

## eExperiences – Implementing an Electronic Vault

# Agency eGuidelines



# Agency eGuidelines - Topics

- GSE Guidelines Status
- GSE eMortgage Status Report
- MBA eMortgage Website Highlights
- MBA Doc-Custody Subcommittee
  - eCommerce / Agency Joint Workgroup Effort
  - eVault Guidelines Comparison
- References:
  - eMortgage Main Web Sites
  - eMortgage Document Links



# GSE Guidebook Status

## GSE eMortgage Guidebooks *As of July 2007*

Agency	eMortgage Guideline / Handbook	Ver.	Date
FNMA	<u><a href="https://www.efanniemae.com/sf/guides/ssg/relatedsellinginfo/emtg/pdf/emortgagedeliveryguide.pdf">Guide to Delivering eMortgage Loans to Fannie Mae</a></u> <u><a href="https://www.efanniemae.com/sf/guides/ssg/relatedsellinginfo/emtg/pdf/emortgagedeliveryguide.pdf">https://www.efanniemae.com/sf/guides/ssg/relatedsellinginfo/emtg/pdf/emortgagedeliveryguide.pdf</a></u>	2.5	2007
FHLMC	<u><a href="http://www.freddiemac.com/singlefamily/elm/pdf/eMortgage_Handbook.pdf">Freddie Mac eMortgage Handbook</a></u> <u><a href="http://www.freddiemac.com/singlefamily/elm/pdf/eMortgage_Handbook.pdf">http://www.freddiemac.com/singlefamily/elm/pdf/eMortgage_Handbook.pdf</a></u>	1	2005
GNMA	<i>DRAFT – eCustodian/eVault Guidelines. No firm dates/timeframes are available.</i>	TBD	TBD
FHA, VA, USDA, PIH	<i>Government Housing Workgroup meet the week of July 16<sup>th</sup> 2007 and agreed upon a single government guide (vs. separate guides). No dates/timeframes have been agreed upon.</i>	TBD	TBD

**NOTE:** *No official statements or publications have been made by non-agency investors in regards to eMortgage guidelines.*



# GSE eMortgage Status

## GSE eMortgage Status Report *As of July 2007*

Agency	eMortgage Guidebook	Purchased an eNote?	Requires MIN?	Requires MERS® eRegistry?	Supports MERS® eDelivery?	Supported eNote Types
FNMA	2.5 – 2007	Yes – 2000	Yes	Yes	Yes	MISMO SMART Doc™
FHLMC	1.0 - 2005	Yes - 2005	Yes	Yes	Yes	MISMO SMART Doc™
GNMA	<i>DRAFT</i>	No	Yes	Yes	<i>TBD</i>	<i>TBD</i>
FHA, VA, USDA, PIH	<i>TBD</i>	<i>TBD</i>	<i>TBD</i>	<i>TBD</i>	<i>TBD</i>	<i>TBD</i>

# MBA eMortgage Website Highlights

## MISMO – eMortgage Guidelines and Recommendations

<http://www.mismo.org/login/mismologin.aspx?c=current%20specs/emortgageguidelines.html>

\*Name: John Smith  
Title:  
\*Company: Bank ABC  
Phone:  
\*Email: jsmith@bankabc.com  
Are you a MISMO Subscriber?  Yes  No

Fill in details,  
then click the  
[Accept] button

By clicking "Accept," below, I acknowledge that I have read, and agree to, the below Disclaimer and by the MISMO End-User License, which is available at [MISMO Intellectual Rights Policy](#)

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# MBA eMortgage Website Highlights

## MISMO – eMortgage Guidelines and Recommendations (*cont...*) eMortgage Guides

Name	Version	Date	File Type
<a href="#">eMortgage Guide</a>	2.0	3/23/06	PDF
<a href="#">eMortgage Closing Guide</a>	1.0	3/23/06	PDF
<a href="#">eMortgage Vaulting Guide</a>	3.0	3/27/06	PDF
<a href="#">eClosing Cost Benefit White Paper &amp; Analysis</a>	1.1	11/2/06	ZIP
<a href="#">eSigned PDF Guidelines (NEW!)</a>	1.0	2/5/07	PDF

