



Fact Sheet – Non-Performing Loan Sale FNMA 2025-NPL1

April 22, 2025

This fact sheet is intended to provide additional information about Fannie Mae's current sale of non-performing loans (NPL).

Non-Performing Loan Sales by Fannie Mae

- Announced via press release by Fannie Mae on April 2, 2015, available [here](#).
- Fannie Mae NPL page for interested parties available [here](#).
- Federal Housing Finance Agency (FHFA) guidelines for NPL sales available [here](#).

FNMA 2025-NPL1 Pool Characteristics

- Announced via press release by Fannie Mae on April 22, 2025, available [here](#).
- Consists of approximately 1,119 non-performing loans.
- Approximately \$198.6 million in unpaid principal balance (UPB).
- Offered in two pools: Pool 1 is approximately \$61.7 million in UPB; Pool 2 is approximately \$136.9 million in UPB.
- Loans in the Offered Pools are serviced by either New Residential Mortgage, LLC (“**NRM**”) or NewRez LLC, d/b/a Shellpoint Mortgage Servicing (“**Shellpoint**”) in its capacity as servicer to NRM or Fannie Mae, as applicable
- Contains loans in which the mortgage insurance (MI) has been commuted and will be sold without MI, as well as loans with MI in place and will be sold with MI.
- Marketed with BofA Securities, Inc. as advisor.

FNMA 2025-NPL1 Timeline (Pool 1 and Pool 2)

- April 22, 2025: Marketing begins
- April 24, 2025: Data room open for bidders
- May 15, 2025: Bids due
- Mid May 2025: Bid awarded
- Early July 2025: Due diligence ends
- Mid July 2025: Sale closes

Community Impact Pool (CIP): FNMA 2025-CIP1 Pool Characteristics

- Announced via press release by Fannie Mae on April 22, 2025, available [here](#).
- Consists of approximately 40 non-performing loans.
- Approximately \$7.2 million in UPB.
- Loans are geographically focused in the Florida area.
- The Mortgage Loans are serviced by either New Residential Mortgage, LLC (“**NRM**”) or NewRez LLC, d/b/a Shellpoint Mortgage Servicing (“**Shellpoint**”) in its capacity as servicer to NRM or Fannie Mae, as applicable
- Marketed with BofA Securities, Inc. and First Financial Network, Inc. as advisors.

FNMA 2025-CIP1 Timeline

- April 22, 2025: Marketing begins
- April 24, 2025: Data room open for bidders
- May 27, 2025: Bids due
- Late May 2025: Bid awarded
- Mid July 2025: Due diligence ends
- Late July 2025: Sale closes

NOTE: This timeline is approximate and for planning purposes only. These guidelines are subject to change at any time and for any reason at the sole discretion of Fannie Mae.