Servicing Events Reporting – Loan Escrow Application Programming Interface (API) Planning Guide

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Version 1.0

Revision Log

Document Change History		
Date	Version #	Description
December 17, 2025	Version 1.0	Initial document publication

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Servicing Event Reporting API Planning Guide

This planning guide outlines the new Application Programming Interface (API)s under development that support reporting changes announced in [Lender Letter -2025-02: Advance Notice of Changes to Servicing Processes and Systems](#). These APIs are designed to enhance data exchange channels between Fannie Mae and servicing partners, enhance operational efficiency, and support compliance and reporting needs. Each section provides the purpose, business value, and data requirements for the Servicing Events Reporting (Loan Escrow) API and the Escrow Position API. Definitions for the data attributes are detailed in the [Data Dictionary](#) in the appendix.

This document is intended to provide information needed to help you begin planning your API development efforts, including defining high-level resource models, request and response patterns, and data mapping. Swagger documentation specification files will be posted to the [Fannie Mae Developer Portal](#). The Swagger documentation (OpenAPI specification) will provide a human and machine-readable interface that details API endpoints, parameters, responses, authentication requirements, and error handling. It will serve as the primary resource for developers integrating with these APIs.

Please refer to the published **Servicing Events and Data Requirements** document for the full scope of data changes to Fannie Mae servicing processes and system and the **Technical Specifications** for the JSON schema that will be used in the Swagger File. Both documents are published on our [web page](#).

Servicing Events Reporting (Loan Escrow) API

Purpose and Business Value

Submitting loan escrow events via API delivers significant time savings and operational efficiency for servicers and technology service providers. The API is being developed to automate and streamline the reporting of escrow events to the Fannie Mae servicing system, reducing manual effort, and improving data accuracy. The initial implementation will support Loan Escrow event reporting, with additional event types planned.

Business Benefits

These new Fannie Mae APIs will:

- provide simplified, reusable integration patterns
- minimize manual data entry errors resulting in cleaner, more accurate escrow data across systems
- improve data timeliness and quality

Reporting and Response Overview

The Servicing Event Reporting API supports a two-step interaction model for submitting the reporting payload and processing servicing events (i.e., receiving the reporting response). This reporting payload includes "reporting metadata" attributes and a set of Loan Escrow events being reported. As depicted in the left side of the visual below, the events are organized as a list of servicers, each with a list of loans, each in turn, with one or more Loan Escrow events.
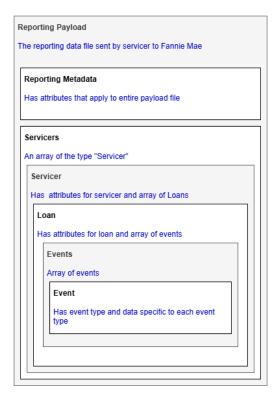
When the caller invokes the Servicing Event Reporting API, there are **two** options for receiving the "reporting response" for all the events submitted. Depending on the size of the submission and the amount of activity currently happening, the reporting response may not be immediately available.
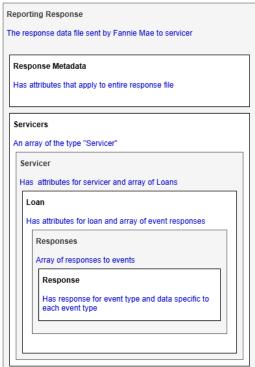
- **Option 1**: Provide an *optional* **Callback URL** with your submission (see Reporting Metadata below).
  This is the URL of an API endpoint *on your system* to which the Fannie Mae system will send the responses to all the events in your submission in near real time.
- **Option 2**: Invoke the **Submission Status Endpoint** (see below) using the *Submission Identifier* provided by Fannie Mae (provided at the initial call of the API) at a later point to ask for the status of a previous submission. You will get the same information as in the Callback URL, or an indication that your submission is still being processed.

The reporting response in both cases will be structured like the submission. Specifically, there will be a set payload metadata attributes applicable to the submission (i.e., response metadata) and a set of Loan Escrow event responses. As shown in the right

column of the visual below, these responses will be similarly organized as a list of servicers, each with a list of loans, each in turn, with one or more responses (one for each Loan Escrow event submitted).

Submission Data Requirements

This section outlines the data attributes required for each step of submitting the reporting payload and receiving the responses from Fannie Mae.

Step 1: Submit Loan Escrow Event Data

The following attributes are required for submitting the reporting metadata and Loan Escrow event data.

