



Fannie Mae®

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## **Servicer P&I Advances - Recommended Customer Integration Test Scenarios**

**June 23, 2020**



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## Objective

The purpose of the Customer Integration Test Scenarios document is to provide the recommended test scenarios related to Fannie Mae's Servicer P&I Advances changes announced in [Lender Letter LL-2020-02](#) updated as of May 14, 2020 and [Lender Letter LL-2020-08](#), published on June 10, 2020.

This test scenarios document will consist of the following:

- Test Scenarios
- Proposed Test Calendar Schedule

## Test Scenarios

### Scenario 1: Stop Delinquency Advance Process in Transition Month for S/S Remittance Type Loans

<b>Test Case ID Identifier</b>	FNM-CIT-Servicer-P&I-Advance-001
<b>Test Case Description</b>	This scenario is to verify that all eligible S/S Remittance Type mortgage loans are transitioned into the Stop Delinquency Advance Process in the Transition Month. Ensure that Fannie Mae provides the customer with Stop Advance Status, associated Stop Advance attributes, and related P&I Draft amounts for the given reporting period.
<b>Test Scenario Name</b>	Stop Delinquency Advance Process in Transition Month for S/S remittance type Loans
<b>Remittance Type</b>	<ul style="list-style-type: none"> <li>• S/S SWAP</li> <li>• S/S MRS</li> </ul>
<b>Business Preconditions</b>	<ul style="list-style-type: none"> <li>• Loan Activity as of June 2020 End of Cycle</li> <li>• Fannie Mae identifies all eligible S/S remittance type loans that are greater than or equal to 120 days delinquent</li> <li>• Foreclosure Loss Risk Code indicates Fannie Mae owns the risk</li> </ul>
<b>Scenario Sequence/Expected Outcome</b>	<p>Fannie Mae initiates the Stop Delinquency Advance Process: Customer to validate loans that meet the criteria of the Stop Delinquency Advance Process in the month of Transition.</p> <p>a. Fannie Mae provides eligible S/S loans that meet the criteria of the Stop Delinquency Advance Process on the one-time Stop Advance Adjustment Detail Draft Report with their respective adjustment amounts and Stop Advance Start Date.</p>
<b>Related Reports</b>	Stop Advance Adjustment Detail Draft Report (with June 2020 Activity)

### Scenario 2: Entering Stop Delinquency Advance Process for S/S Remittance Type Loans

<b>Test Case ID Identifier</b>	FNM-CIT-Servicer-P&I-Advance-002
<b>Test Case Description</b>	This scenario covers S/S remittance type loans that will enter the Stop Delinquency Advance Process in any given reporting period following the Transition Month, verify the net P&I draft amount accordingly for the given reporting period.
<b>Test Scenario Name</b>	Entering Stop Delinquency Advance Process for S/S remittance type Loans
<b>Remittance Type</b>	<ul style="list-style-type: none"> <li>• S/S SWAP</li> <li>• S/S MRS</li> </ul>
<b>Business Preconditions</b>	<ul style="list-style-type: none"> <li>• Loan Activity as of July 2020 End of Cycle</li> <li>• Fannie Mae identifies all eligible S/S remittance type loans that are 120 or more days delinquent</li> <li>• Foreclosure Loss Risk Code indicates Fannie Mae owns the risk</li> </ul>
<b>Scenario Sequence/Expected Outcome</b>	<p>Fannie Mae initiates the Stop Delinquency Advance Process: Customer to validate the loans that meet the criteria of the Stop Delinquency Advance Process</p> <p>a. Fannie Mae provides the stop advance attributes in the latest loan position tab of LSDU's Loan Data Details UI Screen for S/S remittance type loans.</p> <p>b. Fannie Mae provides the Cash Position Summary for S/S remittance type loans in LSDU.</p> <p>c. Fannie Mae provides the P&amp;I details and new Stop Advance attributes in the Cash Position P&amp;I Details Download found in the Draft Amount column for each S/S remittance type loan via LSDU.</p> <p>d. Fannie Mae provides an Adjustment Type of Stop Advance Principal Credit and Stop Advance Interest Credit and corresponding Adjustment Amount for S/S Remittance Type loans in the Cash Position Adjustment Details Download found in the Adjustment Amount column via LSDU.</p>



