

## **PROCEDURES FOR DESKTOP ORIGINATOR**

### I. Access Request

#### A. To access DO Registration, go to:

<https://apps.efanniemae.com/NewOriginatorRegistration>.

(Copy & paste to the address field in your internet browser.)

1. Step 1 is to review and agree to the User Agreement.  
(Click on the “Agree” button on the bottom of the page.)
2. Step 2 is to enter your company information. This must be the main office of the broker. (Click “continue” at the bottom of the page.)
3. Step 3 is to enter your billing information if different from the company information.  
(Click “continue” at the bottom of the page.)
4. Step 4 is to enter Credit Card Payment authorization.  
(Click “continue” at the bottom of the page.)
5. Step 5 is request User IDs. Every person in your company who will use Desktop Originator must have a user ID.  
(Click “continue” at the bottom of the page.)
6. Step 6 is to select User to review online invoices.  
(Click “continue” at the bottom of the page.)
7. Step 7 is to select the sponsoring lender by clicking on the “C” under Index of Sponsoring Lenders and choose Chevy Chase Bank from the list.  
(Click “continue” at the bottom of the page.)
8. Step 8 is to provide additional information. You may choose “I do not wish to provide this information” from the drop down list.  
(Click “continue” at the bottom of the page.)
9. Step 9 is to verify registration request.  
(If all information is correct, click “Submit Request”.)

### II. Access Approval

- A. Fannie Mae will then email Chevy Chase Bank Wholesale to obtain authorization for your access.
- B. Chevy Chase Bank Wholesale will verify you are an approved broker and that the main office has applied for DO Access. If both of these criteria are met, authorization will be emailed to Fannie Mae to issue User IDs.
- C. Fannie Mae will email User IDs to each individual.

### III Loan File Submissions

- A. A copy of the DO Findings Report and Credit Report must be submitted with the file.
- B. Do not put No Income/No Asset and No Ratio loans through DO.
- C. If the loan is a Stated Income or Stated Income/Stated Assets and the documentation requires income documentation. **DO NOT PROVIDE.**
- D. All other documentation required by the Findings must be included in the file.
- E. All other usual file submission requirements should be followed.

### IV. Underwriting

- A. All files must receive an appropriate finding per Chevy Chase Bank Guidelines.