---

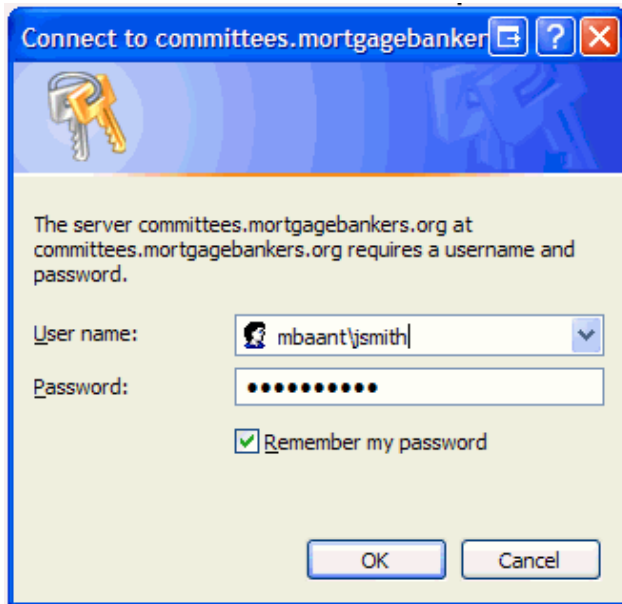
### SMART Doc® Implementation Guide



# MBA eMortgage Website Highlights

## MBA Doc-Custody Subcommittee, eCommerce Workgroup

<https://committees.mortgagebankers.org/>



Connect to committees.mortgagebankers.org

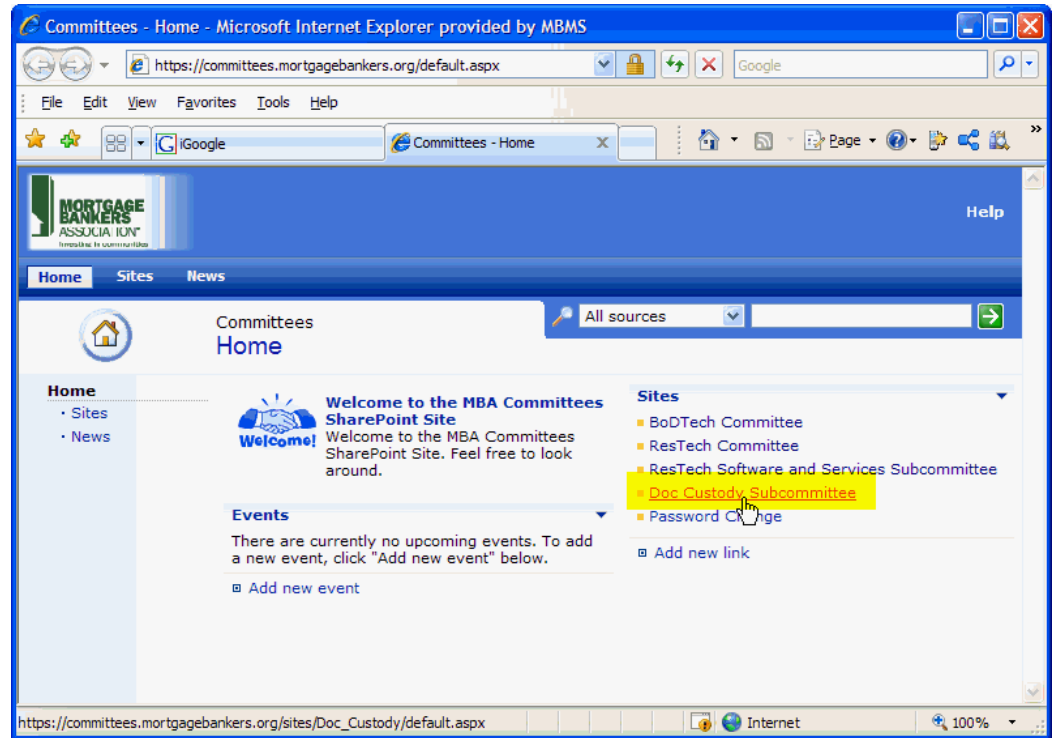
The server committees.mortgagebankers.org at committees.mortgagebankers.org requires a username and password.

User name: mbaant\jsmith

Password: [masked]

Remember my password

OK Cancel



Committees - Home - Microsoft Internet Explorer provided by MBMS

https://committees.mortgagebankers.org/default.aspx

Home Sites News

Committees Home

Welcome to the MBA Committees SharePoint Site

Events

Sites

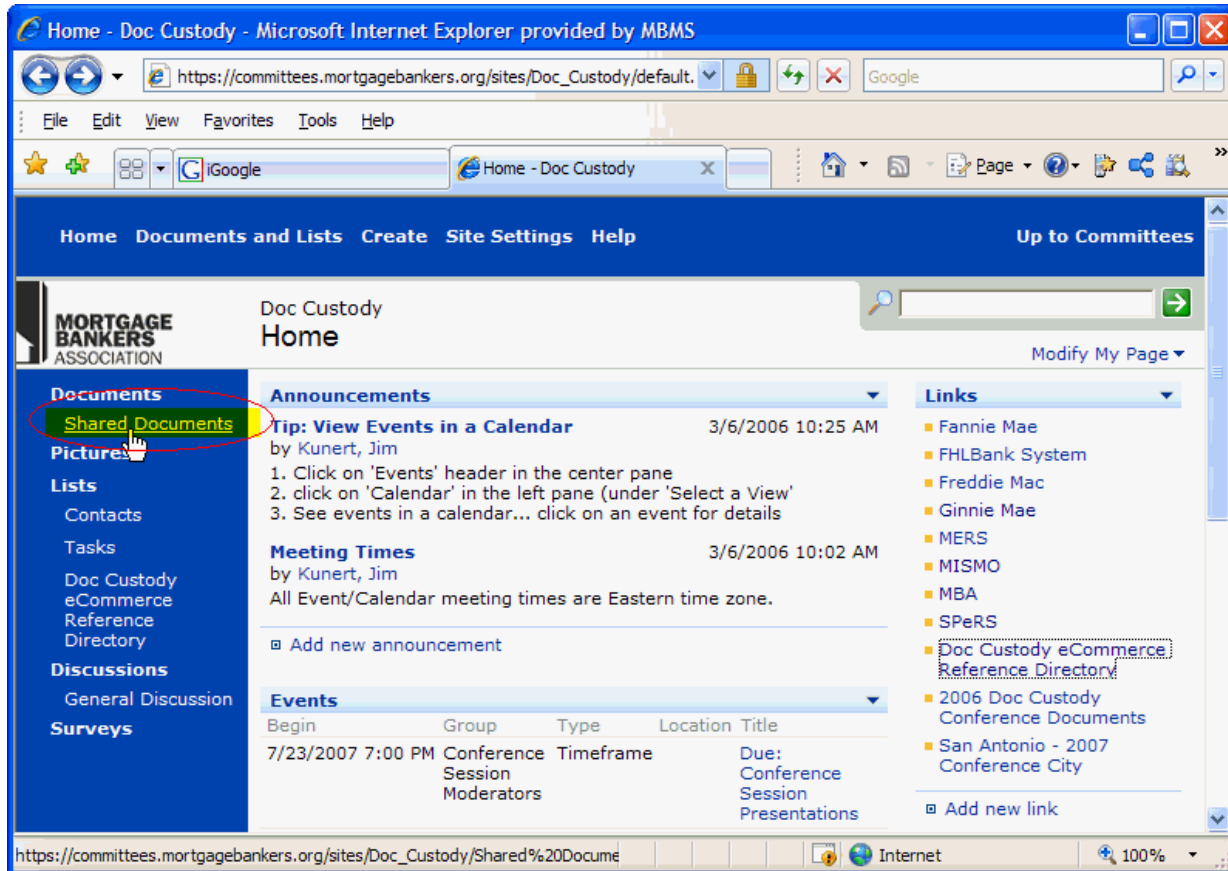
- BoDTech Committee
- ResTech Committee
- ResTech Software and Services Subcommittee
- Doc Custody Subcommittee**
- Password Change

Add new link



# MBA eMortgage Website Highlights

## MBA Doc-Custody Subcommittee, eCommerce Workgroup (doc custody | shared documents)



Home - Doc Custody - Microsoft Internet Explorer provided by MBMS

https://committees.mortgagebankers.org/sites/Doc\_Custody/default.

