

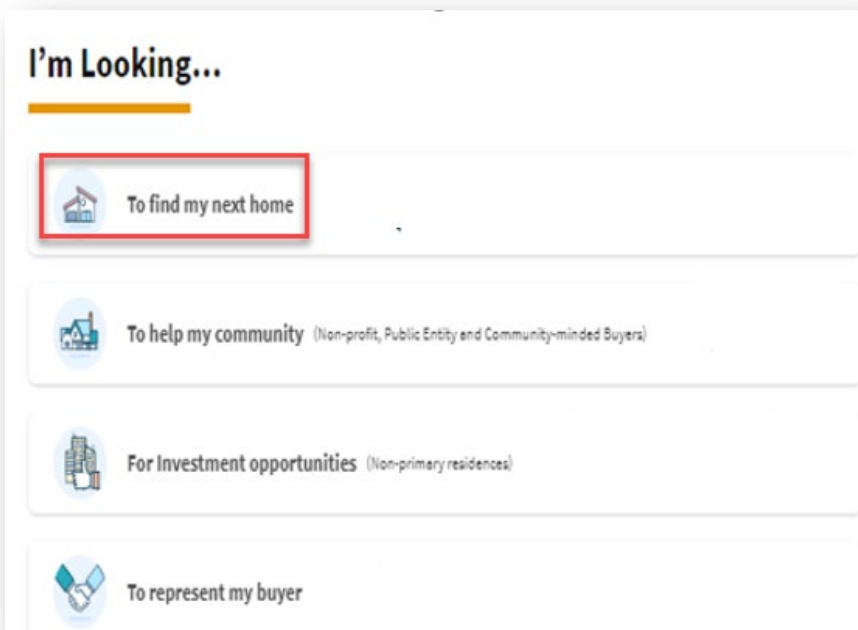
## HomePath Registration and Online Offer Process

Buyers must be registered in HomePath to add a property as a favorite, share a property, save searches, and have transparency into their offer details.

### Buyer Sign Up Process



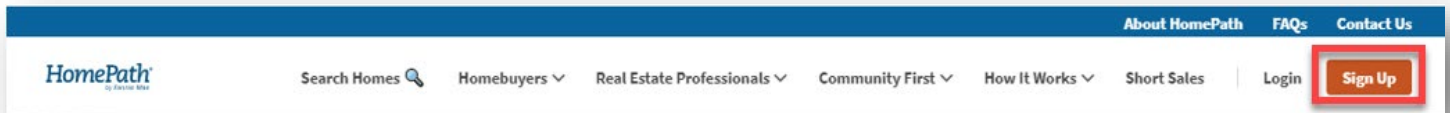
Buyer selects the type of user to continue.



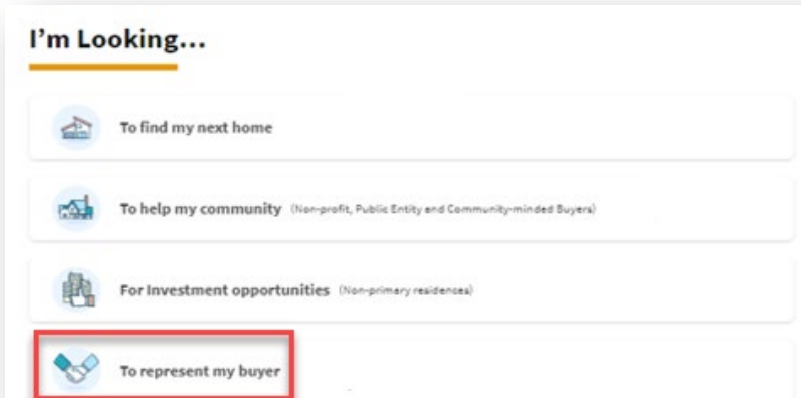
Buyer's Agent must be registered in HomePath to submit offers on HomePath listings for their Buyers.



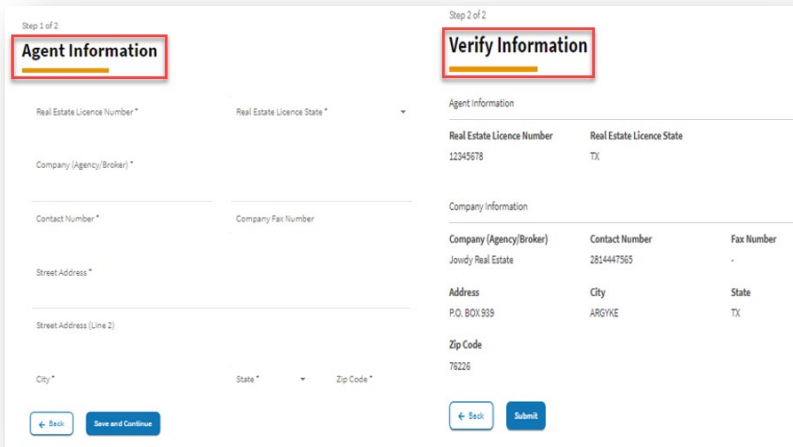
## Buyer's Agent Sign Up Process



Buyer's Agent selects *To represent my buyer*.



Buyer's Agent enters *Agent Information* and verification.

