Multifamily Required Trade Information

Form 4097 Job Aid & Updates

April January 2025

Table of Contents

- Form 4097 Updates
- Guidance
 - Deal Terms
 - Rate & Trade Information
 - Property Address
 - Property Information
 - Affordability
 - Credit & Underwriting
 - Credit Facilities
 - ARM Loan-Related Fields
 - Additional Disclosure

Form 4097 Updates – January 1st, April 2025

- Consolidated existing 4097.Fixed and 4097.ARM versions into a single version
- Updated allowable values to align with Disclosures
- Submission now required in Excel (.xlsx) format
- Additional fields not on the published 4097 should not be added by Lenders
- Added Tax Relief Program Fields
- Add Legal Non-Conforming Use Indicator
- Added Mortgage as Tax Exempt Bond (MTEB) Indicator

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Form 4097.Fixed



- Used at the time of initial trade for all Fannie Mae Multifamily Cash or MBS Loans
- Captures key data elements at the security, loan and property levels
- 4097.Fixed should be used for all fixed rate loans regardless of loan term or prepayment provisions

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72 2002 94.30% Green Rewards	Minimum UW NCF DSCR Est. UW NCF DSCR (Actual) Est. UW NCF DSCR (IO) Est. UW NCF DSCR at Cap Maximum LTV	1 1 1 1
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Form 4097.ARM

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- Used at the time of initial trade for all
 Fannie Mae Multifamily Cash or MBS Loans
- Captures key data elements at the security, loan and property levels
- 4097.ARM should be used for all adjustable rate loans regardless of loan term or prepayment provisions (including Hybrid loans)

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Form 4097

- Used at the time of initial trade for all Fannie Mae Multifamily Cash or MBS Loans
- Captures key data elements at the security, loan and property levels
- Used for both Fixed and ARM Loans
- Form 4097 should be submitted as an Excel (.xlsx) file
- Lenders may create the Excel file as Read Only and require a password for editing if desired

Deal Highlights				
Loan Amount	\$	7,000,000		
Loan Term (months)		120		
1 Prepayment Provision (string)	YM(114)1%(3)O(3)		
Interest-Only Period (months)		24		
Amortization Term (months)	360			
2)Interest Type		Fixed		
Benchmark Index	10	-year Treasury		
Interest Accrual Method		Actual/360		
Lien Position		First		
Settlement Date (Book-Entry Date)		12/20/2021		
# of Days (from Trade Date to Settlement Date)		30		
Issue Date		12/1/2021		

Guidance – Deal Terms 🖄

Purpose: Capture the key terms of the loan

- Prepayment strings are abbreviated in order (as applicable): L (Lockout Period), YM (Yield Maintenance), #% (Declining Premium), O (Open Period)
 - A. Examples:

April 2025

- 1. YM(114)1%(3)O(3)
 - a) 114 Months Yield Maintenance, 3 Months 1% Prepayment, 3 Months Open
- 2. L(12)1%(105)O(3)
 - a) 12 Month Lockout, 105 Months 1% Premium, 3 Months Open
- 3. 5%(24)4%(24)3%(24)2%(24)1%(21)O(3)
 - a) 24 Months each 5% though 2% Premium, 21 Months 1% Premium, 3 Months Open
- B. Full Prepayment Job Aid
- 2. Select the appropriate Interest Type

Guidance – Rate & Trade Information



Rate & Trade Information	n
Purchase Price	102%
Coupon	TBD
Guaranty Fee and Servicing Fee	1.590%
Note Rate	TBD
1) Good Faith Deposit	2.000%
Delivery Tolerance	+/-5%
Streamlined Early Rate Lock	No
2 Product Type	DUS
Number of Loans in this Security	1
% of Initial Security Balance	100%
3 Eligible for Re-Securitization	Yes
4) MBS as Tax Exempt Bond (MTEB)?	N/A

Purpose: Capture the purchase price and associated fees for the MBS

- 1. The Multifamily Selling and Servicing Guide sets forth the amount of the Minimum Good Faith Deposit required for any Mortgage Loan
- 2. Product Type Allowable Values: DUS, Non-DUS, Credit Facility, Bulk Delivery, Negotiated Transaction
- 3. Credit Facilities & Bulk Deliveries are NOT eligible for resecuritization
- 4. MTEB Allowable Values: Immediate MTEB, MBS Exchange

Guidance – Property Address

Property Name

Address City, State, Zip ① County

Purpose: Capture the primary Property address for the subject Property/Properties

- 1. County added as a required Property address field as of September 7, 2021
- 2. <u>Multiple Property Address Job Aid</u>

9

Information	Prop
Multifami	Specific Property Type
7	ŧ of Units
200	/ear Built
94	JW Physical Occupancy %
	Number of properties
Green Reward	Green Financing Type
LEED Go	Green Building Certification
Ye	Age Restricted?
Fee Simp	Ownership Interest
	Add rider for additional properties
Ye	Tax Relief?
xemption/Tax Abatement Partial Amou	Tax Relief Program Type
* Ye	Tax Relief Program Type for Durat
Ν	_egal Non-Conforming Use?
יוס 20 ⁰	% Units with Income or Rent Restr
LIHT	Affordable Housing Type

Guidance – Property Information



Purpose: Capture key details of the subject Property

- Specific Property Type should correspond to the value entered in C&D
- 2. Near Stab properties should utilize the "As-Stabilized" %
- 3. See the <u>Green Financing Job Aid</u> for more information
- 4. Age Restricted Properties (e.g. 55+) should be indicated by entering "Yes"/"No"
- 5. Enter "Yes" if the subject Property includes multiple address
 - A. Additional Property Information tables can be added on a separate worksheet for each Collateral Record
- 6. If the Property has Legal Non-Conforming zoning, select "Yes"

Guidance – Property Information (cont.)



