

A. Lender Profile Information

1.	Lender Legal Name	
2.	Fiscal Year End	
3.	Federal Tax ID	
4.	Type of Institution	
5.	Other Names Lender Does Business Under	

5. Lender Addresses

i. Home Office / Headquarters	
Address	
City	
State	
Zip Code	

Most Recent Fiscal Year End _____

The certifications that follow relate to the period beginning with the first day of the fiscal year specified above and ending with the date on which Lender executes this Certification. Capitalized terms used but not defined in this Certification have the meanings given to them in the Lender Contract (as defined in the Fannie Mae Multifamily Selling and Servicing Guide (the "Guide").

Lender certifies to Fannie Mae as follows:
A. General Information

1. The full legal name of Lender is stated above. _____ 2. Provide all other names under which Lender does business, if any.

☐ Yes ☐ No

3. Lender's Federal Tax ID No.

4. Lender Addresses

Home Office /
Headquarters

Mailing Address and recipient(s) for Legal Notice

☐ ☐ ☐
☐ ☐ ☐

ii. Mailing Address for Legal Notices

Address	
City	
State	
Zip Code	

iii. Servicing Office

Address	
City	
State	
Zip Code	

iv. Asset Management Office

Address	
City	
State	
Zip Code	

B. Licensing / Organization / Authority

Street Address

Street Address

City

State

Zip

City

State

Zip

Servicing Office (if different)

Attention

Asset Management Office (if different)

Street Address

Street Address

City

State

Zip

City

State

Zip

5. Lender Institution Type

Specify Other

1.	State / Jurisdiction of Organization	
2.	Lender is duly organized and validly exists	Yes No
3.	To the extent required by applicable law or regulation, Lender is:	

i.	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	Yes <input type="checkbox"/> No <input type="checkbox"/> N/A <input type="checkbox"/>
ii.	Properly licensed (or otherwise authorized) to undertake all necessary lending activities in each jurisdiction where such license or qualification is required	Yes <input type="checkbox"/> No <input type="checkbox"/> N/A <input type="checkbox"/>
4.	Lender is in compliance with all applicable federal, state and local laws and regulations	Yes <input type="checkbox"/> No <input type="checkbox"/>
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)	Yes <input type="checkbox"/> No <input type="checkbox"/>

☐ ☐

C. Changes Requiring Consent

~~6. Has Lender~~ is duly organized and validly exists:

☐ Yes ☐ No

~~Lender State/Jurisdiction of Organization~~ _____

☐ ☐

~~To the extent required by applicable law or regulation, Lender is 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.~~

☐ Yes ☐ No ☐ N/A

☐ ☐

~~To the extent required by applicable law or regulation, Lender is properly licensed (or otherwise authorized) to undertake all necessary lending activities in each jurisdiction where such license or qualification is required.~~

☐ Yes ☐ No ☐ N/A

☐ ☐

~~Lender is in compliance with all applicable federal, state, and local laws and regulations.~~

☐ Yes ☐ No

☐ ☐
☐ ☐



Fannie Mae

7. Is Lender or ~~had~~ any Lender Affiliate a licensed securities broker / dealer? Yes ~~No~~

☐☐



If yes, Fannie Mae and address of licensed broker/dealer(s) here or in an attachment: the following occur during the period since the last certification?

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

D. Affiliates, Guarantees, Brokers and Off-Shoring

1.	Is Lender or any Lender Affiliate a licensed securities broker/dealer?	<input type="checkbox"/> Yes <input type="checkbox"/> No
i.	If yes, add name/address of broker/dealer here	
2.	Does any Lender Affiliate guarantee Lender's obligations to Fannie Mae?	<input type="checkbox"/> Yes <input type="checkbox"/> No
i.	If yes, enter the name of the Lender Affiliate here	
3.	Does Lender maintain an office or employ staff (including contractors) outside of the United States?	<input type="checkbox"/> Yes <input type="checkbox"/> No
i.	If yes, provide the locations and describe the Fannie Mae related activities performed at the location and the approximate date when the activities began	
4.	Is Lender or any Affiliate of Lender 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 below	<input type="checkbox"/> Yes <input type="checkbox"/> No
	List the loan number(s), and names of the borrower, Key Principal or Guarantor	

E. Non-Multifamily Lending/Business Activities

8. Provide the full legal name of any Lender Affiliate that guarantees Lender's obligations to Fannie Mae:

Broker Name

Street
Address

9. Does Lender maintain any office or employ any staff (including contractors) outside the United States?

City _____ State _____ Zip _____

☐ Yes ☐ No



If yes, provide a list of off-shore locations and describe activities performed there for Fannie Mae, if any or indicate attachment.