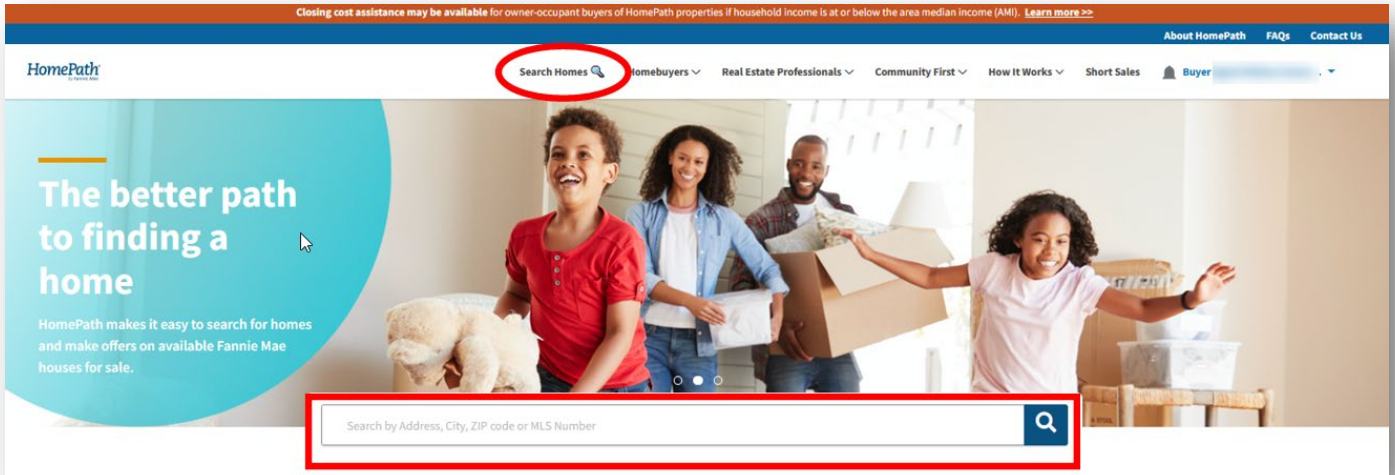




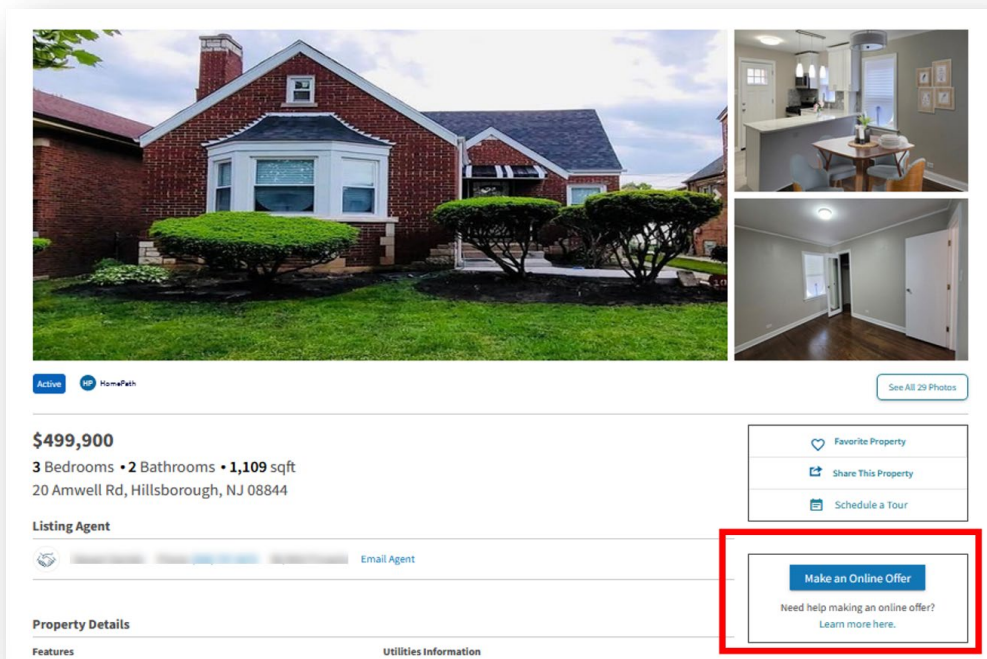
## Offer Submission

Once the Buyer's Agent has registered, offers can be submitted.

### Search Homes



### Make an Online Offer





A detailed guide of the offer process appears. Select **Begin Offer** to start offer process:

**Before You Begin**

We want to make sure you're informed and confident at every step.  
Learn about the HomePath offer process and the information you'll need:

^ **How it works**

We will guide you through each step of the offer process. After you submit your offer, you'll be able to negotiate through HomePath as well as see how you compare to any other offers that may have been made on the property.

^ **Prepare your offer and financing information**

You'll be prompted to provide buyer details about you and any others who will be included with your offer. You will also be asked for information regarding what type of financing you are using, how much you need to borrow, your down payment and closing costs. Contact your lender to confirm this information.

^ **Transparency in the offer, acceptance, and closing process**

HomePath makes it easy to understand where you are in the homebuying journey. After you submit your offer, you will be able to track the progress of your offer by logging in to your HomePath account.

Back Begin Offer

The **Terms and Conditions** must be agreed upon to continue.