File Edit View Favorites Tools Help

Home Documents and Lists Create Site Settings Help Up to Committees

MORTGAGE BANKERS ASSOCIATION Doc Custody Home

Documents  
**Shared Documents**  
Pictures  
Lists  
Contacts  
Tasks  
Doc Custody  
eCommerce  
Reference Directory  
Discussions  
General Discussion  
Surveys

Announcements  
Tip: View Events in a Calendar 3/6/2006 10:25 AM  
by Kunert, Jim  
1. Click on 'Events' header in the center pane  
2. click on 'Calendar' in the left pane (under 'Select a View'  
3. See events in a calendar... click on an event for details

Meeting Times 3/6/2006 10:02 AM  
by Kunert, Jim  
All Event/Calendar meeting times are Eastern time zone.

□ Add new announcement

Events

Begin	Group	Type	Location	Title
7/23/2007 7:00 PM	Conference Session Moderators	Timeframe		Due: Conference Session Presentations

Links

- Fannie Mae
- FHLBank System
- Freddie Mac
- Ginnie Mae
- MERS
- MISMO
- MBA
- SPeRS
- Doc Custody eCommerce Reference Directory
- 2006 Doc Custody Conference Documents
- San Antonio - 2007 Conference City

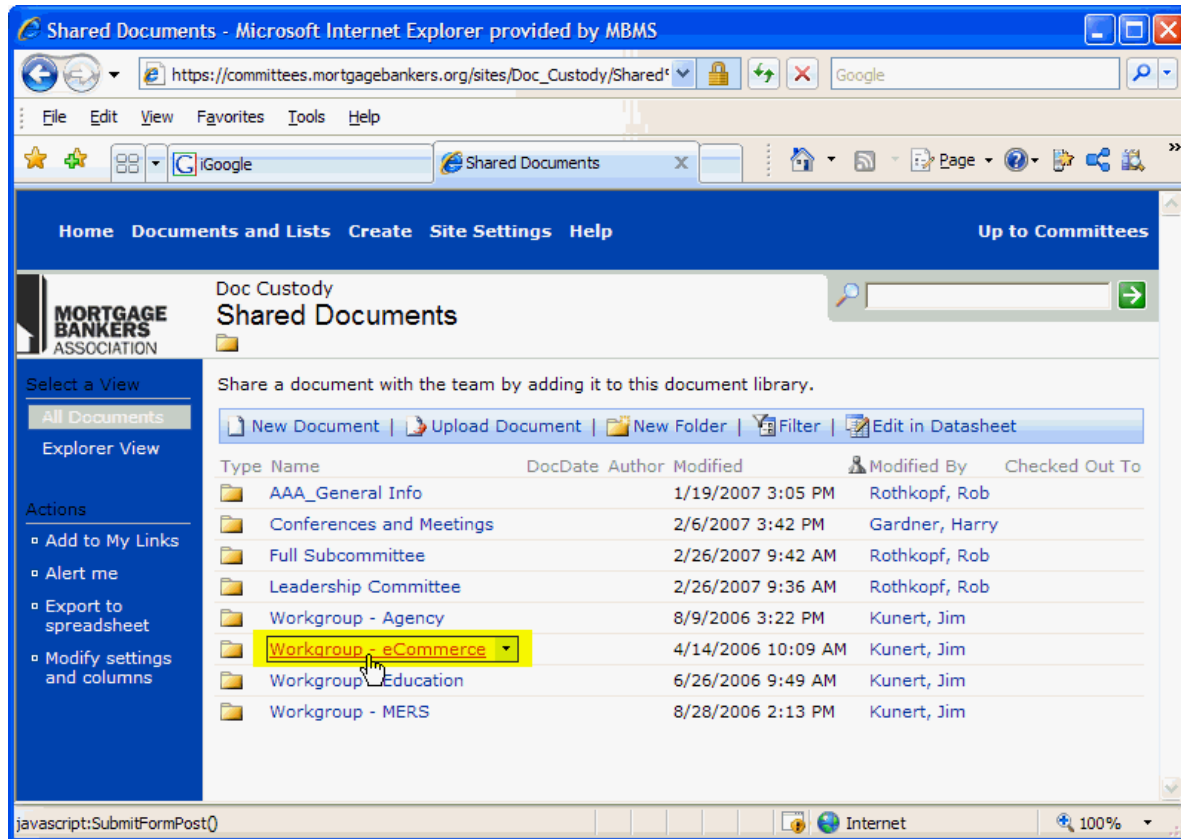
□ Add new link

https://committees.mortgagebankers.org/sites/Doc\_Custody/Shared%20Docume Internet 100%



