTED.

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Scenario #3: 2 Way Cross-Default and Cross-Collateralization – Mortgage Loan A and Mortgage Loan B are originated at different times; each is cross-defaulted and cross-collateralized.

Typical Scenario #3 Transaction: Phased or Related Properties – 1st Lien Mortgage Loan A on Phase I Property, and subsequent newly originated 1st Lien Mortgage Loan B on Phase II Property.

Scenario #3	Should Cross Relationship data be entered in Acquisition System?	Additional Disclosure Require?	How/Where to enter Cross-Default/Cross-Collateralization Information	Comments
Mortgage Loan A – on Phase I Property <i>* Anticipated future cross-defaulted and cross-collateralized language in Loan Documents and Prospectus</i>	No; Mortgage Loan B on Phase II does not yet exist when Mortgage Loan A is submitted so no data can be submitted.	Yes	<ul style="list-style-type: none"> • Additional Disclosure Indicator is Yes. • Additional Disclosure Comments (sample language): Future Cross with Additional Phase(s). 	
Mortgage Loan B – on Phase II Property where Mortgage Loan A on Phase I was originated previously.	Yes; When Mortgage Loan B on Phase II is submitted data on Mortgage Loan A on Phase I exists and can be entered.	No; When Mortgage Loan A on Phase I was submitted we disclosed that there would be a future cross. Note: See Exceptions 1 and 2 above	<ul style="list-style-type: none"> • Select: "Cross Default/Cross Collateralize" under "Cross Default/Cross Collateralize" field in Acquisition System on Commitment Page. • Add Fannie Mae Commitment and Loan Number for Mortgage Loan A on the Loan Page. 	

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2 WAY/MORTGAGE LOANS ORIGINATED AT DIFFERENT TIMES – Scenario #3

Mortgage Loan A - on Phase I Property

Deal Name: [redacted] Deal ID: [redacted] [Upload](#)

Register **Commitments** Collateral Participants Hedges Loans Bonds Financing Options Change Requests

MBS Commitment

[Commitments](#)

Save Validate This Page Submit Commitment Reset

Commitment Information			
Commitment Number	[redacted]	Commitment State	Draft
Commitment Last Updated	05/23/2019 11:04 AM by MV-B Test User 8	Commitment Submitted	
Fannie Mae Seller Name & Number	[redacted]	Commitment Confirmed	
Commitment Expiration Date	+ 06/28/2019	Commitment Period (days)	37
Fannie Mae Pre-Review	+ Delegated Mortgage Loan	Pending Review?	<input type="checkbox"/>
Additional Disclosure? (Definition)	+ Yes	Additional Disclosure Comments	Future cross with additional phase(s)
Additional Disclosure Seller Contact Name	Additional Disclosoure Contact	Additional Disclosure Seller Contact E-mail	AdditionalDisclosure@email.com

Cross Default/Cross Collateralize indicator on Commitment Page SHOULD NOT BE SELECTED.

Crossed Loan Information on the Loan Page SHOULD NOT BE SELECTED.

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2 WAY/MORTGAGE LOANS ORIGINATED AT DIFFERENT TIMES – Scenario #3

Mortgage Loan B - on Phase II Property

Commitment Information		Commitment State	
Commitment Number		Commitment Submitted	Draft
Commitment Last Updated	05/23/2019 11:04 AM by MV-B Test User 8	Commitment Confirmed	
Fannie Mae Seller Name & Number		Commitment Period (days)	37
Commitment Expiration Date	+ 06/28/2019	Pending Review?	<input type="checkbox"/>
Fannie Mae Pre-Review	+ Delegated Mortgage Loan	Additional Disclosure Comments	
Additional Disclosure? (Definition)	+ No	Additional Disclosure Seller Contact Name	
Additional Disclosure Seller Contact Name		Additional Disclosure Seller Contact E-mail	

Commitment Details		DUS Gateway Deal ID	
+ Types of Commitment Variances/Waivers	<input type="checkbox"/> Non-Delegated Insurance Waivers <input type="checkbox"/> Non-Delegated Legal Waivers <input type="checkbox"/> Other Guide Waivers <input type="checkbox"/> Underwriting Standards Variances <input type="checkbox"/> None	DUS Gateway Deal ID	+ 2014-00001
Commitment Amount (\$)	+ 10,000,004.00 Check box if Large Loan <input type="checkbox"/> Check box if ASAP+ <input checked="" type="checkbox"/> POC? No	Interest Type	+ Variable
Investor Price (%)	+ 100.000000	Fannie Mae Participation (%)	+ 100.0000
Interest Only?	+ Partial # of months 24	Interest Accrual Method	+ 30/360
Original Term of Loan (months)	+ 120	Amortization Term (months)	+ 360
Est. LTV at Commitment (%) (Combined if Supplemental)	+ 51.9	Est. DSCR at Commitment (Combined if Supplemental) (Definition)	+ 2.08
Cross Default / Cross Collateralize	+ Crossed Default and Cross Collateralize	Servicing Fee Rate (%)	+ 0.30000
Current Interest Rate (%)	+ 7.00000	Lender Pass Through Rate (%)	6.20000
Guaranty Fee Rate (%)	+ 0.50000	Original Book Entry Date	+ 06/28/2019
Date of Trade (mm/dd/yyyy)	+ 08/30/2014		
Trader (Investor)	+ KPS, Inc		

Crossed Loan Information			
Delete	Crossed Commitment Number	Crossing Relationship	Crossed Fannie Mae Loan Number
<input type="checkbox"/>	234561	Crossed Default and Cross Collateralize	7038335001 x

Fannie Mae Loan Number for Mortgage Loan A on Phase I Property

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Scenario #4: 2 Way Cross-Default (NO Cross-Collateralization) – Mortgage Loan A and Mortgage Loan B are originated at different times; each is cross-defaulted but NOT cross-collateralized.

Typical Scenario #4 Transaction: Phased or Related Properties –1st Lien Mortgage Loan A on Phase I Property, and subsequent newly originated 1st Lien Mortgage Loan B on Phase II Property.

Scenario #4	Should Cross Relationship data be entered in Acquisition System?	Additional Disclosure Required?	How/Where to enter Cross-Default/Cross-Collateralization Information	Comments
Mortgage Loan A – on Phase I Property: * <i>No reference to possible future cross in Loan Documents or Prospectus</i>	N/A	N/A	N/A	
Mortgage Loan B – on Phase II Property where Mortgage Loan A on Phase I was originated previously but made no reference to a future cross.	Yes	Yes	<ul style="list-style-type: none"> • Select: "One Way Cross Default Only" under "<i>Cross Default/Cross Collateralize</i>" field in Acquisition System on Commitment Page. • Add Fannie Mae Commitment and Loan Number for Mortgage <u>Loan A</u> on the Loan Page. • Additional Disclosure Indicator is Yes. • Additional Disclosure Comments (sample): Future Cross not referenced in the disclosure for Mortgage Loan A on Phase I Property. 	No change is needed to Mortgage Loan A on Phase I

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2 WAY CROSS-DEFAULT ONLY (NO CROSS-COLLATERALIZATION)/MORTGAGE LOANS ORIGINATED AT DIFFERENT TIMES – Scenario #4

Mortgage Loan A on Phase I Property

Commitment Information			
Commitment Number	[Redacted]	Commitment State	Draft
Commitment Last Updated	05/23/2019 11:04 AM by MV-B Test User 8	Commitment Submitted	
Fannie Mae Seller Name & Number	[Redacted]	Commitment Confirmed	
Commitment Expiration Date	+ 06/28/2019	Commitment Period (days)	37
Fannie Mae Pre-Review	+ Delegated Mortgage Loan	Pending Review?	<input type="checkbox"/>
Additional Disclosure? (Definition)	+ No	Additional Disclosure Comments	
Additional Disclosure Seller Contact Name		Additional Disclosure Seller Contact E-mail	

Cross Default/Cross Collateralize indicator on Commitment Page SHOULD NOT BE SELECTED.

Crossed Loan Information on the Loan Page SHOULD NOT BE SELECTED.

