



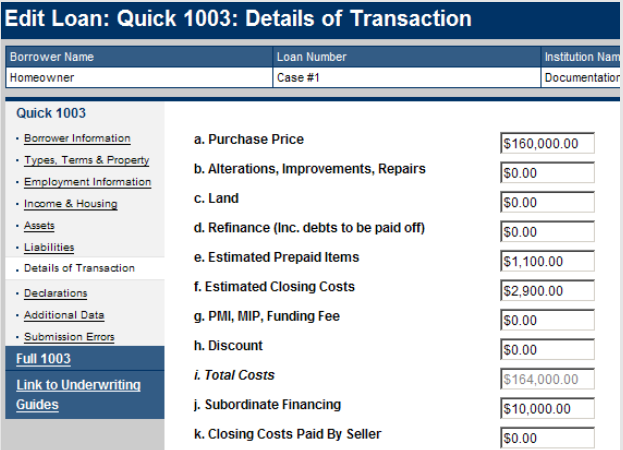
Entering the data for Community Seconds as a subordinate lien for purchase transactions

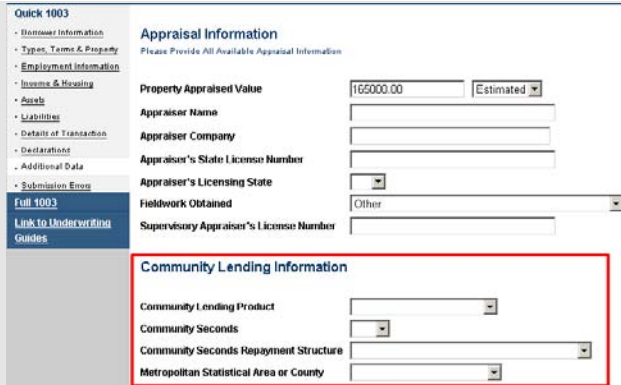
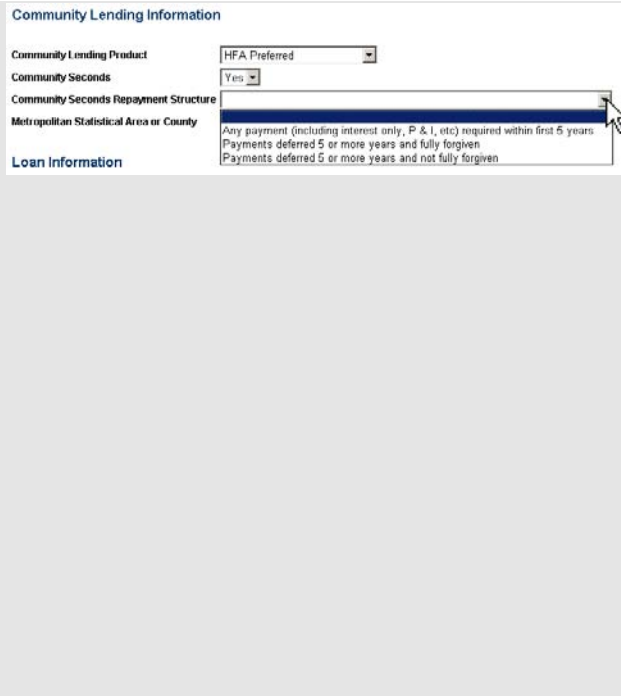
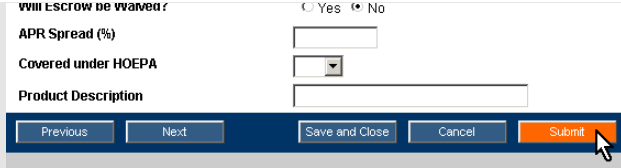
Tip: To print this document, click  (Print). To get a closer look at a screen, click  (Zoom In) in the toolbar.

Data is required on several different screens when entering a Community Seconds[®] subordinate lien. This document shows you how to enter the necessary data. This document is not intended to provide detailed instructions for entering 1003 data in Desktop Originator[®]/ Desktop Underwriter[®] (DO[®]/DU[®]), but rather to explain the specific steps for entering the data needed for a Community Seconds loan on a purchase transaction.

Note: For more information about Community Seconds, see [Mortgage Products](#) on eFannieMae.com.

The first step assumes that you have already logged in to DO/DU and you are in the loan casefile you want to submit with a Community Seconds subordinate lien.

Step	Screen
<p>1. Click Income & Housing in the navigation bar. The Income and Housing screen appears. In the Combined Housing Expense section, enter the subordinate financing payment amount in the Other Financing (P&I) field in the Proposed column.</p>	
<p>2. Click Details of Transaction in the navigation bar. The Details of Transaction screen appears. Enter the subordinate lien amount in the j. Subordinate Financing field.</p>	

Step	Screen
<p>3. Click Additional Data in the navigation bar. Locate the Community Lending Information section.</p>	
<p>4. Fill in the Community Lending Information section. Enter Community Seconds data.</p> <p>Note: The first mortgage does not have to be a Community Lending product; therefore, the other fields on the Community Lending screen are optional. If you leave the other fields blank, just click OK on the warning message about entering a Community Lending product.</p> <p>Take the following steps:</p> <ol style="list-style-type: none"> Select the appropriate first mortgage lien from the Community Lending Product field. Select Yes in the Community Seconds field. Otherwise the system defaults to “No” for this field. If you are using a Community Seconds[®] mortgage, you must select the appropriate option from the Community Seconds Repayment Structure drop-down list. 	
<p>5. When you are finished entering the necessary data and other required fields on the Additional Data page, click Submit.</p>	

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