Identify

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

Commercial (non-multifamily) Lending

Bridge Lending

☐ Yes ☐ No

☐ Yes ☐ No

If yes, describe or indicate attachment.

If yes, describe or indicate attachment.

Mezzanine Financing

Construction Financing

☐ Yes ☐ No

☐ Yes ☐ No

If yes, describe or indicate attachment.

If yes, describe or indicate attachment.

Subservicing (for third parties)

Asset Management (for third parties)

☐ Yes ☐ No

☐ Yes ☐ No

If yes, describe or indicate attachment.

If yes, describe or indicate attachment.

Technology Services (for third parties)

Other

☐ Yes ☐ No

☐ Yes ☐ No

If yes, describe or indicate attachment.

If yes, describe or indicate attachment.

10. Lender maintains sufficient procedures and controls to ensure that all Fannie Mae Mortgage Loan data and other non-public information (NPI) is kept confidential and protected against unauthorized access, disclosure, or use, including without limitation any information from vendors and contractors.

☐ Yes ☐ No

Lender reports NPI compliance failures to Fannie Mae as required by the Lender Contract.

☐ Yes ☐ No

Did Lender experience one or more data breaches relating to Fannie Mae Mortgage Loan data or related non-public information during the past fiscal year?

☐ Yes ☐ No

If yes, describe any breach(es) or indicate attachment.

Has Lender performed testing to identify potential for information security breaches and/or privacy breaches?

☐ Yes ☐ No

If yes, describe any testing failures and associated remediation or indicate attachment.

11. There have been no basic or major changes in Lender's name, organization, status, ownership, business activities or financial position, including but not limited to: resignation of any senior management personnel; sale or transfer of a majority interest; commencement or termination of oversight by any regulatory agency (such as the Securities and Exchange Commission); starting a new line of business; merger, consolidation, reorganization; change in corporate name; change in Lender's charter, articles of incorporation, partnership agreement or other organizational document or other change in legal structure.

☐ Yes ☐ No

If any such changes have occurred, Fannie Mae has been so notified, and any necessary Fannie Mae approvals have been obtained.

☐ Yes ☐ No

If yes, describe the changes or indicate attachment.

Provide information about the Lender's current ownership/structure, including name, ownership percentage, and city/state or country where any new owner(s) reside or are organized, if applicable or indicate attachment.

B. Insurance Information

1. Fidelity and Errors and Omissions Insurance:

Lender maintains all forms and coverage amounts of current fidelity and errors and omissions insurance coverage required by Fannie Mae. Attach a copy of the certificate for each relevant policy.

☐ Yes ☐ No ☐ Attached

If no, please explain:

No Lender Senior Executive, principal officer of any partner in Lender, or partner in Lender, has been removed from coverage under Lender's fidelity or errors and omissions insurance.

☐ Yes ☐ No

If no to question above, has a direct surety bond been obtained for such officer or partner?

☐ Yes ☐ No

Have arrangements been made for the insurer(s) to notify Fannie Mae if the required coverage is cancelled or modified for any reason?

☐ Yes ☐ No

Does Lender maintain a mortgage impairment or similar blanket policy?

☐ Yes ☐ No If yes, attach a copy of the certificate for each relevant policy. ☐ Attached

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2. Each insurance policy required by the Guide, or pursuant to an agreement between Fannie Mae and the Lender with respect to loans serviced by Lender on behalf of Fannie Mae, is in effect in the form required by the Guide or such agreement.

☐ Yes ☐ No

Lender has in its possession either an original or a true copy (certified by an authorized agent of insurer) of each such insurance policy.

☐ Yes ☐ No

Lender has paid all charges that it is obligated to pay, including all insurance premiums (such as hazard, flood and other property and liability insurance premiums), all FHA and other mortgage insurance premiums, and all taxes, ground rents, leasehold payments, assessments, and other charges when due or within applicable grace periods.