	Property	Information
	Specific Property Type	Multifamily
	# of Units	72
	Year Built	2002
	UW Physical Occupancy %	94%
	Number of properties	1
	Green Financing Type	Green Rewards
	Green Building Certification	LEED Gold
	Age Restricted?	Yes
	Ownership Interest	Fee Simple
\sim	Add rider for additional properties	
(1)	Tax Relief?	Yes
$\overline{\mathbf{O}}$	Tax Relief Program Type	xemption/Tax Abatement Partial Amount
X	Tax Relief Program Type for Duration?	* Yes
(3)	Legal Non-Conforming Use?	No
$\overline{(\Delta)}$	% Units with Income or Rent Restriction	20%
U	Affordable Housing Type	LIHTC

Purpose: Capture key details of the subject Property

- 1. If a Tax Relief Program (Tax Abatement/Exemption, PILOT, or TIF) will be in effect at any point in the life of the loan, "Yes" should be selected
- 2. Tax Relief Program Allowable Values: Tax Exemption/Tax Abatement Full Amount, Tax Exemption/Tax Abatement Partial Amount
- 3. Tax Relief Program Type for Duration: If the Tax Relief Program will not be in effect for the full duration of the loan, select "No"
 - A. Additional Disclosure is always required if "No" is selected
- 4. Restrictions should only be entered for Properties where an Affordable Housing Type is present

See the <u>Affordable Housing Data Job Aid</u> for more information on Affordability Restrictions and Tax Relief Programs

Guidance – Property Information (CF)

Property	Information
Specific Property Type	Multifamily
# of Units	72
Year Built	2002
UW Physical Occupancy %	94%
Number of properties	1
Green Financing Type	Green Rewards
Green Building Certification	LEED Gold
Age Restricted?	Yes
Ownership Interest	Fee Simple
Add rider for additional properties	
Tax Relief?	Yes
Tax Relief Program Type	xemption/Tax Abatement Partial Amount
Tax Relief Program Type for Duration?*	Yes
Legal Non-Conforming Use?	No
% Units with Income or Rent Restrictio	20%
Affordable Housing Type	LIHTC

Purpose: Capture key details of the subject Properties in a

- 1. For Credit Facilities, Property information can be entered at the Facility Level
 - A. # of Units = Total Units in the Facility
 - B. Number of Properties = Total Properties in the Facility
 - C. Property Information tables can be added on a separate worksheet for each Collateral Record

Guidance – Affordability



	(1)	(2)(3)
Affordability Information	Restricted	Rent Roll*
% of Units <= 50% AMI	20%	20%
% of Units > 50% - 60% AMI		20%
% of Units > 60% - 80% AMI		20%
% of Units > 80% - 100% AMI		40%
% of Units > 100% - 120% AMI		
% of Units > 120% AMI		

Purpose: Capture key details of the subject Property's Affordability

- 1. Data in the Restricted column should only be entered for Properties where an Affordable Housing Type is present
 - A. See the <u>Affordable Housing Data Job Aid</u> for more information
- 2. Data in the Rent Roll column represents Rent Roll based Affordability and may be entered for Multifamily and Military Property Types
 - A. Rent Roll Affordability at the time of trade is calculated using the <u>Multifamily Affordability Estimator</u>
 - B. Please see the <u>Multifamily Affordability Estimate FAQs</u> for additional information
- 3. Due to timing differences, it is possible that the Rent Roll Affordability data entered at the time of trade may differ slightly from the final data disclosed at Security Issuance

	Credit & Underwriting	Ş	
(1)	UW NCF		\$250,000
9	Minimum UW NCF DSCR		1.35
(2)	Est. UW NCF DSCR (Actual)		1.45
\bigcirc	Est. UW NCF DSCR (IO)		1.69
3	Est. UW NCF DSCR at Cap		1.30
\bigcirc	Maximum LTV		65.00%
	Estimated LTV		65.00%
(4)	U/W Property Value	\$	21,352,564
	Loan Purpose		Acquisition
	Tier		Tier 3
	Cross-Default/Collateralization		No
(5)	Pre-Existing Additional Debt Balance		
)	Additional Debt Current Interest Rate		
	Additional Debt Maturity Date		

Replaced Graphic in next slide.