Mortgage Loan B on Phase II Property

Commitment Information			
Commitment Number	869522	Commitment State	Draft
Commitment Last Updated	12/20/2019 10:38 AM by Karen Halperin	Commitment Submitted	
Fannie Mae Seller Name & Number	PNC ARCS LLC - 235870703	Commitment Confirmed	
Commitment Expiration Date	+ [Redacted]	Commitment Period (days)	
Fannie Mae Pre-Review	+ Select	Pending Review?	
Additional Disclosure? (Definition)	+ Yes	Additional Disclosure Comments	Future Cross not referenced in the disclosure for Mortgage Loan A on Phase I Property. This loan is One Way Cross Default Only with Mortgage A on Phase I Property.
Additional Disclosure Seller Contact Name		Additional Disclosure Seller Contact E-mail	

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2 WAY CROSS-DEFAULT ONLY (NO CROSS-COLLATERALIZATION)/MORTGAGE LOANS ORIGINATED AT DIFFERENT TIMES – Scenario #4

Mortgage Loan B on Phase II Property

Commitment Details	
Types of Commitment Variances/Waivers	<input type="checkbox"/> Non-Delegated Insurance Waivers <input type="checkbox"/> Non-Delegated Legal Waivers <input type="checkbox"/> Other Guide Waivers <input type="checkbox"/> Underwriting Standards Variances <input type="checkbox"/> None
Commitment Amount (\$)	+ 10,000,004
Investor Price (%)	+ 120.00
Interest Only?	+ Partial
Original Term of Loan (months)	+ 120
Est. LTV at Commitment (%) (Combined if Supplemental)	+ 51.9
Cross Default / Cross Collateralize	+ One Way Cross Default Only
Current Interest Rate (%)	+ 7.0000
Guaranty Fee Rate (%)	+ 0.50000
Date of Trade (mm/dd/yyyy)	+ 08/30/2014
Trader (Investor)	+ KPS, Inc
ARM Attributes (Interest Type = Variable)	
DUS Gateway Deal ID	+ 2014-0001
Interest Type	+ Variable
Fannie Mae Participation (%)	+ 100.0000
Interest Accrual Method	+ 30/360
Amortization Term (months)	+ 360
Est. DSCR at Commitment (Combined if Supplemental) (Definition)	+ 2.08
Servicing Fee Rate (%)	+ 0.30000
Lender Pass Through Rate (%)	0.00000
Original Book Entry Date	+ 6/28/2019

Crossed Loan Information			
Delete	Crossed Commitment Number	Crossing Relationship	Crossed Fannie Mae Loan Number
<input type="checkbox"/>	234561	One Way Cross Default Only	1714591747
		Add New Row	Delete Selected

Mortgage Loan A - on Phase I Property

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Scenario #5: Supplemental Mortgage Loans – 2 Way Cross-Default (NO Cross-Collateralization): Mortgage Loan A and Supplemental Mortgage Loan B are originated at different times; each is cross-defaulted but NOT cross-collateralized as both are secured by a single Property.

Typical Scenario #5 Transaction: Supplemental Mortgage Loan – 1st Lien Mortgage Loan A on Property 1, and subsequent Supplemental Mortgage Loan B are secured by the same Property 1.

Scenario #5	Should Cross Relationship data be entered in Acquisition System?	Additional Disclosure Required?	How/Where to enter Cross-Default/Cross-Collateralization Information	Comments
Mortgage Loan A on Property 1	N/A	N/A	N/A	Language exists in Prospectus regarding the possibility of placing a subordinate lien on the Property.
Mortgage Loan B also on Property 1. Mortgage Loan A on Property 1 originated previously.	Yes	No	<ul style="list-style-type: none"> • Select: "Cross Default Only" under "Cross Default/Cross Collateralize" field in Acquisition System on Commitment Page. • Add Fannie Mae Commitment and Loan Number for Mortgage Loan A on the Loan Page 	Additional debt information for Mortgage Loan A will be included in the submission for Loan B.

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Supplemental Mortgage Loans – Originated at different times – Scenario 5

1st Lien Mortgage Loan A secured by Property 1 - newly originated

Commitment Information			
Commitment Number		Commitment State	Draft
Commitment Last Updated	05/23/2019 11:04 AM by MV-B Test User 8	Commitment Submitted	
Fannie Mae Seller Name & Number		Commitment Confirmed	
Commitment Expiration Date	+ 06/28/2019	Commitment Period (days)	37
Fannie Mae Pre-Review	+ Delegated Mortgage Loan	Pending Review?	<input type="checkbox"/>
Additional Disclosure? (Definition)	+ No	Additional Disclosure Comments	
Additional Disclosure Seller Contact Name		Additional Disclosure Seller Contact E-mail	

Cross Default/Cross Collateralize indicator on Commitment Page SHOULD NOT BE SELECTED.

Crossed Loan Information on the Loan Page SHOULD NOT BE SELECTED.

Supplemental Mortgage Loans – Originated at different times – Scenario 5

Supplemental Mortgage Loan B also secured by Property 1 – newly originated

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Commitment Page

Commitment MV-B Test User 8 [Lender Manager, Lender Analy]

Deal Name: Deal ID:

Register **Commitments** Collateral | Participants | Hedges | Loans | Bonds | Financing Options | Change Requests

MBS Commitment

Commitments

Save Validate This Page Submit Commitment Reset

Commitment Information

Commitment Number		Commitment State	Draft
Commitment Last Updated	05/23/2019 11:04 AM by MV-B Test User 8	Commitment Submitted	
Fannie Mae Seller Name & Number		Commitment Confirmed	
Commitment Expiration Date	06/28/2019	Commitment Period (days)	37
Fannie Mae Pre-Review	Delegated Mortgage Loan	Pending Review?	
Additional Disclosure? (Definition)	No	Additional Disclosure Comments	
Additional Disclosure Seller Contact Name		Additional Disclosure Seller Contact E-mail	

Pricing Attributes

Execution Type	MBS	Green Financing Type	Green Building Certification
Delivery Channel Type (Definition)	DUS	Structured Facility Management Deal ID	
Tier / Level	2	Tier Drop Eligible?	No
Pricing Structure (Information)	Tier Plus/Plus	Lender / Fannie Mae Pricing Waiver?	Fannie Mae Approved G/S Fee Waiver
Additional Debt?	Yes	Supplemental	Coterminous Supplemental

Loan Purpose

Not an Acquisition, Refinance, or Conversion

If Refinance:

Existing Loan Holder:

Fannie Mae Refinance Type:

Lender Refinance Type:

Other Refinance Type:

If Other:

If Conversion:

Conversion Type:

Old Fannie Mae Loan Number:

Commitment Details

Types of Commitment Variances/Waivers	<input type="checkbox"/> Non-Delegated Insurance Waivers <input type="checkbox"/> Non-Delegated Legal Waivers <input type="checkbox"/> Other Guide Waivers <input type="checkbox"/> Underwriting Standards Variances <input type="checkbox"/> None	DUS Gateway Deal ID	2014-00001
Commitment Amount (\$)	10,000,004.00 Check box if Large Loan <input type="checkbox"/> Check box if ASAP+ <input checked="" type="checkbox"/> POC? No	Interest Type	Variable
Investor Price (%)	100.000000	Fannie Mae Participation (%)	100.0000
Interest Only?	Partial # of months 24	Interest Accrual Method	30/360
Original Term of Loan (months)	120	Amortization Term (months)	360
Est. LTV at Commitment (%) (Combined if Supplemental)	51.9	Est. DSCR at Commitment (Combined if Supplemental) (Definition)	2.08
Cross Default / Cross Collateralize	Cross Default Only	Servicing Fee Rate (%)	0.30000
Current Interest Rate (%)	7.00000	Lender Pass Through Rate (%)	6.20000
Guaranty Fee Rate (%)	0.50000	Original Book Entry Date	06/28/2019
Date of Trade (mm/dd/yyyy)	08/30/2014		
Trader (Investor)	KPS, Inc		

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Additional Debt			
2nd Additional Debt - Record 1			
Lien Priority	+ 1st	Line of Credit?	+ No
Lien Holder	+ Fannie Mae If Other	Fannie Mae Loan Number	1714591747
Save the Commitment in order to add additional Debt.			

Loan Page

Crossed Loan Information			
Delete	Crossed Commitment Number	Crossing Relationship	Crossed Fannie Mae Loan Number
<input type="checkbox"/>	234561	Cross Default Only	1714591747
		Add New Row	Delete Selected

Additional Debt			
Additional Debt - Record 1			
Lien Priority	1st	Line of Credit?	Yes
Lien Holder	Fannie Mae	Line Of Credit Full Amount (\$)	+ 10,000.00
Fannie Mae Loan Number	171459174	Minimum Interest Rate (%)	3.00000
Is Prior Lien an MBS?	No	Fannie Mae Pool Number	
Anticipated UPB at Acquisition (\$)	100,000.00	Maturity Date (mm/dd/yyyy)	+ 12/01/2025
Interest Type	+ Variable	Original Amortization Term (months)	+ 36
Current Interest Rate (%)	+ 4.00000	Balloon?	+ Yes
Monthly Payment (\$)	+ 1,000.00	Maximum Monthly Payment (\$)	+ 10,000.00
Margin (%)	1.50000	Last Interest Only Payment Date (mm/dd/yyyy)	
Is Prior Lien a Capped ARM?	Yes	Monthly Payment At Cap (\$)	10,000.00

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Scenario #6: Supplemental Mortgage Loans – 2 Way Cross-Default (NO Cross-Collateralization): Multiple 1st Lien Mortgage Loans are newly originated on multiple Properties. The Mortgage Loans are cross-defaulted and cross-collateralized; a Supplemental Mortgage Loan secured by one of the Properties is originated at least 1 year later and is cross-defaulted but NOT cross-collateralized as the Pre-Existing Mortgage Loan and the Supplemental Mortgage Loan are secured by a single Property.

Typical Scenario #6 Transaction: Supplemental Mortgage Loan – 1st Lien Mortgage Loan A, B, and C are secured by Properties 1, 2, and 3 and newly originated together, and Supplemental Mortgage Loan D originated at least 1 year later is also secured by Property 1.