# MBA eMortgage Website Highlights

## MBA Doc-Custody Subcommittee, eCommerce Workgroup (doc custody | shared documents | Workgroup - eCommerce)

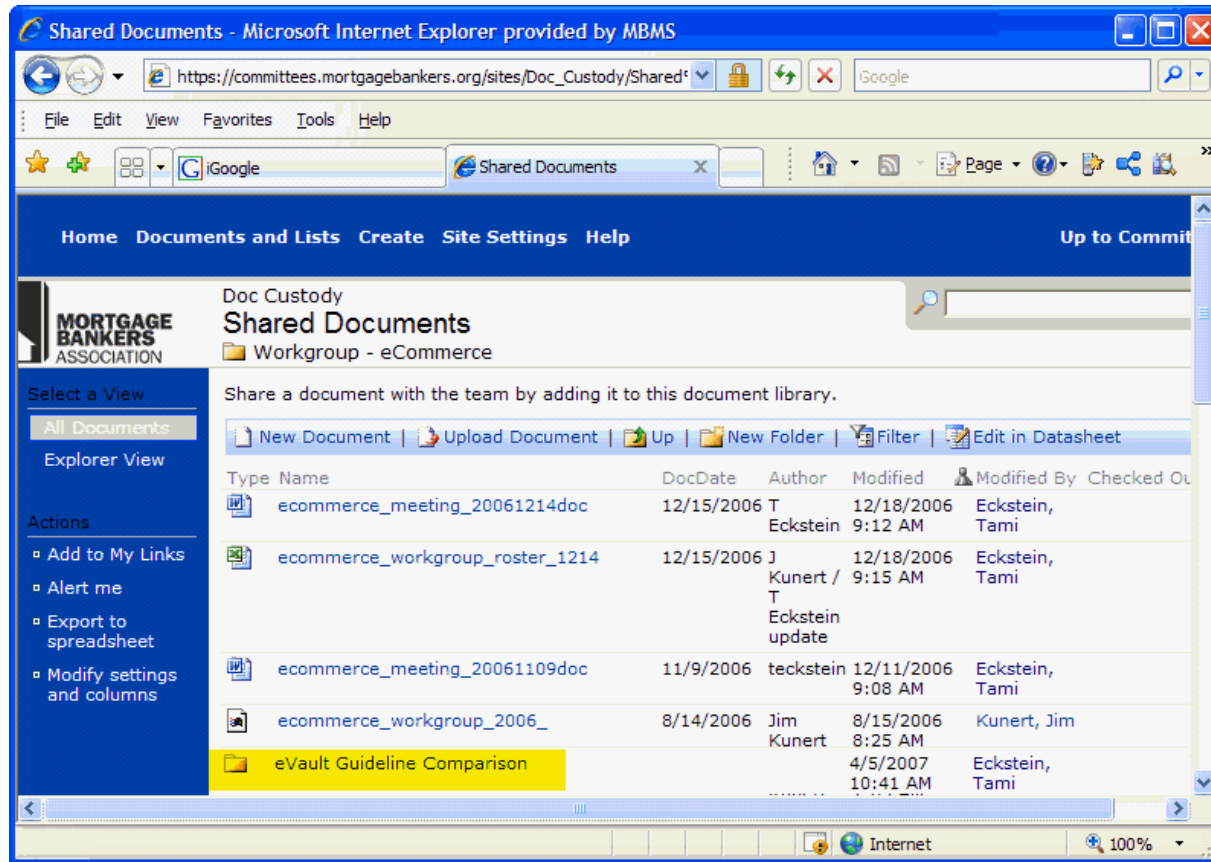


Type	Name	DocDate	Author	Modified	Modified By	Checked Out To
Folder	AAA_General Info			1/19/2007 3:05 PM	Rothkopf, Rob	
Folder	Conferences and Meetings			2/6/2007 3:42 PM	Gardner, Harry	
Folder	Full Subcommittee			2/26/2007 9:42 AM	Rothkopf, Rob	
Folder	Leadership Committee			2/26/2007 9:36 AM	Rothkopf, Rob	
Folder	Workgroup - Agency			8/9/2006 3:22 PM	Kunert, Jim	
Folder	Workgroup - eCommerce			4/14/2006 10:09 AM	Kunert, Jim	
Folder	Workgroup - Education			6/26/2006 9:49 AM	Kunert, Jim	
Folder	Workgroup - MERS			8/28/2006 2:13 PM	Kunert, Jim	



# MBA eMortgage Website Highlights

## MBA Doc-Custody Subcommittee, eCommerce Workgroup (doc custody | shared documents | Workgroup – eCommerce | eVault Guideline Comparison)



Shared Documents - Microsoft Internet Explorer provided by MBMS

https://committees.mortgagebankers.org/sites/Doc\_Custody/Shared:

Home Documents and Lists Create Site Settings Help

MORTGAGE BANKERS ASSOCIATION

Doc Custody  
Shared Documents  
Workgroup - eCommerce

Select a View

All Documents

Explorer View

Actions

- Add to My Links
- Alert me
- Export to spreadsheet
- Modify settings and columns

Share a document with the team by adding it to this document library.

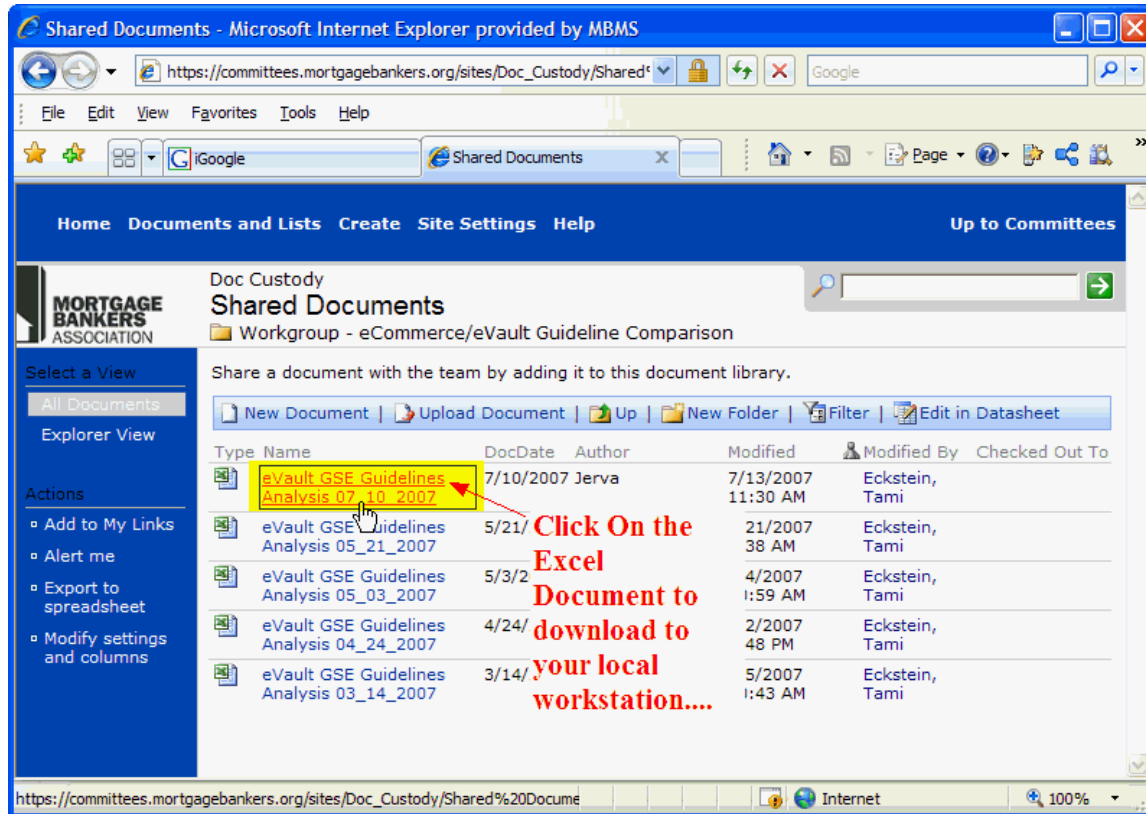
New Document | Upload Document | Up | New Folder | Filter | Edit in Datasheet

