Fannie Mae

Escrow Reporting

Fannie Mae Customer Integration Test Plan

September 01, 2026

Version 2.2

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Revision Log

Document Change History		
Date	**Version #**	**Description**
November 19, 2025	Version 1.0	Initial document publication
March 25, 2026	Version 2.0	Updated details across all sections to reflect the latest testing dates, timelines, data, and key milestones. The appendix has also been revised to include Escrow test-finding reporting guidance and the full set of required test scenarios.
May 06, 2026	Version 2.1	Clarified instructions for TSPs and Servicers wanting direct integration with the API or B2B reporting channel
September 01, 2026	Version 2.2	Updated links to Servicing Platform webpages and directions for Servicers wanting direct integration with the API or B2B reporting channel.

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Executive Summary

The customer integration end-to-end testing window runs **April 15 – November 13, 2026,** and is designed to validate core escrow reporting functionality, monthly activity period transactions, and attestation capabilities across all participating acting servicers and Technology Service Providers.

This plan outlines the Customer Integration Testing (CIT) approach for Fannie Mae's escrow reporting changes. As part of a multiyear initiative to simplify servicing operations, enhance risk management, and improve data transparency, this test effort enables acting servicers and Technology Service Providers to validate readiness for production reporting using Business-to-Business (B2B), Application Programming Interface (API), and User Interface (UI) channels. Acting servicers and Technology Service Providers are encouraged to complete testing as early in the testing window as possible.

Acting servicer is defined as **the entity currently performing loan servicing activities**. This entity may be:

- A master servicer not using sub-servicers, or
- A sub-servicer performing servicing on behalf of another servicer.

Test Objectives

CIT is a required step in preparing for escrow reporting. It ensures that acting servicers and Technology Service Providers can successfully transmit and receive escrow data using supported protocols—B2B, API and UI (UI limited to acting servicers). CIT allows participants to validate system functionality, confirm data alignment with Fannie Mae's specifications, and demonstrate readiness for production onboarding.

Roles and Responsibilities

Fannie Mae will:

- Provide access and configure connectivity for B2B, API, and UI reporting channels.
- Define the reporting period and required test scenarios.
- Populate the test environment with the full volume of active production loans, including valid Servicer Numbers and Fannie Mae Loan Numbers as of March 3, 2026 - Business Day 2 (BD2).
- Support defect resolution and validate completion of testing activities.

Acting servicers and Technology Service Providers will:

- Have their designated reporting Points of Contact (POCs) notify Fannie Mae of planned testing channels (B2B, API, and/or UI) and start dates through the **Implementation Readiness Tracker**.

> **NOTE:** *All acting servicers will be expected to execute the UI Test Scenarios even if they are working with their Technology Service Provider to test the API or B2B channels. (Note: during this test, no integration will be required with Technology Service Provider data.)*

- Execute all required test scenarios.

> **NOTE:** *For B2B and API channel validations, connectivity testing will be required in addition to execution of B2B and API detailed test scenarios.*

- Collaborate with Fannie Mae to report any defects found during execution of test scenarios.
- Have the designated reporting POCs confirm that testing is completed (B2B, API, and/or UI) via the **Implementation Readiness Tracker**.
- Ensure that testing consists of at least two consecutive monthly testing cycles.

Test Entry and Exit Criteria

Entry Criteria

- Acting servicers and Technology Service Providers must provide planned testing timeline and identify test channels via the **Implementation Readiness Tracker**.
- Access to B2B, API or UI testing environments is not created automatically, and must be obtained through the below steps:

For direct integrations to the B2B/API reporting channels:

- Technology Service Providers: submit the **TSP Intake Form.**
- Acting Servicers: Email your direct integration request to your Servicing Manager, or if unknown, the Servicing Solutions team.
- Fannie Mae Integration team will conduct a kickoff call, review the integration process, and provide integration guides.
- Fannie Mae Integration team will create user IDs and system IDs for both Technology Service Providers and acting servicers.
- Acting servicers and Technology Service Providers will coordinate with the Fannie Mae Integration Team to confirm connectivity to the applicable B2B or API environment.

For access to the UI reporting channel:

- Acting servicers must complete the **Request Access to Escrow Reporting UI CIT Environment** form for all UI test participants.
- Fannie Mae will provision test user IDs and passwords based on the information provided in the access request form.
- Fannie Mae will email each testing participants their User ID and inform them when their access to the Escrow Reporting testing environment has been granted.
- Once provisioned, you can access the test environment **here.**
- Acting servicers and Technology Service Providers are encouraged to begin testing as early as possible after the window opens on April 15, 2026.

> **NOTE:** *Procedures will also be provided in UI User Guides available on the Fannie Mae **Servicing Platform** webpage.*

Exit Criteria

- At a minimum, all Fannie Mae required test scenarios are successfully passed and Fannie Mae critical / high defects remediated over the course of at least two consecutive testing cycles. (*See appendix for Defect Classifications*).
- Acting servicers and Technology Service Providers must confirm testing completion by updating the **Implementation Readiness Tracker**.

Integration Test Environment

The CIT environment will support data exchange through all supported channels (B2B, API, and UI). All inbound transactions to Fannie Mae will receive responses via the same protocol used for submission.

Fannie Mae will load active loan data from the production system as of March 3, 2026 (BD2) for testing. This dataset will remain static and will not incorporate any changes to Servicer Numbers resulting from servicing transfers or reclassifications, nor will it include any newly acquired loans. This ensures realistic testing conditions and accurate validation of data exchange.

Integration Test Approach

Acting servicers and Technology Service Providers will identify a representative loan population from their active portfolio as of March 3, 2026, to support execution of the required test scenarios. Fannie Mae does not require full portfolio volume testing.

Acting servicers testing expectations:

- Identify testing loan population based on active portfolio as of March 3, 2026.
- Events submitted will persist and automatically update loan details within the CIT environment.

- Acting servicers **are not** required to test with their Technology Service Provider.
- Acting servicers **are** required to complete the UI Test scenarios.
- Testing must consist of at least two consecutive monthly testing cycles.
- Validation and attestation are only against Escrow event submission loan details reported within the CIT environment, not to be compared against current production loan details.
    - Save event submissions for review and validation in the following month.

Technology Service Providers testing expectations:

- Identify testing loan population based on active portfolio as of March 3, 2026.
- Events submitted will persist and update loan details within the CIT environment.
- Technology Service Providers **are not** required to test **with all** their acting servicers.
- Testing must consist of at least two consecutive monthly testing cycles.