	<ul style="list-style-type: none"> <li>e. Fannie Mae provides a draft amount of zero for loans that meet the criteria of the Stop Delinquency Advance Process in the Remittance Detail P&amp;I Report for S/S remittance type loans at the loan level via B2B or FM Connect.</li> <li>f. Fannie Mae provides the new Stop Advance attributes in the Remittance Detail Cash Adjustment File for S/S remittance type loans at the loan level via B2B (only applies to Servicers w/ B2B connectivity).</li> </ul>
<b>Related Files/Reports/Applications and New Attributes</b>	<p>LSDU Sections:</p> <ul style="list-style-type: none"> <li>o Loan Data Search – Latest Loan Position tab <ul style="list-style-type: none"> <li>▪ Stop Advance Status</li> <li>▪ Stop Advance Start Date</li> <li>▪ Stop Advance Adjusted Start Date</li> <li>▪ Stop Advance Expiration Date</li> </ul> </li> <li>o S/S and S/A Cash Position Screen <ul style="list-style-type: none"> <li>▪ Cash Position Summary</li> <li>▪ Cash Position P&amp;I Details Download</li> <li>▪ Cash Position Adjustment Details Download</li> </ul> </li> <li>o Note - Refer to report specs for details on attributes in the Download files</li> </ul> <p>Remittance Detail P&amp;I Report via B2B or FM Connect  Remittance Detail Cash Adjustment File via B2B</p> <ul style="list-style-type: none"> <li>o Note: Refer to report specs for details on attributes in the reports</li> </ul>

### Scenario 3: S/S Remittance Type Loans remains in the Stop Delinquency Advance Process without Contractual Payment Processed

<b>Test Case ID Identifier</b>	FNM-CIT-Servicer-P&I-Advance-003
<b>Test Case Description</b>	This scenario covers S/S remittance type loans that remain in the Stop Delinquency Advance Process when a payment is not made in the given reporting period, verify the net P&I to be drafted for the given reporting period.
<b>Test Scenario Name</b>	S/S Remittance Type Loans remains in the Stop Delinquency Advance Process without Contractual Payment Processed
<b>Remittance Type</b>	<ul style="list-style-type: none"> <li>• S/S SWAP</li> <li>• S/S MRS</li> </ul>
<b>Business Preconditions</b>	<ul style="list-style-type: none"> <li>• Loan Activity as of July 2020 End of Cycle</li> <li>• Loan in the Stop Delinquency Advance Process</li> <li>• Loan remains in the Stop Delinquency Advance Process</li> <li>• Borrower did not make Contractual Payment and did not advance LPI date.</li> </ul>
<b>Scenario Sequence/Expected Outcome</b>	<p>Loan continues to be in the Stop Delinquency Advance Process without a contractual payment processed: Customer to validate the loan remains in the Stop Delinquency Advance Process.</p> <ul style="list-style-type: none"> <li>a. Fannie Mae provides the stop advance attributes in the latest loan position tab of LSDU’s Loan Data Details UI Screen for S/S remittance type loans.</li> <li>b. Fannie Mae provides the Cash Position Summary for S/S remittance type loans in LSDU.</li> <li>c. Fannie Mae provides the P&amp;I details and new Stop Advance attributes in the Cash Position P&amp;I Details Download found in the Draft Amount column for each S/S remittance type loan via LSDU.</li> <li>d. Fannie Mae provides an Adjustment Type of Stop Advance Principal Credit and Stop Advance Interest Credit and corresponding Adjustment Amount for S/S Remittance Type loans in the Cash Position Adjustment Details Download found in the Adjustment Amount column via LSDU.</li> <li>e. Fannie Mae provides a draft amount of zero for loans that meet the criteria of the Stop Delinquency Advance Process in the Remittance Detail P&amp;I Report for S/S remittance type loans at the loan level via B2B or FM Connect.</li> <li>f. Fannie Mae provides the new Stop Advance attributes in the Remittance Detail Cash Adjustment File for S/S remittance type loans at the loan level via B2B (only applies to Servicers w/ B2B connectivity).</li> </ul>
<b>Related Files/Reports/Applications</b>	<p>LSDU Sections:</p> <ul style="list-style-type: none"> <li>o Loan Data Search – Latest Loan Position tab <ul style="list-style-type: none"> <li>▪ Stop Advance Status</li> <li>▪ Stop Advance Start Date</li> <li>▪ Stop Advance Adjusted Start Date</li> <li>▪ Stop Advance Expiration Date</li> </ul> </li> <li>o S/S and S/A Cash Position Screen</li> </ul>



