

A. Lender Information

1.	Lender Legal Name	
2.	Fiscal Year End	
3.	Federal Tax ID	
4.	Type of Institution	
5.	Other Names under which lender does Business	

6. Lender Addresses

a. Home Office / Headquarters		b. Mailing Address for Legal Notices	
Address		Address	
City		City	
State		State	
Zip Code		Zip Code	
c. Servicing Office		d. Asset Management Office	
Address		Address	
City		City	
State		State	
Zip Code		Zip Code	

B. Licensing / Organization / Authority

If the Lender needs additional space to explain any of the fields below and/or provide any additional information not captured in this form, please include any related attachments when submitting in DUS DocWay™.

A. Lender Information

1.	State / Jurisdiction of Organization	
2.	Lender is duly organized and validly exists Legal Name	Yes <input type="checkbox"/>

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2.	Fiscal Year End	
3.	Federal Tax ID	
4.	Type of Institution	
5.	Other Names under which lender does Business	

6. Lender Addresses

a. Home Office / Headquarters

Address	
City	
State	
Zip Code	

b. Mailing Address for Legal Notices

Address	
City	
State	
Zip Code	

c. Servicing Office

Address	
City	
State	
Zip Code	

d. Asset Management Office

Address	
City	
State	
Zip Code	

B. Licensing / Organization / Authority

1.	State/Jurisdiction of Organization/Charter	
2.	Lender is duly organized and validly exists	<input type="checkbox"/> Yes <input type="checkbox"/> No
3.	To the extent required by applicable law or regulation, Lender is:	
a.	In good standing (or otherwise authorized) to transact business in each of the jurisdictions in which it originates, sells or services Mortgage Loans, or otherwise conducts business	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
b.	Properly licensed (or otherwise authorized) to undertake all necessary lending activities in each jurisdiction where such license or qualification is required	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
4.	Lender is in compliance with all applicable federal, state and local laws and regulations	<input type="checkbox"/> Yes <input type="checkbox"/> No
5.	The performance by the Lender of its obligations under the Lender Contract have been duly authorized by all necessary corporate actions on the part of Lender (and, if applicable, any person with an ownership interest in Lender whose action is required)	<input type="checkbox"/> Yes <input type="checkbox"/> No
6.	As of the date hereof, Lender is in full compliance with all Capital Standards.	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A

C. Changes Requiring Consent

1.	A change in Lender Senior Management personnel	<input type="checkbox"/> Yes <input type="checkbox"/> No
2.	A significant change in financial position	<input type="checkbox"/> Yes <input type="checkbox"/> No
3.	A name change or change in the address of the principal place of business	<input type="checkbox"/> Yes <input type="checkbox"/> No
4.	A change in business activities or new business activity	<input type="checkbox"/> Yes <input type="checkbox"/> No
5.	A merger, consolidation or major reorganization	<input type="checkbox"/> Yes <input type="checkbox"/> No
6.	A sale or transfer of a majority interest	<input type="checkbox"/> Yes <input type="checkbox"/> No
7.	Commencement or termination of oversight by any regulatory agency	<input type="checkbox"/> Yes <input type="checkbox"/> No
8.	Any substantial change in ownership, whether direct or indirect	<input type="checkbox"/> Yes <input type="checkbox"/> No
9.a.	A change in Lender's legal structure or charter	<input type="checkbox"/> Yes <input type="checkbox"/> No
b.	Description of any changes	
	<div style="border: 1px solid black; height: 40px;"></div>	
10.a.	If any such changes have occurred, Fannie Mae has been notified, and any necessary Fannie Mae approvals have been obtained	<input type="checkbox"/> Yes <input type="checkbox"/> No
b.	If "No" please explain here	
	<div style="border: 1px solid black; height: 40px;"></div>	

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D. Affiliates, Guarantees, Brokers and Off-Shoring

1.a.	Is Lender or any Lender Affiliate a licensed securities broker/dealer?	<input type="checkbox"/> Yes <input type="checkbox"/> No
b.	If yes, add name/address of broker/dealer here	
	<div style="border: 1px solid black; height: 40px;"></div>	