Type	Name	DocDate	Author	Modified	Modified By	Checked Out
Document	ecommerce_meeting_20061214doc	12/15/2006	T Eckstein	12/18/2006 9:12 AM	Eckstein, Tami	
Document	ecommerce_workgroup_roster_1214	12/15/2006	J Kunert / T Eckstein update	12/18/2006 9:15 AM	Eckstein, Tami	
Document	ecommerce_meeting_20061109doc	11/9/2006	teckstein	12/11/2006 9:08 AM	Eckstein, Tami	
Document	ecommerce_workgroup_2006_	8/14/2006	Jim Kunert	8/15/2006 8:25 AM	Kunert, Jim	
Folder	eVault Guideline Comparison			4/5/2007 10:41 AM	Eckstein, Tami	



# MBA eMortgage Website Highlights

## MBA Doc-Custody Subcommittee, eCommerce Workgroup *(doc custody | shared documents | Workgroup - eCommerce | eVault Guideline Comparison | analysis)*



Shared Documents - Microsoft Internet Explorer provided by MBMS

https://committees.mortgagebankers.org/sites/Doc\_Custody/Shared\*

File Edit View Favorites Tools Help

Home Documents and Lists Create Site Settings Help Up to Committees

MORTGAGE BANKERS ASSOCIATION

Doc Custody Shared Documents

Workgroup - eCommerce/eVault Guideline Comparison

Select a View

All Documents

Explorer View

Actions

- Add to My Links
- Alert me
- Export to spreadsheet
- Modify settings and columns

Share a document with the team by adding it to this document library.

New Document | Upload Document | Up | New Folder | Filter | Edit in Datasheet

Type	Name	DocDate	Author	Modified	Modified By	Checked Out To
Excel	eVault GSE Guidelines Analysis 07_10_2007	7/10/2007	Jerva	7/13/2007 11:30 AM	Eckstein, Tami	
Excel	eVault GSE Guidelines Analysis 05_21_2007	5/21/2007		21/2007 38 AM	Eckstein, Tami	
Excel	eVault GSE Guidelines Analysis 05_03_2007	5/3/2007		4/2007 1:59 AM	Eckstein, Tami	
Excel	eVault GSE Guidelines Analysis 04_24_2007	4/24/2007		2/2007 48 PM	Eckstein, Tami	
Excel	eVault GSE Guidelines Analysis 03_14_2007	3/14/2007		5/2007 1:43 AM	Eckstein, Tami	

Click On the Excel Document to download to your local workstation....

https://committees.mortgagebankers.org/sites/Doc\_Custody/Shared%20Docume

Internet 100%



# MBA eMortgage Website Highlights

## MBA Doc-Custody Subcommittee, eCommerce Workgroup

(doc custody | shared documents | Workgroup - eCommerce | eVault Guideline Comparison | analysis...)

	A	B	C	D	E	F	G
1	Topic	Fannie Mae				Freddie Mac	
2		Explanation	Document	Section	Page	Explanation	Document
3	Shredding Guidelines	N/A or Unknown				N/A or Unknown	
4							
5	eDoc Technology	1) eMortgage must be originated using the Uniform Fannie Mae/Freddie Mac form of eNote (located at www.efanniemae.com).	Guide to Delivering eMortgage Loan to Fannie Mae v2.5	3.3.1, 3.3.2	pg. 7-8	1) Describe the creation of eNote/eMort if applicable. Is related data separated from electronic mortgage documents?	Freddie Mac eCustodian Requirement Checklist
6		2) Currently Fannie Mae accepts eMort in the MISMO SMART doc format. If interested in originating or delivering eMort in a different format such as PDF, must contact your Fannie Mae Customer Account team for information.	Guide to Delivering eMortgage Loan to Fannie Mae v2.5	3.3.2	pg. 8	2) Does the system capture other electronic mortgage documents other than the eMort in real-time?	Freddie Mac eCustodian Requirement Checklist
7		3) Category One SMART Doc, and created to SMART Doc V. 1.0.2 specifications using the Clarifying DTD 2.3.1 and meet all MERS® eRegistry requirements, including a unique MIN. SMART Doc eNote must meet additional requirements as outlined by FNMA in referenced source.	eMortgage Technical Requirements 1.0, March 2007	Creating SMART Doc® eMort	pg. 4-5	3) Does eCustodian system support original versions of SMART docs and support retention of the eNote for the lifespan of the eMort plus 7 years?	Freddie Mac eCustodian Requirement Checklist
8						4) Is the eCustodian system capable to support non-varying format or W3C and non-MISMO standard?	Freddie Mac eCustodian Requirement Checklist



## eVault Guidelines Comparison

### Purpose:

- **Subjective assessment of GSE eMortgage requirements related to eVaulting and the eCustodian Process, allowing investors the opportunity to engage feedback from an active audience.**
- **The workgroup hopes to assist eMortgage adoption process by providing a comparison of existing guidelines and a forum that stakeholders can use to validate their internal eMortgage initiatives.**
- **Questions can be posed to either seek clarity on a particular topic of the guidelines or inquire whether a change may be appropriate in the future.**



## eVault Guidelines Comparison

### Disclaimers:

- **Work Product is in progress / Draft Form**
- **Analysis does not quote guidelines verbatim, but rather summarizes key points**
- **Source documents provided are published and some are non-published (Draft Form)**
- **Not endorsed by Agencies**
- **Does not replace Agency requirements for legal or practical examination and opinions**