☐ Yes ☐ No

C. Real Estate, Mortgage, and Other Regulatory Compliance

1. The performance by the Lender of its obligations under the Lender Contract during the period covered by this Certification, as well as for the forthcoming year, have been duly authorized by all necessary corporate or partnership, as applicable, action on the part of the Lender (and, if applicable, any person with an ownership interest in the Lender whose action is required).

☐ Yes ☐ No

2. (Select One)

A. Lender is a federally insured institution or is an affiliate or subsidiary of a federally insured institution.

B. Lender is not a federally insured institution nor an affiliate or subsidiary of a federally insured institution.

☐ A. ☐ B.

If Lender checked A above, confirm the following:

The sale to, and servicing for, Fannie Mae of the Mortgage Loan or participation interests in Mortgage Loans to be delivered to Fannie Mae during the certification period described above were:

- Specifically approved by the board of directors if Lender is a corporation; by the general partners if the lender is a partnership; or by other management authority if Lender is other than a corporation or a partnership (as to the applicable authority, the "Management Authority") and such approval is reflected in the written record of meetings of such Management Authority, or
- Approved by an individual who was duly authorized by the applicable Management Authority and/or Lender's organizational documents to enter into mortgage-selling and servicing transactions with Fannie Mae and such authorization is reflected in the written record of meetings of the applicable Management Authority.
- The Lender Contract constitutes a "written agreement" governing Lender's sale to, and servicing for, Fannie Mae of the Mortgage Loans or participation interests in Mortgage Loans involved in such transactions.
- Lender or any successor shall continuously maintain all components of such "written agreement" as an official record. If there is any magnetic format or electronic media version or a physical, printed version, each shall constitute a part of the "written agreement."



Fannie Mae



Confirmed

Provide Lender's "designated state of location" as specified in Lender's federal charter filing, if any: _____

3. Lender is in compliance with all Internal Revenue Service requirements regarding the reporting of information on real estate

☐ Yes ☐ No

4. Lender is in compliance with all laws, regulations, and contracts regarding mortgagors' escrow deposit accounts and collateral accounts, including but not limited to laws, regulations, and contracts requiring payment of interest on such accounts.

☐ Yes ☐ No

All ARM loans and other loan types requiring interest changes have been adjusted or changed as required by the applicable Loan Documents.

☐ Yes ☐ No ☐ N/A (Lender does not service any such loans for Fannie Mae.)

5. Lender complies with the verification, reporting and record keeping requirements of the Office of Foreign Assets Control (OFAC).

☐ Yes ☐ No

Lender periodically screens Borrowers, Key Principals, Guarantors, Principals, and beneficial owners against the OFAC List, determines whether applicable parties are a blocked person pursuant to OFAC guidance, and promptly escalates valid matches to Fannie Mae.

☐ Yes ☐ No

Lender periodically screens Outside Parties, Non-Employees, Correspondents or Persons with Control of the Correspondent (or any member of each of their respective Senior Management), and beneficial owners against the OFAC List, determines whether applicable parties are a blocked person pursuant to OFAC guidance, and promptly escalates valid matches to Fannie Mae.

☐ Yes ☐ No

Lender is not aware of and has not been subject to a review, investigation or sanction (criminal or civil) related to OFAC compliance failure(s):

☐ Yes ☐ No — If no, attach description: ☐ Attached

6a. Lender is required to establish an AML Program under the Bank Secrecy Act (BSA).

☐ Yes ☐ No

6b. If the Lender is not subject to the BSA, then Lender has adopted controls similar to those required by the AML provisions of the BSA.

☐ Yes ☐ No ☐ N/A

If a BSA covered institution, Lender files Suspicious Activity Reports (SARs) with FinCEN (when appropriate):

☐ Yes ☐ No ☐ N/A

No Outside Party, Non-Employee, Correspondent or Persons with Control of the Correspondent (or any member of each of their respective senior management) exhibits "red flags" under the Lender AML Program.

☐ Yes ☐ No

Lender notifies Fannie Mae of any actual or potential suspicious activity.

