



Multifamily Selling and Servicing Guide

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Section 1002 Healthy Design

Requirements

Product Description	
Eligibility	<p>You must ensure:</p> <ul style="list-style-type: none">• The Property is an MAH Property with rent or income restrictions where at least 60% of the units are serving tenants with incomes of 60% of AMI or less.• The Property receives a Fitwel certification before Rate Lock.• The Borrower or an Affiliate did not previously receive this benefit for the same Property.
Certification Cost	Borrowers responsibility.

Guidance

You may choose to pay the Borrower's certification cost. Fannie Mae will reimburse you for the certification cost upon Delivery.

Operating Procedures

Fitwel® Certification Process

To obtain a Fitwel® certification, the Borrower must:

1. review the free Fitwel® for Multifamily Residential Scorecard available at www.fitwel.org/resources;
2. decide if the certification is appropriate;
3. begin the process by registering online at www.fitwel.org; and
4. submit all application materials.

The review and certification process takes approximately 6 weeks.

DUS Gateway Process

To register a Healthy Design Property in DUS Gateway:

1. select the Pricing/Fees category;
2. select the Healthy Design Certification subcategory; and



3. obtain a pricing quote that may include a pricing incentive.

Before Rate Lock, you must upload the following documents to DUS Gateway as Third-Party Reports, with the Document type set to Healthy Design Certification:

- Fitwel[®] Star Rating Certificate; and
- Borrower's invoice or payment receipt from Fitwel[®].

If you choose to pay the Borrower's certification cost and request reimbursement from Fannie Mae, you must upload the following additional documents as Third-Party Reports, with the Document type set to Healthy Design Certification:

- your invoice to Fannie Mae for reimbursement of the certification cost; and
- completed Servicing Advances Payment Reimbursement Request ([Form 4829](#)).

To receive reimbursement, you must request the reimbursement from the Deal Team via chatter in DUS Gateway and Deliver the Mortgage Loan as Healthy Housing Rewards.



Glossary

A

Affiliate

When referring to an affiliate of a Lender, any other Person or entity that Controls, is Controlled by, or is under common Control with, the Lender.

When referring to an affiliate of a Borrower or Key Principal:

- any Person that owns any direct ownership interest in Borrower or Key Principal;
- any Person that indirectly owns, with the power to vote, 20% or more of the ownership interests in Borrower or Key Principal;
- any Person Controlled by, under common Control with, or which Controls, Borrower or Key Principal;
- any entity in which Borrower or Key Principal directly or indirectly owns, with the power to vote, 20% or more of the ownership interests in such entity; or
- any other individual that is related (to the third degree of consanguinity) by blood or marriage to Borrower or Key Principal.

Synonyms

- Affiliates

B

Borrower

Person who is the obligor under the Note.

Synonyms

- Borrowers
- Borrower's

D



Delivery

Meeting all of the data delivery requirements in [Part IV A, Chapter 4: Delivery Procedures – Data](#), and submitting an acceptable Mortgage Loan Delivery Package per [Part IV A, Chapter 5: Delivery Procedures – Documents](#). A Mortgage Loan is “Delivered,” when all documents, data, and information are correct, accurate, and able to be certified by Fannie Mae, with all required documents properly completed, executed, and recorded (if applicable), and any deficiencies are resolved to Fannie Mae’s satisfaction.

Synonyms

- Deliver
- Delivered
- Deliveries

DUS Gateway

Multifamily pre-acquisition system including deal registration, Pre-Review and/or waiver tracking, decision records, or any successor systems.

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.

Synonyms

- Mortgage Loans

P

Property

Multifamily residential property securing the Mortgage Loan and including the land (or Leasehold interest in land), Improvements, and personal property (as defined in the Uniform Commercial Code).

Synonyms

- Properties
- Property's

R



Rate Lock

Agreement between the Lender and the Investor containing the terms of the Lender-Arranged Sale or Multifamily Trading Desk trade of the Mortgage Loan and the MBS terms and conditions relating to the underlying MBS, if applicable, which may be documented via a recorded telephone conversation.

Synonyms

- Rate Locks