Reporting Metadata

- Reporting Batch Identifier
- Total Loan Count
- Total Event Count
- Total Servicer Count
- Callback URL (Optional) [API Metadata]

Loan Escrow Events Data Attributes

- Fannie Mae Servicer Number (partyRoleIdentifier)
- Fannie Mae Loan Number (loanIdentifier)
- Loan Escrow Balance Amount
- Loan Escrow Contractual Payment Amount
- Loan Escrow Item Amount
- Loan Escrow Item Category Type
- Loan Escrow Item Type
- Loan Event Name

- Loan Event Sequence Number
- Loan Servicer Transaction Processed Date

Technical Details

This section outlines the API's operational characteristics, including the submission method, callback mechanism.

- **Method**: POST
- **Callback URL**: Optional; The Fannie Mae servicing system will return the result of the event submission to this endpoint

Details on the endpoint and other technical details will be provided at a later date and be published on Fannie Mae's Developer Portal.

Step 2: Receive Reporting Response via Callback URL or Submission Status Endpoint

The reporting responses for a submission can be retrieved via a Callback URL to the submitter's system or via the Submission Status Endpoint using the *Submission Identifier*. Additionally, the Fannie Mae servicing system will respond with either an "Accepted" or "Rejected" response for each Loan Escrow event based on the outcome of the submission.

Submitted Data Attributes
- Callback URL or Submission Identifier (for Submission Status Endpoint)

The following response metadata attributes will be provided:

Response Metadata

- Reporting Batch Identifier
- Submission Identifier
- Processing Status
- Total Loan Count
- Total Event Count
- Total Servicer Count

When the processing status = fails, the submission-level error(s) will be listed. Each error will include the following data attributes:

- Error Code
- Error Severity Type
- Error Message Text

The following will be provided for each Loan Escrow event submitted:

"Accepted" Response Loan Escrow Event Data Attributes
- Fannie Mae Servicer Number (partyRoleIdentifier)
- Fannie Mae Loan Number (loanIdentifier)
- Loan Event Name
- Loan Event Sequence Number
- Loan Event Status Type (Accepted)
- Loan Taxes and Insurance Balance Amount
- Loan Buy Down Balance Amount
- Loan Loss Draft Balance Amount
- Loan Renovation Balance Amount

"Rejected" Loan Escrow Event Response Data Attributes
- Fannie Mae Servicer Number (partyRoleIdentifier)
- Fannie Mae Loan Number (loanIdentifier)
- Loan Event Name
- Loan Event Sequence Number

- Loan Event Status Type (Rejected)

The following data attributes will be provided for each error listed:

- Error Code
- Severity
- Error Message Text

Technical Details

This section outlines the response method and response types returned by the Fannie Mae servicing system for both submission options (Callback URL or Submission Status Endpoint).

- **Method**: GET
- **Response Types**: Accepted, Rejected

Additional technical details will be provided at a later date and be published on Fannie Mae's Developer Portal.

Escrow Position API

Purpose & Business Value

The Escrow Position API provides secure access to Fannie Mae loan escrow balance data. It supports retrieval at the loan-level, across a list of loans, or at the portfolio level using either nine-digit or five-digit Servicer Number identifiers.

Data Requirements

The Escrow Position API requires specific data attributes to retrieve escrow related balances for loan or portfolio level.

Input Data Requirements

To retrieve loan escrow position data, the API requires **only one** of the following Servicer Number or Loan-level attributes:

- Fannie Mae Loan Number **or**
- Fannie Mae Servicer Number (five-digit) **or** (nine-digit)

Additionally, you can include the optional *Escrow Activity Period* data attribute to retrieve balances as of a month end to perform reconciliation activities. If no date is provided, then the API will return the balances as of the last accepted event.

- Escrow Activity Period

Output Data Requirements

The following attributes are returned for a given Fannie Mae Servicer Number (five or nine-digit) or Loan Number input:

- Fannie Mae Servicer Number (nine-digit)
- Fannie Mae Loan Number(s)
- Loan Taxes and Insurance Balance Amount
- Loan Buy Down Balance Amount
- Loan Loss Draft Balance Amount
- Loan Renovation Balance Amount
- Escrow Activity Period (If Provided)

Technical Details

This section outlines the API's operational characteristics, including supported retrieval methods and endpoints.

- **Method:** GET
- **Endpoints:**

- o   Single-loan retrieval
- o   Multi-loan retrieval

Details on the endpoint and other technical details will be provided at a later date and be published on Fannie Mae's Developer Portal.