Scenario #6	Should Cross Relationship data be entered in Acquisition System?	Additional Disclosure Required?	How/Where to enter Cross-Default/Cross-Collateralization Information	Comments
Mortgage Loans A, B, and C secured by Properties 1, 2, and 3; newly originated.	Yes	No <u>Note:</u> See Exceptions 1 and 2 above	<ul style="list-style-type: none"> • Select: "Cross Default/Cross Collateralize" under "<i>Cross Default/Cross Collateralize</i>" field in Acquisition System on Commitment Page. • Add Fannie Mae Commitment and Loan Number for Mortgage Loan A on the Loan Page. 	Contact the Acquisition Analyst to obtain the Fannie Mae Loan Number(s) and submit a data correction.
Mortgage Loan D secured by Property 1; newly originated	Yes	Yes	<ul style="list-style-type: none"> • Select: "Cross Default Only" under "<i>Cross Default/Cross Collateralize</i>" field in Acquisition System on Commitment Page. • Add Fannie Mae Commitment and Loan Number for Mortgage Loan A on the Loan Page. • Additional Disclosure Indicator is Yes. • Additional Disclosure Comments (sample language): Mortgage Loan D on Property 1 is cross-defaulted with Mortgage Loan A also secured by Property 1. Mortgage <u>Loan</u> A is cross-defaulted and cross-collateralized with Mortgage Loans B and C which are secured by Properties 2 and 3. 	

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Scenario #6 (Additional Option): Supplemental Mortgage Loans – 2 Way Cross-Default (NO Cross-Collateralization): Multiple 1st Lien Mortgage Loans are newly originated, and cross-defaulted and cross-collateralized; multiple Supplemental Mortgage Loans secured by each of the Properties are originated at least 1 year later and are cross-defaulted but NOT cross-collateralized each respective Pre-Existing Mortgage Loan and Supplemental Mortgage Loan are secured by the single Property.

Typical Scenario #6 Transaction: Supplemental Mortgage Loan – 1st Lien Mortgage Loan A, B, and C are secured by Properties 1, 2, and 3 and newly originated together, and Supplemental Mortgage Loans D, E, and F are originated at least 1 year later and are also secured by Properties 1, 2, and 3, respectively.

Scenario #6	Should Cross Relationship data be entered in Acquisition System?	Additional Disclosure Required?	How/Where to enter Cross-Default/Cross-Collateralization Information	Comments
Mortgage Loans A, B, and C secured by Properties 1, 2, and 3; newly originated.	Yes	No <u>Note:</u> See Exceptions 1 & 2 above	<ul style="list-style-type: none"> Select: "Cross Default/Cross Collateralize" under "<i>Cross Default/Cross Collateralize</i>" field in Acquisition System on Commitment Page. Add Fannie Mae Commitment and Loan Number for Mortgage Loan A on the Loan Page. 	Contact the Acquisition Analyst to obtain the Fannie Mae Loan Number(s) and submit a data correction.
Mortgage Loans D, E, and F secured by Properties 1, 2, and 3; newly originated.	Yes	Yes	<ul style="list-style-type: none"> Select: "Cross Default Only" under "<i>Cross Default/Cross Collateralize</i>" field in Acquisition System on Commitment Page. Add Fannie Mae Commitment and Loan Number for Mortgage Loan A on the Loan Page. Additional Disclosure Indicator is Yes. Additional Disclosure Comments (sample language): Mortgage Loan D, E, and F on properties 1, 2, and 3 are cross-defaulted with Mortgage Loans A, B, and C also on Properties 1, 2, and 3. Mortgage Loans A, B, and C are cross-defaulted and cross-collateralized and are also secured by Properties 1, 2, and 3. 	

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Supplemental Mortgage Loans – Originated at different times – Scenario 6: Additional Option

Mortgage Loans A, B, and C secured by Properties 1, 2, and 3, and all newly originated

Commitment Page: In this scenario there are 3 commitments (1st Lien Mortgage Loans). This is an example of how one of the 1st Lien Mortgage Loans are entered.

MBS Commitment			
Commitments			
Register Commitments Collateral Participants Hedges Loans Bonds Financing Options Change Requests		<input type="button" value="Save"/> <input type="button" value="Validate This Page"/> <input type="button" value="Submit Commitment"/> <input type="button" value="Reset"/>	
Commitment Information			
Commitment Number		Commitment State	Draft
Commitment Last Updated	05/23/2019 3:55 PM by MV-B Test User 8	Commitment Submitted	
Fannie Mae Seller Name & Number		Commitment Confirmed	
Commitment Expiration Date	+ 06/28/2019	Commitment Period (days)	37
Fannie Mae Pre-Review	+ Delegated Mortgage Loan	Pending Review?	<input type="checkbox"/>
Additional Disclosure? (Definition)	+ No	Additional Disclosure Comments	
Additional Disclosure Seller Contact Name		Additional Disclosure Seller Contact E-mail	
Pricing Attributes			
Execution Type	MBS	Green Financing Type	+ Green Building Certification
Delivery Channel Type (Definition)	+ DUS	Structured Facility Management Deal ID	
Tier / Level	+ 2	Tier Drop Eligible?	+ No
Pricing Structure (Information)	+ Tier Plus/Plus	Lender / Fannie Mae Pricing Waiver?	Fannie Mae Approved G/S Fee Waiver
Additional Debt?	+ No	Supplemental	Not a Supplemental - this is a 1st Lien
		If Supplemental:	
		Supplemental Lien Position	Select
		Supplemental Associated with an Assumption?	Select
		Exercising Tier Dropping Option? (Prior lien must be tier drop eligible)	Select
Commitment Details			
Types of Commitment Variances/Waivers	<input type="checkbox"/> Non-Delegated Insurance Waivers <input type="checkbox"/> Non-Delegated Legal Waivers <input type="checkbox"/> Other Guide Waivers <input type="checkbox"/> Underwriting Standards Variances <input type="checkbox"/> None	DUS Gateway Deal ID	+ 2014-0001
Commitment Amount (\$)	+ 10,000,004.00 Check box if Larger Loan <input type="checkbox"/> Check box if ASAP <input checked="" type="checkbox"/> POC? No	Interest Type	+ Variable
Investor Price (%)	+ 120.000000	Fannie Mae Participation (%)	+ 100.0000
Interest Only?	+ Partial # of months 24	Interest Accrual Method	+ 30/360
Original Term of Loan (months)	+ 120	Amortization Term (months)	+ 360
Est. LTV at Commitment (%) (Combined if Supplemental)	+ 51.9	Est. DSCR at Commitment (Combined if Supplemental) (Definition)	+ 2.08
Cross Default / Cross Collateralize	+ Crossed Default and Cross Collateralize	Servicing Fee Rate (%)	+ 0.30000
Current Interest Rate (%)	+ 7.00000	Lender Pass Through Rate (%)	6.20000
Guaranty Fee Rate (%)	+ 0.50000	Original Book Entry Date	+ 06/28/2019
Date of Trade (mm/dd/yyyy)	+ 08/30/2014		
Trader (Investor)	+ KPS, Inc		

Job Aid: Data Guidance for Cross-Defaulted and Cross-Collateralized Mortgage Loans

Supplemental Mortgage Loans – Originated at different times – Scenario 6

Loan Page:

Mortgage Loan A:

Crossed Loan Information			
Delete	Crossed Commitment Number	Crossing Relationship	Crossed Fannie Mae Loan Number
<input type="checkbox"/>	Loan B	Cross Default Only	1714591741
<input type="checkbox"/>	Loan C	Cross Default Only	1714591742

Add New Row Delete Selected

Mortgage Loan B:

Crossed Loan Information			
Delete	Crossed Commitment Number	Crossing Relationship	Crossed Fannie Mae Loan Number
<input type="checkbox"/>	Loan A	Cross Default Only	1714591740
<input type="checkbox"/>	Loan C	Cross Default Only	1714591742

Add New Row Delete Selected

Mortgage Loan C:

Crossed Loan Information			
Delete	Crossed Commitment Number	Crossing Relationship	Crossed Fannie Mae Loan Number
<input type="checkbox"/>	Loan A	Cross Default Only	1714591740
<input type="checkbox"/>	Loan B	Cross Default Only	1714591741

Add New Row Delete Selected

Job Aid: Data Guidance for Cross-Defaulted and Cross-Collateralized Mortgage Loans

Supplemental Mortgage Loans – Originated at different times – Scenario 6: Additional Option

Supplemental Mortgage Loan D secured by Property 1 and newly originated

Commitment Page:

Commitment MV-B Test User 8 (Lender Manager, Lender Analyst) [Upload](#)

Deal Name: MF_CDF_19.2_MBS_Pool Deal ID: 39269

Register **Commitments** Collateral Participants Hedges Loans Bonds Financing Options Change Requests

MBS Commitment
Commitments

Save Validate This Page Submit Commitment Reset

Commitment Information		Commitment State	
Commitment Number		Commitment State	Draft
Commitment Last Updated	05/23/2019 3:55 PM by MV-B Test User 8	Commitment Submitted	
Fannie Mae Seller Name & Number		Commitment Confirmed	
Commitment Expiration Date	+ 06/28/2019	Commitment Period (days)	37
Fannie Mae Pre-Review	+ Delegated Mortgage Loan	Pending Review?	
Additional Disclosure? (Definition)	+ Yes	Additional Disclosure Comments	Mortgage loan D on property 1 is cross defaulted with Mortgage Loan A also on property 1. Mortgage Loan A is cross defaulted and cross collateralized with Mortgage Loans B & C which are secured by
Additional Disclosure Seller Contact Name	Additional Disclosure Contact	Additional Disclosure Seller Contact E-mail	AdditionalDisclosure@email.com
Pricing Attributes		Green Financing Type	
Execution Type	MBS	Green Financing Type	+ Green Building Certification
Delivery Channel Type (Definition)	+ DUS	Structured Facility Management Deal ID	
Tier / Level	+ 2	Tier Drop Eligible?	+ No
Pricing Structure (Information)	+ Tier Plus/Plus	Lender / Fannie Mae Pricing Waiver?	Fannie Mae Approved G/S Fee Waiver
Additional Debt?	+ Yes	Supplemental	Coterminous Supplemental
		If Supplemental:	Supplemental Lien Position: 2nd
			Supplemental Associated with an Assumption?: Select
			Exercising Tier Dropping Option?: Select
			(Prior lien must be tier drop eligible)

Additional Disclosure Comments above are: Mortgage Loan D on Property 1 is cross-defaulted with Mortgage Loan A also on Property 1. Mortgage Loan A is cross-defaulted and cross-collateralized with Mortgage Loans B and C which are secured by Properties 2 and 3.

