Fannie Mae

# Delinquency Reporting

# Fannie Mae Customer Integration Test Plan

October 14, 2026

Version 1.2

# 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 |
| October 14, 2026 | Version 1.2 | Added an At-a-Glance visual outlining the five CIT steps, updated non-testing days in the Test Timeline and Monthly Test Windows, added the CIT Environment link to Key Milestones, streamlined the Delinquency Test Finding Reporting Process, and revised UI Scenario 11. |

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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.***

## Testing At-a-Glance




> **NOTE:** *All testing must be completed no later than February 12, 2027. Production go-live is planned for March 15, 2027.*

# 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.
- 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.

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

# 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 (TSPs) 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 Servicing Platform UI User Guide 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 the 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 using September month legacy delinquency reporting conversion data, event responses, business rules, UI display, exception handling, integrated loan position, and notification processing.<br>• Legacy Delinquency Reporting* data processed as of **October 10** is converted to the new event-driven Servicing Platform. |
| **Cycle 2** (November 16 – December 18) | Validate event reporting using October month legacy delinquency reporting conversion data, event responses, business rules, UI display, exception handling, integrated loan position, and notification processing.<br>• Legacy Delinquency Reporting* data processed as of **November 10** is converted to the new event-driven Servicing Platform. |
| **Optional Cycle 3** (January 14 – February 12) | Optional production readiness validation using December month legacy delinquency reporting conversion data, continuity testing, and late-servicer onboarding. The testing scope may also include event responses, business rules, UI display, exception handling, integrated loan position, and notification processing. |

| 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** |
| | • Legacy Delinquency Reporting* data processed as of **January 10** is converted to the new event-driven Servicing Platform. |

** Legacy Delinquency Reporting refers to current-state monthly delinquency reporting submitted through AMN/DARTS.*

**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

Below is a summary of the required test scenarios. Participants must execute the scenarios using the same data exchange protocol they intend to use in production. Acting servicers may test via B2B, API, or UI, while Technology Service Providers must 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:**

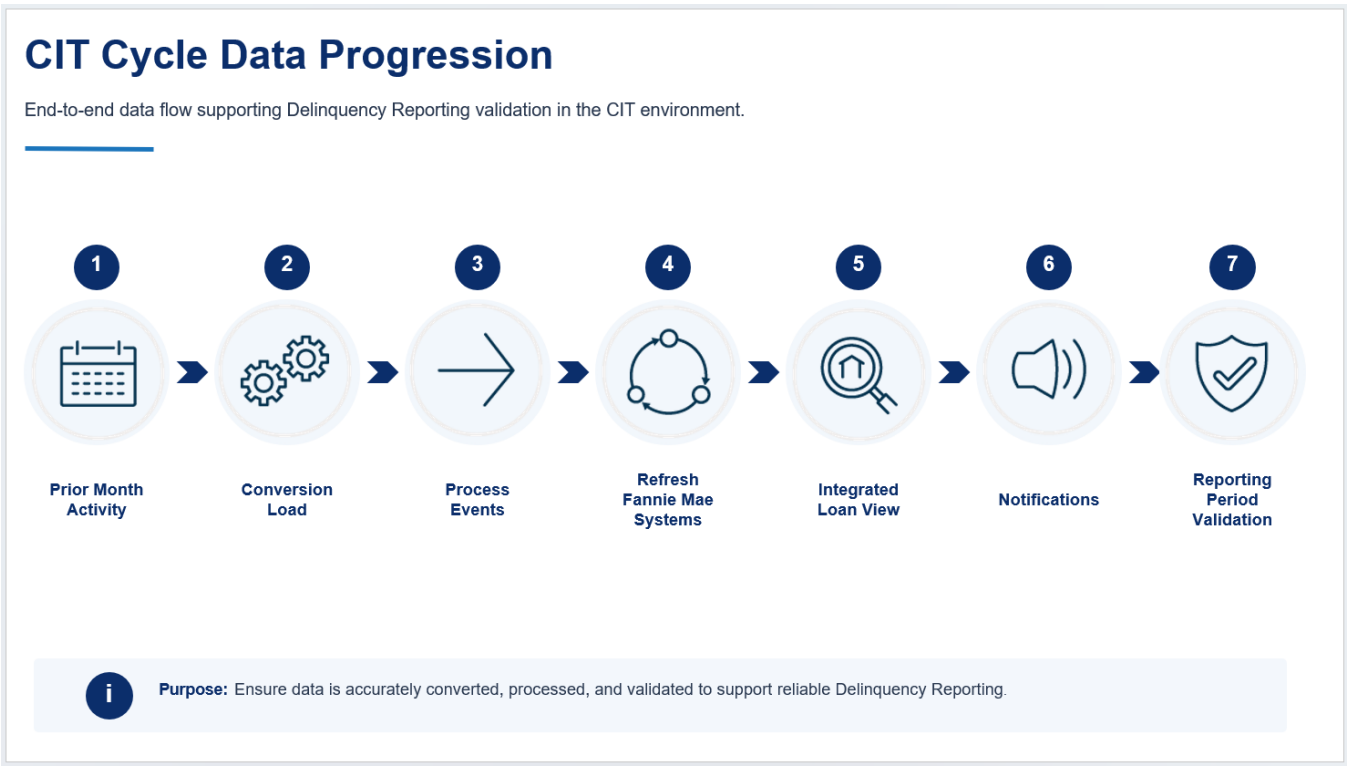
1. Scenario 1: Verify Role and Servicer Access
2. Scenario 2: Select Servicer Numbers and Verify System Updates
3. Scenario 3: Review Submission History
4. Scenario 4: Submit Single Event
5. Scenario 5: Submit File Upload Event
6. Scenario 6: Review Event Failures
7. Scenario 7: Close Rejected Event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