D. Affiliates, Guarantees, Brokers and Off-Shoring

1.a. Is Lender or any Lender Affiliate a licensed securities broker/dealer? Yes No

b. If yes, add name/address of broker/dealer here

2.a. Does any Lender Affiliate guarantee Lender's obligations to Fannie Mae? Yes No

b. If yes, enter the name of the Lender Affiliate here

3.a. Does Lender use any Outside Party, Non-Employee or any internal employees located outside of the United States to perform Fannie Mae related functions? Yes No

Inserted Cells

b. If yes, fill in the following information

Offshore Party Name	Location	Date When Activities Began	Date of Fannie Mae Approval	Activities Performed/ Including Description of Fannie Mae Functions Performed by Outside Party

3.c. If yes, provide Does the following information: the date of Fannie Mae approval(s), the location(s) of lender maintain an oversight process for the Outside Party, Non-Employee or any internal employees, description of the Fannie Mae functions performed by the said persons, and the approximate date when the activities began, located outside of the United States? Yes No

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d. If yes, explain process here and provide lender personnel/department responsible for oversight.

4.a. Does Lender or any Affiliate of Lender own any interest in a Borrower, Key Principal, or Guarantor of any loan owned, or credit enhanced by Fannie Mae? If yes, provide the loan(s) and other information requested below. Yes No

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b. List the loan number(s), and names of the Borrower, Key Principal or Guarantor

5.a. Does Lender have an approved DUS Lender Affiliate to provide DLA Mezzanine Financing? Yes No

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b. If yes, DUS Lender Affiliate is in compliance with the quarterly reporting of the Program Rules and/or any separate agreement	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. If no, to 5(b) - provide explanation	

E. Other Commercial Lending/Business Activities

1. Indicate any commercial lending or business activities conducted by Lender in addition to multifamily lending:

	Type	Description
a.	Commercial	
b.	Bridge Lending	
c.	Mezzanine Financing	
d.	Construction Financing	
e.	Subservicing (for third parties)	
f.	Asset Management (for third parties)	
g.	Technology Services (for third parties)	
h.	Other	

F. Chief Underwriters

1. Chief Underwriters

1. List Chief Underwriter(s), include product specialty, if applicable

Name	Title	Specialty

G. Security Procedures and Controls

1.	Does Lender maintain appropriate security procedures and controls to:	
a.	Ensure confidentiality of all nonpublic personal information (NPI), Fannie Mae Mortgage Loan data, and other Fannie Mae confidential business information, and	<input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> Yes <input type="checkbox"/> No
b.	Prevent unauthorized access, disclosure or use of such data and information, including by vendors and contractors?	<input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> No
2.a.	Does Lender report NPI compliance failures to Fannie Mae as required by the Lender Contract?	<input type="checkbox"/> Yes <input type="checkbox"/> No
b.	If no, explain here	
3.a.	Has Lender experienced any data breaches relating to Fannie Mae Mortgage Loan data or related NPI during the period since the last certification?	<input type="checkbox"/> Yes <input type="checkbox"/> No
b.	If yes, explain here	
4.a.	Has Lender performed testing to identify potential for information security breaches and/or privacy breaches?	<input type="checkbox"/> Yes <input type="checkbox"/> No
b.	If yes, describe any testing failures and associated remediation here or if no testing failures, enter N/A.	
c.	If no, please describe rationale or any other mitigants for not performing testing.	

NOTE: Appropriate procedures and controls include written agreements with any vendors, contractors or third parties having access to data and confidential business information.

H. Insurance Information

H. Insurance Information

1.a.	Does Lender maintain fidelity bond or direct surety bond coverage as required by the Lender Contract? (Lender attached must attach a copy of the certificate(s) to its financial year-end submission in DUS DocWay™)	<input type="checkbox"/> Yes <input type="checkbox"/> No
b.	If no, explain here	
2.a.	<u>Does Lender maintain errors and omissions insurance or mortgage impairment coverage as required by the Lender Contract? (Lender must attach a copy of the certificate(s) to its financial year-end submission in DUS DocWay™)</u>	<input type="checkbox"/> Yes <input type="checkbox"/> No

