Fannie Mae®

Supplement 20-01: Deferred Mortgage Loan Document Delivery

Effective: 03/18/20
Retired: 04/27/23

Summary of Changes

HIGHLIGHTS
Effective March 18, 2020, you may request deferred delivery of Folder I Loan Documents in the Mortgage Loan Delivery Package for any Mortgage Loan directly affected by the impact of COVID-19.

Deferred Delivery of Mortgage Loan Delivery Packages

Due to recent events involving the spread of COVID-19, Fannie Mae is taking steps to ensure business operations continue without interruption. If the spread of COVID-19 will directly prevent you from delivering a complete Folder I of the Mortgage Loan Delivery Package to Fannie Mae's Document Delivery Facility (DDF) by the Delivery Deadline, you may request to deliver electronic copies of all manually executed Loan Documents and Property Specific Documents (listed on Form 6502.Folder.I.and.Folder.III, collectively, "Loan Documents") using an amended delivery process.

To request deferred delivery of the Mortgage Loan Delivery Package, COVID-19 must have directly affected your ability to meet the Delivery Deadline (e.g., unavailability of overnight courier, inability to access your facility where the signed documents are held, etc.).

NOTE: Except as described below, deferred delivery of Folder I of the Mortgage Loan Delivery Package permits electronic delivery of manually executed Loan Documents. Only documents referenced in the "Electronically Sign and Submit Other Documents" section may be e-signed.

Amended Delivery Process

To request deferred delivery of Folder I Loan Documents in the Mortgage Loan Delivery Package, you must follow this process:

- You and the Borrower must have originated the Mortgage Loan with fully executed Loan Documents, and the Security Instrument must be insured by a title policy per Part II, Chapter 3: Legal Compliance, Section 304: Title Insurance.
- You must submit a change request:
  - for DUS flow deals, in C&D per Part IV, Chapter 2: Rate Lock and Committing, Section

204.03.A: Change Requests, or

- for Structured Transactions, to mf_spot@fanniemae.com, and state in the comments:
  - the current location of the original, executed Loan Documents (e.g., with you or your attorney, or with a warehouse lender, title company, etc.); and
  - a request to deliver electronic copies of the executed Loan Documents.

- If Fannie Mae approves your request, the Mortgage Loan's confirmed Commitment will be modified to indicate approval of deferred delivery for a specified time period.
- You must deliver electronic copies of the executed Loan Documents by the Delivery Deadline via DUS DocWay or, if DUS DocWay is unavailable for any reason, to multifamcert_team@fanniemae.com.
- You must deliver the original executed Loan Documents to DDF as soon as commercially feasible, but no later than 30 days after the Book-Entry Date, or other later date specified by Fannie Mae.

By submitting a change request to electronically deliver the Folder I Loan Documents of the Mortgage Loan Delivery Package and deliver the complete Mortgage Loan Delivery Package on a deferred basis, you agree, acknowledge, and certify to Fannie Mae that:

- The copies of the executed Loan Documents transmitted electronically to Fannie Mae are true and complete copies of the original executed Loan Documents possessed by you or your agent.
- Following your execution of the Assignment of the Security Instrument and other Loan Documents and endorsement of the Note to Fannie Mae, you have no further right, title, or interest in the Mortgage Loan and any of the Loan Documents.
- You or your agent will hold the original executed Loan Documents as temporary document custodian for the benefit of Fannie Mae. You, on behalf of yourself and any agent, agree to exercise such care in the handling and storage of the originally executed Loan Documents as a prudent lender or servicer would in administering mortgage loans similar to the Mortgage Loan for its own account.
- You will deliver the original executed Loan Documents to DDF as soon as commercially feasible, but no later than 30 days after the Book-Entry Date, or other later date specified by Fannie Mae.

Electronically Sign and Submit Other Documents

In addition to the documents authorized for electronic signature per Lender Letter 17-20, you are authorized to have the following documents e-signed and delivered electronically:

- Delivery Instructions (Form 2014);

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- Mortgage Loan Certificate (Form 6505);
- Bailee Letter; and
- Delivery Instructions (Form 4639).

Rate Lock and Commitment Extensions

If COVID-19 will adversely impact the scheduled Mortgage Loan Origination Date:

- for Multifamily Trading Desk trades, per Part IV, Chapter 2: Rate Lock and Committing, Section 204.03.B: Rate Lock Extensions, you may request a Settlement Date extension for up to 30 days if the Mortgage Loan's initial Rate Lock Period was 90 days or less; or
- for Third Party MBS Investor trades where the rate lock was extended beyond the originally scheduled closing date, you must request a Commitment extension per Part IV, Chapter 2: Rate Lock and Committing, Section 204.03.C: Commitment Extensions.

Continued Updates

Fannie Mae will continue to closely monitor events related to the spread of COVID-19, and will provide additional updates as needed to ensure business continuity.

Questions

If you have any questions, please contact:

- Lydia Thornton at lydia_thornton@fanniemae.com, or (703) 833-5201;
- Chet Hetkowski at chester_hetkowski@fanniemae.com, or (703) 833-1974; or
- multifamcert_team@fanniemae.com or (800) 940-4646.

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