**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

FANNIE MAE OBSERVED HOLIDAY

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*

## Key Milestones

### 🎯 Environment Availability

- Available: October 14, 2026 – February 12, 2027
- Access the CIT Environment: https://servicingportal.acptfanniemae.com/

### 🎯 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** Monday through Friday.
- 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. Refer to the Test Timeline and Monthly Test Windows calendar for dates.*

# Learn More

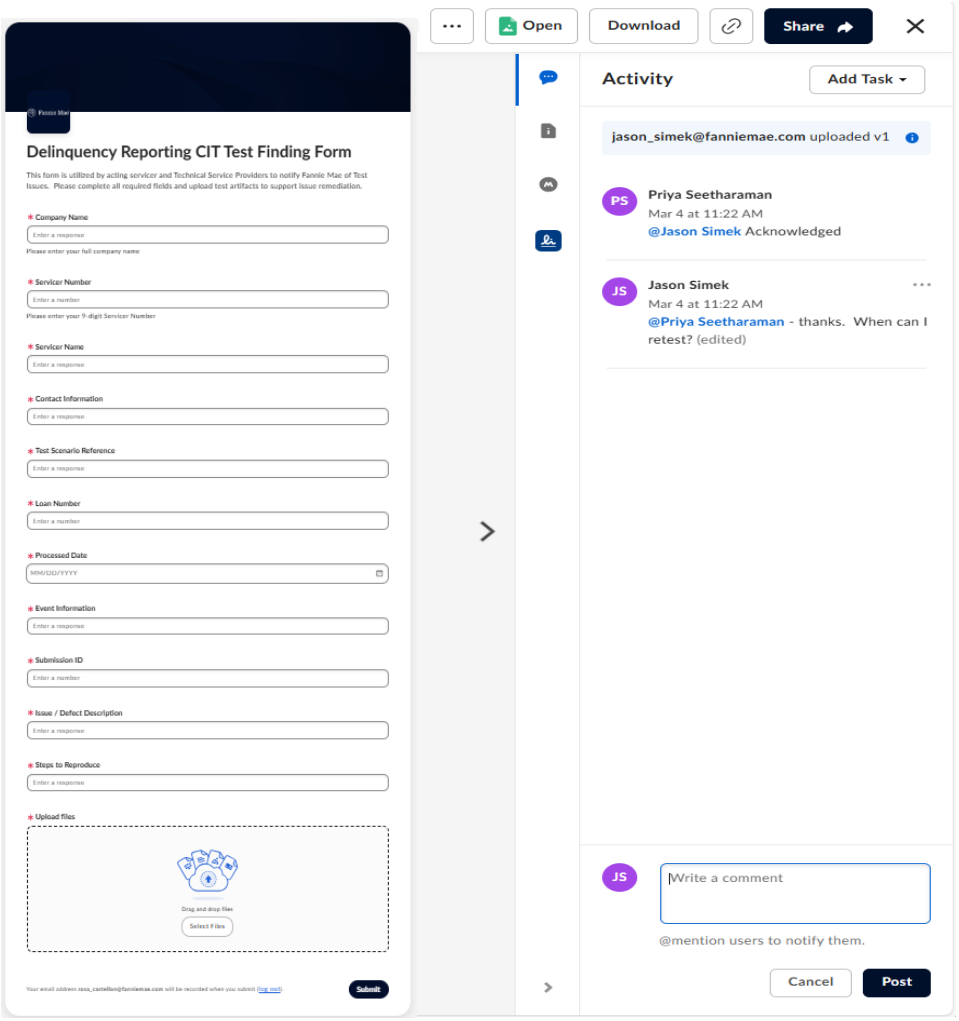
- You are encouraged to visit the Fannie Mae Servicing Platform webpage regularly to stay current on these changes and preparing for the testing phase and timely implementation.
- Subscribe to Fannie Mae's Selling and Servicing News to stay abreast of updates related to upcoming changes to our servicing 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 defect and issues.