+ Types of Commitment Variances/Waivers		DUS Gateway Deal ID	
<input type="checkbox"/> Non-Delegated Insurance Waivers <input type="checkbox"/> Non-Delegated Legal Waivers <input type="checkbox"/> Other Guide Waivers <input type="checkbox"/> Underwriting Standards Variances <input type="checkbox"/> None			
Commitment Amount (\$)	+ 10,000,009.00	Interest Type	+ Variable
Investor Price (%)	+ 100.000000	Fannie Mae Participation (%)	+ 100.0000
Interest Only?	+ Partial	Interest Accrual Method	+ 30/360
Original Term of Loan (months)	+ 120	Amortization Term (months)	+ 360
Est. LTV at Commitment (%) (Combined if Supplemental)	+ 51.9	Est. DSCR at Commitment (Combined if Supplemental) (Definition)	+ 2.08
Cross Default / Cross Collateralize	+ Cross Default Only	Servicing Fee Rate (%)	+ 0.30000
Current Interest Rate (%)	+ 7.00000	Lender Pass Through Rate (%)	6.20000
Guaranty Fee Rate (%)	+ 0.50000	Original Book Entry Date	+ 06/28/2019
Date of Trade (mm/dd/yyyy)	+ 08/30/2014		
Trader (Investor)	+ KPS, Inc		

Job Aid: Data Guidance for Cross-Defaulted and Cross-Collateralized Mortgage Loans

Additional Debt			
2nd Additional Debt - Record 1			
Lien Priority	+ 1st	Line of Credit?	+ No
Lien Holder	+ Fannie Mae	Fannie Mae Loan Number	1714591740
	If Other		

Save the Commitment in order to add additional Debt.

Loan Page:

Crossed Loan Information			
Delete	Crossed Commitment Number	Crossing Relationship	Crossed Fannie Mae Loan Number
<input type="checkbox"/>	Loan A	Cross Default Only	1714591740

Additional Debt			
Additional Debt - Record 1			
Lien Priority	1st	Line of Credit?	Yes
Lien Holder	Fannie Mae	Line Of Credit Full Amount (\$)	+ 10,000.00
Fannie Mae Loan Number	1714591740	Minimum Interest Rate (%)	3.00000
Is Prior Lien an MBS?	No	Fannie Mae Pool Number	
Anticipated UPB at Acquisition (\$)	100,000.00	Maturity Date (mm/dd/yyyy)	+ 12/01/2025
Interest Type	+ Variable	Original Amortization Term (months)	+ 36
Current Interest Rate (%)	+ 4.00000	Balloon?	+ Yes
Monthly Payment (\$)	+ 1,000.00	Maximum Monthly Payment (\$)	+ 10,000.00
Margin (%)	1.50000	Last Interest Only Payment Date (mm/dd/yyyy)	
Is Prior Lien a Capped ARM?	Yes	Monthly Payment At Cap (\$)	10,000.00

Job Aid: Data Guidance for Cross-Defaulted and Cross-Collateralized Mortgage Loans

Supplemental Mortgage Loans – Originated at different times – Scenario 6: Additional Option

Supplemental Mortgage Loans D, E, and F secured by Properties 1, 2, and 3, and all newly originated

Follow the process for Scenario 5 (page 11) with the following exception:

- Additional Disclosure is Yes;
- Additional Disclosure comments should provide information about the first Lien Mortgage Loans being cross-defaulted and cross-collateralized. See sample Additional Disclosure Comments provided below

Commitment Page:

The screenshot shows the 'MBS Commitment' page in a web application. At the top, it displays 'Commitment' with 'Deal Name: MF_CDF_19.2_MBS_Pool' and 'Deal ID: 39269'. The user is identified as 'MV-B Test User 8 (Lender Manager, Lender Analyst)'. The page has several tabs: Register, Commitments (selected), Collateral, Participants, Hedges, Loans, Bonds, Financing Options, and Change Requests. Below the tabs are buttons for 'Save', 'Validate This Page', 'Submit Commitment', and 'Reset'. The main content is divided into sections: 'Commitment Information', 'Pricing Attributes', and 'Additional Disclosure'. The 'Commitment Information' section includes fields for Commitment Number, Last Updated, Seller Name, Expiration Date, Pre-Review, and Disclosure. The 'Pricing Attributes' section includes Execution Type, Delivery Channel Type, Tier/Level, Pricing Structure, and Additional Debt. The 'Additional Disclosure' section includes a text area for comments and a field for the seller's contact email. A blue box highlights the 'Additional Disclosure Comments' field, which contains the text: 'Mortgage loan D on property 1 is cross defaulted with Mortgage Loan A also on property 1. Mortgage Loan A is cross defaulted and cross collateralized with Mortgage Loans B & C which are secured by'. A blue arrow points from this text box to the highlighted comment field in the screenshot.

Additional Disclosure Comments above are: Mortgage Loans D, E, and F on Properties 1, 2, and 3 are cross-defaulted with Mortgage Loans A, B, and C also on Properties 1, 2, and 3. Mortgage Loans A, B, and C are cross-defaulted and cross-collateralized and secured by Properties 1, 2, and 3.

Job Aid: Data Guidance for Cross-Defaulted and Cross-Collateralized Mortgage Loans

Scenario #7: Bifurcated Mortgage Loan (A/B Structure) – 2 Way Cross-Default (NO Cross-Collateralization): Mortgage Loan A and Mortgage Loan B are originated at the same time, using a bifurcated loan structured, and secured by the same Property; each is cross-defaulted but NOT cross-collateralized as both are secured by the single Property.

Scenario #7	Should Cross Relationship data be entered in Acquisition System?	Additional Disclosure Required?	How/Where to enter Cross-Default/Cross-Collateralization Information	Comments
Mortgage Loan A secured by Property 1	Yes	Yes	<ul style="list-style-type: none"> • Select: "Cross Default Only" under "<i>Cross Default/Cross Collateralize</i>" field in Acquisition System on Commitment Page. Add Fannie Mae Commitment and Loan Number for Mortgage <u>Loan B</u> on the Loan Page. • Additional Disclosure Indicator is Yes. • Additional Disclosure Comments (sample language): Bifurcated Structure; Loan B is Commitment #XXXXXX 	<p>Additional Disclosure is required because of the bifurcated loan structure.</p> <p>Additional debt information for Mortgage Loan B will be included in the submission for Mortgage Loan A.</p> <p>Contact the Acquisition Analyst to obtain the Fannie Mae Loan Number(s) and submit a data correction.</p>
Mortgage Loan B secured by Property 1	Yes	Yes	<ul style="list-style-type: none"> • Select: "Cross Default Only" under "<i>Cross Default/Cross Collateralize</i>" field in Acquisition System on Commitment Page. • Add Fannie Mae Commitment and Loan Number for Mortgage <u>Loan A</u> on the Loan Page. • Additional Disclosure Indicator is Yes. • Additional Disclosure Comments (sample language): Bifurcated Structure; Loan A is Commitment #XXXXXX. 	<p>Additional Disclosure is required because of the bifurcated structure.</p> <p>Additional debt information for Mortgage Loan A will be included in the submission for Mortgage Loan B.</p> <p>Contact the Acquisition Analyst to obtain the Fannie Mae Loan Number(s) and submit a data correction.</p>

Job Aid: Data Guidance for Cross-Defaulted and Cross-Collateralized Mortgage Loans

Bifurcated Mortgage Loan (A/B Structure) originated concurrently – Scenario 7

Mortgage Loan A secured by Property 1. The same process will be used to enter Mortgage Loan B secured by Property 1.

