Delinquency Reporting

Fannie Mae Customer Integration Test Plan

September 01, 2026

Version 1.1

Revision Log

Document Change History		
Data	**Version #**	**Description**
July 22, 2026	Version 1.0	Initial document publication
September 01, 2026	Version 1.1	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 Delinquency Reporting test window runs **October 14, 2026 – February 12, 2027**, and is designed to validate the delinquency reporting process for acting servicers for key business activities, including Seriously Delinquent Loans (SDQ), loss mitigation, and current loans with delinquency-related activity.

This plan outlines the customer integration testing approach for Fannie Mae's Delinquency Reporting changes. As part of a multiyear initiative to simplify servicing operations, enhance risk management, and improve data transparency, this test effort enables designated 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.

> **NOTE:** *All acting servicers and Technology Service Providers are encouraged to participate in testing.* ***Servicers designated for required testing will be notified by Fannie Mae by August 2026.***

Test Objectives

CIT is a required step for designated servicers preparing for the changes coming to delinquency reporting. It enables acting servicers and Technology Service Providers to validate delinquency loan data through supported production channels—B2B, API, and UI (B2B testing is limited to existing B2B customers, and UI testing is limited to acting servicers). CIT verifies system functionality, confirms compliance with Fannie Mae specifications, and demonstrates readiness for production onboarding.

Roles and Responsibilities

Fannie Mae will:

- Notify acting servicers and Technology Service Providers that are required to participate in testing by August 2026.
- 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 production-based, prior-month converted data that reflects current-month event processing and perform monthly data refreshes to support end-to-end reporting validation across reporting periods. *(Additional details in Test Data Set up section).*
- Support defect resolution efforts and validate the successful completion of testing activities.

Required 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.
- Execute all required test scenarios in at least one test cycle.

> **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.

Test Entry and Exit Criteria

Entry Criteria

Access to B2B, API or UI testing environments is not created automatically, and must be obtained through the following steps:

For direct integrations to the B2B/API reporting channels:

- All Technology Service Providers must submit a TSP Intake Form to formally request integration access; providers with existing Fannie Mae integration access will complete a streamlined version of the form.
- Acting servicers: Email your direct integration request to your Servicing Manager, or if unknown, the Servicing Solutions team.
- The Fannie Mae Integration team will conduct a kickoff call, review the integration process, and provide integration guides.
- The Fannie Mae Integration team will create user IDs and system IDs for both Technology Service Providers and acting servicers; users with existing Escrow test IDs may reuse their credentials but are still required to submit the form.
- 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 submit the Delinquency Reporting UI CIT Environment access request form; users with existing Escrow test IDs may reuse their credentials but are still required to submit the form.
- 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 Delinquency 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 October 14, 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 one or more monthly reporting periods. (*See appendix for Defect Definitions*).
- All acting servicers and Technology Service Providers must confirm readiness by updating the Implementation Readiness Tracker.

Integration Test Environment

The CIT 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.

Integration Test Approach

Acting servicers and Technology Service Providers will identify a representative loan population from their active portfolio from October 2026, through February 2027 to support execution of the required test scenarios. Fannie Mae does not require full portfolio volume testing.

The Integration Testing plan is designed as a **phased, progressive validation approach** that allows servicers to begin testing in different windows (October, November, or January) while ensuring the complete delinquency reporting scope is validated before production go-live.

The strategy uses a combination of:

- Prior-month converted data (baseline historical state)
- Current-month event processing (event-driven reporting in new Servicing Platform)
- Fannie Mae system refresh updates
- Integrated loan position views
- Reporting-period close validation (Business Day 2)

CIT Cycle Objectives: All cycles are independent, Cycle 1 or Cycle 2 is required for designated servicers, Cycle 3 is optional	
Cycle(s) (*see maintenance dates in Section 9*)	**Objective**
Cycle 1 (October 14- November 6)	Validate event reporting, event responses, business rules, UI display, exception handling, and converted September activity. • Legacy delinquency reporting data processing as of October10 are converted to the new event-driven Servicing Platform.
Cycle 2 (November 16 – December 18)	Repeat validation using October conversion data and validate integrated loan position and notification processing. • Legacy delinquency reporting data processing as of November/10 are converted to the new event-driven Servicing Platform
Optional Cycle 3 (January 14 – February 12)	Production readiness validation using December conversion data, continuity testing, and late-servicer onboarding. • Legacy delinquency reporting data processing as of January 10 are converted to the new event-driven Servicing Platform

This approach allows:

- Independent test cycles to support flexible participation and multiple testing opportunities.
- Production-like converted data enables realistic validation of activity-period and reporting-period processing.
- Designated servicers are encouraged to begin testing in Cycles 1 or 2; Cycle 3 is reserved for optional extended testing and defect retesting.

Testing should be completed no later than February 12, 2027

- 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 the required test scenarios. Participants must execute scenarios using the same data exchange protocol intended for production use. Acting servicers may test via B2B, API, or UI, while Technology Service Providers are required to test via B2B and/or API only. All required scenarios must be completed during one or more monthly reporting periods.