☐ Yes ☐ No

Lender is not aware of and has not been subject to a review, investigation or sanction (criminal or civil) related to AML compliance failure(s):

☐ Yes ☐ No — If no, attach description: ☐ s



3. Lender is in compliance with all Internal Revenue Service requirements regarding the reporting of information on real estate

☒ Yes ☐ No
~~Lender checks Borrowers, Key Principals, Guarantors, Principals, applicable beneficial owners and all parties involved in the loan origination process against the Federal Housing Finance Agency's (FHFA) Suspended Counterparty Program list (SCP List).~~

☐ Yes ☐ No

No Outside Party, Non-Employee, Correspondent or Persons with Control of the Correspondent (or any member of each of their management) appears on FHFA's SCP List.

☐ Yes ☐ No

8. Lender complies with all applicable Fair Lending/Fair Housing Laws.

☐ Yes ☐ No

9. Lender complies with all applicable provisions of the Home Mortgage Disclosure Act (HMDA).

☐ Yes ☐ No

10. Lender has 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.

☐ Yes ☐ No

D. Fannie Mae Lender Contract and Guide Compliance

1. The document custodians and custodial depositories used by Lender either meet Fannie Mae's specific eligibility criteria or Lender has received all necessary approvals from Fannie Mae.

☐ Yes ☐ No

2. Lender complies with all requirements of the Lender Contract (including eligibility requirements).

☐ Yes ☐ No

All representations and warranties contained in the Lender Contract continue to be true and accurate in all respects.

☐ Yes ☐ No

The performance by Lender of its obligations under the Lender Contract does not and will not violate any applicable law or regulation or any court decree applicable to or binding upon Lender and such performance will not 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.

☐ Yes ☐ No

There have been no 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.

☐ Yes ☐ No

Lender has a written policy to prevent and report conflicts of interest (e.g., Conflict Mortgage Loans) in compliance with the Lender Contract.

☐ Yes ☐ No

Lender is not a party to other contractual arrangements that pose a significant or material conflict with the Lender Contract, nor do any such arrangements violate Lender's conflict of interest policy as it pertains to current Fannie Mae personnel.

☐ Yes ☐ No

3. Is Lender or any Affiliate of Lender a Borrower, Key Principal, or Guarantor of any loan owned, or credit enhanced by Fannie Mae?

☐ Yes ☐ No

No Outside Party, Non-Employee, Correspondent or Persons with Control of the Correspondent (or any member of each of their

If yes, provide name of the loan number(s), each borrower, and each mortgaged property for each Fannie Mae loan or indicate attachment.

4. List Chief Underwriter(s) (include product specialty, if any)

Name	Type	Name	Description
i. Title	Commercial	Title	
ii. Specialty	Bridge Lending	Specialty	
iii. Name	Mezzanine Financing	Name	
iv. Title	Construction Financing	Title	
v. Specialty	Subservicing (for third parties)	Specialty	
vi.	Asset Management (for third parties)		
vii.	Technology Services (for third parties)		
viii.	Other		

F. Chief Underwriters

E. Litigation and Enforcement Information

1. List any:

- Significant claims and lawsuits in process, settled, or in which an adverse judgment was obtained by a third party;
- Threatened or pending litigation;
- Adverse regulatory findings or corrective action (including any OFAC enforcement action or voluntary disclosure of an OFAC violation within the past five years);
- 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;

1. Instances Chief Underwriter(s) include product specialty, if Lender is subject to the BSA, where there are AML compliance failures within the past 12 months and if there is any current investigation related to the anti-money laundering provisions of the BSA; applicable

- Instances, if Lender is not subject to the BSA, where there are any regulatory oversight examinations with reported findings related to money laundering, fraud, or terrorist financing; and any current investigation related to money laundering, fraud, or terrorist financing allegations;
- Additional taxes assessed or proposed; and
- Other contingent liabilities not shown in the financial statement.



Fannie Mae

Describe present status and your opinion as to probable ultimate liability and adequacy of insurance coverage or indicate attachment.

2. Identify specifically any litigation or regulatory inquiry that involves Fannie Mae or a Fannie Mae Mortgage Loan. If any, attach list.