Commitment Page:

Commitment Information		Commitment State	
Commitment Number	892340	Commitment Submitted	Draft
Commitment Last Updated	07/02/2019 11:05 AM by MV-B Test User B	Commitment Confirmed	
Fannie Mae Seller Name & Number	Deutsche Bank Berkshire Mortgage, Inc. - 260590723	Commitment Period (days)	
Commitment Expiration Date	<input type="text"/>	Pending Review?	
Fannie Mae Pre-Review	+ Select...	Additional Disclosure Comments	Bifurcated: Commitment Number for Loan B is 300000.
Additional Disclosure? (Definition)	+ Yes	Additional Disclosure Seller Contact Name	AdditionalDisclosure@email.com
Additional Disclosure Seller Contact Name	Additional Disclosure Contact	Additional Disclosure Seller Contact E-mail	AdditionalDisclosure@email.com
Further Attributes		Green Financing Type	
Execution Type	MBB	Green Building Certification	+ Green Building Certification
Delivery Channel Type (Definition)	+ Select...	Structured Facility Management Deal ID	<input type="text"/>
Tier / Level	+ Select...	(Go to Structured Facility Management System)	
Pricing Structure (Information)	+ Select...	Tier Drop Eligible?	+ Yes
Additional Debt?	+ Yes	Lender / Fannie Mae Pricing Waiver?	Fannie Mae Approved G/S Fee Waiver
Loan Purpose	+ Acquisition	Supplemental	Not a Supplemental - this is a 1st Lien
If Refinance: Existing Loan Holder: <input type="text"/> Select... Fannie Mae Refinance Type: <input type="text"/> Select... Lender Refinance Type: <input type="text"/> Select... Other Refinance Type: <input type="text"/> Select... If Other: <input type="text"/> If Conversion: Conversion Type: <input type="text"/> Select... Old Fannie Mae Loan Number: <input type="text"/>		If Supplemental: Supplemental Lien Position: <input type="text"/> Select... Supplemental Associated with an Assumption?: <input type="text"/> Select... Exercising Tier Dropping Option? (Prior lien must be tier drop eligible): <input type="text"/> Select...	
Property Type (Definition)	+ Select...	Underwriting to Standards Described in the DUS Guide Pt. II B Chap. 9?	+ Select...
Other Attributes (Select all applicable)	<input type="checkbox"/> Early Rate Lock <input type="checkbox"/> Streamlined Rate Lock <input type="checkbox"/> Single Asset Substitution Eligible <input type="checkbox"/> DUS MAST <input type="checkbox"/> Small Loan	<input type="checkbox"/> Moderate Rehab <input type="checkbox"/> Substantial Rehab <input type="checkbox"/> New Construction <input type="checkbox"/> DUS Plus Mezzanine <input type="checkbox"/> Interest Reduction Payment (IRP) Subsidy	<input checked="" type="checkbox"/> Bifurcated Structure <input type="checkbox"/> DUS Ispc <input type="checkbox"/> FHA/VA/RHS Gov't Insured/Guaranteed <input type="checkbox"/> Multifamily Housing Preservation <input type="checkbox"/> Multifamily Bridge Loan
			<input type="checkbox"/> Independent Living (IL) <input type="checkbox"/> Assisted Living (AL) <input type="checkbox"/> Alzheimer's (ALZH) <input type="checkbox"/> Skilled Nursing Facility (SNF)

Job Aid: Data Guidance for Cross-Defaulted and Cross-Collateralized Mortgage Loans

Bifurcated Mortgage Loan (A/B Structure) originated concurrently – Scenario 7

Commitment Details									
+ Types of Commitment Variances/Waivers		<input type="checkbox"/> Non-Delegated Insurance Waivers <input type="checkbox"/> Non-Delegated Legal Waivers <input type="checkbox"/> Other Guide Waivers <input type="checkbox"/> Underwriting Standards Variances <input type="checkbox"/> None			DUS Gateway Deal ID		+		
Commitment Amount (\$)		+ 10,000,009.00 Check box if Large Loan <input type="checkbox"/> Check box if ASAP+ <input checked="" type="checkbox"/> POC? No <input type="checkbox"/>			Interest Type		+ Variable <input type="text"/>		
Investor Price (%)		+ 100.000000			Fannie Mae Participation (%)		+ 100.0000		
Interest Only?		+ Partial <input type="text"/> # of months 24 <input type="text"/>			Interest Accrual Method		+ 30/360 <input type="text"/>		
Original Term of Loan (months)		+ 120 <input type="text"/>			Amortization Term (months)		+ 360 <input type="text"/>		
Est. LTV at Commitment (%) (Combined if Supplemental)		+ 51.9 <input type="text"/>			Est. DSCR at Commitment (Combined if Supplemental) (Definition)		+ 2.08 <input type="text"/>		
Cross Default / Cross Collateralize		+ Cross Default Only <input type="text"/>							
Current Interest Rate (%)		+ 7.00000 <input type="text"/>			Servicing Fee Rate (%)		+ 0.30000 <input type="text"/>		
Guaranty Fee Rate (%)		+ 0.50000 <input type="text"/>			Lender Pass Through Rate (%)		6.20000 <input type="text"/>		
Date of Trade (mm/dd/yyyy)		+ 08/30/2014 <input type="text"/>			Original Book Entry Date		+ 06/28/2019 <input type="text"/>		
Trader (Investor)		+ <input type="text"/>							
ARM Attributes (Interest Type = Variable)									
ARM Plan Number		+ 02255 <input type="text"/> Choose ARM Plan							
ARM Plan Attributes		Rate Adjustment Index	ARM Plan Version	Rate Change Frequency (months)	Payment Change Frequency (months)	Rate Change Maximum Increase (%)	Rate Change Maximum Decrease (%)	Payment Change Maximum Increase (%)	Payment Change Maximum Decrease (%)
		1 MONTH BRITISH BANKERS LIBOR - DAILY	A	1	1	1.0000	1.0000	0.0000	0.0000
Original Note Rate (%)		+ 3.80000 <input type="text"/>							
Original Index Rate (%)		+ 2.00000 <input type="text"/>			Mortgage Margin (%)		+ 1.80000 <input type="text"/>		
Required Net Margin (%)		+ 1.50000 <input type="text"/>			Lifetime Maximum Interest Rate (%)		7.50000 <input type="text"/>		
Additional Debt									
		1st Additional Debt - Record 1							
Lien Priority		+ 1st <input type="text"/>			Line of Credit?		+ Yes <input type="text"/>		
Lien Holder		+ Fannie Mae <input type="text"/>			Fannie Mae Loan Number		1714591555 <input type="text"/>		
		If Other <input type="text"/>							
Add Additional Debt									

Job Aid: Data Guidance for Cross-Defaulted and Cross-Collateralized Mortgage Loans

Loan Page:

Crossed Loan Information			
Delete	Crossed Commitment Number	Crossing Relationship	Crossed Fannie Mae Loan Number
<input type="checkbox"/>	Loan B	Cross Default Only	1714591555
		<input type="button" value="Add New Row"/>	<input type="button" value="Delete Selected"/>

Additional Debt			
Additional Debt - Record 1			
Lien Priority	1st	Line of Credit?	Yes
Lien Holder	Fannie Mae	Line Of Credit Full Amount (\$)	+ 10,000.00
Fannie Mae Loan Number	1714591555	Minimum Interest Rate (%)	3.00000
Is Prior Lien an MBS?	No	Fannie Mae Pool Number	
Anticipated UPB at Acquisition (\$)	100,000.00	Maturity Date (mm/dd/yyyy)	+ 12/01/2025
Interest Type	+ Variable	Original Amortization Term (months)	+ 36
Current Interest Rate (%)	+ 4.00000	Balloon?	+ Yes
Monthly Payment (\$)	+ 1,000.00	Maximum Monthly Payment (\$)	+ 10,000.00
Margin (%)	1.50000	Last Interest Only Payment Date (mm/dd/yyyy)	
Is Prior Lien a Capped ARM?	Yes	Monthly Payment At Cap (\$)	10,000.00

Job Aid: Data Guidance for Cross-Defaulted and Cross-Collateralized Mortgage Loans

Scenario #8: Split Mortgage Loan – 2 Way Cross-Default (NO Cross-Collateralization): 1st Lien Mortgage Loan A and Subordinate Mortgage Loan B are originated concurrently; each is cross-defaulted but NOT cross-collateralized as both are secured by the single Property.