Monthly Testing Cycle Example (acting servicer testing with their Technology Service Provider)

- **Month 1 (June 2026)**
    - Technology Service Provider works with acting servicer to submit events required to complete test scenarios for API/B2B channel.
    - Acting servicer accesses the UI to validate events submitted through API/B2B and complete required UI test scenarios.
- **Month 2 (July 2026)**
    - Acting servicer performs attestation through the UI, based on event submission loan detail from Month 1 (June 2026).
    - Technology Service Providers and acting servicer confirms any previously reported defects are closed.
    - Technology Service Providers to submit another round of events, to perform actions, such as submitting different escrow categories and item types, clearing previously rejected events, and consuming response files month-over-month.

Monthly Testing Cycle Example (acting servicer only — no integration with the Technology Service Provider)

- **Month 1 (June 2026)**
    - Acting servicer works through required UI test scenarios, including submitting a single event and file upload event through the UI.
- **Month 2 (July 2026)**
    - Acting servicer attestation through the UI based on event submission loan detail from June 2026.
    - Acting servicer confirms any previously reported defects are closed.

Testing should be completed no later than November 13. Therefore, Month 1 testing must start in the month of October.

- Acting servicers and Technology Service Providers are encouraged to complete testing as early in the testing window as possible.

Test Scenarios

Listed below is a summary of required test scenarios that acting servicers and Technology Service Providers must execute using the same data exchange protocol (B2B, API, or UI) intended for production use. These scenarios must be completed over at least two consecutive monthly testing cycles to validate Activity Period transactions and confirm end-to-end readiness. The second cycle should be used to confirm previously reported defects and validate previous cycle balances and transactions.

Required Scenarios B2B/API/UI:

- Scenario 1: Establishing Escrow Account Balances
- Scenario 2: Updating Escrow Account Balances
- Scenario 3: Escrow Event Failures
- Scenario 4: Resolve Rejected Events

Required Scenarios UI Only:

- Scenario 1: Confirm Escrow Role and Servicer Access
- Scenario 2: Selecting Servicer Numbers and Verifying Changes Across System Views
- Scenario 3: Manually Close a Rejected Event
- Scenario 4: Submission History Search
- Scenario 5: Submit Single Event
- Scenario 6: Submit File Upload Event
- Scenario 7: Exceptions Tab
- Scenario 8: Loan Search to Get to Loan Detail Page
- Scenario 9: Servicer Attestation

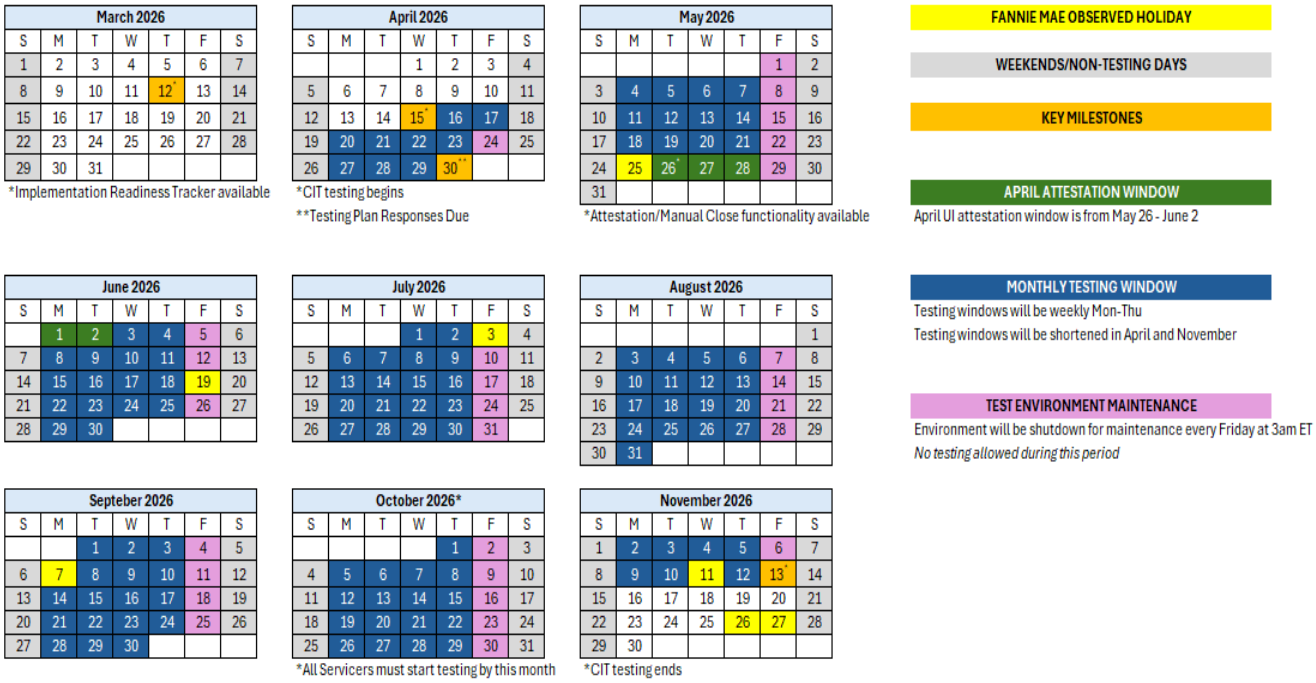
> **NOTE:** *Detailed specific scenarios are provided in Appendix.*

Test Data Setup

Fannie Mae will load active loan data from the production system as of March 3, 2026 (BD2) for testing. This dataset will remain static for the loan population throughout the entire test execution window (April 15 – November 13).

No Non-Public Information (NPI) will be included in the test data. Loan identifiers and Seller/Servicer Numbers will remain unmasked to ensure accurate validation and alignment with production conditions.

Test Timeline and Monthly Test Windows



Key Milestones

🎯 Servicer & Technology Service Provider Reporting – Channel Identification (March 12 - April 30)

- Acting servicers and Technology Service Providers reporting POCs must enter their planned test channels in the Implementation Readiness Tracker by **April 30**.
- Planned test channels include:
  - **Acting servicers:** B2B, API, or UI
  - **Technology Service Providers:** B2B or API

- Planned test channels must be entered **at least two weeks before testing begins**.

🎯 Environment Availability (April 15 - November 13)

- The integration test environment will be available every week, Monday through Thursday throughout the entire test window of April 15 through November 13, 2026.
- Once provisioned, you can access the test environment **here.**
- The integration test environment will be closed every Friday at 3:00 AM ET for any maintenance related activities and reopen every Monday at 9:00 AM ET.