**You must read and acknowledge the Terms and Conditions stated below:**

1. The submitter (Agent) acknowledges that an online offer to purchase within the HomePath system is equally binding as an offer to purchase made on paper.
2. The seller reserves the right to accept or reject any and all offers to purchase and assumes no responsibility for any errors in the listing information. The seller is not responsible for errors, outages, connectivity or equipment failures that may occur during the process of the electronic transmission of an offer.
3. The submitter (Agent) acknowledges that all electronic messages provided by the HomePath online offer system are for the sole purpose of facilitating communication between the submitter (Agent) and the listing agent. The seller is not responsible for the content, accuracy, timely delivery or receipt of any electronic message provided to the submitter (Agent) or the listing agent by the HomePath online offer system.
4. The submitter (Agent) acknowledges sole responsibility for any documents uploaded to HomePath as part of the offer. The submitter (Agent) is responsible for ensuring that there are no additional documents, attachments or supplemental information of any kind that would alter the terms of the submitted offer.
5. The submitter (Agent) will be notified via electronic mail if his or her offer is sufficient for acceptance. Upload the buyer's signed contract documents including all local disclosures and supplemental documents reflecting the final negotiated terms to HomePath within 48 hours of the notification.

Back Agree & Continue

The Agent will begin to answer all the questions regarding the Buyer's offer.

**NOTE:** *The Buyer will receive an email confirming offer submission.*



## Questions regarding HomePath Ready Buyer course and closing cost assistance have additional information available to determine if the Buyer qualifies for them.

### Buyer-terms

#### Has the buyer completed the HomePath Ready Buyer™ educational course?

First time homebuyers who take the course and receive a certificate of completion may receive up to 3% in closing cost assistance when purchasing a HomePath property. [Get program details.](#)

Yes

No

#### Does your income qualify you for closing cost assistance?

Closing cost assistance may be available for owner-occupant buyers of HomePath properties if household income is at or below the area median income (AMI). [Learn more about how this works.](#) [AMI Calculator.](#)

Yes

No

#### Are you requesting a closing cost credit?

Fannie Mae's contribution towards your closing costs.

Amount

\$

My Offer	Learn More
Address :	208 Sigler, Boone, CO 81025
List Price :	\$16,900.00
Primary Residence :	Yes
Prev Owned FM Property No :	
Financing Type :	FHA
My Offer Price :	\$20,000.00
Loan Term :	30
Title Provider :	No
Closing Date :	09/02/2022

My Offer [Learn More](#)

#### How does the income-based closing cost assistance work?

- To qualify, the gross income of the buyer(s) must be at or below 100% of the area median income (AMI) of the property being purchased. Gross income is defined as the income that the borrower would state on the standard 1003 mortgage loan application if applying for a mortgage.
- Once a buyer selects a Fannie Mae owned property, the buyer must verify the AMI for the city/state of the property.
- Using the Fannie Mae [AMI calculator](#), the buyer confirms if they are at or below 100% of the median income for the area. Buyers should inform their agents if they qualify for this concession. A self-certification form will be provided within the package at offer acceptance.
- If the qualifying buyer(s)' income is at or below 100% of the AMI, the buyer's agent will request the 3% concession.

## Upload any necessary documents in the Documents Section, such as, state specific addenda, proof of funds, pre-qualification, buyer education course certificate.

- A prequalification or proof of funds will be required for offer acceptance. It is recommended that these are uploaded with the initial offer submission.
- If Buyer is an entity, such as a trust, INC, LLC, etc., documents indicating the signor's authority for the entity must be provided

### Upload documents here:

Final steps - upload documents

---

#### Upload your documents

Please upload any documents you have to submit with your offer.

**Examples:**

- Pre-qualification letter (Please remove account numbers from the submission.)

Upload New File

Choose Files | No file chosen

[Upload Files](#)

Uploaded Documents (0)

[Back](#)
[Save & Exit](#)
[Next](#)



## Common Documents/Guidelines

### FHA Amendatory Language

Fannie Mae is exempt from signing the FHA amendatory language. This exemption was granted by HUD and the Handbook reference is 4155.2: 6.A.5.d-e. The buyer's lender may confirm with their contact at HUD that this exemption is valid.

### Certification Clause

Fannie Mae is not exempt from the Certification clause, but Section 29 of the Residential Real Estate Purchase and Sale Contract meets the requirement for alternative language.

### FHA 203(k)

Fannie Mae is not exempt from executing FHA required verbiage on FHA 203(k) transactions and this language will be required in Section 38 of the Residential Real Estate Purchase and Sale Contract: "Borrower has applied for Section 203(k) financing and the contract is contingent upon mortgage approval and the Borrower's acceptance of additional required improvements as determined by the lender."

### HomePath Ready Buyer Course

The HomePath Ready Buyer Course certification must be attached to the contract package if buyer has requested concessions.

### Agency Addenda

Fannie Mae will execute.

### Financing and Property Condition Addenda

These terms are covered in the Residential Real Estate Purchase and Sale Contract. Addenda that may be in conflict will not be executed.

### Sale of Other Home or Closing of Other Home

These are not acceptable contingencies and associated documents will not be executed.

### Section 1031 Exchange

Fannie Mae will not accept this contingency, nor will Fannie Mae execute any documents relating to a Section 1031 exchange.

**The Real Estate Contract will appear to Review Terms and Conditions. Scroll through the entire document to review. If acceptable Agree and Submit Offer.**

Final Steps - Review T&C

---

Review Terms and Conditions

REO # A18068H \_\_\_\_\_

**RESIDENTIAL REAL ESTATE PURCHASE AND SALE CONTRACT**

1. PARTIES: The parties to this contract are Gina Justman \_\_\_\_\_  
\_\_\_\_\_  
("Purchaser") and Fannie Mae \_\_\_\_\_ ("Seller"). Seller agrees to sell  
and convey to Purchaser and Purchaser agrees to buy from Seller the property and improvements defined below.  
As used in this contract, the contract and any riders or addendums thereto shall be collectively referred to as the  
"Agreement."