B2B/API and UI Required Scenarios:

1. Scenario 1: Submit Delinquency Events
2. Scenario 2: Review Event Failures
3. Scenario 3: Resolve Rejected Event

UI-Only Required Scenarios:

1. Scenario 1: Verify Role and Servicer Access
2. Scenario 2: Select Servicer Numbers and Verify System Updates
3. Scenario 3: Review Submission History
4. Scenario 4: Submit Single Event
5. Scenario 5: Submit File Upload Event
6. Scenario 6: Review Event Failures
7. Scenario 7: Close Rejected Event
8. Scenario 8: Resolve Rejected Events

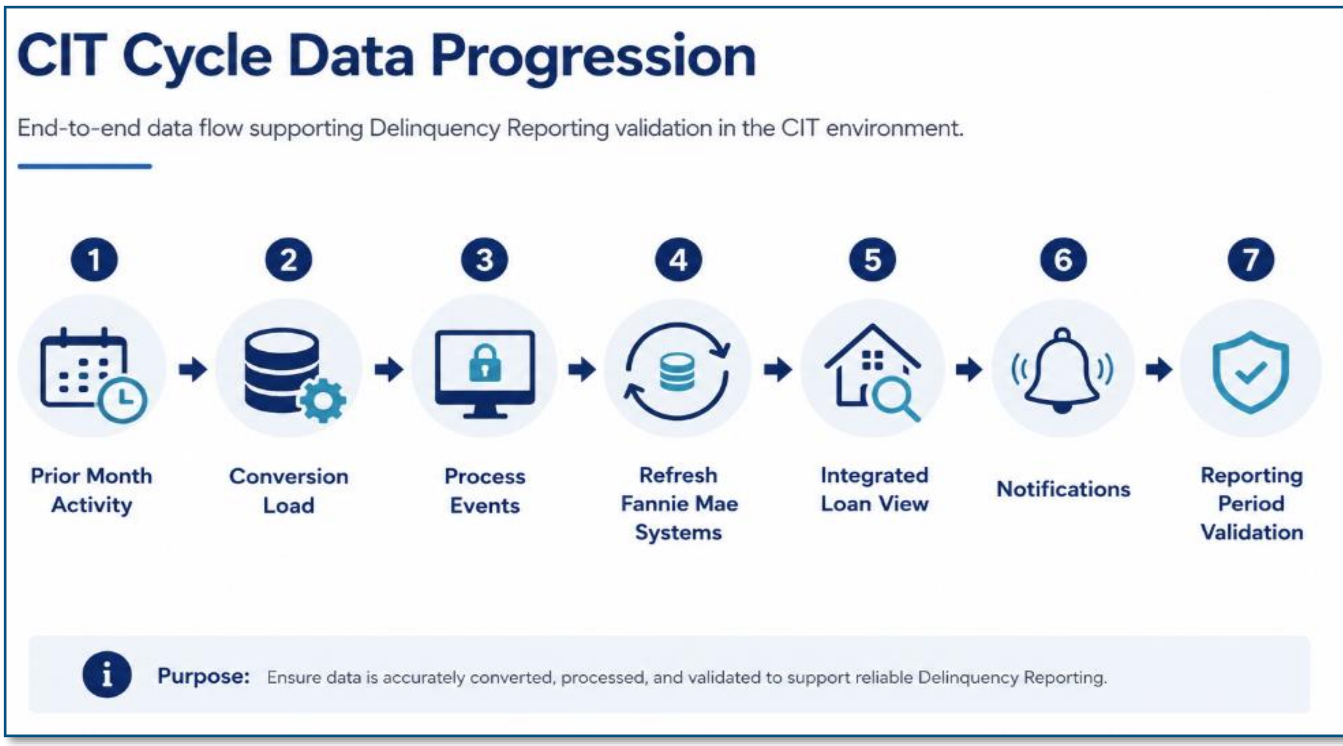
9. Scenario 9: Access Exception Details
10. Scenario 10: Review Exceptions and Notifications
11. Scenario 11: Validate Report Data

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

Test Data Setup

Fannie Mae will source active production loan data to populate the test environment with converted data, reflective of current-month event processing, and monthly refreshes to support end-to-end reporting validation across reporting periods. The approach enables integrated loan-level views, reporting-period close validation, and testing of consumer and downstream system impacts.

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

October 2026

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

*CIT Cycle 1 testing begins

November 2026

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					

*CIT Cycle 1 testing ends
**CIT Cycle 2 testing begins

FANNIE MAE OBSERVED HOLIDAY

WEEKENDS/NON-TESTING DAYS

KEY MILESTONES

CYCLE TESTING WINDOW
Testing windows will be three (3) independent cycles

TEST ENVIRONMENT MAINTENANCE
No testing allowed during this period

December 2026

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		

*CIT Cycle 2 testing ends

January 2027

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						

*CIT Cycle 3 testing begins

February 2027

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						

*CIT Cycle 3 testing ends

Key Milestones

🎯 Environment Availability

- October 14, 2026- February 12, 2027

🎯 Scheduled Maintenance Closures

- October 23–25, 2026
- November 25–29, 2026
- December 19, 2026 – January 13, 2027
- January 22–24, 2027

🎯 Testing Completion (February 12, 2027)

- Complete testing by February 12, 2027, to support timely onboarding.
- Acting servicers and Technology Service Providers are encouraged to finish as early as possible in the test window.