Inserted Cells

b.	If no, explain here	
2.a.	Does Lender maintain errors and omissions insurance or mortgage impairment coverage as required by the Lender Contract? (Lender attached a copy of the certificate(s) to its financial year-end submission in DUS DocWay™)	<input type="checkbox"/> Yes <input type="checkbox"/> No
b.	If no, explain here	
3.a.	Has any Lender Senior Executive, principal officer of any partner in Lender, or partner in Lender been removed from coverage under Lender's fidelity or errors and omissions insurance (other than due to retirement or moving to another company in the ordinary course)?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No N e
b.	If yes, has a direct surety bond been obtained for such officer or partner?	<input type="checkbox"/> Yes <input type="checkbox"/> No N e
4.	Are Lender's insurer(s) required to notify Fannie Mae if coverage is cancelled or modified for any reason?	<input type="checkbox"/> Yes <input type="checkbox"/> No N e
5.	Each insurance policy whether required by the Guide or an agreement between Fannie Mae and Lender with respect to loans serviced by Lender for Fannie Mae, is in effect in the form required by the Guide or such agreement	<input type="checkbox"/> Yes <input type="checkbox"/> No N e
6.	Does Lender maintain either an original or a true copy (certified by an authorized agent of the insurer) for each insurance policy?	<input type="checkbox"/> Yes <input type="checkbox"/> No N e
7.	Has Lender paid all charges that it is obligated to pay, including all insurance premiums, all FHA and other mortgage insurance premiums, and all taxes, ground rents, leasehold payments, assessments, and other charges when due within applicable grace periods?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No N e
8.a.	Do you have a force-place insurance policy that will provide insurance coverage for all Properties, if needed? (Lender must attach a copy of its force-place policy to its financial year-end submission in DUS DocWay™)	<input type="checkbox"/> Yes <input type="checkbox"/> No
b.	Are there any limitations on your force-place insurance coverage?	<input type="checkbox"/> Yes <input type="checkbox"/> No
c.	If yes, enter explanation here	

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I. Office of Foreign Assets Control (OFAC) Compliance

1.a.	Is Lender currently the subject of an OFAC enforcement action, or has Lender been the subject of any such action (or submitted a voluntary disclosure of an OFAC violation) within the last three years? Does Lender have an OFAC compliance program in place?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
2b	Lender complies with OFAC's verification, reporting and record-keeping requirements. If no, enter explanation here	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

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32.a	Does Lender periodically screen <u>screen</u> Borrowers, Key Principals, Guarantors, and Principals; against the OFAC's <u>the OFAC's SDN List, determines and Consolidated Non-SDN List to determine</u> whether applicable parties <u>they</u> are blocked or sanctioned pursuant to <u>by</u> OFAC guidance, and promptly escalate <u>escalate</u> valid matches to Fannie Mae?	<input type="checkbox"/> Yes <input type="checkbox"/> No
b.	<u>If no, enter explanation here</u>	
43.a	Does Lender periodically screen <u>screen</u> Outside Parties, Non-Employees, Correspondents screen <u>screen</u> relevant persons involved in transaction activity, including outside parties, non-employees, correspondents or Persons persons with Control <u>persons with Control</u> of the Correspondent a correspondent <u>a correspondent</u> (or any member of each of their respective Senior Management a correspondent's <u>a correspondent's</u> senior management), and beneficial owners against the OFAC's <u>OFAC's</u> SDN List, determines and Consolidated Non-SDN List to determine <u>determines and Consolidated Non-SDN List to determine</u> whether applicable <u>the</u> parties are a blocked person <u>blocked person</u> pursuant to <u>or</u> sanctioned by <u>by</u> OFAC guidance, and promptly escalate <u>escalate</u> valid matches to Fannie Mae?	<input type="checkbox"/> Yes <input type="checkbox"/> No
b.	<u>If no to any of the above, enter explanation here</u>	

J. Bank Secrecy Act (BSA) Compliance

3.b.	<u>If no, enter explanation here</u>	
4.a.	Has Lender been subject to penalties (civil or criminal) or enforcement actions for compliance failures or violations related to OFAC regulatory requirements since the prior submission of this Form?	<input type="checkbox"/> Yes <input type="checkbox"/> No
b.	<u>If yes, enter explanation here</u>	
5.a.	Does Lender comply with OFAC's verification, reporting and record keeping requirements?	<input type="checkbox"/> Yes <input type="checkbox"/> No
b.	<u>If no, enter explanation here</u>	