Access Requirements

Access to these APIs will be governed by forthcoming **Loan Escrow Event Reporting API Integration Guides**, which will provide detailed instructions on how to authenticate, connect, and interact with each API. This guide will include:

- API endpoint specifications
- Authentication and authorization protocols
- Header and payload formatting
- Error handling and retry logic

The guide will be published to Fannie Mae's Developer Portal with details will be provided at a later date.

Next Steps

At Fannie Mae, we are committed to improving your experience with us, as well as with your borrower. Our dedicated team will collaborate with you directly to provide easy integration as you grow and improve your business by implementing Fannie Mae APIs.

- Begin your planning and data mapping leveraging this document and the **technical specifications** published on our website ahead of publication of the Swagger files.
- If you are interested in being connected with Fannie Mae APIs for the upcoming servicing changes, please contact Future of Servicing to help you prepare for upcoming testing & go live activities.

Learn More

- You are encouraged to visit the Fannie Mae Master Servicing Simplification Changes website regularly to stay current on these changes and begin planning and preparing for timely implementation.
- You are encouraged to subscribe to Fannie Mae's Selling and Servicing News to stay abreast of updates related to upcoming changes to our servicing processes and systems.
- Contact Future of Servicing for questions about this document.

Appendix - Data Dictionary

Data Attribute Name	Data Attribute Definition
Fannie Mae Servicer Number (five or nine- digit)	A unique (five or nine-digit) number assigned by Fannie Mae to identify the institution that services the loan (mortgage servicer).
Fannie Mae Loan Number	A unique ID assigned to a loan acquired by Fannie Mae.
Loan Escrow Balance Amount	The funds held by the servicer on behalf of the borrower for administering the disbursement and collection of escrow related activities.
Loan Escrow Contractual Payment Amount	The contractual dollar amount to be paid by the borrower for property taxes, homeowners' insurance, and mortgage insurance.
Loan Escrow Item Amount	The amount of funds deposited to or disbursed from an escrow account.
Loan Escrow Item Category Type	The classification of the type of disbursement or deposit for which escrow funds are collected and held by the servicer on behalf of the borrower.
Loan Escrow Item Type	The type of activity made to or from the escrow account or other accounts managed by the servicer on behalf of the borrower.
Loan Event Name	A unique name that describes the purpose and content of the data being reported.
Loan Event Sequence Number	A numeric value that defines the order in which transactions for a given loan within the same file are to be processed. The lowest value represents the earliest transaction, and the highest value represents the latest transaction.
Loan Servicer Transaction Processed Date	The date when a servicing transaction was recorded on the mortgage loan.
Reporting Batch Identifier	A unique identifier provided by the data submitter (e.g., servicer/technology service provider) to be used when supplying information back to the submitter on the status and the files processing results.
Submission Identifier	A unique identifier assigned by Fannie Mae to each submission request and is used to track and retrieve the status or results of that submission.
Processing Status	Indicates the current processing state of the submission (e.g., success, failed).
URL Callback	Submitter-provided endpoint for Fannie Mae to return responses.
Total Loan Count	The total count of loans in the submission.
Total Event Count	The total count of events in the submission.
Total Servicer Count	The total count of nine-digit Servicer Numbers in the submission.
Loan Event Status Type	Indicates the status of a submitted event (e.g., accepted, rejected).
Loan Taxes and Insurance Balance Amount	The group associated with escrow item types of Insurance, Taxes, Interest on Escrow, Escrow Payments/Refunds and Others, etc which impact the overall balance of funds held for Loan Taxes and Insurance.
Loan Buy Down Balance Amount	The group associated with escrow item types of Buy Down Activity - which impact the overall balance of funds held for Loan Buy Down.
Loan Loss Draft Balance Amount	The group associated with escrow item types of Loss Draft Activity including Interest on Escrow which impact the overall balance of funds held for Loan Loss Draft.
Loan Renovation Balance Amount	The group associated with escrow item types of Renovation Activity including Interest on Escrow which impact the overall balance of funds held for Loan Renovation.
Error Code	Unique code assigned by Fannie Mae identifying the specific error encountered.
Error Severity Type	Indicates the severity of the error (e.g., Fatal, Warning) when the event submission is "rejected" and / or encounters issues.
Error Message Text	Descriptive information returned when an event submission is "rejected" and / or encounters issues. It helps identify the cause of the error.
Escrow Activity Period	A specific reporting period that can be used to retrieve the "as of that period's month end" escrow balances.