	<ul style="list-style-type: none"> <li>▪ Cash Position Summary</li> <li>▪ Cash Position P&amp;I Details Download</li> <li>▪ Cash Position Adjustment Details Download</li> <li>○ Note - Refer to report specs for details on attributes in the Download files</li> </ul> <p>Remittance Detail P&amp;I Report via B2B or FM Connect</p> <p>Remittance Detail Cash Adjustment File via B2B</p> <ul style="list-style-type: none"> <li>○ Note: Refer to report specs for details on attributes in the reports</li> </ul>
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**Scenario 4: S/S Remittance Type Loans is in the Stop Delinquency Advance Process and a Contractual Payment is made**

<b>Test Case ID Identifier</b>	FNM-CIT-Servicer-P&I-Advance-004
<b>Test Case Description</b>	This scenario covers S/S remittance type loans that remain in the Stop Delinquency Advance Process and the borrower has made a contractual payment that advances the Last Paid Instalment Date. The customer is to verify the LPI Date movement, Adjustment Type, Adjustment Amount, Stop Advance Adjusted Start Date, Fannie Mae Recovery Period and P&I to be drafted for the given reporting period.
<b>Test Scenario Name</b>	S/S Remittance Type Loans is in the Stop Delinquency Advance Process and a Contractual Payment is made
<b>Remittance Type</b>	<ul style="list-style-type: none"> <li>• S/S SWAP</li> <li>• S/S MRS</li> </ul>
<b>Business Preconditions</b>	<ul style="list-style-type: none"> <li>• Loan Activity as of July 2020 End of Cycle</li> <li>• Loan in Stop Delinquency Advance Process</li> <li>• Borrower made Contractual Payment advancing LPI Date</li> </ul>
<b>Scenario Sequence/Expected Outcome</b>	<p>Loan in the Stop Delinquency Advance Process had contractual payment processed in the given reporting period: Customer to verify LPI Date movement, Adjustment Type, Adjustment Amount, Stop Advance Adjusted Start Date, Fannie Mae Recovery Period and P&amp;I to be drafted for the given reporting period.</p> <ol style="list-style-type: none"> <li>a. Fannie Mae provides the stop advance attributes in the latest loan position tab of LSDU's Loan Data Details UI Screen for S/S remittance type loans.</li> <li>b. Fannie Mae provides the Cash Position Summary for S/S remittance type loans in LSDU.</li> <li>c. Fannie Mae provides the P&amp;I details and new Stop Advance attributes in the Cash Position P&amp;I Details Download found in the Draft Amount column for each S/S remittance type loan via LSDU.</li> <li>d. Fannie Mae provides an Adjustment Type of Stop Advance Principal Recovery and Stop Advance Interest Recovery, corresponding Adjustment Amount and Fannie Mae Recovery Period for S/S Remittance Type loans in the Cash Position Adjustment Details Download found in the Adjustment Amount column via LSDU. The Fannie Mae Recovery Period reflects the month the loan entered the Stop Delinquency Advance Process and the corresponding delinquency advances recovered by Fannie Mae.</li> <li>e. Fannie Mae provides the draft amount for loans in the Remittance Detail P&amp;I Report for S/S remittance type loans at the loan level via B2B or FM Connect.</li> <li>f. Fannie Mae provides the Stop Advance attributes in the Remittance Detail Cash Adjustment File for S/S remittance type loans at the loan level via B2B (only applies to Servicers w/ B2B connectivity).</li> </ol>
<b>Related Files/Reports/Applications</b>	<p>LSDU Sections:</p> <ul style="list-style-type: none"> <li>○ Loan Data Search – Latest Loan Position tab <ul style="list-style-type: none"> <li>▪ Stop Advance Status</li> <li>▪ Stop Advance Start Date</li> <li>▪ Stop Advance Adjusted Start Date</li> <li>▪ Stop Advance Expiration Date</li> </ul> </li> <li>○ S/S and S/A Cash Position Screen <ul style="list-style-type: none"> <li>▪ Cash Position Summary</li> <li>▪ Cash Position P&amp;I Details Download</li> <li>▪ Cash Position Adjustment Details Download</li> </ul> </li> <li>○ Note - Refer to report specs for details on attributes in the Download files</li> </ul> <p>Remittance Detail P&amp;I Report via B2B or FM Connect</p> <p>Remittance Detail Cash Adjustment File via B2B</p> <ul style="list-style-type: none"> <li>○ Note: Refer to report specs for details on attributes in the reports</li> </ul>