2. PROPERTY: The land, buildings, improvements and structures are collectively referred to as the "Property."

Back Save & Exit Agree & Submit Offer





Once the offer is submitted a pop-up message will appear to notify you it has been submitted

Congratulations! Your offer has been submitted for evaluation.

**Next Steps:**

- You will receive an email detailing your offer information.
- You will be able to track the status of your offer in "My Offers".
- You will be notified if there are other offers submitted.
- You will be notified of the status of your offer throughout the process.

Agents will receive email notifying the offer is being reviewed by Fannie Mae.

Thank you for submitting an offer of \$204500 for:

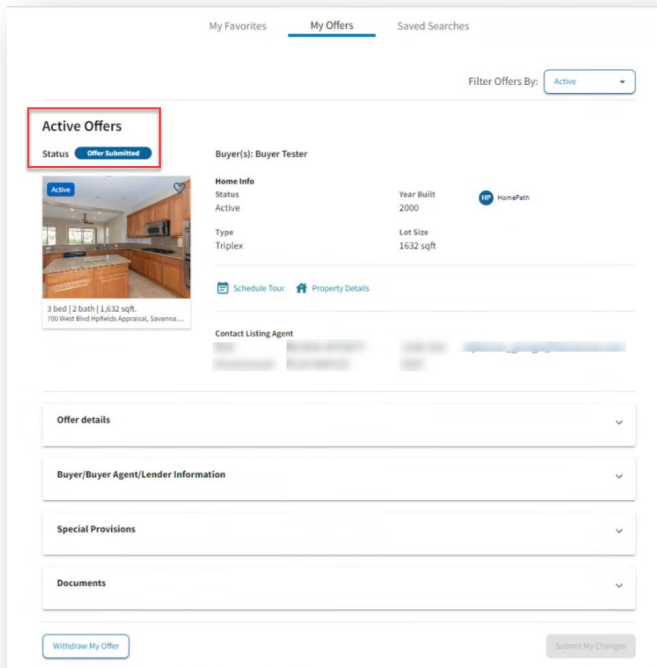


**1061 Wharf PlaceX**  
**DUNDALK, MD 21222**  
 Type: Single Family  
 Year Built: 1921  
 Price(\$): 207000.00

**What to expect next:**

Your offer will be reviewed by Fannie Mae®.  
 You will be notified when there is an update to the status of your offer, by email.  
 With HomePath®, it's easy to understand where you are in the homebuying process. You can check the status of your offer at any time by logging in to your HomePath account and viewing your offer dashboard.

In HomePath under *My Offers* the status of the offer will change to *Offer Submitted*.



**NOTE:** If an offer is started, but not submitted, it will appear in My Offers as Offer Incomplete



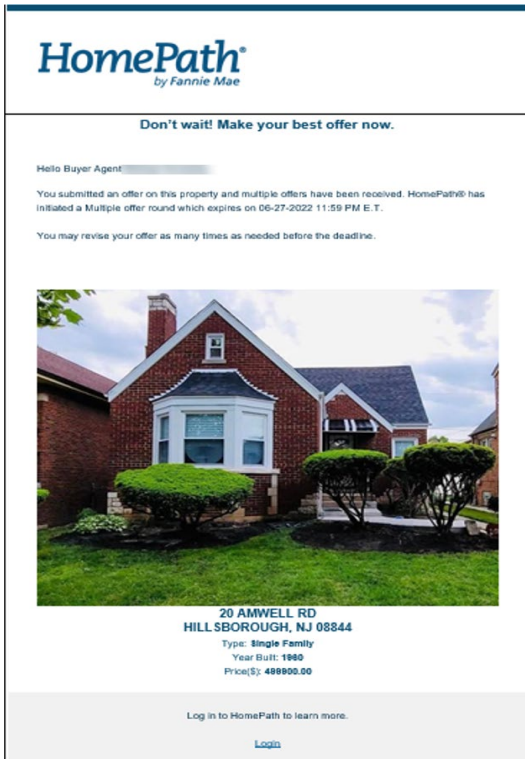
## Notification of offer activity will be sent to Agents during the entire offer process.

**NOTE:** If Buyer is registered, they will have transparency through the offer process in HomePath.

## Multiple Offers

If multiple offers are received on a property, the Agents will receive an email and will be given the opportunity to revise their offer as many times before the offer deadline. Fannie Mae's acceptance process considers factors in determining offer priority such as, owner occupancy, sales price, finance type, buyer requested concessions, close date, as well as other factors determined at Fannie Mae's sole discretion.

### Notification Email




**HomePath**  
by Fannie Mae

**Don't wait! Make your best offer now.**

Hello Buyer Agent [redacted]

You submitted an offer on this property and multiple offers have been received. HomePath® has initiated a Multiple offer round which expires on 06-27-2022 11:59 PM E.T.

You may revise your offer as many times as needed before the deadline.