🎯 Attestation Functionality Release (May 26)

- UI Testing Scope: Attestation testing through the UI is limited to acting servicers.
- CIT Availability: Attestation capabilities will be enabled in CIT on May 26, 2026.
- Attestation Window:
  - For April activity, the attestation window runs from May 26 through June 3.
  - Beginning with future cycles, the attestation window will open on BD3 of Month 2 and close on BD2 of Month 3.
    - Example:
      - Acting servicer submits events in June (Month 1)
      - Attestation of June event data opens July 6 (BD3 Month 2) and closes August 4 (BD2 Month 3)

🎯 Testing Completion (November 13)

- Complete testing by November 13, 2026, to support timely onboarding.
- Acting servicers and Technology Service Providers are encouraged to finish as early as possible in the testing window.

🎯 Production Go-Live (July 18 - December 1)

- Transition to production during the rolling go-live period between July 18 and December 1, 2026.
- Additional guidance and support will be provided throughout the go-live window to assist with the transition.

Test Support

- Support is available from **9:00 AM to 5:00 PM ET** on designated test execution days.
- To report issues, acting servicers and Technology Service Providers should use **Box Defect Management Form**, including all relevant details to facilitate timely resolution.

> **NOTE:** *Support will not be available on designated Fannie Mae holidays. Please refer to the CIT Calendar above.*

Learn More

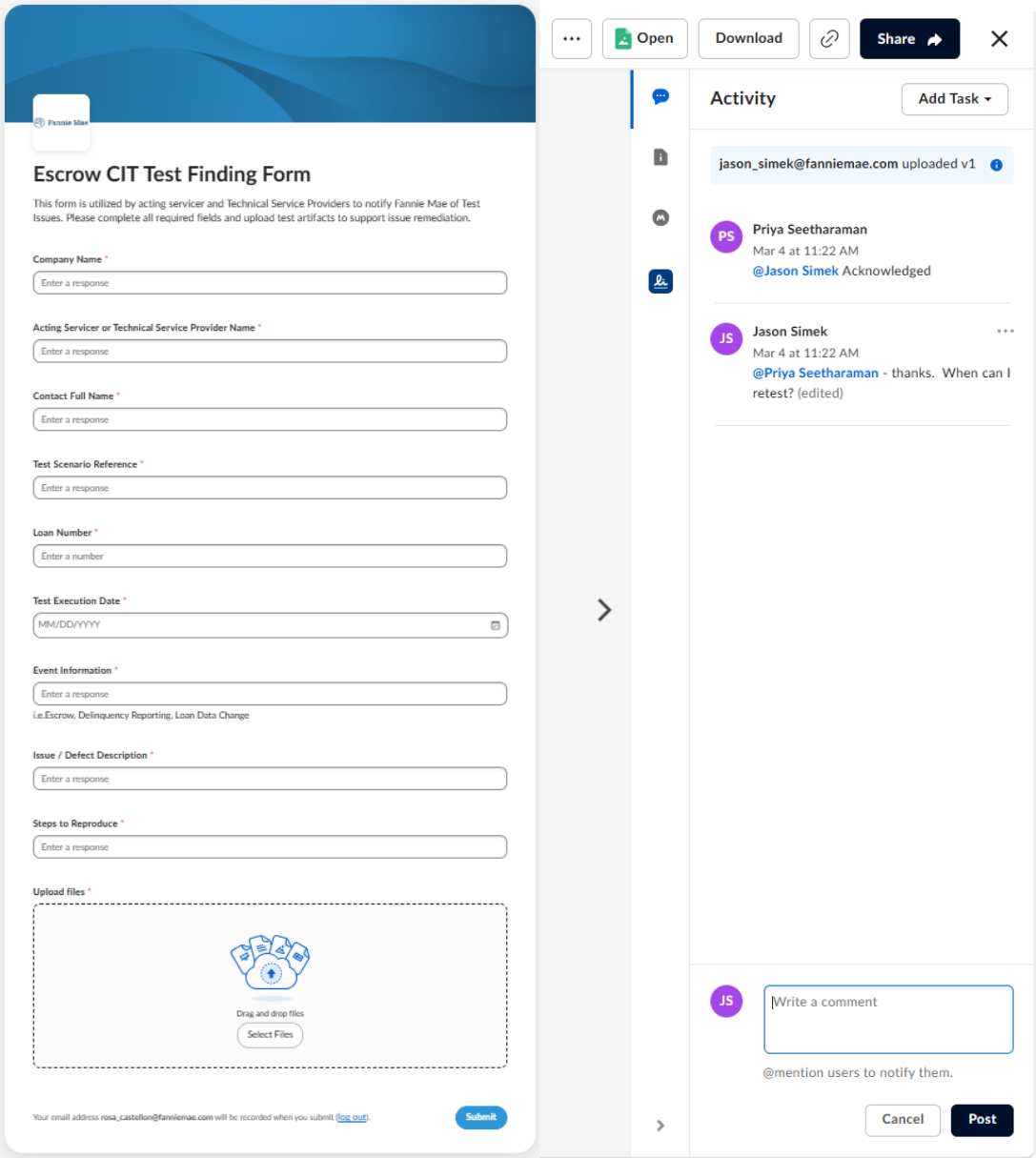
- You are encouraged to visit the Fannie Mae **Servicing Platform** website regularly to stay current on these changes and preparing for the testing phase and timely implementation.
- You are encouraged to subscribe to Fannie Mae's **Selling and Servicing News** to stay abreast of updates related to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

Appendix

Escrow Test Finding Reporting Process

The "Box File Transfer Utility" will be used to report test issues.

- Test participants will receive access to the Box File Transfer Utility tool at the time of test provisioning. To register as a UI reporting channel test participant, complete the following form: **Request Access to Escrow Reporting UI CIT Environment.**
- After access is granted, submit all defects and issues using the **Box Defect Management Form**. All required fields must be completed.
    - Once your defect is logged, you can communicate directly with the Fannie Mae test triage team in Box to receive status updates.



Defect Definitions

Defect Classification	Definition
Critical	Showstopper; cannot move forward
High	Testing can continue but core functionality impacted
Medium	Non-critical; workaround is available
Low	No impact; cosmetic issue

Detailed Escrow Event Testing Scenarios

The purpose of the following CIT test scenarios is to provide acting servicer and Technology Service Providers with test scenarios that must be executed to support Fannie Mae's escrow reporting changes. CIT will run from April 15 through November 13, 2026. Servicers are strongly encouraged to complete these activities early in both the testing and production windows.

B2B/API/UI Test Scenarios

Once provisioned, you can access the UI test environment **here** and begin testing your scenarios.

Scenario 1: Establishing Escrow Account Balances

Submit "set up" escrow events to establish beginning escrow balances on loans at the time the servicer begins escrow reporting. It is recommended that servicers establish the below suggested escrow balances based on their submission channel(B2B/API/UI):

- At least one balance for each of the four escrow item category types.
- At least one negative balance for the Tax and Insurance category type.
- Please note: Escrow account balances can be submitted using either of the two UI event-submission methods—Submit Single Event or Upload Event(s).