🎯 Production Go-Live (March 15, 2027)

- The production go-live is scheduled for March 15, 2027.
- Additional guidance, resources, and support will be provided in advance of the go-live date to help ensure a smooth transition.
- Beginning on the go-live date, servicers must report standardized, loan-level borrower and servicer events to the Fannie Mae Servicing Platform on the same day the events are processed in their servicing systems, and no later than 3:00 a.m. ET on the following business day.

Test Support

- Support is available via Future of Servicing for questions about this document.
- **9:00 AM to 5:00 PM ET** on designated test execution days.
- To report issues, acting servicers and Technology Service Providers should use the Delinquency Reporting Test Finding 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 in Section 9.*

Learn More

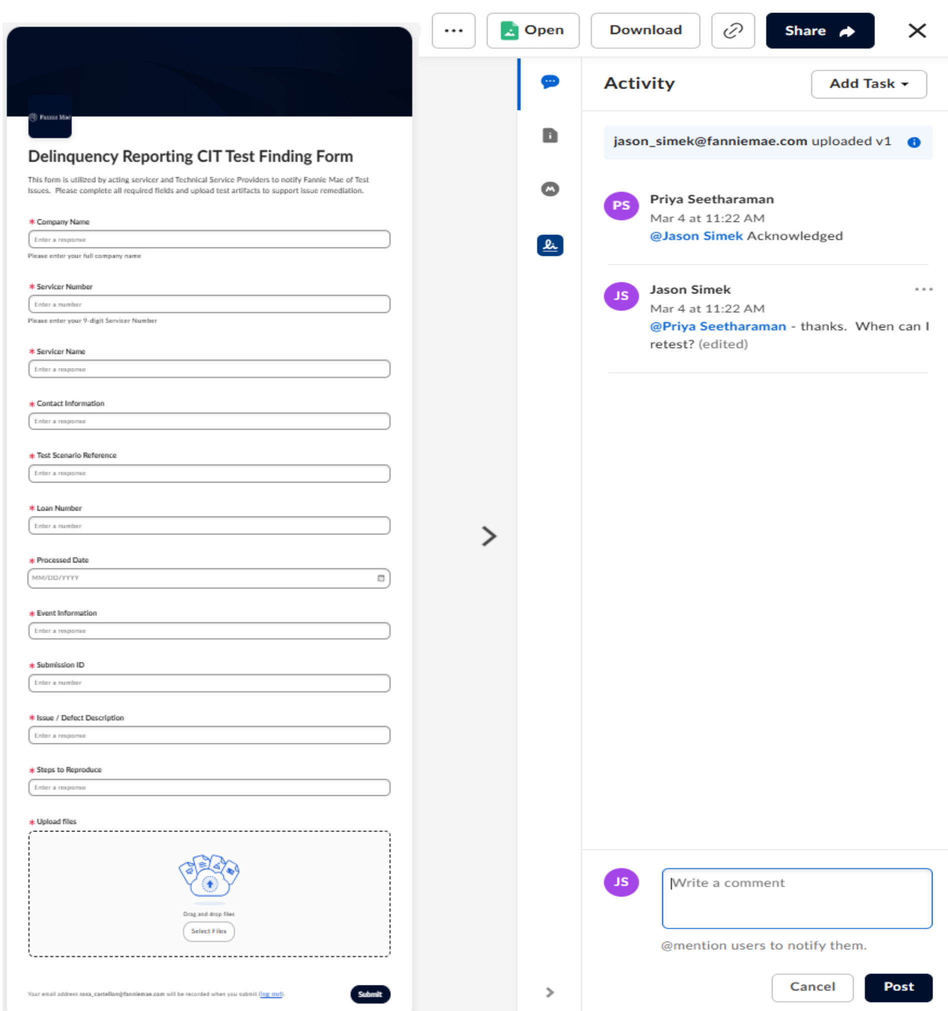
- You are encouraged to visit the Fannie Mae Servicing Platform website regularly to stay current on these changes and preparing for the testing phase and timely implementation.
- You are encouraged to subscribe to Fannie Mae's Selling and Servicing News to stay abreast of updates related to upcoming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

Appendix

A. Delinquency 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: Delinquency Reporting UI CIT Environment access request form.
  - After access is granted, issues should be submitted—and issue status updates viewed through comment section—using the Delinquency Reporting Test Finding Form.
  - All required sections below must be completed within the form.
  - Please contact the Future of Servicing if you require access to the tool.



Defect Definitions

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

B. Detailed Delinquency Event Testing Scenarios

The purpose of the following CIT test scenarios is to provide acting servicers and Technology Service Providers with test scenarios that must be executed to support Fannie Mae's Delinquency reporting changes. CIT will run from **October 14, 2026, through February 12, 2027**. Servicers are strongly encouraged to complete testing activities early in the testing windows.