Scenario #8	Should Cross Relationship data be entered in Acquisition System?	Additional Disclosure Require?	How/Where to enter Cross-Default/Cross-Collateralization Information	Comments
1st Lien Mortgage Loan A secured by Property 1	Yes	Yes	<ul style="list-style-type: none"> • Select: "Cross Default Only" under "<i>Cross Default/Cross Collateralize</i>" field in Acquisition System on Commitment Page. • Add Fannie Mae Commitment and Loan Number for Mortgage <u>Loan B</u> on the Loan Page. • Additional Disclosure Indicator is Yes. • Additional Disclosure Comments (sample language): Split Mortgage Loan: Mortgage Loan B commitment #XXXXXX. 	<p>Additional debt information for Mortgage Loan B will be included in the submission for Mortgage Loan A.</p> <p>Contact the Acquisition Analyst to obtain the Fannie Mae Loan Number(s) and submit a data correction.</p>
Subordinate Mortgage Loan B secured by Property 1	Yes	Yes	<ul style="list-style-type: none"> • Select: "Cross Default Only" under "<i>Cross Default/Cross Collateralize</i>" field in Acquisition System on Commitment Page. • Add Fannie Mae Commitment and Loan Number for <u>Mortgage Loan A</u> on the Loan Page. • Additional Disclosure Indicator is Yes. • Additional Disclosure Comments (sample language): Split Mortgage Loan: Mortgage Loan A Commitment #XXXXXX. 	<p>Additional debt information for Mortgage Loan A will be included in the submission for Mortgage Loan B.</p> <p>Contact the Acquisition Analyst to obtain the Fannie Mae Loan Number(s) and submit a data correction.</p>

Job Aid: Data Guidance for Cross-Defaulted and Cross-Collateralized Mortgage Loans

Split Mortgage Loan – 1st Lien Mortgage Loan/Subordinate Mortgage Loan originated concurrently – Scenario 8

Mortgage Loan A secured by Property 1 (1st Lien Mortgage Loan – FM Loan #1714591544)

Commitment Page:

MBS Commitment			
Commitments Delete Additional Debt Successful			
<input type="button" value="Save"/> <input type="button" value="Validate This Page"/> <input type="button" value="Submit Commitment"/> <input type="button" value="Reset"/>			
Commitment Information			
Commitment Number		Commitment State	Draft
Commitment Last Updated	05/23/2019 6:37 PM by MV-B Test User 8	Commitment Submitted	
Fannie Mae Seller Name & Number		Commitment Confirmed	
Commitment Expiration Date	+ 06/28/2019	Commitment Period (days)	37
Fannie Mae Pre-Review	+ Delegated Mortgage Loan	Pending Review?	
Additional Disclosure? (Definition)	+ Yes	Additional Disclosure Comments	DUS Split Loan: Mortgage Loan B commitment #XXXXXX
Additional Disclosure Seller Contact Name	Additional Disclosure Contact	Additional Disclosure Seller Contact E-mail	AdditionalDisclosure@email.com
Pricing Attributes			
Execution Type	MBS	Green Financing Type	+ Green Building Certification
Delivery Channel Type (Definition)	+ DUS	Structured Facility Management Deal ID	
Tier / Level	+ 2	Tier Drop Eligible?	+ No
Pricing Structure (Information)	+ Tier Plus/Plus	Lender / Fannie Mae Pricing Waiver?	Fannie Mae Approved G/S Fee Waiver
Additional Debt?	+ Yes	Supplemental	Not a Supplemental - this is a 1st Lien
Loan Purpose			
+ Acquisition			
If Refinance:			
Existing Loan Holder: Select			
Fannie Mae Refinance Type: Select			
Lender Refinance Type: Select			
Other Refinance Type: Select			
If Other: Select			
If Conversion:			
Conversion Type: Select			
Old Fannie Mae Loan Number: <input type="text"/>			
Property Type (Definition)			
+ Manufactured Housing			
Other Attributes (Select all applicable)			
<input type="checkbox"/> Early Rate Lock	<input type="checkbox"/> Moderate Rehab	<input type="checkbox"/> Bifurcated Structure	<input type="checkbox"/> Independent Living (IL)
<input type="checkbox"/> Streamlined Rate Lock	<input type="checkbox"/> Substantial Rehab	<input checked="" type="checkbox"/> DUS Split	<input type="checkbox"/> Assisted Living (AL)
<input type="checkbox"/> Single Asset Substitution Eligible	<input type="checkbox"/> New Construction	<input type="checkbox"/> FHA/VA/RHS Gov't Insured/Guaranteed	<input type="checkbox"/> Alzheimer's (ALZH)
<input type="checkbox"/> DUS MAST	<input type="checkbox"/> DUS Plus Mezzanine	<input type="checkbox"/> Multifamily Housing Preservation	<input type="checkbox"/> Skilled Nursing Facility (SNF)
<input type="checkbox"/> Small Loan	<input type="checkbox"/> Interest Reduction Payment (IRP) Subsidy	<input type="checkbox"/> Multifamily Bridge Loan	
Underwritten to Standards Described in the DUS Guide PL III B Chap. 9?			
+ No			

Job Aid: Data Guidance for Cross-Defaulted and Cross-Collateralized Mortgage Loans

Split Mortgage Loan – 1st Lien Mortgage Loan/Subordinate Mortgage Loan originated concurrently – Scenario 8

Mortgage Loan A secured by Property 1 (1st Lien Mortgage Loan – FM Loan #1714591544)

Commitment Details																	
+ Types of Commitment Variances/Waivers <input type="checkbox"/> Non-Delegated Insurance Waivers <input type="checkbox"/> Non-Delegated Legal Waivers <input type="checkbox"/> Other Guide Waivers <input type="checkbox"/> Underwriting Standards Variances <input type="checkbox"/> None	DUS Gateway Deal ID + <input type="text"/>																
Commitment Amount (\$) + 10,000,009.00 Check box if Large Loan <input type="checkbox"/> Check box if ASAP+ <input checked="" type="checkbox"/> POC? No <input type="text"/>	Interest Type + Variable <input type="text"/>																
Investor Price (%) + 100.000000	Fannie Mae Participation (%) + 100.0000																
Interest Only? + Partial <input type="text"/> # of months 24 <input type="text"/>	Interest Accrual Method + 30/360 <input type="text"/>																
Original Term of Loan (months) + 120 <input type="text"/>	Amortization Term (months) + 360 <input type="text"/>																
Est. LTV at Commitment (%) (Combined if Supplemental) + 51.9 <input type="text"/>	Est. DSCR at Commitment (Combined if Supplemental) (Definition) + 2.08 <input type="text"/>																
Cross Default / Cross Collateralize + Cross Default Only <input type="text"/>																	
Current Interest Rate (%) + 7.00000 <input type="text"/>	Servicing Fee Rate (%) + 0.30000 <input type="text"/>																
Guaranty Fee Rate (%) + 0.50000 <input type="text"/>	Lender Pass Through Rate (%) 6.20000																
Date of Trade (mm/dd/yyyy) + 08/30/2014 <input type="text"/>	Original Book Entry Date + 06/28/2019 <input type="text"/>																
Trader (Investor) + <input type="text"/>																	
ARM Attributes (Interest Type = Variable)																	
ARM Plan Number + 02255 <input type="text"/> Choose ARM Plan																	
ARM Plan Attributes	<table border="1"> <thead> <tr> <th>Rate Adjustment Index</th> <th>ARM Plan Version</th> <th>Rate Change Frequency (months)</th> <th>Payment Change Frequency (months)</th> <th>Rate Change Maximum Increase (%)</th> <th>Rate Change Maximum Decrease (%)</th> <th>Payment Change Maximum Increase (%)</th> <th>Payment Change Maximum Decrease (%)</th> </tr> </thead> <tbody> <tr> <td>1 MONTH BRITISH BANKERS LIBOR - DAILY</td> <td>A</td> <td>1</td> <td>1</td> <td>1.0000</td> <td>1.0000</td> <td>0.0000</td> <td>0.0000</td> </tr> </tbody> </table>	Rate Adjustment Index	ARM Plan Version	Rate Change Frequency (months)	Payment Change Frequency (months)	Rate Change Maximum Increase (%)	Rate Change Maximum Decrease (%)	Payment Change Maximum Increase (%)	Payment Change Maximum Decrease (%)	1 MONTH BRITISH BANKERS LIBOR - DAILY	A	1	1	1.0000	1.0000	0.0000	0.0000
Rate Adjustment Index	ARM Plan Version	Rate Change Frequency (months)	Payment Change Frequency (months)	Rate Change Maximum Increase (%)	Rate Change Maximum Decrease (%)	Payment Change Maximum Increase (%)	Payment Change Maximum Decrease (%)										
1 MONTH BRITISH BANKERS LIBOR - DAILY	A	1	1	1.0000	1.0000	0.0000	0.0000										
Original Note Rate (%) + 3.80000 <input type="text"/>																	
Original Index Rate (%) + 2.00000 <input type="text"/>	Mortgage Margin (%) + 1.80000 <input type="text"/>																
Required Net Margin (%) + 1.50000 <input type="text"/>	Lifetime Maximum Interest Rate (%) 7.50000																
Additional Debt	2nd <input type="text"/> 1714591555 <input type="text"/>																
	1st Additional Debt - Record 1																
Lien Priority + 1st <input type="text"/>	Line of Credit? + Yes <input type="text"/>																
Lien Holder + Fannie Mae <input type="text"/>	Fannie Mae Loan Number 7876548907 <input type="text"/>																
	If Other <input type="text"/>																
	Add Additional Debt <input type="button"/>																

Job Aid: Data Guidance for Cross-Defaulted and Cross-Collateralized Mortgage Loans

Split Mortgage Loan – 1st Lien Mortgage Loan/Subordinate Mortgage Loan originated concurrently – Scenario 8

Mortgage Loan A secured by Property 1 (1st Lien Mortgage Loan – FM Loan #1714591544)

Loan Page

Crossed Loan Information			
Delete	Crossed Commitment Number	Crossing Relationship	Crossed Fannie Mae Loan Number
<input type="checkbox"/>	234561	Cross Default Only	1714591555
		Add New Row	Delete Selected