Test Scenario Name	Establishing Escrow Account Balances
Test Case Identifier	FNM-CIT- API/B2B/UI - Escrow-Initial-Balance-Setup-0021
Test Case Description	This scenario covers the creation of escrow balances on the servicer's test population of loans upon initiating escrow reporting. These loans/balances will be used to submit future escrow events. After submission, the servicer will verify via the UI the: 1. Submission History display the file(s) in "Processing" and "Completed" statuses. a. The event count aligns to the number of events submitted. b. Identify if any events are reflected as "rejected." 2. Balances and counts reflected in the Summary section reflect the activity submitted. a. Account for any events that were rejected. 3. If events were "rejected," review error messages for "rejected" events on the Exceptions tab. 4. Execute Summary Download and confirm download is aligned to UI summary values.
Business Preconditions	• Fannie Mae will load the full population of active loans as of March BD2 for testing. • This dataset will remain static and will not incorporate any changes to loans resulting from servicing transfers or reclassifications, nor will it include any newly acquired loans.
Testing Escrow Activity Periods	April 2026 through November 2026 integration test cycles.
	1. B2B 2. API 3. UI – Submit Single Submit, Upload Event(s) (Submission History)

Scenario Sequence / Expected Outcome	Upon receiving a file via B2B or API, Fannie Mae will initiate a pre-validation against the file to ensure that the file has been formed per the defined schema. Any failures will result in the complete file being rejected. Servicers will receive a response file for the submitted events via the submission channel. Files passing pre-validation will be moved on to event processing. 1. Fannie Mae provides file level processing results on the Submission History tab. 2. Fannie Mae updates escrow balances for events passing business rules. Updated escrow balance(s) provided on the Loan Detail page under the Escrow Position tab. 3. Balance updated in the Summary section based on the events escrow item category type. 4. Loan identified as being "reported" on the Dashboard if the escrow item category type equal to Tax and Insurance and the event was accepted (not available in the 1st activity period of reporting). 5. Events failing business rules identifiable on the Exceptions tab along with reason(s) for failure.
Related Return Files and Screens	• **Event-Level Processing Results** – For each event via B2B or API, results are provided through the response file (B2B or API). Processing results for all events (UI, UI Upload, B2B, or API) can be viewed from the Submission History screen. • **Summary View** – Displays the current count and dollar amount of loans with an escrow balance, organized by escrow item category type based on the last accepted event. • **Dashboard** – Provides reporting statistics for loans with a Taxes and Insurance balances as of the end of the prior activity period where an event has been accepted with a Loan Escrow Item Type of "Loan Escrow Payment" (not available during the first reporting month). • **Submission History** – Shows the processing results of submitted files that passed validation. • **Exceptions** – Displays detailed error messages for each event that was rejected. • **Loan Detail** – Shows current exceptions, historical escrow balance positions, and historical exception records for an individual loan.

Scenario 2: Updating Escrow Account Balances

Submit escrow event activity representing disbursements and deposits that update established escrow balances for each escrow item category type created during "set up." Recommend that servicer submit events that:

- Bring a negative Tax and Insurance balance to a positive value.
- Bring a positive Tax and Insurance balance to a negative value.
- Disburse and deposit funds across all Escrow Item Category Types, including Loan Renovation, Loan Loss Draft, Loan Buy Down, as well as Taxes and Insurance.
- Include multiple events for loans in a file that are system generated and delivered using a B2B or API connection.
- Delivered using via the 2 UI methods for submitting events (Submit Single Event, Upload Event(s)).

Test Scenario Name	Updating Escrow Account Balances
Test Case Identifier	FNM-CIT- API/B2B/UI - Escrow-Disbursement-Deposit-0032
Test Case Description	This scenario covers updating various escrow balances previously established and that loans with multiple events were processed on the correct order. After submission, the servicer is to verify the: 1. Submission History reflects the file has been "completed" processing. a. The event count aligns to the number of events submitted. b. Identify if any events are reflected as "rejected." 2. The submission source reflects the method used to deliver the events. Balances and counts reflected in the Summary section reflect the activity submitted. a. Account for any events that were rejected.

	3. Dashboard counts for loans reported and not reported where the escrow item type is 'Taxes and Insurance' are updated based on the events reported and accepted (starts in cycle 2). a. If events were "rejected," review error messages for "rejected" events on the Exceptions tab. 4. Execute a Loan Search on a loan with multiple events and validate on the Loan Details / Escrow Position tab that the sequenced events were processed in the correct order.
Business Preconditions	Servicer has previously established escrow balances.
Testing Escrow Activity Periods	April 2026 through November 2026 integration test cycles.
Event Delivery Methods	1. B2B 2. API 3. UI – Submit Single Submit, Upload Event(s)
Scenario Sequence / Expected Outcome	When a file is received via B2B or API, Fannie Mae runs a pre-validation to confirm it meets the required schema. Files that fail this step are rejected, and servicers are notified only through the Response File. These failed submissions do not appear in the Submission History. Files that pass pre-validation proceed to event processing and will be displayed in the Submission History. 1. Fannie Mae to provide file level processing results on the Submission History tab by submission type. 2. Fannie Mae to update escrow balances for events passing business rules. Updated loan escrow balances provided on the Loan Detail page under the Escrow Position tab. Loans with multiple events are updated based on sequence number provided in the event/file. 3. Balance updated on the Summary based on the event's escrow item category type for accepted events. 4. Loan identified as being "reported" on the Dashboard if the escrow item type equal to Loan Escrow Payment (not available in the 1st activity period of reporting). 5. Events failing business rules identifiable on the Exceptions tab along with reason(s) for failure.
Related Return Files and Screens	• **Event-Level Processing Results** – For each event via B2B or API, results are provided through the response file (B2B or API). Processing results for all events (UI, UI Upload, B2B, or API) can be viewed from the Submission History screen. • **Summary View** – Displays the current count and dollar amount of loans with an escrow balance, organized by escrow item category type based on the last accepted event. • **Dashboard** – Provides reporting statistics for loans with a Taxes and Insurance balances as of the end of the prior activity period where an event has been accepted with a Loan Escrow Item Type of "Loan Escrow Payment" (not available during the first reporting month). • **Submission History** – Shows the processing results of submitted files that passed validation. • **Exceptions Tab** – Displays detailed error messages for each event that was rejected. • **Loan Detail** – Shows current exceptions, historical escrow balance positions, and historical exception records for an individual loan.

Scenario 3: Escrow Event Failures

Submit the escrow event and review the following conditions that may result in a failure:

- The processed date for the reported escrow category type is **prior to the latest processed date** for the reported escrow category type.
- The reported **account balance is incorrect**.