B2B/API and UI Test Scenarios

Scenario 1: Submit Delinquency Events

Submit delinquency reporting events including Loan Delinquency Action Type, Loan Delinquency Status and Delinquency Reason, based on their submission channel(B2B/API/UI):

Test Scenario Name	Submit Delinquency Events
Test Cast Identifier	FNM-CIT-Delinquency Reporting Events
Test Case Description	This scenario covers the creation of delinquency events on the servicers' test population of loans. After submission, the servicer will verify via the UI the: 1. Submission History displays the file(s) in "Processing" and "Completed" statuses. a. The event count aligns to the number of events submitted. b. Account for any events that were rejected. 2. If events were "rejected," review error messages for "rejected" events on the Exceptions tab.
Business Preconditions	Fannie Mae will populate the test environment with converted data, reflective of current-month event processing, and monthly refreshes to support end-to-end reporting validation across reporting periods.
Testing Delinquency Reporting Activity Periods	October 2026 through Feb 2027 integration test cycles.
Event Delivery Methods	1. B2B 2. API 3. UI – Submit Single Submit, Upload Event(s)
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 as 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 total fatal exceptions for events passing business rules.

	3. Events failing the business rules are 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 delinquent loan count, severely delinquent loans, current loans with reporting activity period and delinquency loan position detail. • Dashboard – Provides reporting statistics for total loans with Notifications and Fatal exceptions. • 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 and Event history, Exception history, and Delinquent event history for an individual loan.

Scenario 2: Review Event Failures

Submit the delinquency reporting events and review the following conditions that may result in failure:

- When Loan Delinquency Reason Type includes two or more of the following values:
  - Property Problem, Disaster Impact – FEMA-Declared Disaster Area Eligible for Individual Assistance, Casualty Loss.
- When Loan Delinquency Status Type includes two or more of the following values:
  - Assumption Exempt, Assumption Non-Exempt, Refinance, Assignment.

Test Scenario Name	Review Event Failures
Test Cast Identifier	FNM-CIT- API/B2B/UI – Delinquency Reporting-Submit events that will fail
Test Case Description	This scenario describes the creation of delinquency 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 delinquency reporting 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 exceptions. c. The submission source reflects the method used to deliver the events. d. Review the error messages for all "Rejected" events on the Exceptions tab.
Business Preconditions	Fannie Mae will populate the test environment with converted data, reflective of current-month event processing, and monthly refreshes to support end-to-end reporting validation across reporting periods.
Testing Delinquency Reporting Activity Periods	October 2026 through Feb 2027 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 provides file level processing results on the Submission History tab by submission type. • The total loans with Fatal exceptions count are updated for events passing business rules. • Total loans with fatal exceptions pie chart is updated for the events passing the business rules. • Loans with multiple events are updated based on sequence number provided in the event/file.
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 delinquent loan count, severely Delinquent loans, current loans with Reporting activity period and delinquency loan position detail. • Dashboard – Provides reporting statistics for total loans with Notifications and Fatal exceptions. • 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 and Event history, Exception history, and Delinquent event history for an individual loan.

Scenario 3: API/B2B – Resolve Rejected Events

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

Test Scenario Name	Resolve Rejected Events
Test Cast Identifier	FNM-CIT- API/B2B/UI – Delinquency Reporting-Resolve Rejected Events
Test Case Description	This scenario covers the creation of new delinquency reporting 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 delinquency reporting 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 Loans with Fatal exceptions count section on the summary is updated. c. The previously rejected event error messages appear on the Historical Exceptions.

Business Preconditions	Fannie Mae will populate the test environment with converted data, reflective of current-month event processing, and monthly refreshes to support end-to-end reporting validation across reporting periods.
Testing Delinquency Reporting Activity Periods	October 2026 through February 2027 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 delinquency reporting event is created successfully. • Fannie Mae provides file level processing results on the Submission History tab. • Fannie Mae updates the Loans with Fatal exceptions count section on the summary page.
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. • 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 and loan position, historical exception records for an individual loan and Delinquent event history,

UI Only Scenarios Test Scenarios

Scenario 1: Verify Role and Servicer Access

Sign into the Servicing Platform and navigate to the Delinquency Reporting page by clicking on the Delinquency Reporting icon card to validate your user role and Servicer Numbers you've been granted access to view and/or act on Delinquency activity.

Test Scenario Name	Verify Role and Servicer Access
Test Case Identifier	FNM-CIT-Delinquency Reporting -Roles-Servicer-Access- UI validation
Test Case Description	This scenario is to confirm the access role and Servicer Number(s) associated with 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 populate the test environment with converted data, reflective of current-month event processing, and monthly refreshes to support end-to-end reporting validation across reporting periods.
Testing Delinquency Activity Periods	October 2026 through February 2027 integration test cycles.
Event Delivery Methods	Not Applicable
Scenario Sequence / Expected Outcome	Servicer signs into the Servicing Platform and selects the Delinquency Reporting icon card, which opens the Delinquency Reporting page. 1. On the Delinquency 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. 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. Delinquency Reporting screen is presented to the user with data populated for: a. Summary b. Total Loans with Notifications and Total Loans with Fatal Exceptions c. Submission History d. Exceptions/Notifications tab
Related Screens	Delinquency Reporting page

Scenario 2: Select Servicer Numbers and Verify System Updates
Update the Servicer Number in the selection dropdown and validate the changes across the Summary/Total Loans with Notifications/ Total Loans with Fatal Exceptions/Submission History/Exceptions/Notifications.