## eVault Guidelines Comparison

### Format:

- Each eVault Requirement is enumerated as a separate topic
- For each GSE, the following areas are assessed:
  - Explanation – Short Description of the Requirement
  - Document – Source Document Name
  - Section – Source Document Section
  - Page – Source Document Page
  - Question
  - Answer
- Topics don't necessarily apply to all agencies
- Topics may have a closing comment to denote unresolved issues and/or conclusions



## eVault Guidelines Comparison

### List of Comparison Topics:

- **Shredding Guidelines (related to images stored in an eVault)**
- **eDoc Technology**
- **Minimum Imaging Requirements**
- **eCustodian Eligibility Requirements - General**
- **Issuer Requirements**
- **eVault Functional Requirements**
- **Third-Party Vendor Software / Hardware Requirements**
- **eVault Audit Requirements**
- **Required eCustodian Forms**
- **eRegistry Requirements**
- **eNote Certification Requirements**



## eVault Guideline Analysis

### eCustodian Eligibility Requirements – General

#### FNMA - Guide to Delivering eMortgage Loans to Fannie Mae v2.5

#### eNote Document Custodians must:

1. Have integrated access to the MERS eRegistry.
2. Execute an Amendment to their Custodial Agreement that covers eMortgages.
3. The eVault must conform to all of the requirements outlined in Fannie Mae's Requirements for Document Custodians and the Master Custodial Agreement.
4. Must conform to the operational practices as described in Form 2003.



## eVault Guideline Analysis

### eCustodian Eligibility Requirements – General

#### FHLMC – Freddie Mac eMORTGAGE HANDBOOK v1.0

1. eCustodian Agreement (Form 1035).
2. Recommended by approved Seller/Servicer.
3. No property interest in eNotes or other file documents.
4. No action can be taken as owner.
5. eNotes and other documents available to Freddie Mac, Seller/Servicer or Borrower if requested.
6. Transfer eNote when requested or provide read only access and print capability.
7. Submit Annual Document Custodian eligibility certification.



## eVault Guideline Analysis

### eCustodian Eligibility Requirements – General

#### FHLMC – Freddie Mac eMORTGAGE HANDBOOK v1.0

8. Termination of agreement can occur after 30 days of written notice.
9. Provide legal opinion from law firm.
10. Provide technical analysis.
11. Maintain security and due diligence of all system providers.
12. Data Storage be in US.
13. Outsourced vendor system complies with Sarbanes-Oxley Act of 2002 & other laws.
14. Can use vendor hardware, software & services.



## eVault Guideline Analysis

### eCustodian Eligibility Requirements – General

#### GNMA - Ginnie Mae Chapter 10 and Ginnie Mae Imaging Guide

1. **Submit a certification stating currently an approved Ginnie Mae document custodian in good standing.**
2. **Submit a completed eCustodian application questionnaire.**
3. **Submit a signed legal opinion from a third-party law firm.**
4. **Submit a practical examination from third-party technology specialist meets industry guidelines set by MISMO, MERS® eRegistry, and Ginnie Mae.**
5. **eVault system meets security level requirements described in Section 10-4 of GNMA Manual.**



## eVault Guideline Analysis

### eCustodian Eligibility Requirements – General

#### GNMA - Ginnie Mae Chapter 10 and Ginnie Mae Imaging Guide

6. **Make electronic record available to Ginnie Mae upon written request.**
7. **Minimum 1 backup copy or recovery eVault system restorable within a 24 hour period.**
8. **Promptly notify Ginnie Mae security breach.**
9. **Satisfy any other requirements determined by Ginnie Mae**
10. **Restoration timelines, roles and responsibilities of the custodial management team, staff for the recovery of eVault.**
11. **Provide certification testing of eVault disaster recovery plan.**
12. **Tested annually.**



## eVault Guideline Analysis

### Common Requirements

#### *eCustodian Eligibility Requirements - General*

- eCustodian must provide annual certification or evidence of sufficient periodic technical recovery testing.

#### *eCustodian Forms*

- Custodian must execute an amendment / agreement to existing custodial agreement that covers eMortgages.
- eCustodian must complete a specific Application Questionnaire or Checklist prior to approval as an eCustodian.

#### *eRegistry Requirements*

- All eNotes delivered to Fannie Mae or Freddie Mac must first be registered on MERS eRegistry within 1 day of signing.



## eVault Guideline Analysis

### Common Requirements – Continued

#### *eRegistry Requirements (continued)*

- Interface with MERS eRegistry - refer to MERS published system integration requirements <http://www.mersinc.org>.
- Registered eNote, identifies Controller, Delegatee & Location.

#### *eNote Certification Requirements*

- Acknowledge only active MERS® eRegistry is only one approved.
- Validate the tamper evident digital signature.
- Data on GSE Form of Loan Schedule is compared to the data in the View of the eNote.
- The Borrower has signed a MISMO SMART Document in which the data in the view section corresponds to the data section of the document.



## eVault Guidelines - Observations

- Each agency still must be consulted separately, however there are many common requirements where solutions can be leveraged
- Keep up with changes and coordinate updates with internal and external stakeholders (business managers, solution providers, technology developers, partners, etc...)
- Download latest draft from...
  - <https://committees.mortgagebankers.org/>
    - | Doc Custody Subcommittee
    - | Shared Documents
    - | Workgroup – eCommerce
    - | Subcommittee – eVault Guideline Comparison
    - | eVault\_GSE\_Guidelines\_Analysis\_08\_2\_2007 (or later)



# References:

## eMortgage Main Web Sites

*As of July 2007 – Subject to Change*

Agency	Description	URL
FNMA	Fannie Mae	<a href="http://www.efanniemae.com">www.efanniemae.com</a>
FHLMC	Freddie Mac	<a href="http://www.freddiemac.com">www.freddiemac.com</a>
GNMA	Ginnie Mae	<a href="http://www.ginniemae.gov">www.ginniemae.gov</a>
MBA	Mortgage Bankers Association	<a href="http://www.mbaa.org">www.mbaa.org</a>
MERS	Mortgage Electronic Registration Systems, Inc	<a href="http://www.mersinc.org">www.mersinc.org</a>
MISMO	Mortgage Industry Standards Maintenance Organization	<a href="http://www.mismo.org">www.mismo.org</a>