Test Scenario Name	Escrow Event Failures
Test Case Identifier	FNM-CIT- API/B2B/UI - Escrow-Submit events that will fail- 003
Test Case Description	This scenario describes the creation of escrow events that are expected to fail due to business rule validation errors during processing. Servicers should review all Fatal exceptions and take prompt corrective action to resolve issues associated with the Loan Escrow event. After submitting the file, the servicer is to verify the: 1. Submission History reflects the file has been "completed" processing. a. The event count aligns to the number of events submitted. b. Confirm the count of rejected events to align with expectations. c. The submission source reflects the method used to deliver the events. 2. The submission source reflects the method used to deliver the events. a. Review the error messages for all Rejected events on the Exceptions tab. 3. Execute Summary download and confirm download is aligned to UI summary values.
Business Preconditions	Servicer has previously established escrow balances.
Testing Escrow Activity Periods	April 2026 through November 2026 integration test cycles.
Event Delivery Methods	1. B2B 2. API 3. UI – Submit Single Event, Upload Event(s)
Scenario Sequence / Expected Outcome	Upon receiving a file via B2B or API, Fannie Mae performs a series of business rule validations during event processing. Servicers are notified of these failures both through the response file and within the UI on the Submission History tab. For events that encounter fatal errors: • Fannie Mae to provide file level processing results on the Submission History tab by submission type. Expectation is that the Total Events Rejected count is greater than 0. • Fannie Mae to update escrow balances for events passing business rules. Updated loan escrow balances provided on the Loan Detail page under the Escrow Position tab. • Loans with multiple events are updated based on sequence number provided in the event/file. Escrow balances are not updated where the event was rejected. • Balance updated on the Summary based on the event's escrow item category type for accepted events. Summary balances are not updated for events that were rejected. • Loan identified as being "reported" on the Dashboard if the escrow item type equal to Loan Escrow Payment (not available in the 1st activity period of reporting). Rejected events are not included in the reported count.
Related Return Files and Screens	• **Event-Level Processing Results** – For each event via B2B or API, results are provided through the response file (B2B or API). Processing results for all events (UI, UI Upload, B2B, or API) can be viewed from the Submission History screen. • **Summary View** – Displays the current count and dollar amount of loans with an escrow balance, organized by escrow item category type. • **Dashboard** – Provides reporting statistics for loans with a Taxes and Insurance balances as of the end of the prior activity period where an event has been accepted with a Loan Escrow Item Type of "Loan Escrow Payment" (not available during the first reporting month). • **Submission History** – Shows the processing results of submitted files that passed validation. • **Exceptions Tab** – Displays detailed error messages for each event that was rejected. • **Loan Detail** – Shows current exceptions, historical escrow balance positions, and historical exception records for an individual loan.

Scenario 4: Resolve Rejected Events

Take action to resolve the rejected events by submitting a new escrow event with corrected data so it successfully passes business rule validations.

Test Scenario Name	Resolve Rejected Events
Test Case Identifier	FNM-CIT- API/B2B/UI - Escrow- Resolve Rejected Edits- 0064
Test Case Description	This scenario covers the creation of new escrow events that were previously rejected due to specific business rule validation failures during event processing. Servicers should review the error messages and promptly take corrective actions to resolve issues by submitting a new escrow event with corrected data. After successful resubmission of the event with corrected data, the servicer is to verify that the: 1. Submission History reflects the file has "completed" processing. a. The event count aligns to the number of events submitted. b. Confirm the count of rejected events to align with expectations. c. The submission source reflects the method used to deliver the events. 2. Loan Detail page reflects: a. The rejected event is no longer listed as a Current Exception. b. The balance on the Escrow Loan Position has been updated based on the accepted event c. The previously rejected event error messages appear on the Historical Exceptions tab.
Business Preconditions	Rejected events exist on loans associated with the servicer number.
Testing Escrow Activity Periods	April 2026 through November 2026 integration test cycles.
Event Delivery Methods	1. B2B 2. API 3. UI – Submit Single Event, Upload Event(s) (Submission History)
Scenario Sequence / Expected Outcome	Upon receiving the corrected file via B2B or API, Fannie Mae will initiate specific business rule validations during event processing. With valid corrected data provided in the file, the escrow event is created successfully. • Fannie Mae provides file level processing results on the Submission History tab. • Fannie Mae updates escrow balances for events passing business rules. Updated escrow balance provided on the Loan Detail page under the Escrow Position tab. • Balance updated on the Summary based on the event's escrow item category type.
Related Return Files and Screens	• **Event-Level Processing Results** – For each event via B2B or API, results are provided through the response file (B2B or API). Processing results for all events (UI, UI Upload, B2B, or API) can be viewed from the Submission History screen. • **Summary View** – Displays the current count and dollar amount of loans with an escrow balance, organized by escrow item category type. • **Dashboard** – Provides reporting statistics for loans with a Tax and Insurance balances as of the end of the prior activity period where an event has been accepted with a Loan Escrow Item Type of "Loan Escrow Payment" (not available during the first reporting month). • **Submission History** – Shows the processing results of submitted files that passed validation. • **Exceptions Tab** – Displays detailed error messages for each event that was rejected. • **Loan Detail** – Shows current exceptions, historical escrow balance positions, and historical exception records for an individual loan.

UI Test Scenarios

Once provisioned, you can access the UI test environment **here** and begin testing your scenarios.

Scenario 1: Confirm Escrow Role and Servicer Access (UI Only)

Sign into the servicing platform and navigate to the Escrow Reporting page by clicking on the Escrow icon card to validate your user role and servicer numbers you've been granted access to view and/or act on escrow activity.

Test Scenario Name	Confirm Escrow Role and Servicer Access
Test Case Identifier	FNM-CIT- Escrow-Roles-Servicer-Access-001 – UI validation
Test Case Description	This scenario is to confirm the access role and servicer number(s) associated to the servicer's id in the CIT environment to ensure that the servicer has the appropriate authorization and servicer numbers to meet the test execution.
Business Preconditions	• Fannie Mae will load the full population of active loans as of March BD2 for testing. • This dataset will remain static and will not incorporate any changes to servicer numbers resulting from servicing transfers or reclassifications, nor will it include any newly acquired loans.
Testing Escrow Activity Periods	April 2026 through November 2026 integration test cycles.
Event Delivery Methods	Not Applicable
Scenario Sequence / Expected Outcome	Servicer signs into the servicing platform and selects the Escrow icon card, which opens the Escrow Reporting page. 1. After accessing the Escrow Reporting page, the servicer should verify the following: a. The access role they have been granted. b. Users with Read/Write access will have the Submit Single Event and Upload Event(s) buttons visible on the top right corner of the page. c. Users with Read access will **not** have the Submit Single Event and Upload Event(s) buttons visible on the top right corner of the page. 2. Verify the servicer numbers granted to the logged in user id by opening the Servicer Number dropdown and confirming the servicer numbers displayed are the servicer numbers that should be in your test bed. 3. Escrow Reporting screen is presented to the user with no data populated for: a. Summary b. Dashboard c. Submission History d. Exceptions Tab
Related Screens	Not Applicable for this test scenario.