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

Test Scenario Name	**Select Servicer Numbers and Verify System Updates**
Test Case Identifier	FNM-CIT- Delinquency Reporting - Updating Servicer Numbers and Verifying Changes Across System Views
Test Case Description	This scenario describes how the Delinquency Reporting page updates its data and views based on the Servicer Number(s) and activity period selected. Servicers can choose different Servicer Numbers from the dropdown list on the UI and verify the following on the Delinquency Reporting screen: • The Summary section updates the values for Total Delinquent, Severely Delinquent Loan, Current Loans with Reporting, Delinquency Loan Position Detail based on the selected servicer(s) • The Total Loan with Notifications and Total Loans with Fatal Exceptions, including graphical representations, refreshes to reflect the selected servicer's data. • The Submission History displays submissions corresponding to the servicer(s) chosen in the dropdown list. • The Exceptions/Notifications tab shows exceptions and notifications associated with the selected servicer.
Business Preconditions	Fannie Mae will populate the test environment with converted data, reflective of current-month event processing, and monthly refreshes to support end-to-end reporting validation across reporting periods.
Testing Delinquency Activity Periods	October 2026 through February 2027 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 Summary/Total Loans with Notifications/ Total Loans with Fatal Exceptions/Submission. History/Exceptions/Notifications. sections based on the chosen servicer(s). • The Summary section updates the values for Total Delinquent, severely Delinquent Loan, Current loans with reporting activity and Delinquency loan position details based on the selected Servicer Number. • The dashboard summary, including graphical representations, refreshes to reflect the Total Loans with Notifications and Total loans with Fatal exceptions for the selected servicer's data. **NOTE:** *If a Servicer Number is selected and no activity has been submitted for it, no data will be displayed for the exceptions.* • The Submission History displays submissions corresponding to the servicer chosen in the dropdown list. • The Exceptions/notifications tab shows exceptions and notifications associated with the selected servicer(s). Download functionality on the summary, total notifications and total fatal exceptions allows servicers to download the required information.
Related Screens	• Summary View – Total Delinquent, Severely Delinquent Loan, Current Loans with Reporting, Delinquency Loan Position Detail based on the selected servicer(s). • The Total Loan with Notifications and Total Loans with Fatal Exceptions, including graphical representations. • Submission History – Shows a file-level summary of all processing results. • Exceptions/Notifications Tab – Displays detailed error messages for rejected events and notifications for loans that fail proactive monitoring rules.

Scenario 3: Review Submission History

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

Test Scenario Name	**Review Submission History**
Test Case Identifier	FNM-CIT-Delinquency-Submission-History

Test Case Description	This scenario covers the viewing of the submission history for 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 Date
	    ○ Submission Id
	    ○ Submission status
	    ○ Submission Type
	    ○ Total Loans Reported
	    ○ Total Events Reported
	    ○ Total Events Rejected
	    ○ Total Events Accepted
	    ○ Submitter Name

	○ Submitter User Id ○ Servicer Number • Servicers can use the available filters to refine the data. • Servicers can click on the pagination link and navigate to different pages to validate the data displayed.
Business Preconditions	Servicer has previously submitted Delinquency reporting events
Testing Delinquency Activity Periods	October 2026 through February 2027 integration test cycles.
Event Delivery Methods	1. B2B 2. API 3. UI – Submit Single Event, Bulk Upload Event(s)
Scenario Sequence / Expected Outcome	Throughout CIT testing, servicers will have submitted multiple events based on test scenarios identified. These submissions will be available to review on 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 – Total Delinquent, Severely Delinquent Loan, Current Loans with Reporting, Delinquency Loan Position Detail based on the selected servicer(s) and selected activity period. • The Total Loan with Notifications and Total Loans with Fatal Exceptions, including graphical representations. • Submission History – Shows a file-level summary of all processing results. • Exceptions/Notifications Tab – Displays detailed error messages for rejected events and notifications for loans that fail proactive monitoring rules.

Scenario 4: Submit Single Event

Submit a single event through the Delinquency Reporting page, via a two-step workflow to review and input event details – including Fanni Mae Loan number, Delinquency Action type, Delinquency status, and reason.

Test Scenario Name	Submit Single Event
Test Cast Identifier	FNM-CIT-Delinquency Reporting -Submit-Single-Event
Test Case Description	This scenario covers submission of a single event via the Delinquency Reporting page. This allows servicers to manually submit an individual delinquency event by entering the Fannie Mae loan number, Loan Delinquency Action Type, Loan Delinquency Statuses, and Delinquency Reasons. • Click 'Submit Single Event' button that opens the Event Report Details screen. • Enter the Fannie Mae loan number, Loan Delinquency Action Type, Loan Delinquency Status and Delinquency Reason. • Review all information and 'Submit.' • Validate successful single event submission via Submission History screen.
Business Preconditions	Fannie Mae will populate the test environment with converted data, reflective of current-month event processing, and monthly refreshes to support end-to-end reporting validation across reporting periods.

