



Loan Escrow Reporting

Fannie Mae Customer Integration Test Plan

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Revision Log

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Loan Escrow Event Reporting

1. Executive Summary

This plan outlines the customer integration test approach for Fannie Mae's Loan Escrow event reporting changes. As part of a multi-year initiative to simplify servicing operations, enhance risk management, and improve data transparency, this customer integration test effort enables servicers and technology service providers to validate their readiness for production reporting using Business-to-Business (B2B), Application Programming Interface (API), and User Interface (UI) channels.

The testing period is scheduled from April to November 2026, followed by a rolling production go-live window from July through December 2026.

2. Test Objectives

Customer integration testing is a critical step in preparing for Loan Escrow event reporting. It ensures that servicers and technology service providers can successfully transmit and receive escrow data using supported protocols—B2B, API, and UI. Customer integration testing allows participants to validate system functionality, confirm data alignment with Fannie Mae's specifications, and demonstrate readiness for production onboarding.

3. 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.
- Support defect resolution and validate completion of testing activities.

Servicers and Technology Service Providers will:

- Notify Fannie Mae of planned testing start and end dates.
- Identify the loan population to be used in test scenarios.
- Execute all required test scenarios.
- Collaborate with Fannie Mae to resolve any defects or exceptions encountered during testing.

4. Test Entry and Exit Criteria

Entry Criteria:

- Servicers and Technology Service Providers must confirm their participation with Fannie Mae prior to the start of testing. Instructions for submitting confirmation will be shared at a later date.
- To ensure timely testing, environment access must be obtained in advance. Participants should work with their Corporate Administrators to gain access through **Technology Manager**.
- Test data must be set up to support execution of required scenarios. See "Data Set Up" section below for more details.
- Connectivity must be verified for B2B and API channels; user setup and access to the UI must also be confirmed.

Exit Criteria:

- All required test scenarios must be successfully executed, including resolving all critical defects.
- Servicers and Technology Service Providers must confirm test completion with Fannie Mae. Details on how to communicate confirmation of completion will be provided at a future date.

5. Integration Test Environment



The customer integration testing environment will support data exchanges through all supported channels—B2B, API, and UI. All inbound transactions will receive responses via the same protocol used for submission.

The test environment will be populated with the full set of active production loans for each servicer, based on the designated reporting period. This ensures realistic testing conditions and accurate validation of data exchange.

| **NOTE:** *Details for set-up instructions and connectivity requirements will be provided at a later date in this document.*

6. Integration Test Approach

Servicers and Technology Service Providers will identify a representative loan population from their active portfolio to support execution of the required test scenarios. Fannie Mae does not require full portfolio volume testing. Testing should be **completed no later than mid-November 2026**, to ensure timely onboarding.

7. Test Scenarios

This is a list of examples of required scenarios that Servicers and Technology Service Providers must execute using the same data exchange protocol (B2B, API, or UI) intended for production use. Additional scenarios may be added by Fannie Mae prior to the start of customer integration testing. Additional scenarios may also be executed at the Servicer and Technology Service Provider's discretion.

Required Scenarios:

1. Submit setup events for the Taxes & Insurance (T&I) Escrow Item Category.
2. Submit deposits and disbursements for the T&I Escrow Item Category.
3. Include multiple loans in file submissions:
 - a. Some loans should contain a single event (e.g., T&I contractual payment).
 - b. Other file submissions should include multiple events for the same loan (e.g., T&I contractual payment and State Tax disbursement).
4. Confirm successful receipt of response files when submitting events via B2B or API.
5. Access and validate functionality within the Servicing Platform and Escrow Reporting UI.
6. Generate a transaction that results in a negative T&I balance.
7. Submit multiple events for an escrow category type with different processed dates. Submit correcting event for earliest processed date. Ensure latter processed dated event is closed out.
8. Validate the UI functionality by submitting a single event/bulk upload manually through the user interface.
9. Perform and verify download operations for response files and exception reports via UI.
10. Establish a previously non-escrowed loan as escrowed and confirm system updates.
11. Submit a deposit using modification Escrow Item Type for T&I Escrow Item Category.

| **NOTE:** *Additional details and scenarios (as applicable) will be provided at a later date.*

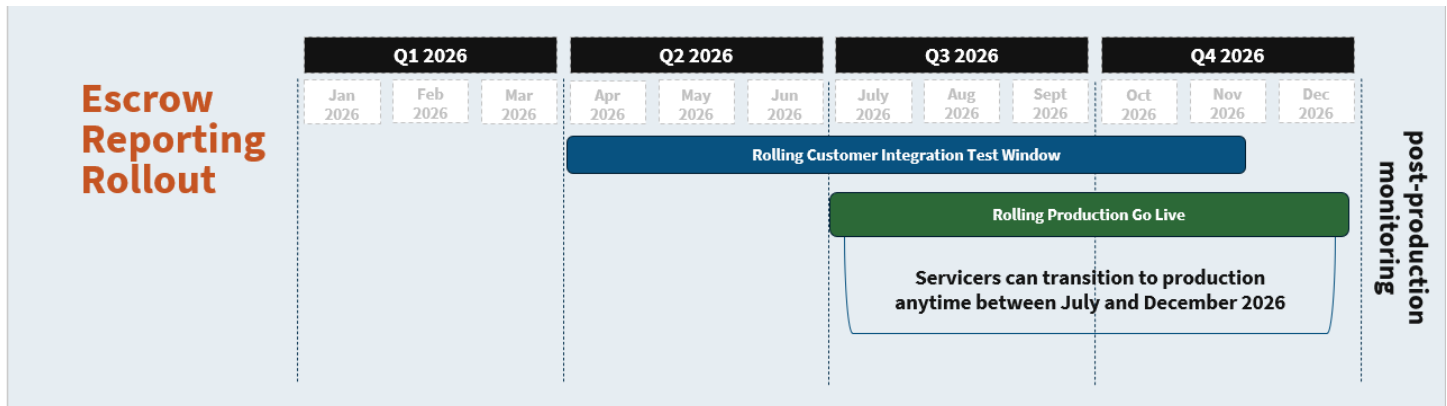
8. Test Data Setup

Fannie Mae will source and scrub active loan data from the production system. The test population for any given month will include all active loans as of the beginning of the previous cycle (e.g., April testing will have all active loans as of the beginning of March / end of February).

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.



9. Test Timeline



NOTE: More details to be provided at a later date.

10. Test Support

Support is available via future_of_servicing@fanniemae.com from **9:00 AM to 5:00 PM ET** on designated test execution days. To report issues, servicers and technology service providers should use the **Loan Escrow Event Reporting Test Finding Form**, including all relevant details to facilitate timely resolution.

11. Learn More

- You are encouraged to visit the Fannie Mae [Master Servicing Simplification Changes](#) 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.

12. Appendix

Loan Escrow Event Reporting Test Finding Form

A standardized form will be made available to document and report any issues identified during customer integration testing. The form may include the following fields:

- Company Name
- Servicer Name (*for technology service provider who are testing on behalf of their clients*)
- Contact Information
- Test Scenario Reference
- Loan Number
- Processed Date
- Event Information
- Submission ID
- Issue / Defect Description
- Steps to Reproduce
- Supporting Documentation or Screenshots (*if applicable*)

NOTE: The finalized form and the detailed submission instructions will be provided at a later date.