

IMPORTANT GUIDES

These handbooks are “must reads” for originators and processors.

Fannie Mae Selling Guide

<http://www.allregs.com/efnma/>

Fannie Mae's Single-Family Selling and Servicing Guides provide information about our policies and procedures related to mortgages secured by one- to four-family properties. The Guides are updated periodically through the issuance of Lender Announcements and Lender Letters, which introduce policy revisions, address the need for interim operating procedures, and provide clarifications or special guidance.

Guide to Underwriting with DU <https://www.efanniemae.com/sf/guides/duguides/pdf/gtu.pdf>

The Guide to Underwriting with DU® is a reference manual for underwriting conventional conforming loans with DU. The Guide identifies specific characteristics in the loan application and credit report that DU uses to evaluate risk and provide underwriting recommendations for conventional loans that are eligible for sale to Fannie Mae. The Guide provides detailed information for complete and accurate submission of conventional conforming loans to DU.

Fannie Mae Mortgage Product Guides

<https://www.efanniemae.com/sf/mortgageproducts/index.jsp>

Fannie Mae's assorted Mortgage Product Guides and other materials provide information about certain mortgage policies and procedures that are not included in the Single-Family Selling and Servicing Guides. These Mortgage Product Guides are updated periodically through the issuance of Lender Letters or Announcements, which introduce policy revisions, address the need for interim operating procedures, and provide clarifications or special guidance.

Fannie Mae Lender Announcements & Letters

<https://www.efanniemae.com/sf/guides/ssg/2007annlenltr.jsp>

Fannie Mae's Single-Family Selling and Servicing Guides are updated periodically through the issuance of Lender Announcements and Lender Letters, which introduce policy revisions, address the need for interim operating procedures, and provide clarifications or special guidance. Below we provide access to these 2007 Lender Announcements and Letters in PDF format. Additionally, in collaboration with AllRegs®, we provide our Single-Family Guides for free online.

Freddie Mac Selling Guide

<http://www.allregs.com/fhlmc/>

The Guide includes Freddie Mac's Underwriting and documentation requirements, Mortgage purchase programs and commitment procedures, Delivery and eligibility requirements, and Accounting and investor reporting requirements

Loan Prospector Functionality Guide

http://www.freddiemac.com/learn/uw/pdfs/fun_guide.pdf

This guide represents the direct data-entry point of view and includes information on the following: Accessing Loan Prospector, Changing Your Password, Entering Loan Data, Entering Optional Breakdown Data, submitting and Resubmitting a Loan, correcting Data Errors, Retrieving Results, Accessing an Existing Loan, Assigning a Loan, Releasing a Loan, Sending a Loan from Your System, Additional Tips, and Examples of Loan Prospector Results

Freddie Mac Mortgage Products <http://www.freddiemac.com/singlefamily/mortgages/>

Read all FHLMC product guidelines, summaries, matrixes here

Freddie Mac Loan Prospector Documentation Matrix

<http://www.freddiemac.com/learn/uw/pdfs/qrefs/docmatrix.pdf>

In today's quickly changing mortgage market, saving time and money are important considerations for any business. Loan Prospector® provides you with quick and easy services by offering three easy-to-learn documentation levels, which means you collect only the information needed from your borrowers, saving time and money. Your borrowers will appreciate knowing exactly what they need to gather, and you'll find it easier to process more loans with less work.

FHA 4155.1 Mortgage Credit Analysis for 1-4 Family Property

<http://170.97.67.13/offices/hsg/sfh/lender/mtgeekit.cfm>

This is the main guideline handbook for FHA loans

DU User's Guide for FHA

<https://www.efanniemae.com/sf/guides/duguides/pdf/fhaug.pdf>

DU User's Guide for FHA Loans serves as a reference manual for underwriting FHA loans submitted through DU to the FHA TOTAL Scorecard.

VA Lenders Handbook

<http://www.warms.vba.va.gov/26pamphlet.html>

The VA Lenders Handbook (VA Pamphlet 26-7) is your primary guide to making VA home loans.

DU User's Guide for VA

<https://www.efanniemae.com/sf/guides/duguides/pdf/vaduug.pdf>

DU User's Guide for VA Loans describes the data input requirements and system functionality for VA loan submissions through DU.

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Fannie Mae Single Family Newsletter

<https://www.efanniemae.com/lc/newsletters/index.jsp>

Our new monthly online customer newsletter, In The Loop, features single-family mortgage news and business information to help you expand your markets and assist your operations. It includes articles on originating and underwriting, committing and delivery, servicing and reporting, learning opportunities, and even events you may wish to attend.

With your subscription, you'll get automatic delivery every month right to your e-mail box.

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