

Multifamily Selling and Servicing Guide

Effective as of December 1, 2025

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101.02 References

✓ Requirements

The following rules apply:

- a reference to the Guide includes any:
 - update, amendment, restatement, modification, or supplement; and
 - referenced exhibits, appendices, or other forms;
- a reference to any Person also includes the Person's successors and assigns;
- a reference to any Loan Document, statute, regulation, or standard, also includes all amendments, modifications, or restatements made from time to time;
- for any inconsistency between the Guide and the Loan Documents regarding a Mortgage Loan or Portfolio Mortgage Loan, the Loan Documents will govern; and
- whenever you make a representation "to your knowledge" or "to the best of your knowledge," you mean the actual state of knowledge of your officers and employees responsible for the underwriting, origination, servicing, or sale of the Mortgage Loan regarding the matters expressly set forth in the representation, in each case without having conducted any independent inquiry into such matters, and without any obligation to do so (except as expressly set forth herein). All information contained in documents which are part of or required to be part of your Servicing File is deemed to be within your knowledge.

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Glossary

G

Guide

Multifamily Selling and Servicing Guide controlling all Lender and Servicer requirements unless a Lender Contract specifies otherwise.

Synonyms

• DUS Guide

L

Loan Documents

All Fannie Mae-approved documents evidencing, securing, or guaranteeing the Mortgage Loan.

Synonyms

- Loan Document
- Mortgage Loan Document
- Mortgage Loan Documents

 \mathbf{M}

Mortgage Loan

Mortgage debt obligation evidenced, or when made will be evidenced, by

- the Loan Documents, or
- a mortgage debt obligation with a Fannie Mae credit enhancement.

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Synonyms

- Mortgage Loans
- Mortgage Loan's

P



Person

Legal person, including an

- individual,
- estate,
- trust.
- corporation,
- · partnership,
- · limited liability company,
- financial institution,
- joint venture,
- · association, or
- other organization or entity (whether governmental or private).

Synonyms

- Persons
- Person's

Portfolio Mortgage Loan

Mortgage Loan purchased by Fannie Mae and held as of a certain date regardless of whether it is a Cash Mortgage Loan or an MBS Mortgage Loan.

Synonyms

- Portfolio Mortgage Loans
- Portfolio Mortgage Loan's

S

Servicing File

Your file for each Mortgage Loan serviced.

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Synonyms

Servicing Files