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1.	Is Lender required to establish an anti-money laundering (AML) Program under the Bank Secrecy Act (BSA)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
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2.	If Lender answered "Yes" to Question J.1., answer the following additional questions. If Lender answered "No" to question J.1., then skip to Question J.3.	
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2.a.	Has Does Lender had any AML have a program in place to ensure compliance failures within with the past 12 months AML provisions of the BSA?	<input type="checkbox"/> Yes <input type="checkbox"/> No
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b.	If yes no, please explain here	
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c.	Is Has Lender been subject to a current investigation penalties (civil or criminal) or enforcement actions for compliance failures or violations related to anti-money laundering regulatory requirements since the AML provisions prior submission of the BSA this Form?	<input type="checkbox"/> Yes <input type="checkbox"/> No
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d.	If yes, please explain here	
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J. Bank Secrecy Act (BSA) Compliance

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e.	Does Lender file Suspicious Activity Reports (SARs) with FinCEN when appropriate?	<input type="checkbox"/> Yes <input type="checkbox"/> No
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f.	If no, please explain here	
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3.	If Lender answered "No" to Question J.1., answer the following questions.	
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a.	Has Lender has adopted controls similar to those required by the AML provisions of the BSA?	<input type="checkbox"/> Yes <input type="checkbox"/> No
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b.	Has Lender been subject to any regulatory oversight examinations with reported findings related to money laundering, fraud, or terrorist financing?	<input type="checkbox"/> Yes <input type="checkbox"/> No
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c.	Is Lender subject to any current investigations related to money laundering, fraud, or terrorist financing allegations?	<input type="checkbox"/> Yes <input type="checkbox"/> No
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4.	Does any Outside Party, Non-Employee, Correspondent or Persons with Control of the Correspondent (or any member of each of their respective senior management) exhibit "red-flags" under the Lender's AML Program?	<input type="checkbox"/> Yes <input type="checkbox"/> No
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5.	Lender notifies Fannie Mae of any actual or potential suspicious activity	<input type="checkbox"/> Yes <input type="checkbox"/> No
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6.	Is Lender aware of or has Lender been subject to a review, investigation or sanction (criminal or civil) related to AML compliance failure(s)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
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Enter any additional comments here

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K. FHFA Suspended Counterparty Program List

	If Lender answered "No" to Question J.1., answer the following questions.	
13.a	Does Lender check Borrowers, Key Principals, Guarantors, Principals, applicable beneficial owners and all parties involved in the origination process against the Federal Housing Finance Agency's (FHFA) Suspended Counterparty Program list (SCP List)? Has Lender adopted controls similar to those required by the AML provisions of the BSA?	<input type="checkbox"/> Yes <input type="checkbox"/> No
b.	If no, please explain here	
24	Does any Outside Party Non-Employee, Correspondent or Persons with Control of the Correspondent (or any member of each of their respective senior management) appear on FHFA's SCP List? Does Lender notify Fannie Mae of any actual or potential suspicious activity?	<input type="checkbox"/> Yes <input type="checkbox"/> No

L. Legal Compliance/Background Checks

K. FHFA Suspended Counterparty Program List

1.	Lender has policies and procedures, including regular training for employees and contractors to facilitate compliance with: Does Lender check Borrowers, Key Principals, Guarantors, Principals, applicable beneficial owners and all parties involved in the origination process against the Federal Housing Finance Agency's (FHFA) Suspended Counterparty Program list (SCP List)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
a.	Fair Housing/Fair Lending Laws	<input type="checkbox"/> Yes <input type="checkbox"/> No
b.	Home Mortgage Disclosure Act (HMDA)	<input type="checkbox"/> Yes <input type="checkbox"/> No
2.	Does Lender have a written policy requiring Lender to perform background checks (or obtain security clearances) for all employees with access to funds at the time of hiring, and periodically thereafter? Does any Outside Party Non-Employee, Correspondent or Persons with Control of the Correspondent (or any member of each of their respective senior management) appear on FHFA's SCP List?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Enter any additional comments here	