Guidance – Credit & Underwriting



Purpose: Capture credit metrics as determined during the underwriting process

- 1. All DSCRs must be entered on a combined basis when additional hard debt is included on a Property
 - A. For Credit Facilities, enter all DSCRs at the Facility level
 - B. For Co-ops, enter the Multifamily Rental Equivalent
- 2. Actual Estimated UW NCF DSCR required as of September 7, 2021
 - A. See the <u>DSCR Guidance Job Aid</u> for additional information
- 3. DSCR at Cap only required for ARM Loans
- 4. For Credit Facilities, enter LTVs and UW Property Value at the Facility level
- 5. Details of additional hard pay structure must be included when present
 - A. See the <u>Split & Bifurcated Loan Job Aid</u> for additional information

\frown	Credit & Underwriting	
(1)	UWNCF	\$650,000
_	Minimum UW NCF DSCR	1.35
(2)	Est. UW NCF DSCR (Actual)	1.52
	Est. UW NCF DSCR (IO)	1.38
(3)	Est. UW NCF DSCR at Cap	1.3
\smile	Maximum LTV	65%
	Estimated LTV	65%
	U/W Property Value	\$35,000,000
J	Loan Purpose	Refinance
	Tier	Tier 4
	Cross-Default/Collateralization	None
	Pre-Existing Additional Debt Balance	\$500,000
\frown	Additional Debt Current Interest Rate	3.700%
(5)	Additional Debt Maturity Date	6/1/2029

Guidance – Credit & Underwriting



Purpose: Capture credit metrics as determined during the underwriting process

- 1. All DSCRs must be entered on a combined basis when additional hard debt is included on a Property
 - A. For Credit Facilities, enter all DSCRs at the Facility level
 - B. For Co-ops, enter the Multifamily Rental Equivalent
- 2. Actual Estimated UW NCF DSCR required as of September 7, 2021
 - A. See the DSCR Guidance Job Aid for additional information
- 3. DSCR at Cap only required for ARM Loans
- 4. For Credit Facilities, enter LTVs and UW Property Value at the Facility level
- 5. Details of additional hard pay structure must be included when present
 - A. See the <u>Split & Bifurcated Loan Job Aid</u> for additional information

Guidance – Credit Facilities



Credit Facilities Only						
Total Current Outstanding Loans	Total Current Facility Level UPB					
	2					

Purpose: Capture additional fields required for Credit Facilities

- 1. Enter the total number Mortgage Loans currently outstanding under the current Master Credit Facility Agreement
- 2. Enter the total current UPB for all outstanding Mortgage Loans under the current Master Credit Facility Agreement
 - A. Do not include existing Credit Facility debt as part of the Additional Debt section

Guidance – ARM Loan Related Fields

Purpose: Capture additional fields required for ARM
Loan transactions

- 1. ARM Loan Product Allowable Values: ARM 7-6 Loan, ARM 5-5 Loan, SARM Loan, Hybrid ARM Loan
- 2. Convertible indicates if the loan can convert to fixed rate in the future
 - A. Select "No" for Hybrid ARM Loans

Replaced Graphic in next slide

ARM Loan-Related Fields

Yes 12 Lifetime PTR Cap

Per Rate Change Cap

Standard Look back (days)

Rate Reset Frequency (months)

Fixed Principal Payment (SARMs)

ARM 7-6 Loan

ARM Loan Product

stimated MBS Margin (bps

nitial Convertible Lockout Term (months

Convertible

6%

1

1

N/A

+/- 1%

Guidance – ARM Loan Related Fields



	ARM Loan-Related Fields		
ARM Loan Product	ARM 7-6 Loan	Lifetime PTR Cap	6%
Convertible	Yes	Per Rate Change Cap	+/- 1%
Initial Convertible Lockout Term (months)	12	Standard Lookback (days)	1
Estimated MBS Margin (bps)	65	Rate Reset Frequency (months)	1
		Fixed Principal Payment (SARMs)	N/A

Purpose: Capture additional fields required for ARM Loan transactions

- 1. ARM Loan Product Allowable Values: ARM 7-6 Loan, ARM 5-5 Loan, SARM Loan, Hybrid ARM Loan
- 2. Convertible indicates if the loan can convert to fixed rate in the future
 - A. Select "No" for Hybrid ARM Loans

Guidance – Additional Disclosure



1	Additional Disclosure	
シ	For non-standard characteristics. such as future crosses. etc. (See Form 4098 Additional Disclosure Guidance)	י
		1
_		1 1
	Lender Comments	
L	For additional Lender Comments that should not be included as Additional Disclosure (e.g. Same Month Pooling)	

Purpose: As described in the Form 4098, capture any Additional Disclosure requirements identified in underwriting

- . Consult Fannie Mae Deal Team, Form 4098 and MBS Roadmap for additional disclosure requirements
 - A. <u>Fannie Mae Multifamily Additional Disclosure Guidance</u> (Form 4098)
 - B. <u>Multifamily MBS Roadmap</u>
 - C. Additional Disclosure comments must also be entered in C&D when creating the Commitment
 - D. Watch FannieMae.com for a forthcoming Legal Non-Conformance Additional Disclosure Job Aid
- 2. Lender Comments should not include anything covered by Additional Disclosure and should not be entered as Additional Disclosure in C&D

Questions?

For additional guidance, please contact your Fannie Mae Deal Team