## Scenario 5: S/S Remittance Type Loans that exits the Stop Delinquency Advance Process by bringing loan current

<b>Test Case ID Identifier</b>	FNM-CIT-Servicer-P&I-Advance-005
<b>Test Case Description</b>	This scenario covers S/S remittance type loans that are in the Stop Delinquency Advance Process and the borrower has made all the contractual payments that brings the loan to current status in the given reporting period, and the loan exits the Stop Delinquency Advance Process.
<b>Test Scenario Name</b>	S/S Remittance Type Loans that exits the Stop Delinquency Advance Process by bringing loan current
<b>Remittance Type</b>	<ul style="list-style-type: none"> <li>S/S SWAP</li> <li>S/S MRS</li> </ul>
<b>Business Preconditions</b>	<ul style="list-style-type: none"> <li>Loan Activity as of July 2020 End of Cycle</li> <li>Loan in Stop Delinquency Advance Process at beginning of given reporting period</li> <li>Borrower made Contractual Payments advancing LPI Date that brings the loan to current status</li> </ul>
<b>Scenario Sequence/Expected Outcome</b>	<p>Fannie Mae provides the following information on loans that are in the Stop Delinquency Advance Process at the beginning of the given reporting period, the borrower has made all contractual payment to bring the loan to current status and the loan was removed from the Stop Delinquency Advance Process in the given reporting period. Customer to verify LPI Date movement, Adjustment Type, Stop Advance Status, Stop Advance Adjusted Start Date, Stop Advance Expiration Date, Fannie Mae Recovery Period and Fannie Mae Scheduled P&amp;I Drafts to be drafted for the given reporting period</p> <ol style="list-style-type: none"> <li>Fannie Mae provides the stop advance attributes in the latest loan position tab of LSDU's Loan Data Details UI Screen for S/S remittance type loans.</li> <li>Fannie Mae provides the Cash Position Summary for S/S remittance type loans in LSDU.</li> <li>Fannie Mae provides the following attributes in the Cash Position P&amp;I Details Download found in the Draft Amount column for each S/S remittance type loan via LSDU.             <ol style="list-style-type: none"> <li>Stop Advance Status</li> <li>Stop Advance Adjusted Start Date</li> <li>Stop Advance Expiration Date</li> <li>Total P&amp;I Draft Amount = Current Scheduled P&amp;I + Advances</li> </ol> </li> <li>Fannie Mae provides an Adjustment Type of Stop Advance Principal Recovery and Stop Advance Interest Recovery, corresponding Adjustment Amount and Fannie Mae Recovery Period for S/S Remittance Type loans in the Cash Position Adjustment Details Download found in the Adjustment Amount column via LSDU.</li> <li>Fannie Mae provides the draft amount for loans in the Remittance Detail P&amp;I Report for S/S remittance type loans at the loan level via B2B or FM Connect.</li> <li>Fannie Mae provides the Stop Advance attributes in the Remittance Detail Cash Adjustment File for S/S remittance type loans at the loan level via B2B (only applies to Servicers w/ B2B connectivity).</li> </ol>
<b>Related Files/Reports/Applications</b>	<p>LSDU Sections:</p> <ul style="list-style-type: none"> <li>Loan Data Search – Latest Loan Position tab             <ul style="list-style-type: none"> <li>Stop Advance Status</li> <li>Stop Advance Start Date</li> <li>Stop Advance Adjusted Start Date</li> <li>Stop Advance Expiration Date</li> </ul> </li> <li>S/S and S/A Cash Position Screen             <ul style="list-style-type: none"> <li>Cash Position Summary</li> <li>Cash Position P&amp;I Details Download</li> <li>Cash Position Adjustment Details Download</li> </ul> </li> <li>Note - Refer to report specs for details on attributes in the Download files</li> </ul> <p>Remittance Detail P&amp;I Report via B2B or FM Connect            Remittance Detail Cash Adjustment File via B2B</p> <ul style="list-style-type: none"> <li>Note: Refer to report specs for details on attributes in the reports</li> </ul>

## Scenario 6: S/S Remittance Type Loans that exits the Stop Delinquency Advance Process by Payment Deferral Workout option

<b>Test Case ID Identifier</b>	FNM-CIT-Servicer-P&I-Advance-006
<b>Test Case Description</b>	This scenario covers S/S remittance type loans that are in the Stop Delinquency Advance Process and the loan is removed from the Stop Delinquency Advance Process as a result of a Payment Deferral workout option applied to the loan in the given reporting period.