L. Legal Compliance/Background Checks

1.	Does Lender have policies and procedures, including regular training for employees and contractors to facilitate compliance with:	
a.	Fair Housing/Fair Lending Laws?	<input type="checkbox"/> Yes <input type="checkbox"/> No

b.	Home Mortgage Disclosure Act (HMDA)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
2.a.	Does Lender have a written policy requiring Lender to perform background checks (or obtain security clearances) for all employees with access to funds at the time of hiring, and periodically thereafter?	<input type="checkbox"/> Yes <input type="checkbox"/> No
b.	Enter any additional comments here	
3.a.	If Lender entered into a contract for services or goods to be provided to Fannie Mae, was a provision included that the other party commit to practice the principles of equal employment opportunity and non-discrimination in all business activities?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
b.	If no, please explain here	

M.Litigation and Legal Matters

	Item	Description	Status
1.	If any of the following are applicable, please describe the matter, the status and opinion as to probable ultimate liability and adequacy of insurance coverage- if none of the items are applicable, indicate "N/A" under Description		
a.	Significant claims and lawsuits in process, settled, or in which an adverse judgment was obtained <u>against you</u> by a third party		
b.	Threatened or pending litigation		
c.	Adverse regulatory findings or corrective action (including any OFAC enforcement action or voluntary disclosure of an OFAC violation) <u>in the</u> past five years		

	Item	Description	Status
d.	Legal or regulatory matters resolved within the past three years that adversely impact Lender's ability to perform its contractual obligations to, or continue doing business with, Fannie Mae		
e.	Additional taxes assessed or proposed		
f.	Other contingent liabilities not shown in the financial statement		
2.	Identify any litigation or regulatory inquiry that involves Fannie Mae or a Fannie Mae mortgage loan <u>(other than matters in which Fannie Mae is actively engaged)</u> .	<input type="checkbox"/> Yes, Described Here <input type="checkbox"/> None	
3.	Has Lender or any Lender Senior Executive, director, partner, or owner of a 5% or more interest <u>in Lender</u> ever been:		

a.	Convicted of a crime or named in a pending criminal proceeding (excluding traffic violations and other minor offenses)?	<input type="checkbox"/> Yes, Described Here <input type="checkbox"/> No	
b.	Subject to any order, judgment or decree enjoining the engagement in any activities in connection with any type of business transaction (including the purchase or sale of a security) or acting as (or as an associated or affiliated person of) an investment adviser, underwriter, broker, dealer, financial institution, or any other business?	<input type="checkbox"/> Yes, Described Here <input type="checkbox"/> No	
c.	Suspended, terminated, debarred, or denied approval by HUD, FHA, Ginnie Mac, VA, RHS or any mortgage insurance lender, warehouse lender, secondary market investor (including Fannie Mae or Freddie Mac), conduit, or correspondent during the fiscal year covered by this Certification or during any of the two prior fiscal years?	<input type="checkbox"/> Yes, Described Here <input type="checkbox"/> No	

	Item	Description	Status
b.	<u>Subject to any order, judgment or decree enjoining the engagement in any activities in connection with any type of business transaction (including the purchase or sale of a security) or acting as (or as an associated or affiliated person of) an investment adviser, underwriter, broker, dealer, financial institution, or any other business?</u>	<input type="checkbox"/> Yes, Described Here <input type="checkbox"/> No	
c.	<u>Suspended, terminated, debarred, or denied approval by HUD, FHA, Ginnie Mae, VA, RHS or any mortgage insurance lender, warehouse lender, secondary market investor (including Fannie Mae or Freddie Mac), conduit, or correspondent during the fiscal year covered by this Certification or during any of the two prior fiscal years?</u>	<input type="checkbox"/> Yes, Described Here <input type="checkbox"/> No	
d.	Made insolvent, made a general assignment for the benefit of creditors, declared bankruptcy, suffered or permitted the appointment of a receiver for its business or assets, liquidated, or denied fidelity insurance coverage or mortgagee's errors and omissions insurance coverage?	<input type="checkbox"/> Yes, Described Here <input type="checkbox"/> No	
4.	Are there any actions, claims, inquires, investigations, suits, or proceedings pending, at law or in equity or before or by any government agency or, to the knowledge of Lender, threatened against or affecting Lender, any Lender Senior Executive, or any of Lender's directors, partners or owners of 5% or more interest that reasonably might be expected to result in any adverse change in the business, operations, assets or condition of Lender including, but not limited to, any liquidation, dissolution, receivership, insolvency, bankruptcy, reorganization, or other similar proceedings?	<input type="checkbox"/> Yes, Described Here <input type="checkbox"/> No	
	Add any additional information		