- Test participants will receive access to the Box File Transfer Utility tool at the time of test provisioning.
- Once access is granted, use the Delinquency Reporting Test Finding Form.
    - Submit test defects and issues.
    - View issue status updates in the Comments section.
    - Complete all required sections of 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.<br><br>After submission, the servicer will verify via the UI the:<br><br>1. Submission History displays the file(s) in "Processing" and "Completed" statuses.<br>a. The event count aligns to the number of events submitted.<br>b. Account for any events that were rejected.<br>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 Period** | October 2026 through Feb 2027 integration test cycles. |
| **Event Delivery Methods** | 1. B2B<br>2. API<br>3. UI – Submit Single Submit, Upload Event(s) |
| **Test Steps & Expected Results** | 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.<br><br>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.<br><br>1. Fannie Mae provides file level processing results on the Submission History tab.<br>2. Fannie Mae updates total fatal exceptions for events passing business rules.<br>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.<br><br>• Summary View – Displays the delinquent loan count, severely delinquent loans, current loans with reporting activity period and delinquency loan position detail.<br>• Dashboard – Provides reporting statistics for total loans with Notifications and Fatal exceptions. |

| | |
|---|---|
| | • Submission History – Shows the processing results of submitted files that passed validation.<br>• Exceptions – Displays detailed error messages for each event that was rejected.<br>• 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.

| 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:<br>1. Submission History reflects the file has been "completed" processing.<br>a. The event count aligns to the number of events submitted.<br>b. Confirm the count of rejected events to align with exceptions.<br>c. The submission source reflects the method used to deliver the events.<br>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 Period** | October 2026 through Feb 2027 integration test cycles. |
| **Event Delivery Methods** | 1.B2B<br>2. API<br>3. UI – Submit Single Event, Upload Event(s) |
| **Test Steps & Expected Results** | Upon receiving a file via B2B or API, Fannie Mae performs a series of business rule validations during event processing.<br><br>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:<br><br>• Fannie Mae provides file level processing results on the Submission History tab by submission type.<br>• The total loans with Fatal exceptions count are updated for events passing business rules.<br>• Total loans with fatal exceptions pie chart is updated for the events passing the business rules.<br>• 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.<br><br>• Summary View – Displays the delinquent loan count, severely Delinquent loans, current loans with Reporting activity period and delinquency loan position detail.<br>• Dashboard – Provides reporting statistics for total loans with Notifications and Fatal exceptions.<br>• Submission History – Shows the processing results of submitted files that passed validation. |