Scenario 2: Selecting Servicer Numbers and Verifying Changes Across System Views (UI Only)

Update the servicer number in the selection dropdown and validate the changes across the summary/Dashboard/Submission History/Exceptions.

- Click on the servicer's selection dropdown and select a servicer number different from the one already selected.
- Click on "Submit" button.

Test Scenario Name	Selecting Servicer Numbers and Verifying Changes Across System Views
Test Case Identifier	FNM-CIT- Escrow - Updating Servicer Numbers and Verifying Changes Across System Views - 0042
Test Case Description	This scenario describes how the Escrow Reporting page updates its data and views based on the servicer number(s) selected. Servicers can choose different servicer numbers from the dropdown list on the UI and verify the following on the Escrow Reporting screen: • The Summary section updates the values for Total Escrow Balance Amount, Escrow Tax and Insurance Balance Amount, Escrow Loss Draft Balance Amount, Escrow Buy Down Balance Amount and Escrow Renovation Balance Amount based on the selected servicer(s).

	• The dashboard summary, including graphical representations, refreshes to reflect the selected servicer's data (can only be validated in the 2nd test activity period. • The Submission History displays submissions corresponding to the servicer(s) chosen in the dropdown list. • The Exceptions tab shows exceptions associated for the selected servicer.
Business Preconditions	Servicer has submitted escrow activity on multiple servicer numbers and escrow item category types.
Testing Escrow Activity Periods	April 2026 through November 2026 integration test cycles.
Event Delivery Methods	Not applicable.
Scenario Sequence / Expected Outcome	When a different servicer number is selected from the dropdown list, Fannie Mae updates the Summary, Dashboard Summary, Submission History, and Exceptions sections based on the chosen servicer(s). • The Summary section updates the values for Total Escrow Balance Amount, Escrow Tax and Insurance Balance Amount, Escrow Loss Draft Balance Amount, Escrow Buy Down Balance Amount, and Escrow Renovation Balance Amount based on the selected servicer number. • The dashboard summary, including graphical representations, refreshes to reflect the selected servicer's data. o Note: If a servicer number is selected and no activity has been submitted for it, no data will be displayed. • The Submission History displays submissions corresponding to the servicer chosen in the dropdown list. • The Exceptions tab shows exceptions associated with the selected servicer(s).
Related Screens	• **Summary View** – Displays the current count and dollar amount of loans with an escrow balance, organized by escrow item category type. • **Dashboard** – Provides reporting statistics for loans with Taxes and Insurance balances (not available during the first reporting month). • **Submission History** – Shows a file-level summary of all processing results. • **Exceptions Tab** – Displays detailed error messages for each event that was rejected.

Scenario 3: Manually Close a Rejected Event (UI Only)

Take action to resolve rejected events by manually closing the escrow event on the loan detail page. Servicers are to navigate to the loan detail page:

- Under the current exceptions tab, find the rejected event and the corresponding reason(s).
- Click on "Close Event" button and select an appropriate reason from the dropdown on the pop-up window.
- Click close event – the rejected event will no longer appear as being rejected.

Test Scenario Name	Manually Close a Rejected Event
Test Case Identifier	FNM-CIT-Escrow-Manually close a rejected event-003

Test Case Description	This scenario covers the servicers manually closing escrow events that were previously rejected due to specific business rule validation failures during event processing. Servicers should review the error messages on rejected events along with servicer expectations to see if manually closing the rejected event is the appropriate action.
	After manually closing the event on the UI, the servicer is to verify:
	• On the Escrow Reporting screen:
	  ○ The previously rejected event no longer appears on the Exceptions tab.
	  ○ There is no change to the Summary Balances or Dashboard metrics.
	• No updates are made to the escrow balance provided on the Loan Detail page under the Escrow Position tab.
	• The exceptions from the manually closed rejected event appear in the Exception History tab.

Business Preconditions	Servicer had previously submitted escrow events that were rejected and are currently outstanding.
Testing Escrow Activity Periods	April 2026 through November 2026 integration test cycles.
Event Delivery Methods	UI – Loan Detail
Scenario Sequence / Expected Outcome	Once the servicer navigates to the loan detail page and manually closes out the rejected events, no further actions can be taken on those events. • Fannie Mae will not update escrow balances for the closed-out events. • No updates will be made to the escrow balance provided on the Loan Detail page under the Escrow Position tab. • Balance will not be updated on the Summary based on the event's escrow item category type.
Related Screens	• **Summary View** – Displays the current count and dollar amount of loans with an escrow balance, organized by escrow item category type. • **Dashboard** – Provides reporting statistics for loans with Taxes and Insurance balances (not available during the first reporting month). • **Submission History** – Shows a file-level summary of all processing results. • **Exceptions Tab** – Displays detailed error messages for each event that was rejected. • **Loan Detail** – Shows current exceptions, historical escrow balance positions, and historical exception records for an individual loan.

Scenario 4: Submission History (UI Only)

View submission history through the Escrow Reporting page, to review key details, such as submission status, loan counts, and exceptions.

Test Scenario Name	Submission History
Test Case Identifier	FNM-CIT-Escrow-Submission-History 0084

Test Case Description	This scenario covers the viewing of the submission history of a servicer which allows the servicer to review key details of each submission and review their holistic history.
	While viewing, the servicer is to verify they can:
	• View submissions for file processing results. Below are some of the key details that will be provided:
	  ○ Submission status
	  ○ Total Loans Reported
	  ○ Total Events Reported
	  ○ Total Events Rejected
	  ○ Total Events Accepted
	• Servicers can use the available filters to refine the data.

Business Preconditions	Servicer has previously submitted escrow reporting files.
Testing Escrow Activity Periods	April 2026 through November 2026 integration test cycles.
Event Delivery Methods	1. B2B 2. API 3. UI – Submit Single Event, Upload Event(s) (Submission History)
Scenario Sequence / Expected Outcome	Throughout CIT testing, servicers will have submitted multiple events based on test scenarios identified. These submissions will be available to view/review within the Submission History screen within the UI. Servicers will navigate to the Submission History screen on the UI with the following expected outcomes: • Fannie Mae provides file level processing results on the Submission History tab. • Submission History tab shows data from submissions that can be filtered. • Information from the submission history UI screen correctly represents successful submitted data.
Related Screens	• **Summary View** – Displays the current count and dollar amount of loans with an escrow balance, organized by escrow item category type. • **Dashboard** – Provides reporting statistics for loans with Taxes and Insurance balances (not available during the first reporting month). • **Submission History** – Shows a file-level summary of all processing results. • **Exceptions** Tab – Displays detailed error messages for each event that was rejected.