<b>Test Scenario Name</b>	S/S Remittance Type Loans exits Stop Delinquency Advance Process by Payment Deferral Workout option
<b>Remittance Type</b>	<ul style="list-style-type: none"> <li>S/S SWAP</li> <li>S/S MRS</li> </ul>
<b>Business Preconditions</b>	<ul style="list-style-type: none"> <li>Loan Activity as of July 2020 End of Cycle</li> <li>Loan in Stop Delinquency Advance Process at the beginning of given reporting period</li> <li>Payment Deferral workout option offered and applied, removing the loan from Stop Delinquency Advance Process in the given reporting period</li> </ul>
<b>Scenario Sequence/Expected Outcome</b>	<p>Fannie Mae provides the following information on loans that are in the Stop Delinquency Advance Process at the beginning of the given reporting period and the servicer provided a Payment Deferral workout option which removed the loan from the Stop Delinquency Advance Process in the given reporting period. Customer to verify LPI Date movement, Adjustment Type, Stop Advance Status, Stop Advance Adjusted Start Date, Stop Advance Expiration Date, and Fannie Mae Scheduled P&amp;I Drafts to be credited for outstanding delinquency advances.</p> <ol style="list-style-type: none"> <li>Fannie Mae provides the stop advance attributes in the latest loan position tab of LSDU's Loan Data Details UI Screen for S/S remittance type loans.</li> <li>Fannie Mae provides the Cash Position Summary for S/S remittance type loans in LSDU</li> <li>Fannie Mae provides the following attributes in the Cash Position P&amp;I Details Download found in the Draft Amount column for each S/S remittance type loan via LSDU.             <ol style="list-style-type: none"> <li>Stop Advance Adjusted Start Date</li> <li>Stop Advance Expiration Date</li> <li>Total P&amp;I Draft Amount</li> <li>Null Stop Advance Status indicating loan was removed from Stop Delinquency Advance Process</li> </ol> </li> <li>Fannie Mae provides an Adjustment Type of Stop Advance Principal Recovery and Stop Advance Interest Recovery, corresponding Adjustment Amount and Fannie Mae Recovery Period for S/S Remittance Type loans in the Cash Position Adjustment Details Download found in the Adjustment Amount column via LSDU.</li> <li>Fannie Mae provides the draft amount for loans in the Remittance Detail P&amp;I Report for S/S remittance type loans at the loan level via B2B or FM Connect.</li> <li>Fannie Mae provides the Stop Advance attributes in the Remittance Detail Cash Adjustment File for S/S remittance type loans at the loan level via B2B (only applies to Servicers w/ B2B connectivity).</li> </ol>
<b>Related Files/Reports/Applications</b>	<p>LSDU Sections:</p> <ul style="list-style-type: none"> <li>Loan Data Search – Latest Loan Position tab             <ul style="list-style-type: none"> <li>Stop Advance Status</li> <li>Stop Advance Start Date</li> <li>Stop Advance Adjusted Start Date</li> <li>Stop Advance Expiration Date</li> </ul> </li> <li>S/S and S/A Cash Position Screen             <ul style="list-style-type: none"> <li>Cash Position Summary</li> <li>Cash Position P&amp;I Details Download</li> <li>Cash Position Adjustment Details Download</li> </ul> </li> <li>Note - Refer to report specs for details on attributes in the Download files</li> </ul> <p>Remittance Detail P&amp;I Report via B2B or FM Connect            Remittance Detail Cash Adjustment File via B2B</p> <ul style="list-style-type: none"> <li>Note: Refer to report specs for details on attributes in the reports</li> </ul>