☐ Attached ☐ None

3. Has Lender or any Lender Senior Executive, director, partner, or owner of a 5 percent or more interest ever been:

Convicted of a crime or named in a pending criminal proceeding (excluding traffic violations and other minor offenses)? If yes, attach description:

☐ Yes ☐ No ☐ Attached

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? If yes, attach description:

☐ Yes ☐ No ☐ Attached

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? If yes, attach description:

☐ Yes ☐ No ☐ Attached

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? If yes, attach description:

☐ Yes ☐ No ☐ Attached

4. There are no actions, claims, inquiries, 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 percent 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. If no, attach description:

☐ Yes ☐ No ☐ Attached

F. Servicing Information

1. Does Lender use any subservicers to service Fannie Mae Mortgage Loans?

☐ Yes ☐ No

If Yes, for each subservicer, provide the total number of Mortgage Loans and the unpaid principal balance (UPB) being subserviced and date and source of Fannie Mae approval. (Attach additional sheets if more than one subservicer): ☐ Attached

Subservicer Name	Number of Fannie Mae Loans	Service(s) Provided	Fannie Mae UPB	Date of Fannie Mae Approval	Source of Fannie Mae Approval

Number of Fannie Mae Loans _____ Service(s) Provided _____

Fannie Mae UPB _____ Date of Fannie Mae Approval _____ Source of Fannie Mae Approval _____

If Yes, list the name and telephone number of a contact person at each subservicer and provide the subservicer's Fannie Mae Servicer number. (Attach additional sheets if more than one subservicer): ☐ Attached



Subservicer Name _____ Contact Phone Number _____

Subservicer Contact _____ Fannie Mae Lender Number _____

If Yes, Lender certifies all agreements with subservicers comply with the requirements of the Lender Contract. If No, Lender has approval from Fannie Mae (and attach a copy of each agreement):

☐ Yes ☐ No ☒ Attached

2. Has any portion of the servicing income from Lender's Fannie Mae portfolio been pledged to a creditor?

☐ Yes ☐ No

If yes, list the name and address of secured creditors to whom any portion of the servicing income from your Fannie Mae portfolio has been pledged, and the amount of servicing income pledged (attach additional pages, if necessary):

☐ Attached

Credit or Name 1	Title	Specialty		Creditor Name 2	
Street Address				Street Address	
City	State	Zip		City	State
Servicing Income Pledged				Servicing Income Pledged	
Creditor Name 3				Creditor Name 4	
Street Address				Street Address	
City	State	Zip		City	State
Servicing Income Pledged				Servicing Income Pledged	

G. Security Procedures and Controls

1.	Does Lender maintain appropriate security procedures and controls to:	
i.	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
ii.	Prevent unauthorized access, disclosure or use of such data and information, including by vendors and contractors?	<input type="checkbox"/> Yes <input type="checkbox"/> No
2.	Does Lender report NPI compliance failures to Fannie Mae as required by the Lender Contract?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	If no, explain here	
3.	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
	If yes, explain here	
4.	Has Lender performed testing to identify potential for information security breaches and/or privacy breaches?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	If yes, describe any testing failures and associated remediation here	

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

1.	<u>Does Lender maintain fidelity and errors and omissions insurance coverage as required by the Lender Contract. (Lender attached a copy of the certificate(s) to its financial year-end submission in DocWay)</u>	<input type="checkbox"/> Yes <input type="checkbox"/> No
	<u>If no, explain here</u>	
2.	<u>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)?</u>	<input type="checkbox"/> Yes <input type="checkbox"/> No
i.	<u>If yes, has a direct surety bond been obtained for such officer or partner?</u>	<input type="checkbox"/> Yes <input type="checkbox"/> No
3.	<u>Are Lender's insurer(s) required to notify Fannie Mae if coverage is cancelled or modified for any reason?</u>	<input type="checkbox"/> Yes <input type="checkbox"/> No
4.	<u>Does Lender maintain a mortgage impairment or similar blanket policy (Lender attached a copy to its year-end submission in DocWay)?</u>	<input type="checkbox"/> Yes <input type="checkbox"/> No
5.	<u>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.</u>	<input type="checkbox"/> Yes <input type="checkbox"/> No
6.	<u>Does Lender maintain either an original or a true copy (certified by an authorized agent of the insurer) for each insurance policy?</u>	<input type="checkbox"/> Yes <input type="checkbox"/> No
7.	<u>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?</u>	<input type="checkbox"/> Yes <input type="checkbox"/> No