**20 AMWELL RD  
HILLSBOROUGH, NJ 08844**  
Type: Single Family  
Year Built: 1960  
Price(\$): 499900.00

Log in to HomePath to learn more.  
[Login](#)

### Buyer's Agent Offer Manager

#### Active Offers

Status **Offer Submitted**



**\$499,900**  
3 bed | 2 bath | 1,109 sqft.  
20 Amwell Rd., Hillsborough, NJ 08844

Buyer(s): Test Buyer 2

#### Home Info

Status  
Active

Year Built  
1960



Type  
Single Family

Lot Size  
1109 sqft

[Schedule Tour](#) [Property Details](#)

Contact Listing Agent

xxxx@fanniemae.com

#### Offer details

Multiple offer round has been initiated. Submit your highest and best offers by 06/27/2022 at 11:59 PM E.T.

#### Buyer/Buyer Agent/Lender Information

#### Special Provisions

#### Documents

[Withdraw My Offer](#)

[Submit My Changes](#)

### Additional Offer Information:

- There is no requirement for certified funds for offer submission and negotiation. Deposit the earnest money within two calendar days of receipt of a fully executed contract or as required by applicable law. Contact the listing agent for the name of the settlement vendor selected by the seller. The check must be payable to that settlement vendor (or listing agency if the settlement vendor does not process earnest money deposits). Wired funds may be substituted for a check.
- The prequalification letter requirements are detailed in Section 3 of the Residential Real Estate Purchase and Sale Contract. You may provide that section to the buyer's lender so that the lender understands and covers those points in the letter they provide. The seller may require additional acknowledgements by the lender to negotiate a sale.
- The buyer names must be entered in the manner in which they will take title. Buyer names cannot be changed, removed, or added later without the approval of Fannie Mae.
- Do not enter two buyer names in one buyer field. For example:

Buyer First Name

Rick and Sui

Buyer First Name \*

Rick and Sui





- At least one buyer name must be human to be considered an owner occupant. If only an entity name shows as the buyer (such as an LLC or Inc), then Fannie Mae will consider it an Investor deal. An exception to this rule is a trust established on behalf of an individual who will reside in the home. In that situation, if the signor for the trust is willing to execute the Owner Occupant Certification (OOC), we will consider it an owner occupant deal. Provide a copy of the documents that authorize the purchase of real property and confirm the designated signatory. Both the company name AND signor name must be printed and then include signature.
- If the buyer is a nonprofit, provide a copy of the buyer's organizational documents for review.

**NOTE:** Any changes to the contract after execution will be made through the listing agent.

## Offer Negotiation

Once Fannie Mae has reviewed the offer, a response will be received. Be sure to review the **Special Provisions** section within the offer for any comments from Fannie Mae.

Offer details

Buyer's Offer	Your Changes
My Offer Price: \$190,000.00	My Offer Price: * \$ 190,000
Primary residence: YES	Primary residence: * Yes
Prev Owned FM Property: NO	Prev Owned FM Property: * No
Pre-qualified: YES	Yes
Earnest Money: \$19,000.00	Earnest Money: \$ 19,000 <small>Note: The minimum Earnest Money you can enter is \$1000</small>
Loan Term: 30	Loan Term: * 30
Licensed Real Estate Agent: -	Licensed Real Estate Agent: *
Fannie Mae vendor: NO	Fannie Mae vendor: * No
Select Language: ENGLISH	Select Language: * English

