

## ***Selling Guide* Announcement SEL-2014-16**

December 16, 2014

### ***Selling Guide* Updates**

The *Selling Guide* has been updated to include changes to the following:

- Self-Employed Income
- Servicing Execution Tool™
- Solar Panels
- Adjustments to Comparable Sales
- Flood Insurance for Nonresidential Detached Structures
- Cure Provision for Points and Fees
- Payment Calculation for Student Loans
- Nonstandard Repayment Plans
- Incorporation of *Selling Guide* Announcement SEL-2014-14, *Lender Selling Representations and Warranties Framework Update*
- ARM Plan Update
- Miscellaneous *Selling Guide* Updates

Each of the updates is described below. The affected topics (and specific paragraphs) are noted for each policy change. Lenders should review each topic to gain a full understanding of the policy changes. The updated topics are dated December 16, 2014.

### **Self-Employed Income**

Fannie Mae conducted a comprehensive review of policies related to self-employment income and the *Cash Flow Analysis* (Form 1084). Through this review, Fannie Mae determined that lenders are not consistently applying certain self-employed income policies, and a number of policies were in need of clarification. As a result, the *Selling Guide* has been updated to provide additional clarity, with a goal of increased consistency in the application of those policies. Notable changes include (but are not limited to):

- **Analysis of Borrower's Personal Income** – Clarified that a lender is not required to prepare a written evaluation of self-employment income when the borrower is qualified using only salaried income and self-employment is a separate and secondary source of income (or loss).
- **Analysis of Borrower's Business Income** – Clarified that a lender is required to perform an analysis of a borrower's business income when a borrower is relying on it to qualify and the requirements that permit the lender to waive business tax returns are not met.
- **Business income reported for a borrower on Schedule K-1 (IRS Forms 1065 or 1120S)**
  - Clarified that Schedule K-1 for the most recent two years is required when using business income to qualify.

# **Fnma 571 Guide**

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## **Fnma 571 Guide:**

*Federal Housing Finance Agency Office of Inspector General*, **The AARP Retirement Survival Guide** Julie Jason, 2009 Discusses how to make smart financial decisions in good times and bad **Guide to American Directories**, 1994 *National Guide to Funding for Libraries and Information Services* James E. Baumgartner, 1995 The second edition 1993 is lauded in ARBA 1994 As a starting point for grantseekers looking for foundation and corporate support for library and information service programs the third edition contains entries for 587 grantmaking foundations and 18 direct corporate giving programs that have shown a substantial interest in libraries and information services Grants are listed for 264 of the foundations in the Guide These 1 257 grants represent some 170 million in support for a variety of organizations including public policy groups international funds educational institutions and grassroots organizations among others Annotation copyright by Book News Inc Portland OR *Competition in Real Estate and Mortgage Lending* United States. Congress. Senate. Committee on the Judiciary. Subcommittee on Antitrust and Monopoly, 1972 [The Practical Guide to Practically Everything](#) Peter Bernstein, Christopher Ma, 1997 The most successful and useful new almanac of the decade is back with reams of new material to help readers make the most of their lives in the coming year This year s Practical Guide includes practical advice from over 500 experts including O J Simpson s jury consultant on the ins and outs of jury duty Cal Ripken Jr on how to go from Little League to the majors Master chef Jacques Pepin on his favorite low fat gourmet desserts C Everett Koop on how to pick a doctor in today s health care environment And more **Competition in Real Estate and Mortgage Lending** United States. Congress. Senate. Committee on the Judiciary. Subcommittee on Antitrust and Monopoly, 1972 *The Practical Guide to Practically Everything* Peter L. Bernstein, Peter W. Bernstein, Christopher Ma, 1996-09-17 The most successful and useful new almanac of the decade is back with reams of new material to help readers make the most out of their lives in the coming year This year s Practical Guide includes advice from more than 500 experts including O J Simpson s jury consultant on the ins and outs of jury duty Cal Ripken Jr on how to go from Little League to the majors master chef Jacques Pepin on his favorite low fat gourmet desserts and C Everett Koop on how to choose a doctor Graphs tables charts illustrations **Pennsylvania Grants Guide**, 1998 **Bond Guide** Standard and Poor's Corporation, 1986 **Business Week's Guide to Mutual Funds** Jeffrey M. Laderman, 1992 The second edition of this in depth look at mutual fund investing and mutual fund performance contains easy to follow charts tables graphs and illustrations and updated scoreboards that show investors where to put their money how long to keep it there and when it s time to move it [The Handbook of Mortgage Banking](#) James M. Kinney, Richard T. Garrigan, 1985 **Code of Federal Regulations**, 1981 Special edition of the Federal Register containing a codification of documents of general applicability and future effect with ancillaries **REIT Handbook**, 1994 **The Asset Securitization Handbook** Phillip L. Zweig, 1989 [Hoover's Handbook of American Business 2005](#) Hoover's, Incorporated, Hoovers Inc, 2004-12 Profiles of 750 major U S companies *Troubled*

*Asset Relief Program (SIGTARP)* Neil Barofsky,2011-04      *California Common Interest Developments* John Paul  
Hanna,David M. Van Atta,2002      **Federal Register** ,1987-05-15      The Annotated Fiduciary Marc Gertner,Vivian C.  
Folk,1989

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