I. Office of Foreign Assets Control (OFAC) Compliance

1.	<u>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?</u>	<input type="checkbox"/> Yes <input type="checkbox"/> No
2.	<u>Lender complies with OFAC's verification, reporting and record keeping requirements.</u>	<input type="checkbox"/> Yes <input type="checkbox"/> No
3.	<u>Lender periodically screens Borrowers, Key Principals, Guarantors, Principals, against the OFAC List, determines whether applicable parties are blocked or sanctioned pursuant to OFAC guidance, and promptly escalates valid matches to Fannie Mae.</u>	<input type="checkbox"/> Yes <input type="checkbox"/> No
4.	<u>Lender periodically screens Outside Parties, Non-Employees, Correspondents or Persons with Control of the Correspondent (or any member of each of their respective Senior Management), and beneficial owners against the OFAC List, determines whether applicable parties are a blocked person pursuant to OFAC guidance, and promptly escalates valid matches to Fannie Mae.</u>	<input type="checkbox"/> Yes <input type="checkbox"/> No
	<u>If no to any of the above, enter explanation here</u>	

J. Bank Secrecy Act (BSA) Compliance

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
2.	If yes to J1	
i.	Has Lender had any AML compliance failures within the past 12 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	If yes, please explain here	
ii.	Is Lender subject to a current investigation related to the AML provisions of the BSA?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	If yes, please explain here	
iii.	Lender files Suspicious Activity Reports (SARs) with FinCEN (when appropriate).	<input type="checkbox"/> Yes <input type="checkbox"/> No
	If no, please explain here	
3.	If no to J1	
i.	Lender has adopted controls similar to those required by the AML provisions of the BSA.	<input type="checkbox"/> Yes <input type="checkbox"/> No
ii.	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
iii.	Is Lender subject to any current investigations related to money laundering, fraud, or terrorist financing allegations?	<input type="checkbox"/> Yes <input type="checkbox"/> No
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 AML Program?	<input type="checkbox"/> Yes <input type="checkbox"/> No
5.	Lender notifies Fannie Mae of any actual or potential suspicious activity.	<input type="checkbox"/> Yes <input type="checkbox"/> No
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
	Enter any additional comments here	

K. FHFA Suspended Counterparty Program List

1.	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
2.	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

L. Legal Compliance/Background Checks

1.	Lender has policies and procedures, including regular training for employees and contractors to facilitate compliance with:	
i.	Fair Housing/Fair Lending Laws	<input type="checkbox"/> Yes <input type="checkbox"/> No
ii.	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?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Enter any comments 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		
i.	Significant claims and lawsuits in process, settled, or in which an adverse judgment was obtained by a third party		
ii.	Threatened or pending litigation		
iii.	Adverse regulatory findings or corrective action (including any OFAC enforcement action or voluntary disclosure of an OFAC violation) the past five years		

	Item	Description	Status
iv.	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		
v.	Additional taxes assessed or proposed		
vi.	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	<input type="checkbox"/> Described Here <input type="checkbox"/> None	
3.	Has Lender or any Lender Senior Executive, director, partner, or owner of a 5% or more interest ever been:		
i.	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	
ii.	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	
iii.	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?	<input type="checkbox"/> Yes, Described Here <input type="checkbox"/> No	

	Item	Description	Status
iv.	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 Mortgages