### Scenario 7: S/S Remittance Type Loan that exits the Stop Delinquency Advance Process as a result of Payoff

<b>Test Case ID Identifier</b>	FNM-CIT-Servicer-P&I-Advance-007
<b>Test Case Description</b>	This scenario covers S/S Remittance Type loans that are in the Stop Delinquency Advance Process and the loan is removed from the Stop Delinquency Advance Process as a result of a payoff in the given reporting period.
<b>Test Scenario Name</b>	S/S Remittance Type Loan that exits the Stop Delinquency Advance Process as a result of Payoff
<b>Remittance Type</b>	<ul style="list-style-type: none"> <li>S/S (MBS, RPM, Express)</li> <li>S/S MRS</li> </ul>



<b>Business Preconditions</b>	<ul style="list-style-type: none"> <li>• Loan Activity as of July 2020 End of Cycle</li> <li>• Loan in Stop Delinquency Advance Process at the beginning of the given reporting period</li> <li>• Loan Paid Off in given reporting period</li> </ul>
<b>Scenario Sequence/Expected Outcome</b>	<p>Fannie Mae provides the following information on loans that are in the Stop Delinquency Advance Process at the beginning of the given reporting period and the loan was paid off in the given reporting period. Customer to verify Stop Advance Status, Stop Advance Adjusted Start Date and Stop Advance Expiration Date.</p> <ol style="list-style-type: none"> <li>Fannie Mae provides the stop advance attributes in the latest loan position tab of LSDU's Loan Data Details UI Screen for S/S remittance type loans.</li> <li>Fannie Mae provides the Cash Position Summary for S/S remittance type loans in LSDU</li> <li>Fannie Mae provides the following attributes in the Cash Position P&amp;I Details Download found in the Draft Amount column for each S/S remittance type loan via LSDU.             <ol style="list-style-type: none"> <li>Loan Stop Advance Expiration Date</li> <li>Null Stop Advance Status indicating loan was removed from Stop Delinquency Advance Process</li> <li>P&amp;I Draft Amounts</li> </ol> </li> <li>Fannie Mae provides an Adjustment Type of Stop Advance Principal Recovery and Stop Advance Interest Recovery, corresponding Adjustment Amount and Fannie Mae Recovery Period for S/S Remittance Type loans in the Cash Position Adjustment Details Download found in the Adjustment Amount column via LSDU.</li> <li>Fannie Mae provides the draft amount for loans in the Remittance Detail P&amp;I Report for S/S remittance type loans at the loan level via B2B or FM Connect.</li> <li>Fannie Mae provides the Stop Advance attributes in the Remittance Detail Cash Adjustment File for S/S remittance type loans at the loan level via B2B (only applies to Servicers w/ B2B connectivity).</li> </ol>
<b>Related Files/Reports/Applications</b>	<p>LSDU Sections:</p> <ul style="list-style-type: none"> <li>○ Loan Data Search – Latest Loan Position tab             <ul style="list-style-type: none"> <li>▪ Stop Advance Status</li> <li>▪ Stop Advance Start Date</li> <li>▪ Stop Advance Adjusted Start Date</li> <li>▪ Stop Advance Expiration Date</li> </ul> </li> <li>○ S/S and S/A Cash Position Screen             <ul style="list-style-type: none"> <li>▪ Cash Position Summary</li> <li>▪ Cash Position P&amp;I Details Download</li> <li>▪ Cash Position Adjustment Details Download</li> </ul> </li> <li>○ Note - Refer to report specs for details on attributes in the Download files</li> </ul> <p>Remittance Detail P&amp;I Report via B2B or FM Connect  Remittance Detail Cash Adjustment File via B2B</p> <p>Note: Refer to report specs for details on attributes in the reports</p>

### Scenario 8: S/S Remittance Type Loan is in the Stop Delinquency Advance Process where prior contractual payments are reversed