N. Lender Contract Compliance, Lender Contract Warranties and Conflict Mortgage Loans

1.	Does Lender comply with the requirements of the requirements of the <u>Lender Contract</u> , including the following:		
a.	The Mortgage Selling and Servicing Agreement?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
b.	Program Rules?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
c.	All applicable Fannie Mae Guides?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
d.	All applicable Guide Updates, Supplements, Lender Memos, and Lender Letters?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
e.	Any other agreements between Lender Contract and Fannie Mae?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
2.a.	All representations and warranties contained in the Lender Contract continue to be true and accurate in all respects.	<input type="checkbox"/> Yes <input type="checkbox"/> No	
b.	If No to any of the 1-2 above, enter explanation here		
3.	Does performance by Lender of its obligations under the Lender Contract:		
a.	Violate any applicable law or regulation or any court decree applicable to or binding upon Lender?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
b.	Result in a breach of, or constitute a default under, any material agreement or other instrument to which Lender is a party or by which its assets or operations are bound?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
4.	Have there been any changes (other than changes that were previously disclosed to and, if required, approved by, Fannie Mae) affecting or involving Lender that would require Fannie Mae approval under the terms of the Lender Contract?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
5.	Lender has does not have a written policy to prevent and report conflicts of interest (e.g., Conflict Mortgage Loans) in compliance with the Lender Contract.	<input type="checkbox"/> Yes <input type="checkbox"/> No	
6.	Is Lender a party to other contractual arrangements that pose a significant or material conflict with the Lender Contract?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
	If Yes to any of the 3-6 above, enter explanation here		
7.	Lender affirms the covenants in the Lender Contract, including the covenants specific to depository institutions, if applicable	<input type="checkbox"/> Affirmed <input type="checkbox"/> N/A	

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O. Servicing Compliance and Custodians

1.	Has Lender complied with all laws, regulations and contracts, including but not limited to laws, regulations and contracts that require payment of interest regarding:	
a.	Mortgagors' escrow deposit accounts?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
b.	Collateral accounts?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
2.	Lender is in compliance with all Internal Revenue Service requirements regarding the reporting of information on real estate transactions?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
3.	All ARM loans and other loan types requiring interest changes have been adjusted or changed as required by the applicable Loan Documents?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
4.	The depositories used by Lender either meet Fannie Mae's specific eligibility criteria or Lender has received all necessary approvals from Fannie Mae?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
5.	Lender is in compliance with the designation of Authorized Representative requirements in the Reserve Agreement? (Lender attached <u>must attach</u> a copy of the certificate to its financial year-end submission in DUS DocWay™)	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
Enter any additional comments here		

P. Subservicers

1.a.	Does Lender use any subservicers to service Fannie Mae loans?	<input type="checkbox"/> Yes <input type="checkbox"/> No
b.	If Yes, provide the information requested below	

Subservicer Name	Number of Loans Subserviced	UPB of Loans Subserviced	Subservicer Contact/Email	Fannie Mae Approval Required? (Yes/No)	If yes, Approximate Approval Date

2.	All agreements with subservicers comply with the requirements of the Lender Contract or Lender has approval from Fannie Mae (attach a copy of such approval)	<input type="checkbox"/> Yes <input type="checkbox"/> No
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Q. Pledge of Servicing Income/MSRs

1.a	Has any portion of the servicing income from Lender's Fannie Mae portfolio been pledged to a creditor?	<input type="checkbox"/> Yes <input type="checkbox"/> No
b.	If Yes, please explain	

Creditor Name	Creditor Address	Amount of Servicing Income Pledged

2.a.	Lender obtained Fannie Mae approval or <u>submitted</u> Form 4202 was submitted prior to any pledging of servicing income	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
b.	If No, please provide brief description	
3.	Has any portion of Lender's Fannie Mae portfolio or MSRs been pledged (other than pledging provided with respect to a warehouse arrangement approved by Fannie Mae, or otherwise reported to Fannie Mae via an unmodified or approved Form 4202)?	<input type="checkbox"/> Yes <input type="checkbox"/> No