Testing Delinquency Activity Periods	October 2026 through February 2027 integration test cycles.
Event Delivery Methods	UI – Single Submit
Scenario Sequence / Expected Outcome	Servicer lands on the Delinquency Reporting page with a 'Submit Single Event' button on 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 Event Report 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 – Total Delinquent, Severely Delinquent Loan, Current Loans with Reporting, Delinquency Loan Position Detail based on the selected servicer(s) • The Total Loan with Notifications and Total Loans with Fatal Exceptions, including graphical representations. • Submission History – Shows a file-level summary of all processing results. • Exceptions/Notifications Tab – Displays detailed error messages for each event that was rejected and notifications for loans that fails proactive monitoring rules.

Scenario 5: Submit File Upload Event

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

Test Scenario Name	Submit File Upload Event
Test Cast Identifier	FNM-CIT-Delinquency-Submit-File-Upload-Event

Test Case Description	This scenario covers how to submit an event through a csv file upload, via the Delinquency Reporting page. This allows servicers to submit multiple events via the UI. Once a servicer is at the Delinquency 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 the csv file to 'Open.'
	    a. Once a file has been selected, ensure it has been attached and the 'Upload' button is now clickable.
	7. Alternatively, Open file explorer on local machine and drag & drop the 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 - Event Report' 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 - Event Report' and confirm you get an error on upload.
Business Preconditions	Fannie Mae will populate the test environment with converted data, reflective of current-month event processing, and monthly refreshes to support end-to-end reporting validation across reporting periods.
Testing Delinquency Activity Periods	October 2026 through February 2027 integration test cycles.
Event Delivery Methods	UI – Upload

Scenario Sequence / Expected Outcome	Servicer lands on the Delinquency Reporting page.
	
	1. Delinquency Reporting Page has an 'Upload Event Report' button on the upper right of the screen.
	    a. Upload Loan Event Report' 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. OR when dragging a file or uploading from file explorer, the file attaches, and the 'Upload' button goes 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 a file with validation errors on the csv file or attaching a non-csv file, provides an error message with file upload.

Related Screens	• Summary View – Total Delinquent, Severely Delinquent Loan based on the selected servicer(s) • The Total Loan with Notifications and Total Loans with Fatal Exceptions, including graphical representations. • Submission History – Shows a file-level summary of all processing results. • Exceptions/Notifications Tab – Displays detailed error messages for each event that was rejected and notifications for loans that fail proactive monitoring rules.

Scenario 6: Review Event Failures

Submit delinquency event activity that fails business rule validation during event processing. It's recommended that servicers submit event where:

- When Loan Delinquency Reason Type includes two or more of the following values:

- Property Problem, Disaster Impact – FEMA-Declared Disaster Area Eligible for Individual Assistance, Casualty Loss.

- When Loan Delinquency Status Type includes two or more of the following values:
  - Assumption Exempt, Assumption Non-Exempt, Refinance, Assignment.

Test Scenario Name	Review Event Failures
Test Cast Identifier	FNM-CIT- API/B2B/UI – Delinquency-Submit events that will fail

Test Case Description	This scenario describes the creation of Delinquency 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 -Delinquency 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 exceptions.
	2. The submission source reflects the method used to deliver the events.
	    a. Review the error messages for all Rejected events on the Exception tab.
	3. Execute Summary download and confirm download is aligned to UI summary values.

Business Preconditions	Servicer has submitted an event that failed the business validation
Testing Delinquency Activity Periods	October 2026 through February 2027 integration test cycles.
Event Delivery Methods	1. B2B 2. API 3. UI – Upload
Scenario Sequence / Expected Outcome	Upon receiving a file, Fannie Mae performs a series of business rule validations during event processing. Any validation failures result in fatal exceptions. 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: 1. Submission History Display – Events with fatal exceptions will appear on the Submission History tab. 2. Exception Details – Events that fail business rule validations are listed on the Exceptions/Notifications tab, along with the specific reason for the failure. 3. Total Loans with Fatal exceptions Update – The total loans count with fatal exceptions displayed on the Summary page will be updated based on the failed event
Related Return Files and Screens	• Summary View – Total Delinquent, Severely Delinquent, Current Loans with Reporting, Delinquency Loan Position Detail Loan based on the selected servicer(s) • The Total Loan with Notifications and Total Loans with Fatal Exceptions, including graphical representations. • Submission History – Shows a file-level summary of all processing results. • Exceptions/Notifications Tab – Displays detailed error messages for each event that was rejected and notifications for loans that fails proactive monitoring rules.

Scenario 7: Close Rejected Event

Take action to resolve rejected events by manually closing the delinquent 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 the "Close Event" button and select an appropriate reason from the dropdown in 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 Cast Identifier	FNM-CIT-Delinquency-Manually close a rejected event

Test Case Description	This scenario covers the servicers manually closing delinquent 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 Delinquency Reporting screen:
	    ○ The previously rejected event no longer appears on the Exceptions tab.
	    ○ Exception metrics is updated accordingly.
	• No updates are made to the total delinquent and severely delinquent loan counts on the summary page.
	• The exceptions from the manually closed rejected event appear in the Exception History tab.