# References:

## eMortgage Reference Web Sites

*As of July 2007 – Subject to Change*

Agency	Description	URL
SISAC	Secure Identity Services Accreditation Corporation	<a href="http://www.sisac.org">www.sisac.org</a>
SPERS	Standards and Procedures for Electronic Records and Signatures	<a href="http://www.spers.org">www.spers.org</a>
PRIA	Property Records Industry Association	<a href="http://www.pria.us">www.pria.us</a>
Archives	The National Archives	<a href="http://www.archives.gov">www.archives.gov</a>
OCC	Office of the Comptroller of the Currency	<a href="http://www.occ.treas.gov">www.occ.treas.gov</a>
FFIEC	Federal Financial Institutions Examinations Council	<a href="http://www.ffiec.gov">www.ffiec.gov</a>



## MERS Document Links

*As of July 2007 – Subject to Change*

### **MERS**

MERS Knowledge Base

[https://www.mersonline.org/merskb/MERS\\_Knowledge\\_Base.htm](https://www.mersonline.org/merskb/MERS_Knowledge_Base.htm)

MERS® eDelivery Handbook v3.5

<http://www.mersinc.org/files/filedownload.aspx?id=409&table=ProductFile>

MERS® eRegistry Overview

<http://www.mersinc.org/files/filedownload.aspx?id=185&table=Newsroom>

MERS® eRegistry Legal Opinion v10/04

<http://www.mersinc.org/files/filedownload.aspx?id=303&table=ProductFile>

MERS® eRegistry FAQ - 03/04

<http://www.mersinc.org/files/filedownload.aspx?id=249&table=ProductFile>

MERS® eRegistry Membership Manual v3.5

<http://www.mersinc.org/files/filedownload.aspx?id=262&table=ProductFile>

MERS® eRegistry Quality Assurance Procedures Manual v3.5

<http://www.mersinc.org/files/filedownload.aspx?id=263&table=ProductFile>



## MERS Document Links

### *MERS*

MERS® eRegistry I-Series: Business Overview v3.5

<http://www.mersinc.org/files/filedownload.aspx?id=264&table=ProductFile>

MERS® eRegistry I-Series: Technical Overview v3.5

<http://www.mersinc.org/files/filedownload.aspx?id=269&table=ProductFile>

MERS® eRegistry I-Series: Programming Interface v3.5

<http://www.mersinc.org/files/filedownload.aspx?id=271&table=ProductFile>

MERS® eRegistry I-Series: Business Process Analysis v3.5

<http://www.mersinc.org/files/filedownload.aspx?id=272&table=ProductFile>

MERS® eRegistry PDF Guidelines - 04/07

<http://www.mersinc.org/files/filedownload.aspx?id=426&table=ProductFile>

Getting Started With MERS

<http://www.mersinc.org/files/filedownload.aspx?id=156&table=Newsroom>



## MISMO Document Links

### *MISMO*

eMortgage Workgroup, Sharepoint Team

<https://sharepoint.mismo.org/emortgage/default.aspx>

eMortgage Guidelines and Recommendations

<http://www.mismo.org/login/mismologin.aspx?c=current%20specs/emortgageguidelines.html>

eMortgage Guide v2

<http://www.mismo.org/files/mismo/MISMOeMortgageGuidev2.0Final.pdf>

eMortgage Closing Guide v1

<http://www.mismo.org/files/mismo/MISMOeMortgageClosingGuidev1.0Final.pdf>

eMortgage Vaulting Guide v3

<http://www.mismo.org/files/mismo/MISMOeMortgageVaultingGuidev3.0Final.pdf>

Information Security Workgroup (ISWG)

<http://www.mismo.org/current%20specs/informationsecuritywg.html>

State Security Breach Notification Legislation Matrix

<http://www.mismo.org/files/mismo/StateSecurityBreachNotificationLegislationMatrix.xls>



## MISMO Document Links

### *MISMO*

*eClosing Cost Benefit White Paper & Analysis v1.1*

<http://www.mismo.org/files/mismo/eClosingCostBenefits1.1.zip>

*eSigned PDF Guidelines v1*

<http://www.mismo.org/files/mismo/eMortgageSignedPDFGuidelinesv1.0.pdf>

*SMART Doc® Technology Overview v1*

[http://www.mismo.org/files/mismo/eMortgage\\_SMART\\_Doc\\_TechOverview\\_v\\_1-0.pdf](http://www.mismo.org/files/mismo/eMortgage_SMART_Doc_TechOverview_v_1-0.pdf)

*SMART Doc® Frequently Asked Questions v1*

[http://www.mismo.org/files/mismo/eMortgage\\_SMART\\_Doc\\_FAQs\\_v\\_1-0.pdf](http://www.mismo.org/files/mismo/eMortgage_SMART_Doc_FAQs_v_1-0.pdf)

*SMART Doc® Specification v1.1*

[http://www.mismo.org/files/mismo/eMortgageSMARTDocSpecifcation\\_v\\_1\\_1.pdf](http://www.mismo.org/files/mismo/eMortgageSMARTDocSpecifcation_v_1_1.pdf)

*Complete I-Guide v1*

[http://www.mismo.org/files/mismo/Complete\\_eMortgage\\_I-Guide\\_V1-0.zip](http://www.mismo.org/files/mismo/Complete_eMortgage_I-Guide_V1-0.zip)



## GSE Document Links

### *Fannie Mae*

eMortgage Delivery

<https://www.efanniemae.com/sf/technology/commitloandel/emtg/index.jsp>

Guide to Delivering eMortgage Loans to Fannie Mae v2.5

<https://www.efanniemae.com/sf/guides/ssg/relatedsellinginfo/emtg/pdf/emortgagedeliveryguide.pdf>

eMortgage Technical Requirements v1

<https://www.efanniemae.com/sf/guides/ssg/relatedsellinginfo/emtg/pdf/emortgagetechreqmts.pdf>