Buyer/Buyer Agent/Lender Information

**Special Provisions**

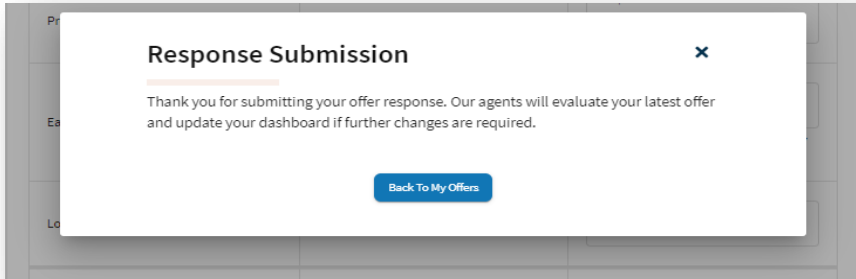
Documents

End Negotiations Submit My Changes

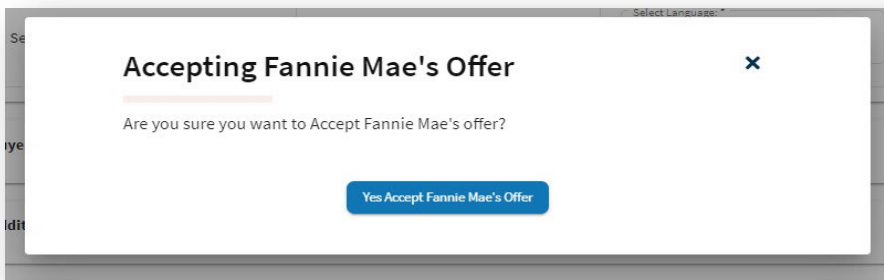


**At any time, the Buyer's Agent can Accept Fannie Mae's Response, Respond to Fannie Mae's Offer, or End Negotiations.**

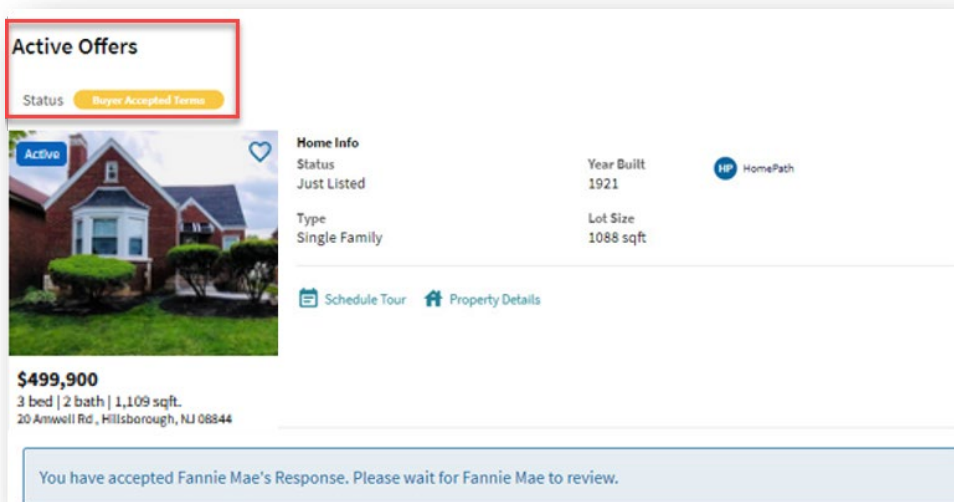
**If responding to Fannie Mae a pop-up message will appear.**



**If accepting Fannie Mae's Offer a pop-up message will appear.**



**Buyer's Agent must confirm acceptance, then status will change in HomePath to Buyer Accepted Terms.**



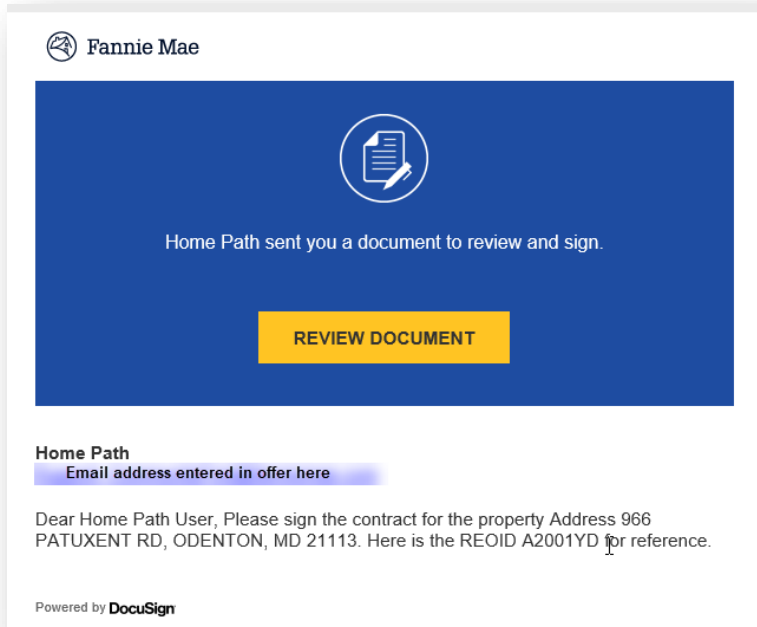


## Contract Execution

An email will be sent to Buyer's Agent that the contract is ready for review and signature.



A second email from DocuSign will be sent to Buyer for contract execution. Select *Review Document* to begin.





The contract will appear. Contract execution must be completed electronically. The electronic records and signature terms must be accepted prior to execution.

Please Review & Act on These Documents DocuSign

**CFL API User**  
Fannie Mae

Dear Home Path User, Please sign the contract for the property Address 1061 Wharf PlaceX, DUNDALK, MD 21222. Here is the REOID A18068H for reference.

**Please read the Electronic Record and Signature Disclosure.**  
 I agree to use electronic records and signatures.

**CONTINUE** **OTHER ACTIONS**

Finish Later

Print & Sign  
Assign to Someone Else  
Decline to Sign

Help & Support  
About DocuSign  
View History  
View Certificate (PDF)  
View Electronic Record and Signature Disclosure  
Session Information

“Purchaser” and Fannie Mae (“Seller”). Seller agrees to sell and convey to Purchaser and Purchaser agrees to buy from Seller the property and improvements defined below. As used in this contract, the contract and any riders or addendums thereto shall be collectively referred to as the “Agreement.”

2. **PROPERTY:** The land, buildings, improvements and structures are collectively referred to as the “Property.”

(a) **LAND:** The Property is located at the following address: (property address) 1061 Wharf PlaceX  
DUNDALK, MD 21222 also legally described as See attached

(b) **PERSONAL PROPERTY:** Items of personal property, including but not limited to window coverings, appliances, manufactured homes, mobile homes, vehicles, spas, antennas, satellite dishes and garage door openers, now or hereafter located on the Property are not included in this sale or the purchase price unless the personal property is specifically described and referenced in Section 38 of this contract. Any personal property at or on the Property may be subject to claims by third parties and, therefore, may be removed from the Property prior to or after the closing. The Seller makes no representation or warranty as to the condition of any personal property, title thereto, or whether any personal property is encumbered by any liens. The Seller assumes no responsibility for any personal property remaining on the Property at the time of closing.

3. **OFFER:**

(a) **Acknowledgement of Sufficient Offer:** The Purchaser has offered to purchase the property for a purchase price in the amount of \$206000.00 in accordance with the terms set forth herein. The Seller has reviewed the Offer and deemed it sufficient for acceptance.