Scenario 5: Submit Single Event (UI Only)

Submit a single event through the Escrow Reporting page, via a two-step workflow to review and input event details -including dates, amounts, and payment information.

Test Scenario Name	Submit Single Event
Test Case Identifier	FNM-CIT-Escrow-Submit-Single-Event-005
Test Case Description	This scenario covers the submission of a single event via the Escrow Reporting page. This allows servicers to manually submit an individual escrow event by entering the Fannie Mae loan number, event category, and related payment information. Once a Servicer is at the Event Reporting page: • Navigate and click 'Submit Single Event' button that opens the Event Report Details screen.

	• Enter the Fannie Mae loan number, category, item type, and required payment information • Review all information and 'Submit.' • Validate successful single event submission via Submission History screen.
Business Preconditions	Fannie Mae will load the full population of active loans as of March BD2 for testing. User has read/write access to escrow reporting.
Testing Escrow Activity Periods	April 2026 through November 2026 integration test cycles.
Event Delivery Methods	UI – Single Submit
Scenario Sequence / Expected Outcome	Servicer lands on the Escrow Reporting page with a 'Submit Single Event' button in the upper right of the screen. • The Submit Single Event Report pop-up is displayed. • After entering the required information, select Next to open the Enter Escrow Event Details in the pop-up. • Enter the required details and select Submit. • The submitter receives a Submission ID. • Upon navigating to the Submission History screen, the status of the newly submitted single event will be displayed in the table.
Related Screens	• **Summary View** – Displays the current count and dollar amount of loans with an escrow balance, organized by escrow item category type. • **Dashboard** – Provides reporting statistics for loans with Taxes and Insurance balances (not available during the first reporting month). • **Submission History** – Shows a file-level summary of all processing results. • **Exceptions Tab** – Displays detailed error messages for each event that was rejected.

Scenario 6: Submit File Upload Event (UI Only)

Submit an event through a csv file upload, through the Escrow Reporting page, which incorporates file-type validations.

Test Scenario Name	Submit File Upload Event
Test Case Identifier	FNM-CIT-Escrow-Submit-File-Upload-Event-006
Test Case Description	This scenario covers how to submit an event through a csv file upload, via the Escrow Reporting page. This allows servicers to submit multiple events via the UI. Once a servicer is at the Event Reporting UI screen, please test the following: 1. Navigate and click 'Upload Event(s)' button that opens the 'Upload Loan Event Report' pop up. 2. Click the 'Download Template' button and confirm the template automatically starts to download. 3. Open the template download and ensure it opens successfully. 4. Using the downloaded template, enter event information and click the 'Sort + Validate' button to start the built-in validation process. a. If there are any issues with data entry, confirm these are called out. 5. Execute the 'Export CSV' and save the file. 6. Click in the file upload box and ensure file explorer opens with the ability to select a csv file to 'Open.' a. Once a file has been selected, ensure it has attached and 'Upload' button is now clickable. 7. Open file explorer on local machine and drag a csv event file into the file upload box. a. Once a file has been dragged into the file upload box, ensure it has attached and 'Upload' button is now clickable. 8. Click the 'Upload' button and ensure your submission has been received with a submission ID provided. 9. Click 'Submit New Upload' from the submission confirmation screen to confirm it brings you back to the 'Upload Escrow Event(s)' screen. 10. Validate successful event submission via Submission History screen. In addition to the above verification steps, it is recommended to test some negative outcomes, such as: 1. Using the downloaded template, fill in with event information that does not align with data standards and click 'Sort + Validate' to confirm data issues are correctly highlighted. Correct the data on the highlighted fields and resubmit it again. 2. Upload and/or drag a file type other than a csv in the 'Upload Escrow Event(s)' and confirm you get an error on upload.
Business Preconditions	Fannie Mae will load the full population of active loans as of March BD2 for testing. This dataset will remain static and will not incorporate any changes to servicer numbers resulting from servicing transfers or reclassifications, nor will it include any newly acquired loans.
Testing Escrow Activity Periods	April 2026 through November 2026 integration test cycles.
Event Delivery Methods	UI – Upload Event(s)
Scenario Sequence / Expected Outcome	Servicer lands on the Escrow Reporting page. 1. Escrow Reporting Page has an 'Upload Event(s)' button in the upper right of the screen. a. 'Upload Escrow Event(s)' pop up is presented. 2. Download Template' starts an automatic download of a csv template with built in validation to be used to submit the event a. When filling out the template and hitting 'Sort + Validate,' the template will identify any data issues for the user to correct. b. When clicking the 'Export CSV' button File Explorer requests the user to save as a csv file. c. When clicking in the file upload box, file explorer opens for the user.

	3. When dragging a file or uploading from file explorer, the file attaches, and the 'Upload' button go from greyed out, to clickable. 4. Selecting Upload' with a properly validated csv file attached, provides a Submission received message with a submission ID. 5. Selecting 'Upload' with an improperly validated csv file attached or a non-csv file, provides an error message with file upload.
Related Screens	• **Summary View** – Displays the current count and dollar amount of loans with an escrow balance, organized by escrow item category type. • **Dashboard** – Provides reporting statistics for loans with Taxes and Insurance balances (not available during the first reporting month). • **Submission History** – Shows a file-level summary of all processing results. • **Exceptions Tab –** Displays detailed error messages for each event that was rejected.

Scenario 7: Exceptions Tab (UI Only)
Servicers can click on loan number hyperlink on the Exceptions tab and navigate to Loan Details page.

Test Scenario Name	Exceptions Tab Hyperlink
Test Case Identifier	FNM-CIT-Escrow-Exception-Hyperlink-to-Loan-Details-007
Test Case Description	Clicking on the Fannie Mae loan number hyperlink under the Exceptions tab on the Escrow Reporting page directs the servicer to the Loan Details page where they can verify the following: 1. **Loan Header Information** – The Loan Detail page displays all information in the loan header section corresponding to the loan number entered. This includes - Servicer Name, Servicer Number, Loan Remittance Type, Loan Mortgage Type, Acting Servicer Name, Acting Servicer Number, MBS Pool Identifier, Loan Status, and Financial Execution Type. 2. **Current Exceptions & Loan Position** – The servicers can view the active exceptions and the Escrow Loan Position history associated with the specified loan number. 3. **Manual Event Closure** – Servicers can manually close an event in this section using the **"Close Event"** button. 4. **Exception History** – This section provides a full history of all exceptions triggered for the loan. 5. **Data Download** – Servicers can click on the download button from the Current Exceptions, Escrow Loan Position History, and Exception History sections to download the required information. 6. **Pagination:** Servicers can click on the pagination link and navigate to different pages to validate the data displayed.
Business Preconditions	Servicer has previously submitted an event that was rejected and currently appears on the Exceptions tab.
Testing Escrow Activity Periods	April 2026 through November 2026 integration test cycles.
Event Delivery Methods	UI - Exceptions tab
Scenario Sequence / Expected Outcome	Upon selecting the Fannie Mae loan number hyperlink from the Exceptions tab on the Escrow Reporting page, the servicer is navigated to the Loan Details page, and is presented with the following information: • **Loan Header Information** – The Loan Detail page displays all information in the loan header section corresponding to the loan number entered. This includes -Servicer Name, Servicer Number, Loan Remittance Type, Loan Mortgage Type, Acting Servicer Name, Acting Servicer Number, MBS Pool Identifier, Loan Status, and Financial Execution Type. • **Current Exceptions & Loan Position** – The Current Exceptions and Loan Position sections present any active exceptions and the Escrow Loan Position history associated with the specified loan number.