1.	Does Lender comply with the following requirements:	
i.	<u>The Mortgage Selling and Servicing Agreement</u>	<input type="checkbox"/> Yes <input type="checkbox"/> No
ii.	<u>The Program Rules</u>	<input type="checkbox"/> Yes <input type="checkbox"/> No
iii.	<u>All applicable Fannie Mae Guides</u>	<input type="checkbox"/> Yes <input type="checkbox"/> No
iv.	<u>All applicable Lender Letters</u>	<input type="checkbox"/> Yes <input type="checkbox"/> No
v.	<u>All other parts of the Lender Contract</u>	<input type="checkbox"/> Yes <input type="checkbox"/> No
2.	<u>All representations and warranties contained in the Lender Contract continue to be true and accurate in all respects.</u>	<input type="checkbox"/> Yes <input type="checkbox"/> No
	<u>If No to any of the above, enter explanation here</u>	
3.	<u>Does performance by Lender of its obligations under the Lender Contract:</u>	
i.	<u>Violate any applicable law or regulation or any court decree applicable to or binding upon Lender?</u>	<input type="checkbox"/> Yes <input type="checkbox"/> No
ii.	<u>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?</u>	<input type="checkbox"/> Yes <input type="checkbox"/> No
4.	<u>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?</u>	<input type="checkbox"/> Yes <input type="checkbox"/> No
5.	<u>Lender has a written policy to prevent and report conflicts of interest (e.g. Conflict Mortgage Loans) in compliance with the Lender Contract.</u>	<input type="checkbox"/> Yes <input type="checkbox"/> No
6.	<u>Is Lender a party to other contractual arrangements that pose a significant or material conflict with the Lender Contract?</u>	<input type="checkbox"/> Yes <input type="checkbox"/> No
	<u>If Yes to any of the above, enter explanation here</u>	
7.	<u>Lender affirms the covenants in the Lender Contract, including the covenants specific to depository institutions if applicable</u>	<input type="checkbox"/> Affirmed <input type="checkbox"/> N/A

O. Servicing Compliance and Document 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:	
i.	Mortgagors' escrow deposit accounts	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
ii.	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
	Enter any additional comments here	

P. Subservicers

1.	Does Lender use any subservicers to service Fannie Mae loans?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	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)

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

Was Fannie Mae approval obtained or was a Form 4202 submitted prior to any pledging of servicing income?

☐ Yes

☐ N/A

☐ If Yes, attach

☐ Attached

☐ No

☐ copy

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 Form 4202)?

☐ Yes

☐ No

☐

☐

☐

☐



~~3. During the fiscal year covered by this Certification, Lender, or its permitted designated agent, has inspected each Property securing a Mortgage Loan that the Lender services for Fannie Mae, as required by the Guide.~~

~~☐ Yes ☐ No~~

~~Based on each such inspection:~~

~~All applicable operations and maintenance requirements for environmental hazards have been or are being satisfied.~~

~~☐ Yes ☐ No~~

~~There is no evidence of illegal activity that could result in forfeiture of any of the properties.~~

~~☐ Yes ☐ No~~

~~All required actions to remediate identified life and safety issues have been or are being completed.~~

~~☐ Yes ☐ No~~

~~All required actions (including establishment and funding of necessary reserves) to remediate identified deferred maintenance issues have been or are being completed.~~

~~☐ Yes ☐ No~~



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

Creditor Name	Creditor Address	Amount of Servicing Income Pledged

2.	Lender obtained Fannie Mae approval or Form 4202 was submitted prior to any pledging of servicing income	Yes <input type="checkbox"/> No <input type="checkbox"/> N/A <input type="checkbox"/>
	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)?	Yes <input type="checkbox"/> No <input type="checkbox"/>



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") 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) includes financial institutions, mortgage banking firms, investment banking firms, investment consultant s or advisors, financial services entities, asset management entities, underwriters, accountant s, brokers, broker-dealers, and providers of legal services. It means a business in which:

- One or more women hold more than fifty percent (50%) of the ow nership or control.
- More than fifty percent (50%) of the net profit or loss accrues to one or more women.
- Women hold a significant percentage of senior management positions.

Disabled-Owned Business:

Definition of disabled-owned business (as defined by HERA) includes financial institutions, mortgage banking firms, investment banking firms, investment consultants or advisors, financial services entities, asset management entities, underwriters, account ant s, 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 accrues to one or more per sons with a disability.

Select all that apply based on the definitions above:

- ☐ Black (or African) American-Owned
- ☐ Native American (or American Indian)-Owned
- ☐ Hispanic (or Latino) American-Owned
- ☐ Asia n American-Owned
- ☐ Women-Owned
- ☒ Disabled-Owned
- ☒ Not Applicable

Statement of Certification

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

- (1) all information contained in this Multifamily Lender Certification (Form 4637) is complete and accurate;
- (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;
- (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 immediately preceding 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.

Acknowledged, Agreed, and Certified

Lender Name

Date

Acknowledged 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.