

Manage Hedging Costs and Pipeline Risk With Fannie Mae's Best Efforts Program

Hedging mortgage pipeline risk in a fast-paced market environment can be challenging and costly. In response to this, Fannie Mae offers a best efforts committing option available through eCommitONE™. When you choose best efforts committing through eCommitOne, Fannie Mae effectively handles the pipeline management and interest rate risk for those loans, allowing you to focus on other critical business priorities and activities that will help expand the business.

The best efforts committing option is available to any approved Fannie Mae Seller/Servicer for use on a loan-by-loan basis through eCommitONE, our easy-to-use Web-based application. By using our best efforts committing option, you can commit a loan for sale to Fannie Mae and if the loan does not close, a pair-off fee will not be incurred.

A number of other unique benefits are available if you choose to take advantage of committing through eCommitONE:

- Competitive, real-time pricing
- Ability to change product type, loan amount, and note rate within the application
- Commitment periods of one to 90 days
- Multiple commitment extensions, up to 30 days at a per-diem interest rate cost
- Both Actual/Actual (A/A) and Scheduled/Scheduled (S/S) remittance types
- Loans underwritten using Desktop Underwriter® (DU®) or an Alternative Underwriting Flexibility (AUF) are acceptable
- After-hours committing on business days between the hours of 5:00 p.m. and 10:00 p.m., ET
- Easy import/export of loan and pricing data
- Early Funding options are available
- Ability to use the convenient ecommitone@fanniemae.com mailbox to ask questions or send change requests

More detailed information about [eCommitONE](#) and [steps for registration](#) are available on efanniemae.com. If you are not an approved Fannie Mae seller/servicer, please visit us at efanniemae.com to gain access to the [Path to Approval Toolkit and Self Assessment Tutorial](#).

Contact a Single-Family Customer Account Manager at 1 (888) Fannie8 (326-6438) or the Capital Markets Sales Desk at 1 (800) 752-0257 to get started today.

Stay Tuned for Upcoming Webinars on Fannie Mae's Whole Loan Execution Options!
Presenter: [Tina Khartami](#) of the Capital Markets Sales Desk