ADMINISTRATIVE PANEL DECISION

Federal National Mortgage Association DBA Fannie Mae v. Danny Brady
Case No. D2026-2189

1. The Parties

The Complainant is Federal National Mortgage Association DBA Fannie Mae, United States of America ("United States"), represented by Kelley Drye & Warren LLP, United States.

The Respondent is Danny Brady, United States.

2. The Domain Name and Registrar

The disputed domain name <fanniemaeus.com> is registered with PDR Ltd. d/b/a PublicDomainRegistry.com (the "Registrar").

3. Procedural History

The Complaint was filed with the WIPO Arbitration and Mediation Center (the "Center") on May 20, 2026. On May 21, 2026, the Center transmitted by email to the Registrar a request for registrar verification in connection with the disputed domain name. On May 23, 2026, the Registrar transmitted by email to the Center its verification response disclosing registrant and contact information for the disputed domain name which differed from the named Respondent (Registration Private) and contact information in the Complaint. The Center sent an email communication to the Complainant on May 28, 2026, providing the registrant and contact information disclosed by the Registrar, and inviting the Complainant to submit an amendment to the Complaint. The Complainant filed an amended Complaint on May 29, 2026.

The Center verified that the Complaint together with the amended Complaint satisfied the formal requirements of the Uniform Domain Name Dispute Resolution Policy (the "Policy" or "UDRP"), the Rules for Uniform Domain Name Dispute Resolution Policy (the "Rules"), and the WIPO Supplemental Rules for Uniform Domain Name Dispute Resolution Policy (the "Supplemental Rules").

In accordance with the Rules, paragraphs 2 and 4, the Center formally notified the Respondent of the Complaint, and the proceedings commenced on June 4, 2026. In accordance with the Rules, paragraph 5, the due date for Response was June 24, 2026. The Respondent did not submit any response. Accordingly, the Center notified the Respondent's default on July 3, 2026.

The Center appointed Joseph Simone as the sole panelist in this matter on July 8, 2026. The Panel finds that it was properly constituted. The Panel has submitted the Statement of Acceptance and Declaration of Impartiality and Independence, as required by the Center to ensure compliance with the Rules, paragraph 7. The Decision due date was extended to July 28, 2026.

4. Factual Background

The Complainant, Federal National Mortgage Association DBA Fannie Mae, is a purported leader in providing housing finance for homebuyers and renters in the United States and throughout the world, including buying and selling mortgages for others, securitizing mortgage loans in the form of mortgage-backed securities ("MBS"), providing products and tools to enable mortgage lending, and a wide array of related financial goods and services. It has offered those goods and services under the mark FANNIE MAE since as early as 1956.

The Complainant has a portfolio of trade mark registrations for FANNIE MAE marks, including the following:

- United States Trade Mark Registration No. 946,030 for FANNIE MAE in class 36, registered on October 24, 1972; and

- European Union Trade Mark Registration No. 000097634 for FANNIE MAE in classes 16, 35 and 36, registered on March 13, 1998.

The disputed domain name was registered on May 4, 2026. The Complainant has submitted evidence showing that the disputed domain name resolved to a pay-per-click website displaying links (at least one of which directly references the Complainant) which divert Internet users to unauthorized third party websites that are not associated with the Complainant. At the time of this Decision, the disputed domain name continued to resolve to the same website.

5. Parties' Contentions

A. Complainant

The Complainant contends that it has satisfied each of the elements required under the Policy for a transfer of the disputed domain name.

Notably, the Complainant contends that the disputed domain name registered by the Respondent is confusingly similar to the Complainant's FANNIE MAE mark.

The Complainant asserts that it has not authorized the Respondent to use the FANNIE MAE mark, and there is no evidence to suggest that the Respondent has used, or has undertaken any demonstrable preparations to use, the disputed domain name in connection with a bona fide offering of goods or services, but rather, as the Complainant further contends, has used it to host a pay-per-click website.

The Complainant also claims that there is no evidence that the Respondent has any connection to the FANNIE MAE mark, and that there is no plausible good faith reason for the Respondent to have registered the disputed domain name. The Complainant therefore argues that the registration and any use of the disputed domain name must be in bad faith.

B. Respondent

The Respondent did not reply to the Complainant's contentions.

6. Discussion and Findings

A. Identical or Confusingly Similar

It is well accepted that the first element functions primarily as a standing requirement. The standing (or threshold) test for confusing similarity involves a reasoned but relatively straightforward comparison between the Complainant's trade mark and the disputed domain name. WIPO Overview of WIPO Panel Views on Select UDRP Questions ("WIPO Overview 3.1"), section 1.7.

The Panel acknowledges that the Complainant has established rights in the FANNIE MAE trade marks. WIPO Overview 3.1, section 1.2.1.

Disregarding the generic Top-Level Domain ("gTLD") ".com", the disputed domain name is comprised of the term "fannie mae", which incorporates the Complainant's FANNIE MAE trade mark in its entirety. The inclusion of the other term "us" does not prevent a finding of confusing similarity. WIPO Overview 3.1, sections 1.7, 1.8, and 1.11.1.

The Panel therefore finds that the Complainant has satisfied the requirements of paragraph 4(a)(i) of the Policy in establishing its rights in the FANNIE MAE trade mark and in showing that the disputed domain name is confusingly similar to its mark.

B. Rights or Legitimate Interests

Paragraph 4(c) of the Policy provides a list of circumstances in which the Respondent may demonstrate rights or legitimate interests in a disputed domain name.