Business Preconditions	Servicer had previously submitted delinquent events that were rejected and are currently outstanding.
Testing Delinquency Activity Periods	October 2026 through February 2027 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 total delinquent and severely delinquent loan for the closed-out events. • Updates made to total loans with fatal exceptions due to manual close event.
Related Screens	• Summary View – Total Delinquent, Severely Delinquent Loan, Current Loans with Reporting, Delinquency Loan Position Detail based on the selected servicer(s). • The Total Loan with Notifications and Total Loans with Fatal Exceptions, including graphical representations. • Submission History – Shows a file-level summary of all processing results. • Exceptions/Notifications Tab – Displays detailed error messages for rejected events and notifications for loans that fail proactive monitoring rules. • Loan details screen – To manually close the event.

Scenario 8: Resolve Rejected Events

Take action to resolve the rejected events by submitting a new Delinquency Reporting event with corrected data so it can successfully pass business rule validations.

Test Scenario Name	Resolving Rejected events
Test Cast Identifier	FNM-CIT- API/B2B/UI – Delinquency Reporting - Resolve Rejected Edits
Test Case Description	This scenario covers the creation of new delinquency 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 new delinquency events 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 been "completed" processing. a. The event count aligns to the number of events submitted. b. The submission source reflects the method used to deliver the events. c. Confirm the count of rejected events to align with exceptions. 2. Loan detail page reflects: d. The rejected event is no longer listed as a Current Exception. e. The previously rejected event error messages appear on the Historical Exception tab. 3. The total loans with Fatal exceptions count are updated for events passing business rules. 4. Total loans with fatal exceptions pie chart is updated for the events passing the business rules. 5. Download the Execution Summary and Total Fatal Loan Count reports and verify that the downloaded data matches the summary values displayed in the UI.
Business Preconditions	Fannie Mae will populate the test environment with converted data, reflective of current-month event processing, and monthly refreshes to support end-to-end reporting validation across reporting periods.
Testing Delinquency Activity Periods	October 2026 through February 2027 integration test cycles.
Event Delivery Methods	1. B2B 2. API 3. UI – Upload
Scenario Sequence / Expected Outcome	Upon receiving the corrected file, Fannie Mae will initiate specific business rule validations during event processing. With valid corrected data provided in the file, the Delinquency event is created successfully. 1. Fannie Mae provides file level processing results on the Submission History tab. 2. Total loans with fatal exceptions pie chart are updated for the events passing the business rules
Related Screens	• Summary View – Total Delinquent, Severely Delinquent Loan, Current Loans with Reporting, Delinquency Loan Position Detail based on the selected servicer(s) • The Total Loan with Notifications and Total Loans with Fatal Exceptions, including graphical representations. • Submission History – Shows a file-level summary of all processing results. • Exceptions/Notifications Tab – Displays detailed error messages for each event that was rejected and notifications for loans that fails proactive monitoring rules.

Scenario 9: Access Exception Details

Click on loan number hyperlink on the Exceptions tab and navigate to the Loan Details page.

Test Scenario Name	Access Exception Details
Test Cast Identifier	FNM-CIT-Delinquency Reporting-Exception-Hyperlink-to-Loan-Details-011
Test Case Description	Clicking on the Fannie Mae loan number hyperlink under the Exceptions tab on the Delinquency 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, Fannie Mae Loan number, Loan Remittance Type, Loan Type, Acting Servicer Name, Pool Number, Acquisition date, Loan Status, Original Amount, Periods Delinquent 2. Delinquency Snapshot – This section displays the below information corresponding to the loan number selected: Last Servicer Action Type, Last Delinquency Status, Last Delinquency Reason, Last SMDU workout Status, Last SMDU Workout Date, Last DRA Foreclosure Status, Last DRA foreclosure date. 3. Current Exceptions & Loan Position – The servicers can view the active exceptions and the Delinquency Loan Position history associated with the specified loan number. 4. Manual Event Closure – Servicers can manually close an event in this section using the “Close Event” button. 5. Exception History – This section provides a full history of all exceptions triggered for the loan. 6. Data Download – Servicers can click on the download button from the Current Exceptions and Loan Position, Delinquent loan history, and Exception History sections to download the required information. 7. Event Invalidation – Allows users to invalidate a delinquency event by selecting the Invalidate Event button and choosing an invalidation reason. 8. Pagination: Servicers can click on the pagination link and navigate to different pages to validate the data displayed.
Business Preconditions	Fannie Mae will populate the test environment with converted data, reflective of current-month event processing, and monthly refreshes to support end-to-end reporting validation across reporting periods.
Testing Delinquency Activity Periods	October 2026 through February 2027 integration test cycles.
Event Delivery Methods	UI