Additional Debt			
Additional Debt - Record 1			
Lien Priority	2nd	Line of Credit?	Yes
Lien Holder	Fannie Mae	Line Of Credit Full Amount (\$)	+ 10,000.00
Fannie Mae Loan Number	1714591555	Minimum Interest Rate (%)	3.00000
Is Prior Lien an MBS?	No	Fannie Mae Pool Number	
Anticipated UPB at Acquisition (\$)	100,000.00	Maturity Date (mm/dd/yyyy)	+ 12/01/2025
Interest Type	+ Variable	Original Amortization Term (months)	+ 36
Current Interest Rate (%)	+ 4.00000	Balloon?	+ Yes
Monthly Payment (\$)	+ 1,000.00	Maximum Monthly Payment (\$)	+ 10,000.00
Margin (%)	1.50000	Last Interest Only Payment Date (mm/dd/yyyy)	
Is Prior Lien a Capped ARM?	Yes	Monthly Payment At Cap (\$)	10,000.00

Job Aid: Data Guidance for Cross-Defaulted and Cross-Collateralized Mortgage Loans

Split Mortgage Loan – 1st Lien Mortgage Loan/Subordinate Mortgage Loan originated concurrently – Scenario 8

Mortgage Loan B secured by Property 1 (Subordinate Mortgage Loan – FM Loan #1714591555)

Commitment Page:

MBS Commitment			
Comments Delete Additional Debt Successful			
<input type="button" value="Save"/> <input type="button" value="Validate This Page"/> <input type="button" value="Submit Commitment"/> <input type="button" value="Reset"/>			
Commitment Information			
Commitment Number		Commitment State	Draft
Commitment Last Updated	06/23/2019 6:37 PM by MV-R Test User A	Commitment Submitted	
Fannie Mae Seller Name & Number		Commitment Confirmed	
Commitment Expiration Date	06/28/2019	Commitment Period (days)	37
Fannie Mae Pre-Review	Delegated Mortgage Loan	Pending Review?	
Additional Disclosure? (Definition)	Yes	Additional Disclosure Comments	DUS Split Loan: Mortgage Loan A commitment #XXXXXX
Additional Disclosure Seller Contact Name	Additional Disclosure Contact	Additional Disclosure Seller Contact E-mail	AdditionalDisclosure@email.com
Pricing Attributes			
Execution Type	MBS	Green Financing Type	Green Building Certification
Delivery Channel Type (Definition)	DUS	Structured Facility Management Deal ID	
Tier / Level	2	Tier Drop Eligible?	No
Pricing Structure (Information)	Tier Plus/Plus	Lender / Fannie Mae Pricing Waiver?	Fannie Mae Approved G/S Fee Waiver
Additional Debt?	Yes	Supplemental	DUS Split 2nd
If Supplemental: Supplemental Lien Position: 2nd Supplemental Associated with an Assumption?: No Exercising Tier Dropping Option?: No (Prior lien must be tier drop eligible)			
Loan Purpose			
Acquisition If Refinance: Existing Loan Holder: Select Fannie Mae Refinance Type: Select Lender Refinance Type: Select Other Refinance Type: Select If Other: If Conversion: Conversion Type: Select Old Fannie Mae Loan Number:			
Property Type (Definition)			
Other Attributes (Select all applicable)			
<input type="checkbox"/> Early Rate Lock	<input type="checkbox"/> Moderate Rehab	<input type="checkbox"/> Bifurcated Structure	<input type="checkbox"/> Independent Living (IL)
<input type="checkbox"/> Streamlined Rate Lock	<input type="checkbox"/> Substantial Rehab	<input checked="" type="checkbox"/> DUS Split	<input type="checkbox"/> Assisted Living (AL)
<input type="checkbox"/> Single Asset Substitution Eligible	<input type="checkbox"/> New Construction	<input type="checkbox"/> FHA/VA/RHS Gov't Insured/Guaranteed	<input type="checkbox"/> Alzheimer's (ALZH)
<input type="checkbox"/> DUS MAST	<input type="checkbox"/> DUS Plus Mezzanine	<input type="checkbox"/> Multifamily Housing Preservation	<input type="checkbox"/> Skilled Nursing Facility (SNF)
<input type="checkbox"/> Small Loan	<input type="checkbox"/> Interest Reduction Payment (RP) Subsidy	<input type="checkbox"/> Multifamily Bridge Loan	
		Underwritten to Standards Described in the DUS Guide Pt. III B Chap. 9?	No

Job Aid: Data Guidance for Cross-Defaulted and Cross-Collateralized Mortgage Loans

Split Mortgage Loan – 1st Lien Mortgage Loan/Subordinate Mortgage Loan originated concurrently – Scenario 8

Mortgage Loan B secured by Property 1 (Subordinate Mortgage Loan – FM Loan #1714591545)

Commitment Details																	
Types of Commitment Variances/Waivers	<input type="checkbox"/> Non-Delegated Insurance Waivers <input type="checkbox"/> Non-Delegated Legal Waivers <input type="checkbox"/> Other Guide Waivers <input type="checkbox"/> Underwriting Standards Variances <input type="checkbox"/> None																
Commitment Amount (\$)	10,000,009.00																
Investor Price (%)	100.000000																
Interest Only?	Partial																
Original Term of Loan (months)	120																
Est. LTV at Commitment (%) (Combined if Supplemental)	51.9																
Cross Default / Cross Collateralize	Cross Default Only																
Current Interest Rate (%)	7.00000																
Guaranty Fee Rate (%)	0.50000																
Date of Trade (mm/dd/yyyy)	08/30/2014																
Trader (Investor)																	
ARM Attributes (Interest Type = Variable)																	
ARM Plan Number	02255																
ARM Plan Attributes	<table border="1"> <thead> <tr> <th>Rate Adjustment Index</th> <th>ARM Plan Version</th> <th>Rate Change Frequency (months)</th> <th>Payment Change Frequency (months)</th> <th>Rate Change Maximum Increase (%)</th> <th>Rate Change Maximum Decrease (%)</th> <th>Payment Change Maximum Increase (%)</th> <th>Payment Change Maximum Decrease (%)</th> </tr> </thead> <tbody> <tr> <td>1 MONTH BRITISH BANKERS LIBOR - DAILY</td> <td>A</td> <td>1</td> <td>1</td> <td>1.0000</td> <td>1.0000</td> <td>0.0000</td> <td>0.0000</td> </tr> </tbody> </table>	Rate Adjustment Index	ARM Plan Version	Rate Change Frequency (months)	Payment Change Frequency (months)	Rate Change Maximum Increase (%)	Rate Change Maximum Decrease (%)	Payment Change Maximum Increase (%)	Payment Change Maximum Decrease (%)	1 MONTH BRITISH BANKERS LIBOR - DAILY	A	1	1	1.0000	1.0000	0.0000	0.0000
Rate Adjustment Index	ARM Plan Version	Rate Change Frequency (months)	Payment Change Frequency (months)	Rate Change Maximum Increase (%)	Rate Change Maximum Decrease (%)	Payment Change Maximum Increase (%)	Payment Change Maximum Decrease (%)										
1 MONTH BRITISH BANKERS LIBOR - DAILY	A	1	1	1.0000	1.0000	0.0000	0.0000										
Original Note Rate (%)	3.80000																
Original Index Rate (%)	2.00000																
Required Net Margin (%)	1.50000																
Additional Debt																	
Lien Priority	1st																
Lien Holder	Fannie Mae																
1st Additional Debt - Record 1																	
Line of Credit?	Yes																
Fannie Mae Loan Number	1714591544																

Loan Page:

Crossed Loan Information			
Delete	Crossed Commitment Number	Crossing Relationship	Crossed Fannie Mae Loan Number
<input type="checkbox"/>	Loan A	Cross Default Only	1714591544

Job Aid: Data Guidance for Cross-Defaulted and Cross-Collateralized Mortgage Loans

Mortgage Loan B secured by Property 1 (Subordinate Mortgage Loan – FM Loan #1714591545)

Additional Debt		Additional Debt - Record 1	
Lien Priority	1st	Line of Credit?	Yes
Lien Holder	Fannie Mae	Line Of Credit Full Amount (\$)	+ 10,000.00
Fannie Mae Loan Number	1714591544	Minimum Interest Rate (%)	3.00000
Is Prior Lien an MBS?	No <input type="checkbox"/>	Fannie Mae Pool Number	
Anticipated UPB at Acquisition (\$)	100,000.00	Maturity Date (mm/dd/yyyy)	+ 12/01/2025
Interest Type	+ Variable <input type="checkbox"/>	Original Amortization Term (months)	+ 36
Current Interest Rate (%)	+ 4.00000	Balloon?	+ Yes <input type="checkbox"/>
Monthly Payment (\$)	+ 1,000.00	Maximum Monthly Payment (\$)	+ 10,000.00
Margin (%)	1.50000	Last Interest Only Payment Date (mm/dd/yyyy)	
Is Prior Lien a Capped ARM?	Yes <input type="checkbox"/>	Monthly Payment At Cap (\$)	10,000.00

Job Aid: Data Guidance for Cross-Defaulted and Cross-Collateralized Mortgage Loans

Scenario #9: Split Mortgage Loan – 2 Way Cross-Default (NO Cross-Collateralization): 1st Lien Mortgage Loan A and Subordinate Mortgage Loan B are originated at different times; each is cross-defaulted but NOT cross-collateralized as both are secured by the single Property.