<b>Test Case ID Identifier</b>	FNM-CIT-Servicer-P&I-Advance-004
<b>Test Case Description</b>	This scenario covers S/S remittance type loans that are in the Stop Delinquency Advance Process and the servicer provided a LAR that reversed the application of prior contractual payments made while the loan was in the Stop Delinquency Advance Process.
<b>Test Scenario Name</b>	S/S Remittance Type Loans is in the Stop Delinquency Advance Process where prior contractual payments are reversed
<b>Remittance Type</b>	<ul style="list-style-type: none"> <li>• S/S SWAP</li> <li>• S/S MRS</li> </ul>
<b>Business Preconditions</b>	<ul style="list-style-type: none"> <li>• Loan Activity as of July 2020 End of Cycle</li> <li>• Loan in Stop Delinquency Advance Process</li> <li>• Servicer submitted LAR that reversed application of prior contractual payments, reversing the LPI Date</li> </ul>
<b>Scenario Sequence/Expected Outcome</b>	Loan that is in the Stop Delinquency Advance Process where the servicer provided a LAR that reversed the application of prior contractual payments and reversed the LPI Date: The customer is to verify the new LPI





	<p>Date movement, Adjustment Type, Adjustment Amount, Stop Advance Adjusted Start Date, and Scheduled P&amp;I to be drafted for the given reporting period.</p> <ol style="list-style-type: none"><li>Fannie Mae provides a new Stop Advance Adjusted Start Date and Stop Advance Start Date</li><li>Fannie Mae provides the Cash Position Summary for S/S remittance type loans in LSDU</li><li>Fannie Mae provides the following attributes in the Cash Position P&amp;I Details Download found in the Draft Amount column for each S/S remittance type loan via LSDU.</li><li>Fannie Mae provides an Adjustment Type of Stop Advance Principal Credit and Stop Advance Interest Credit, corresponding Adjustment Amount and Fannie Mae Recovery Period for S/S Remittance Type loans in the Cash Position Adjustment Details Download found in the Adjustment Amount column via LSDU.</li><li>Fannie Mae provides the draft amount for loans in the Remittance Detail P&amp;I Report for S/S remittance type loans at the loan level via B2B or FM Connect.</li><li>Fannie Mae provides the Stop Advance attributes in the Remittance Detail Cash Adjustment File for S/S remittance type loans at the loan level via B2B (only applies to Servicers w/ B2B connectivity).</li></ol>
<b>Related Files/Reports/Applications</b>	<p>LSDU Sections:</p> <ul style="list-style-type: none"><li>○ Loan Data Search – Latest Loan Position tab<ul style="list-style-type: none"><li>▪ Stop Advance Status</li><li>▪ Stop Advance Start Date</li><li>▪ Stop Advance Adjusted Start Date</li><li>▪ Stop Advance Expiration Date</li></ul></li><li>○ S/S and S/A Cash Position Screen<ul style="list-style-type: none"><li>▪ Summary</li><li>▪ Draft Amount Download</li><li>▪ Adjustment Amount Download</li><li>▪ Note - Refer to report specs for details on attributes in the Download files</li></ul></li><li>○ S/S and S/A Cash Position Screen<ul style="list-style-type: none"><li>▪ Cash Position Summary</li><li>▪ Cash Position P&amp;I Details Download</li><li>▪ Cash Position Adjustment Details Download</li></ul></li><li>○ Note - Refer to report specs for details on attributes in the Download files</li></ul> <p>Remittance Detail P&amp;I Report via B2B or FM Connect</p> <p>Remittance Detail Cash Adjustment File via B2B</p> <ul style="list-style-type: none"><li>○ Note: Refer to report specs for details on attributes in the reports</li></ul>



# Proposed Test Calendar Schedule

July 2020						
S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

August 2020						
S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

September 2020						
S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

October 2020						
S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

**FANNIE MAE OBSERVED HOLIDAY**

**WEEKENDS and NON-TESTING DAYS**

**CUSTOMERS DUE DATE FOR TESTING**

**TEST DATA SETUP**

- Test data loaded into test environment based

**TRANSITION TESTING**

- Testing the one time manual Stop Advance Adjustment Detail August Draft Report
- Stop Advance Adjustment Detail August Draft Report will be sent via email

**JULY DATA TESTING**

- Remittance Detail P&I/Cash Adjustments Reports for July End of Cycle data are generated
- The Fannie Mae Connect and LSDU UI will be available during the this test execution cycle

**AUGUST DATA TESTING**

- Remittance Detail P&I/Cash Adjustments Reports for August End of Cycle data are generated
- The Fannie Mae Connect and LSDU UI will be available during the this test execution cycle

**SEPTEMBER DATA TESTING**

- Remittance Detail P&I/Cash Adjustments Reports for September End of Cycle data are generated
- The Fannie Mae Connect and LSDU UI will be available during the this test execution cycle