Scenario Sequence / Expected Outcome	Upon selecting the Fannie Mae Loan Number hyperlink from the Exceptions tab on the Delinquency Reporting page, the servicer is navigated to the Loan Details page, which provides the following information and functionality: 1. Loan Header Information – Displays key loan details associated with the selected loan, including Servicer Name, Servicer Number, Fannie Mae Loan Number, Loan Remittance Type, Loan Type, Acting Servicer Name, Pool Number, Acquisition Date, Loan Status, Original Loan Amount, and Periods Delinquent. 2. Delinquency Snapshot – Provides a summary of the loan's delinquency status, including Last Servicer Action Type, Last Delinquency Status, Last Delinquency Reason, Last SMDU Workout Status, Last SMDU Workout Date, Last DRA Foreclosure Status, and Last DRA Foreclosure Date. 3. Current Exceptions & Loan Position – Displays active exceptions and the delinquency loan position history associated with the selected loan. 4. Manual Event Closure – Allows servicers to manually close a delinquency event using the Close Event button. 5. Exception History – Provides a complete history of all exceptions triggered for the selected loan. 6. Event Invalidation – Allows users to invalidate a delinquency event by selecting the Invalidate Event button and choosing an invalidation reason. Once processed, the Delinquency Event Status is updated to Invalidated. 7. Data Download – Enables servicers to download information from the Current Exceptions, Loan Position History, and Exception History sections using the Download button.
Related Return Files and Screens	1. Delinquency Event Management 2. Loan Details

Scenario 10: Review Exceptions and Notifications

View Exceptions/Notifications through the Delinquency Reporting page, to review active notifications and Fatal Exceptions in an Open Status

Test Scenario Name	Review Exceptions and Notifications
Test Cast Identifier	FNM-CIT- Delinquency Reporting- Exceptions/Notifications
Test Case Description	Servicers can view daily/near real time data under the Exceptions/Notifications tab as events occur, exceptions are created and exceptions are cleared. 1. This screen/section will reflect active notifications and Fatal Exceptions in an Open Status. 2. Fatal exceptions will be displayed for loans failing Fannie Mae business rule validations. 3. Notifications will be generated and displayed for loans that fail proactive monitoring rules and will be auto closed at cycle end. 4. The Count of loans with open exceptions will be displayed on the Exceptions/Notifications bubble. 5. Submit Event button – enables the user to submit a corrected event to resolve the fired fatal exception. 6. Pagination: Servicers can click on the pagination link and navigate to different pages and validate the data displayed.

Business Preconditions	Fannie Mae will populate the test environment with converted data, reflective of current-month event processing, and monthly SDL/SMDU refreshes to support end-to-end reporting validation across reporting periods.
Testing Delinquency Activity Periods	October 2026 through February 2027 integration test cycles.
Event Delivery Methods	UI
Scenario Sequence / Expected Outcome	Exceptions/Notifications tab on the Delinquency Reporting page displays daily/real time data and the bubble displays the count of the loans with open exceptions. 1. This screen/section will reflect active notifications and Fatal Exceptions in an Open Status. 2. Fatal exceptions will be displayed for loans failing Fannie Mae business rule validations. 3. Notifications will be generated and displayed for loans that fail proactive monitoring rules and will be auto closed at cycle end. 4. The Count of loans with open exceptions will be displayed on the Exceptions/Notifications bubble. 5. Submit Event button – enables the user to submit a corrected event to resolve the fired fatal exception. 6. Pagination: Servicers can click on the pagination link and navigate to different pages to validate the data displayed.
Related Screens	Delinquency Reporting page

Scenario 11: Validate Report Data

View Delinquency Report through Dashboard allows servicers to review report data and ensure it is accurate and aligned with the defined business rules and source system data.

Test Scenario Name	Validate Report Data
Test Cast Identifier	FNM-CIT- Validate Report Data
Test Case Description	Servicer can view Delinquency Report through Dashboard to review the data displayed in a report to ensure it is accurate, complete, consistent, and aligned with the defined business rules and source system data.
Business Preconditions	• Fannie Mae will populate the test environment with prior month converted data for current-cycle event processing, and timely refreshes to support end-to-end testing. Fannie Events Created through (UI/B2B/API). • Exceptions Created (Open/Resolved).
Testing Delinquency Reporting Activity Periods	October 2026 through Feb 2027 integration test cycles.
Event Delivery Methods	UI
Scenario Sequence / Expected Outcome	Delinquency Report link through portfolio dashboard to display real time data to ensure it is accurate, complete, consistent, and aligned with the defined business rules and source system data.
Related Return Files and Screens	Report Screens through Dashboard
Business Preconditions	Fannie Mae will populate the test environment with converted data, reflective of current-month event processing, and monthly refreshes to support end-to-end reporting validation across reporting periods.

Testing Delinquency Reporting Activity Periods	October 2026 through Feb 2027 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 provides file level processing results on the Submission History tab by submission type. • The total loans with Fatal exceptions count are updated for events passing business rules. • Total loans with fatal exceptions pie chart is updated for the events passing the business rules. • Loans with multiple events are updated based on sequence number provided in the event/file.
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 delinquent loan count, severely Delinquent loans, current loans with Reporting activity period and delinquency loan position detail. • Dashboard – Provides reporting statistics for total loans with Notifications and Fatal exceptions. • 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 and Event history, Exception history, and Delinquent event history for an individual loan.