	• **Manual Event Closure** – Servicers can manually close an event in this section using the **"Close Event"** button. • **Exception History** – This section provides a full history of all exceptions triggered for the loan. • **Data Download** – Servicers are provisioned with download capability for the Current Exceptions, Escrow Loan Position History, and Exception History sections.
Related Screens	• **Exceptions Tab** – Displays detailed error messages for each event that was rejected. • **Loan Detail** – Shows current exceptions and historical exception records for an individual loan.

Scenario 8: Loan Search to Get to Loan Detail Page (UI Only)

Enter a valid Fanniemae loan number in the search text box and navigate to loan detail page.

Test Scenario Name	Loan Search to Get to Loan Detail Page
Test Case Identifier	FNM-CIT-Escrow- Loan Search - Loan Search to get to Loan Detail page - 008
Test Case Description	Servicers enter a valid Fannie Mae loan number in the search field on the Escrow Reporting page; servicer is taken to the Loan Details page where they can verify the following: 1. **Loan Header Information** – The Loan Detail page displays all information in the loan header section corresponding to the loan number entered. This includes - Servicer Name, Servicer Number, Loan Remittance Type, Loan Mortgage Type, Acting Servicer Name, Acting Servicer Number, MBS Pool Identifier, Loan Status, and Financial Execution Type. 2. **Current Exceptions & Loan Position** – The servicers can view the active exceptions and the Escrow Loan Position history associated with the specified loan number. 3. **Manual Event Closure** – Servicers can manually close an event in this section using the **"Close Event"** button. 4. **Exception History** – This section provides a full history of all exceptions triggered for the loan. 5. **Data Download** – Servicers can click on the download button from the Current Exceptions, Escrow Loan Position History, and Exception History sections to download the required information. 6. **Pagination:** Servicers can click on the pagination link and navigate to different pages to validate the data displayed.
Business Preconditions	• Fannie Mae will load the full population of active loans as of March BD2 for testing. • This dataset will remain static and will not incorporate any changes to servicer numbers resulting from servicing transfers or reclassifications, nor will it include any newly acquired loans.
Testing Escrow Activity Periods	April 2026 through November 2026 integration test cycles.
Event Delivery Methods	UI - Loan Search
Scenario Sequence / Expected Outcome	When a servicer enters a valid Fannie Mae loan number on the Escrow Event Management screen and hits enter on the keyboard, the Servicer is taken to the Loan details page and is presented with the following information: 1. **Loan Header Information** – The Loan Detail page displays all information in the loan header section corresponding to the loan number entered. This includes Servicer Name, Servicer Number, Loan Remittance Type, Loan Mortgage Type, Acting Servicer Name, Acting Servicer Number, MBS Pool Identifier, Loan Status, and Financial Execution Type. 2. **Current Exceptions & Loan Position** – The Current Exceptions and Loan Position sections present any active exceptions and the Escrow Loan Position history associated with the specified loan number.

	3. **Manual Event Closure** – Servicers can manually close an event in this section using the "Close Event" button. 4. **Exception History** – This section provides a full history of all exceptions triggered for the loan. 5. **Data Download** – Servicers are provisioned with download capability for the Current Exceptions, Escrow Loan Position History, and Exception History sections.
Related Screens	• **Exceptions** Tab – Displays detailed error messages for each event that was rejected. • **Loan Detail** – Shows current exceptions, historical escrow balance positions, and historical exception records for an individual loan.

Scenario 9: Servicer Attestation (UI Only)

Perform Reconciliation, provide attestation monthly and view attestation status report on the Escrow Attestation Servicer Level page. It's recommended that servicers:

- Navigate to the Escrow Attestation Servicer Level page.
- Select the master servicer number, verify ending escrow balance, the total loan count, and the sum of the escrow contractual payment amount aligned to servicer values for the loans and data reported in the prior cycle.
- Complete the Reconciliation process by selecting 'Yes" if the data aligns /" No" if any of the three attributes do not align with servicer values.
- Provide comments for records where the "Reconciled" status is "No."
- Download the reports from the UI – Reports refresh daily to show completed and outstanding attestations.

Test Scenario Name	Servicer Attestation
Test Case Identifier	FNM-CIT-Escrow-Servicer Attestation- 09
Test Case Description	Servicers can navigate to the "**Escrow Attestation Servicer Level**" page and manage the attestation process by: • Reviewing the escrow ending balance, total loan count, and the sum of the escrow contractual payment amounts. • Indicate whether the values align to servicer values. • Provide commentary when values don't align with servicer values. • Initiate downloads of servicer and loan level data.
Business Preconditions	• Servicers have submitted escrow events. • Prior Escrow Activity Period has closed.
Testing Escrow Activity Periods	April 2026 through November 2026 integration test cycles.
Event Delivery Methods	• UI - Escrow Attestation Servicer Level • UI – Escrow Attestation Loan Level
Scenario Sequence / Expected Outcome	Once an Escrow Activity Period closes, servicers will need to attest to Fannie Mae's values for the Escrow balance, total loan count, and the sum of the escrow contractual payment amount. • Servicers to indicate "Yes" when Fannie Mae values align with servicer values • Servicers to indicate "No" when Fannie Mae values don't align with servicer values and provide commentary on the variances. • Servicers have to enter "Save" prior to leaving the page. • Initiate downloads at the servicer / loan level to aid in attesting to the values.
Related Screens	• **Escrow Attestation Servicer Level** - Servicers reconcile Master-Servicer-level escrow activity, review key balances and counts, record statuses, and drill into loan-level details as needed. • **Escrow Attestation Loan Level** - Displays detailed escrow data for loans tied to the selected Master Servicer(s); users can review fields, return to the Servicer Level View, and download the data.