R. Lender Information (Voluntarily Requested)

Minority, Women & Disabled-Owned Business

Minority-Owned Business:

Definition of minority-owned business (as defined by the ~~Housing Economic Recovery Act of 2008, "HERA"~~ Minority Women Inclusion Rule (MWI Rule) means a business, and includes, but is not limited to, financial institutions, firms engaged in mortgage banking, investment banking, financial services, and asset management, investment consultants or advisors, underwriters, accountants, brokers, broker-dealers, and providers of legal services. The following must be met:

- More than fifty percent (50%) of the ownership or control of which is held directly or indirectly, by one or more minority individuals; and
- More than fifty percent (50%) of the net profit or loss of which accrues to one or more minority individuals.

Women-Owned Business:

Definition of women-owned business (as defined by ~~HERA~~ the MWI Rule) includes, but is not limited to, financial institutions, firms engaged in mortgage banking firms, investment banking firms, ~~investment consultants or advisors~~, financial services entities, and asset management entities, investment consultants or advisors, underwriters, accountants, brokers, broker-dealers, and providers of legal services. It means a business in which:

- ~~One or more women hold more~~ More than fifty percent (50%) of the ownership or control, of which is held, directly or indirectly, by one or more women;
- More than fifty percent (50%) of the net profit or loss of which accrues to one or more women.

Disabled-Owned Business:

Definition of disabled-owned business (as defined by ~~HERA~~ MWI Rule) includes, but is not limited to, financial institutions, firms engaged in mortgage banking firms, investment banking firms, financial services, asset management, investment consultants or advisors, financial services entities, asset management entities, underwriters, accountants accountants, brokers, broker-dealers, and providers of legal services. It means a business is qualified as a, or a business in which:

- Qualified as a Service-Disabled Veteran-Owned Small Business Concern as defined in 13 CFR 125.8 through 125.13; or
- More than fifty percent (50%) of the ownership or control of which is held, directly or indirectly, by one or more persons with a disability; and
- More than fifty percent (50%) of the net profit or loss of which accrues to one or more persons with a disability.

Select all that apply based on the definitions above:

1.	Black (or African) American-Owned	<input type="checkbox"/> Yes <input type="checkbox"/> No
2.	Native American (or American Indian) -Owned	<input type="checkbox"/> Yes <input type="checkbox"/> No
3.	Hispanic (or Latino) -American-Owned	<input type="checkbox"/> Yes <input type="checkbox"/> No
4.	Asian <u>Pacific</u> American-Owned	<input type="checkbox"/> Yes <input type="checkbox"/> No
5.	<u>Subcontinent Asian</u> American-Owned	<input type="checkbox"/> <u>Yes</u> <input type="checkbox"/> <u>No</u>
56.	Women-Owned	<input type="checkbox"/> Yes <input type="checkbox"/> No
67.	Disabled-Owned	<input type="checkbox"/> Yes <input type="checkbox"/> No
78.	Not Applicable	<input type="checkbox"/> Yes

Statement of Certification

The information provided in this Certification supersedes any information provided previously by Lender to Fannie Mae. Lender hereby represents and warrants that:

- (1) all information contained in this Multifamily Lender Certification (Form 4637) is complete and accurate in all material respects;
- (2) Fannie Mae will be notified of any material change in the information provided in this Certification during the time after submission of this Certification and prior to submission of the next Certification; and
- (3) except as disclosed in this Certification and its attachments, there have been no changes to any of the information provided in this Certification since Lender's most recent Certification submission. The undersigned entity understands that Fannie Mae will be relying upon the information contained in this Certification.

The individual submitting this form on behalf of Lender is identified below and represents that such person is duly authorized to sign and submit this Certification on behalf of Lender.

Agreed and Certified

Lender Name

Date

Executed on behalf of Lender By

Title

Preparation Information

Preparer Name

Title

Phone Number

E-Mail Address

Submission

Complete all applicable sections, save the form, and send the completed form via DUS DocWay™. Please send any questions regarding this form to lender_risk_management@fanniemae.com.