Although the overall burden of proof in UDRP proceedings is on the complainant, panels have recognized that proving that a respondent lacks rights or legitimate interests in a domain name may result in the difficult task of "proving a negative", requiring information that is often primarily within the knowledge or control of the respondent. As such, where a complainant makes out a prima facie case that the respondent lacks rights or legitimate interests, the burden of production on this element shifts to the respondent to come forward with relevant evidence demonstrating rights or legitimate interests in the domain name (although the burden of proof always remains on the complainant). If the respondent fails to come forward with such relevant evidence, the complainant is deemed to have satisfied the second element. WIPO Overview 3.1, section 2.1.

In this case, the Complainant asserts that it has not authorized the Respondent to use its trade marks and there is no evidence to suggest that the Respondent has used, or undertaken any demonstrable preparations to use, the disputed domain name in connection with a bona fide offering of goods or services. Having reviewed the available record, the Panel finds that the Complainant has established a prima facie case that the Respondent lacks rights or legitimate interests in the disputed domain name.

The Respondent did not file a response and has therefore failed to assert factors or put forth evidence to establish that it enjoys rights or other legitimate interests in the disputed domain name.

According to the Complainant, the Respondent is not affiliated or connected with the Complainant in any manner, and the Complainant has not granted the Respondent any license or authorization to use or register a domain name incorporating the Complainant's FANNIE MAE trade marks. The Respondent did not respond to the Complaint and did not provide any information or factors that could potentially establish prior rights or legitimate interests in the disputed domain name.

The use of the disputed domain name to resolve to a parking page displaying pay-per-click links to websites, including one that directly references the Complainant, and others offering real estate related services, does not constitute a bona fide offering of goods or services or a legitimate noncommercial or fair use. Panels have found that the use of a domain name to host a parked page comprising pay-per-click links does not represent a bona fide offering where such links compete with or capitalize on the reputation and goodwill of the complainant's mark or otherwise mislead Internet users. WIPO Overview 3.1, section 2.9. The inclusion in the disputed domain name of the geographic term "us", likely to be read as a reference to the United States, where the Complainant is based and operates a substantial part of its business, furthers the risk of misleading Internet users into believing that the disputed domain name is affiliated with the Complainant. WIPO Overview 3.1, section 2.5.1.

Based on the foregoing as well as the Panel's findings below, the Panel finds that the Respondent has no rights or legitimate interests in the disputed domain name pursuant to paragraph 4(a)(ii) of the Policy.

C. Registered and Used in Bad Faith

The third and final element that a complainant must prove is that the respondent has registered and is using the disputed domain name in bad faith.

Paragraph 4(b) of the Policy states that any of the following circumstances in particular, but without limitation, shall be considered as evidence of the registration and use of a domain name in bad faith:

(i) circumstances indicating that the respondent registered or acquired the domain name primarily for the purpose of selling, renting, or otherwise transferring the domain name registration to the complainant (the owner of the trade mark or service mark) or to a competitor of that complainant, for valuable consideration in excess of the respondent's documented out-of-pocket costs directly related to the domain name; or

(ii) circumstances indicating that the respondent registered the domain name in order to prevent the owner of the trade mark or service mark from reflecting the mark in a corresponding domain name, provided that the respondent has engaged in a pattern of such conduct; or

(iii) circumstances indicating that the respondent has registered the domain name primarily for the purpose of disrupting the business of a competitor; or

(iv) circumstances indicating that the respondent is using the domain name to intentionally attempt to attract, for commercial gain, Internet users to its website or other online location, by creating a likelihood of confusion with the complainant's mark as to the source, sponsorship, affiliation, or endorsement of the respondent's website or location or of a product or service on its website or location.

The examples of bad faith registration and use set forth in paragraph 4(b) of the Policy are not meant to be exhaustive of all circumstances in which bad faith may be found. Other circumstances may also be relevant in assessing whether a respondent's registration and use of a domain name is in bad faith. WIPO Overview 3.1, section 3.2.1.

In the present case, the Panel finds that the registration of the disputed domain name, which is confusingly similar to the Complainant's FANNIE MAE trade mark, indicates the Respondent's awareness of the Complainant and its trade mark rights. The disputed domain name was registered more than five decades after the Complainant first established rights in its mark. The Panel finds it improbable that the Respondent was not aware of the FANNIE MAE mark and the Complainant's trading names, since an Internet search would have quickly revealed the existence of the FANNIE MAE mark and the Complainant's trading name and products.

The evidence also shows that the disputed domain name was used to resolve to a parking page displaying pay-per-click links directly referencing the Complainant and links to websites offering real estate services. This constitutes use in bad faith under paragraph 4(b)(iv) of the Policy. By using the disputed domain name, the Respondent intentionally attempted to attract, for commercial gain, Internet users to competitors' websites by creating a likelihood of confusion with the Complainant's mark as to the source, sponsorship, affiliation, or endorsement of those websites. The Respondent clearly sought to capitalize on the reputation of the Complainant's mark to redirect Internet users seeking the Complainant's services to competing commercial websites, presumably generating pay-per-click revenue in the process. Such activities constitute bad faith acts for purposes of paragraph 4(b)(iv) of the Policy, and the Panel therefore finds that the third and final element required under the Policy has been established.

7. Decision

For the foregoing reasons, in accordance with paragraphs 4(i) of the Policy and 15 of the Rules, the Panel orders that the disputed domain name <fanniemaeus.com> be transferred to the Complainant.

/Joseph Simone/
Joseph Simone
Sole Panelist
Date: July 28, 2026