(b) **Acceptance of Offer:** Notwithstanding Seller’s acknowledgement that the Offer is sufficient for acceptance, the Purchaser agrees that the Agreement remains subject to acceptance by the Seller and must be signed by all parties in order to be binding. The Agreement shall be effective as of the date of execution by Seller (“Effective Date”). The Purchaser’s earnest money deposit of \$3000.00 is to be placed in a trust account acceptable to the Seller within two (2) calendar days following the Effective Date. The Agreement, signed by the Purchaser and reflecting the terms as acknowledged by the Seller, must be received by the Seller within five (5) calendar days of the receipt of the notice that the Offer was sufficient for acceptance. If the Seller does not receive the signed Agreement by such date, the Purchaser’s offer shall be deemed null and void. As used in this paragraph, the term “received by the Seller” means actual receipt of the signed Agreement by the Seller’s listing agent.

Select **Start** to begin electronically executing.

**START**

DocuSign Envelope ID: 9B101BF2-C7CB-49A8-9B90-4CD6F3C76DCB

DEMONSTRATION DOCUMENT ONLY  
PROVIDED BY DOCUSIGN ONLINE SIGNING SERVICE  
999 3rd Ave, Suite 1700 • Seattle • Washington 98104 • (206) 219-0200  
www.docusign.com

REO # A18068H

**RESIDENTIAL REAL ESTATE PURCHASE AND SALE CONTRACT**

1. **PARTIES:** The parties to this contract are Gina Justman

“Purchaser” and Fannie Mae (“Seller”). Seller agrees to sell and convey to Purchaser and Purchaser agrees to buy from Seller the property and improvements defined below. As used in this contract, the contract and any riders or addendums thereto shall be collectively referred to as the “Agreement.”

2. **PROPERTY:** The land, buildings, improvements and structures are collectively referred to as the “Property.”

(a) **LAND:** The Property is located at the following address: (property address) 1061 Wharf PlaceX  
DUNDALK, MD 21222 also legally described as See attached

(b) **PERSONAL PROPERTY:** Items of personal property, including but not limited to window coverings, appliances, manufactured homes, mobile homes, vehicles, spas, antennas, satellite dishes and garage door openers, now or hereafter located on the Property are not included in this sale or the purchase price unless the personal property is specifically described and referenced in Section 38 of this contract. Any personal property at or on the Property may be subject to claims by third parties and, therefore, may be removed from the Property prior to or after the closing. The Seller makes no representation or warranty as to the condition of any personal property, title thereto, or whether any personal property is encumbered by any liens. The Seller assumes no responsibility for any personal property remaining on the Property at the time of closing.

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## Select the initial field and add your initials.

Select the initial field to create and add your initials.

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Required - Initial Here - Gina Justman

INITIAL

PURCHASER (Initial)  
SELLER (Initials)

FANNIE MAE FORM 001 (05/06/2019) 1

A18068H-3990-2021-08-30T110748.pdf 1 of 20

DocuSign Envelope ID: 9B101BF2-C7CB-49A8-9B90-4CD6F3C78DCB

DEMONSTRATION DOCUMENT ONLY  
PROVIDED BY DOCUSIGN ONLINE SIGNING SERVICE  
999 3rd Ave, Suite 1700 • Seattle • Washington 98104 • (206) 219-0200  
www.docuSign.com

The Purchaser shall present proof, satisfactory to the Seller, of the Purchaser's funds or prequalification for a mortgage loan in an amount and under the terms sufficient for the Purchaser to perform its obligations under this Agreement. The prequalification shall include, but is not limited to, a certification of prequalification or a mortgage loan commitment from a mortgage lender, a satisfactory credit report and/or proof of funds sufficient to meet the Purchaser's obligations under the Agreement. The Purchaser's submission of proof of prequalification is a condition precedent to the Seller's acceptance. Notwithstanding any Seller required prequalification, the Purchaser acknowledges that Purchaser is free to obtain financing from any source.

### Adopt Your Initials


Confirm your name, initials, and signature.

\* Required

Full Name\*  Initials\*

SELECT STYLE DRAW UPLOAD

PREVIEW Change Style

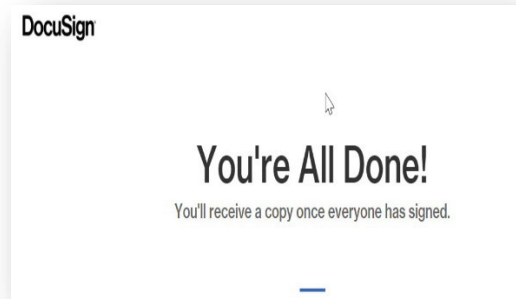
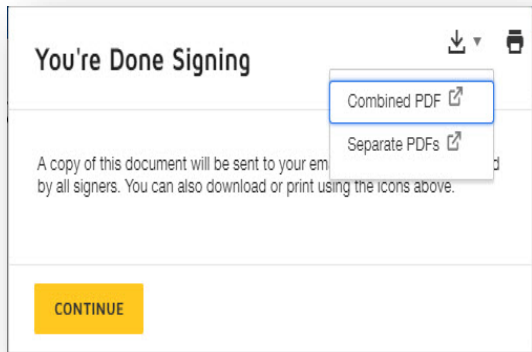
DocuSigned by:  
**Gina Justman**  
2416AF06099A40E... 

By selecting Adopt and Initial, I agree that the signature and initials will be the electronic representation of my signature and initials for all purposes when I (or my agent) use them on documents, including legally binding contracts - just the same as a pen-and-paper signature or initial.