Split Mortgage Loans – 1st Lien Mortgage Loan/Supplemental Mortgage Loan originated at different times – Scenario 9

Scenario #9	Should Cross Relationship data be entered in Acquisition System?	Additional Disclosure Require?	How/Where to enter Cross-Default/Cross-Collateralization Information	Comments
1st Lien Mortgage Loan A secured by Property 1	No	Yes	<ul style="list-style-type: none"> Additional Disclosure Indicator is Yes. Additional Disclosure Comments (sample language): Split Mortgage Loan: Mortgage Loan B may be delivered within 12 months of delivery of Mortgage Loan A. Mortgage Loan B is Commitment # XXXXXX (if available). Combined DSCR and LTV for Mortgage Loan A and B, are X and Y. 	
Subordinate Mortgage Loan B secured by Property 1	Yes	Yes	<ul style="list-style-type: none"> Select: "Cross Default Only" under "<i>Cross Default/Cross Collateralize</i>" field in Acquisition System on Commitment Page. Add Fannie Mae Commitment and Loan Number for Mortgage <u>Loan A</u> on the Loan Page. Additional Disclosure Indicator is Yes. Additional Disclosure Comments (sample language): Split Mortgage Loan: Mortgage Loan A Commitment #XXXXXX and Fannie Mae Loan #XXXXXXXXXX. 	Additional debt information for Mortgage Loan A will be included in the submission for Mortgage Loan B.

Job Aid: Data Guidance for Cross-Defaulted and Cross-Collateralized Mortgage Loans

Split Mortgage Loans – 1st Lien Mortgage Loan/Subordinate Mortgage Loan originated at different times – Scenario 9

Mortgage Loan A secured by Property 1 (1st Lien Mortgage Loan – FM Loan #1714591555)

Commitment Page

Commitment Information		Commitment State	Draft
Commitment Number	893063	Commitment Submitted	
Commitment Last Updated	07/26/2019 7:12 PM by MV-B Test User 8	Commitment Confirmed	
Fannie Mae Seller Name & Number	Berkeley Point Capital LLC - 213190709	Commitment Period (days)	
Commitment Expiration Date	+ <input type="text"/>	Pending Review?	<input type="checkbox"/>
Fannie Mae Pre-Review	+ Pre-Review Mortgage Loan ▾	Additional Disclosure Comments	DUS Split Loan: Mortgage Loan B may be delivered within 12 months of delivery of Mortgage Loan A. Mortgage Loan B is Commitment # XXXXXX (if available). Combined DSCR and LTV for Mortgage Loan A and B. are X and Y.
Additional Disclosure? (Definition)	+ Yes ▾	Additional Disclosure Seller Contact Name	Additional Disclosure Contact
Additional Disclosure Seller Contact Name	Additional Disclosure Contact	Additional Disclosure Seller Contact E-mail	AdditionalDisclosure@email.com

Cross Default/Cross Collateralize indicator on Commitment Page SHOULD NOT BE SELECTED.

Crossed Loan Information on the Loan Page SHOULD NOT BE SELECTED.

Job Aid: Data Guidance for Cross-Defaulted and Cross-Collateralized Mortgage Loans

Split Mortgage Loans – 1st Lien Mortgage Loan/Subordinate Mortgage Loan originated at different times – Scenario 9

Mortgage Loan B secured by Property 1 (Subordinate Mortgage Loan – FM Loan #1714591645)

Commitment Page

Commitment Information			
Commitment Number	893063	Commitment State	Draft
Commitment Last Updated	07/26/2019 7:12 PM by MV-B Test User 8	Commitment Submitted	
Fannie Mae Seller Name & Number	Berkeley Point Capital LLC - 213190709	Commitment Confirmed	
Commitment Expiration Date	+ <input type="text" value=""/>	Commitment Period (days)	
Fannie Mae Pre-Review	+ Pre-Review Mortgage Loan	Pending Review?	<input type="checkbox"/>
Additional Disclosure? (Definition)	+ Yes	Additional Disclosure Comments	DUS Split Loan: Mortgage Loan A Commitment #893063 and Fannie Mae Loan #1714591555.
Additional Disclosure Seller Contact Name	Additional Disclosure Contact	Additional Disclosure Seller Contact E-mail	AdditionalDisclosure@email.com
Facing Attributes			
Execution Type	MBS	Green Financing Type	+ Green Building Certification
Delivery Channel Type (Definition)	+ DUS	Structured Facility Management Deal ID	<input type="text" value=""/>
Tier / Level	+ 2	Tier Drop Eligible?	+ No
Pricing Structure (Informational)	+ Tier Plus/Plus	Lender / Fannie Mae Pricing Waiver?	Fannie Mae Approved OS Fee Waiver
Additional Debt?	+ Yes	Supplemental	Continuous Supplemental
		If Supplemental: Supplemental Lien Position: 2nd Supplemental Associated with an Assumption? Select Exercising Tier Dropping Option? (Prior lien must be tier drop eligible) Select	
Loan Purpose	+ Not an Acquisition, Refinance, or Conversion		
	If Refinance: Existing Loan Holder: Select Fannie Mae Refinance Type: Select Lender Refinance Type: Select Other Refinance Type: Select If Other: <input type="text" value=""/> If Conversion: Conversion Type: Select Old Fannie Mae Loan Number: <input type="text" value=""/>		

Job Aid: Data Guidance for Cross-Defaulted and Cross-Collateralized Mortgage Loans

Split Mortgage Loans – 1st Lien Mortgage Loan/Subordinate Mortgage Loan originated at different times – Scenario 9

Mortgage Loan B secured by Property 1 (Subordinate Mortgage Loan – FM Loan #1714591645)

Commitment Details			
+ Types of Commitment Variances/Waivers <input type="checkbox"/> Non-Delegated Insurance Waivers <input type="checkbox"/> Non-Delegated Legal Waivers <input type="checkbox"/> Other Guide Waivers <input type="checkbox"/> Underwriting Standards Variances <input type="checkbox"/> None		DUS Gateway Deal ID	+ <input type="text"/>
Commitment Amount (\$)	+ 1,044,000.00 Check box if Large Loan <input type="checkbox"/> Check box if ASAP+ <input type="checkbox"/> POC? <input type="text" value="Select..."/>	Interest Type	+ Variable ▾
Investor Price (%)	+ <input type="text"/>	Fannie Mae Participation (%)	+ 100.0000
Interest Only?	+ Yes ▾ # of months <input type="text" value="24"/>	Interest Accrual Method	+ Select... ▾
Original Term of Loan (months)	+ <input type="text" value="120"/>	Amortization Term (months)	+ <input type="text"/>
Est. LTV at Commitment (%) (Combined if Supplemental)	+ <input type="text"/>	Est. DSCR at Commitment (Combined if Supplemental) (Definition)	+ <input type="text"/>
Cross Default / Cross Collateralize	+ <input type="text" value="Cross Default Only"/> ▾		
Current Interest Rate (%)	+ 3.33000	Servicing Fee Rate (%)	+ 0.22500
Guaranty Fee Rate (%)	+ 0.31500	Lender Pass Through Rate (%)	2.79000
Date of Trade (mm/dd/yyyy)	+ 10/14/2014	Original Book Entry Date	+ 07/26/2019 ↕
Trader (Investor)	+ <input type="text"/>		
Additional Debt			
1st Additional Debt - Record 1			
Lien Priority	+ <input type="text" value="1st"/> ▾	Line of Credit?	+ Yes ▾
Lien Holder	+ <input type="text" value="Fannie Mae"/> ▾ If Other <input type="text"/>	Fannie Mae Loan Number	+ <input type="text" value="1714591555"/>

Job Aid: Data Guidance for Cross-Defaulted and Cross-Collateralized Mortgage Loans

Mortgage Loan B secured by Property 1 (Subordinate Mortgage Loan – FM Loan #1714591645)

Loan Page

Crossed Loan Information		Crossing Relationship	Crossed Fannie Mae Loan Number
Delete <input type="checkbox"/>	Crossed Commitment Number * Loan A	Cross Default Only	1714591555

Additional Debt			
Additional Debt - Record 1			
Lien Priority	1st	Line of Credit?	Yes
Lien Holder	Fannie Mae	Line Of Credit Full Amount (\$)	+ 10,000.00
Fannie Mae Loan Number	1714591555	Minimum Interest Rate (%)	3.00000
Is Prior Lien an MBS?	No	Fannie Mae Pool Number	
Anticipated UPB at Acquisition (\$)	100,000.00	Maturity Date (mm/dd/yyyy)	+ 12/01/2025
Interest Type	+ Variable	Original Amortization Term (months)	+ 36
Current Interest Rate (%)	+ 4.00000	Balloon?	+ Yes
Monthly Payment (\$)	+ 1,000.00	Maximum Monthly Payment (\$)	+ 10,000.00
Margin (%)	1.50000	Last Interest Only Payment Date (mm/dd/yyyy)	
Is Prior Lien a Capped ARM?	Yes	Monthly Payment At Cap (\$)	10,000.00