Technical Requirements Appendix B: Smart Doc eNote Data Requirements

<https://www.efanniemae.com/sf/guides/ssg/relatedsellinginfo/emtg/xls/techappendixbsmartddatareqs.xls>

eMortgage Delivery At A Glance - 03/07

<https://www.efanniemae.com/sf/technology/commitloandel/emtg/pdf/emtgdelaag.pdf>

Frequently Asked Questions - 03/07

<https://www.efanniemae.com/sf/technology/commitloandel/emtg/pdf/emdfaq.pdf>

How to Implement eMortgages - 03/07

<https://www.efanniemae.com/sf/technology/commitloandel/emtg/pdf/howtoimplementemortgages.pdf>



## GSE Document Links

### *Fannie Mae*

How to Implement eMortgages - 03/07

<https://www.efanniemae.com/sf/technology/commitloandel/emtg/pdf/howtoimplementemortgages.pdf>

Getting Started with eMortgages (Executive Overview)

<https://www.efanniemae.com/sf/technology/commitloandel/emtg/pdf/emortgageexec.pdf>

Research Findings - 03/07

<https://www.efanniemae.com/sf/technology/commitloandel/emtg/pdf/emortgageresearch.pdf>

### *Freddie Mac*

Freddie Mac and Electronic Mortgages

<http://www.freddiemac.com/singlefamily/elM/index.html>

FEDDIE MAC eMORTGAGE HANDBOOK v1

[http://www.freddiemac.com/singlefamily/elM/pdf/eMortgage\\_Handbook.pdf](http://www.freddiemac.com/singlefamily/elM/pdf/eMortgage_Handbook.pdf)

eMortgage implementation timeline - 05/06

[http://www.freddiemac.com/singlefamily/elM/pdf/emortgage\\_whitepaper.pdf](http://www.freddiemac.com/singlefamily/elM/pdf/emortgage_whitepaper.pdf)



## GSE / MBA Document Links

### *Ginnie Mae*

*Ginnie Mae Web Site*

<http://www.ginniemae.gov>

### *MBA*

*eMortgage Resource Center*

<http://www.mortgagebankers.org/IndustryResources/eMortgageResourceCenter.htm>

*eCommerce - Doc Custody, Sharepoint Team*

[https://committees.mortgagebankers.org/sites/Doc\\_Custody/default.aspx](https://committees.mortgagebankers.org/sites/Doc_Custody/default.aspx)

*eMortgage Glossary of Key Terms v1*

<http://www.mortgagebankers.org/files/Technology/eMortgageGlossaryofKeyTerms.pdf>

*eMortgage FAQs v1*

<http://www.mortgagebankers.org/files/Technology/eMortgageFAQs.pdf>

*PKI, Digital Signatures, and eMortgages - 07/06*

<http://www.mortgagebankers.org/Advocacy/files/Library/IssuePapers/PKI,DigitalSignatureandeMortgages.pdf>



## eMortgage Document Links

### *SPERS*

STANDARDS AND PROCEDURES FOR ELECTRONIC RECORDS AND SIGNATURES v1

<http://www.spers.org>

Summary of SPeRS Principles (Appendix A of the SPeRS manual) v1

<http://www.spers.org/spers/media/SummaryofSPeRSStandards-AppendixA.pdf>

Summary of SPeRS Principles (Appendix B of the SPeRS manual) v1

<http://www.spers.org/spers/media/SummaryofSPeRSPrinciples-AppendixB.pdf>



## eMortgage Document Links

### LAW

#### UETA 1999 Text

<http://www.law.upenn.edu/bll/archives/ulc/fnact99/1990s/ueta99.pdf>

#### E-SIGN 2000 Text

[http://frwebgate.access.gpo.gov/cgi-bin/getdoc.cgi?dbname=106\\_cong\\_bills&docid=f:s761enr.txt.pdf](http://frwebgate.access.gpo.gov/cgi-bin/getdoc.cgi?dbname=106_cong_bills&docid=f:s761enr.txt.pdf)

#### GLBA 1999 Text

[http://frwebgate.access.gpo.gov/cgi-bin/getdoc.cgi?dbname=106\\_cong\\_bills&docid=f:s900enr.txt.pdf](http://frwebgate.access.gpo.gov/cgi-bin/getdoc.cgi?dbname=106_cong_bills&docid=f:s900enr.txt.pdf)

#### Patriot Act 2001 Text

<http://www.ehrs.upenn.edu/resources/docs/patriotact.pdf>

#### Sarbanes-Oxley Act 2002 Text

[http://frwebgate.access.gpo.gov/cgi-bin/getdoc.cgi?dbname=107\\_cong\\_public\\_laws&docid=f:publ204.107](http://frwebgate.access.gpo.gov/cgi-bin/getdoc.cgi?dbname=107_cong_public_laws&docid=f:publ204.107)



## eMortgage Document Links

### OCC

Office of the Comptroller of Currency (OCC) Electronic Banking Guidance

<http://www.occ.treas.gov/netbank/ebguide.htm>

### FFIEC

Federal Financial Institutions Examinations Council (FFIEC) IT Handbook InfoBase

<http://www.ffiec.gov/ffiecinfobase/index.html>

FFIEC Information Technology Examination Handbook Booklets

[http://www.ffiec.gov/ffiecinfobase/html\\_pages/it\\_01.html](http://www.ffiec.gov/ffiecinfobase/html_pages/it_01.html)

FFIEC Information Technology Examination Handbook Presentations

[http://www.ffiec.gov/ffiecinfobase/html\\_pages/presentations\\_frameset.htm](http://www.ffiec.gov/ffiecinfobase/html_pages/presentations_frameset.htm)



## eMortgage Document Links

### *ARCHIVES*

Checklist and Examples of System Functions for Electronic Record Keeping and Management

<http://www.archives.gov/records-mgmt/policy/prod6b.html>

RECORDS IN PORTABLE DOCUMENT FORMAT (PDF)

<http://www.archives.gov/records-mgmt/initiatives/pdf-records.html>

### *JITC*

Electronics Records Management - Software Applications Design Criteria Standards - 04/07

<http://jitc.fhu.disa.mil/recmgt/p50152stdapr07.pdf>