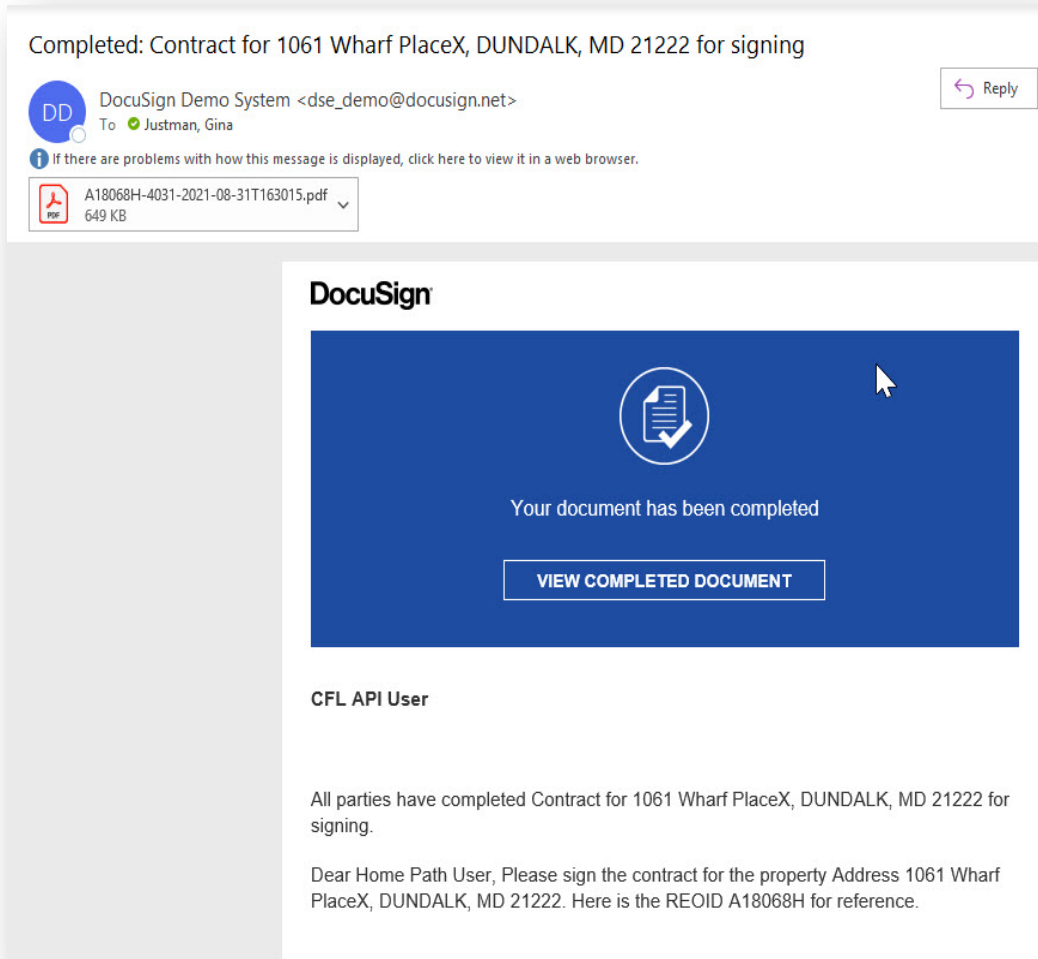
**ADOPT AND INITIAL** CANCEL



Once execution is completed a pop-up will appear notifying you that you will receive an email.



Once the contract is executed by Fannie Mae, the Buyer will receive an email with contract from DocuSign.







The status of the offer will change in HomePath to *Closing Initiated*.

The screenshot shows the 'Active Offers' section in HomePath. The status is 'Closing Initiated'. A property card displays a photo of a house, a price of \$499,900, and details: 3 bed | 2 bath | 1,109 sqft. The address is 20 Amwell Rd., Hillsborough, NJ 08844. To the right, 'Home Info' shows: Status: Under Contract, Year Built: 1921, Type: Single Family, Lot Size: 1088 sqft. There are buttons for 'Schedule Tour' and 'Property Details'.

Under the Documents section all documents will be available to view.

The screenshot shows the 'Documents' section. It prompts the user to 'Please upload any documents you may have to support your offer.' Under 'Examples', it lists 'Pre-qualification letter (Please remove account numbers from the submission.)'. There is an 'Upload New File' section with a 'Choose Files' button and 'No file chosen' text. Below that is an 'Uploaded Documents (2)' section with two items: 'PREQUAL.docx' and 'A18068H-4031-2021-08-31T163015.pdf', each with a 'View' link.

### Amendments

If the buyer requests a change to a fully executed contract, obtain a Fannie Mae Amendment form from the listing agent. Do not submit buyer inspection reports to the listing agent. These will not be reviewed. Place any requested items for repair or replacement on the Amendment form and send to the Listing Agent. Use this form for other changes such as closing date extensions or a change in financing.

### Termination

If the sale falls through, obtain a Fannie Mae Termination form from the listing agent, and provide the reason for termination.

### Help Prevent Fraud

If you are aware of or suspect inappropriate activity in connection with a Fannie Mae property, please immediately report it either by e-mail to [Mortgagefraud\\_tips@fanniemae.com](mailto:Mortgagefraud_tips@fanniemae.com) or to our Fraud Tips Hotline, 1-800-2FANNIE (1-800-232-6643).