

## FANNIE MAE DUS®

### DUS MBS

We're your partner for the life of your loan – no other master servicer, no B-piece buyer.

No kidding.

Our Delegated Underwriting and Servicing (DUS) MBS is like no other security in the marketplace. Unlike a conduit execution, our loans are securitized on a single-asset basis, providing creative structuring flexibility. Investors trust our unique risk-sharing model, creating demand that translates into certainty of execution for multifamily borrowers. Best of all, our life-of-loan servicing relationship means it's always just the borrower, lender, and Fannie Mae.

Fannie Mae creates DUS MBS supported by loans on multifamily properties with a minimum of five units. Most of our MBS are backed by a single loan on a multifamily asset. DUS MBS offer Fannie Mae's guaranty of timely payment of principal and interest. DUS Lenders can originate fixed-rate, adjustable-rate, fully-amortizing, and full- or part-term interest-only multifamily mortgage loans.

### SEAMLESS AND CERTAIN

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- Innovative structures that can be tailored to meet your individual needs.
- Loan terms of varying length and flexible prepayment periods are available.
- Strong investor demand for our guaranteed securities helps keep borrower interest rates low.
- Add-ons, renovations, and other complex features can be structured up-front.

### RELY ON US

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- Single-asset security allows for customized loan structures.
- Delegated risk-sharing model provides certainty of execution, faster decisions, and quicker loan closings.
- Experts who know the business and understand complex transactions.
- Life-of-loan servicing means no other master or special servicer and seamless post-closing activities.