| | |
|---|---|
| | • Exceptions – Displays detailed error messages for each event that was rejected.<br>• 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.<br><br>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:<br><br>1. Submission History reflects the file has "completed" processing.<br>a. The event count aligns to the number of events submitted.<br>b. Confirm the count of rejected events to align with expectations.<br>c. The submission source reflects the method used to deliver the events.<br><br>2. Loan Detail page reflects:<br>a. The rejected event is no longer listed as a Current Exception.<br>b. The Loans with Fatal exceptions count section on the summary is updated.<br>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 Period** | October 2026 through February 2027 integration test cycles. |
| **Event Delivery Methods** | 1. B2B<br>2. API<br>3. UI – Submit Single Event, Upload Event(s) (Submission History) |
| **Test Steps & Expected Results** | 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.<br><br>• Fannie Mae provides file level processing results on the Submission History tab.<br>• 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.<br><br>• Submission History – Shows the processing results of submitted files that passed validation.<br>• 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 in to the Servicing Platform and select Delinquency Reporting to verify your user role and Servicer Number access.

| 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 Period** | October 2026 through February 2027 integration test cycles. |
| **Event Delivery Methods** | Not Applicable |
| **Test Steps & Expected Results** | Servicer signs into the Servicing Platform and selects the Delinquency Reporting icon card, which opens the Delinquency Reporting page.<br>1. On the Delinquency Reporting page, the servicer should verify the following:<br>a. The access role they have been granted.<br>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.<br>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.<br>3. Delinquency Reporting screen is presented to the user with data populated for:<br>a. Summary<br>b. Total Loans with Notifications and Total Loans with Fatal Exceptions<br>c. Submission History<br>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.

| 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:<br>• 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.<br>• The Submission History displays submissions corresponding to the servicer(s) chosen in the dropdown list.<br>• 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 Period** | October 2026 through February 2027 integration test cycles. |
| **Event Delivery Methods** | Not applicable. |
| **Test Steps & Expected Results** | 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.<br>History/Exceptions/Notifications. sections based on the chosen servicer(s).<br>• 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.<br>• 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.<br>> **NOTE:** *If a Servicer Number is selected and no activity has been submitted for it, no data will be displayed for the exceptions.*<br>• The Submission History displays submissions corresponding to the servicer chosen in the dropdown list.<br>• The Exceptions/notifications tab shows exceptions and notifications associated with the selected servicer(s).<br>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).<br>• The Total Loan with Notifications and Total Loans with Fatal Exceptions, including graphical representations.<br>• Submission History – Shows a file-level summary of all processing results.<br>• 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:<br>• View submissions for file processing results. Below are some of the key details that will be provided:<br>  ○ Submission Date<br>  ○ Submission Id<br>  ○ Submission status<br>  ○ Submission Type<br>  ○ Total Loans Reported<br>  ○ Total Events Reported<br>  ○ Total Events Rejected<br>  ○ Total Events Accepted<br>  ○ Submitter Name<br>  ○ Submitter User Id<br>  ○ Servicer Number<br>• Servicers can use the available filters to refine the data.<br>• 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 Period** | October 2026 through February 2027 integration test cycles. |
| **Event Delivery Methods** | 1. B2B<br>2. API<br>3. UI – Submit Single Event, Bulk Upload Event(s) |
| **Test Steps & Expected Results** | Navigate to the Submission History tab and review the events submitted during CIT testing.<br>• Review the Submission History and verify file-level processing results are displayed for submitted files.<br>• Verify submission data is available for previously submitted CIT test scenarios.<br>• Use the available filters to filter and review submission history data.<br>• Validate the submission results and confirm the information displayed accurately reflects the successfully 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.<br>• The Total Loan with Notifications and Total Loans with Fatal Exceptions, including graphical representations.<br>• Submission History – Shows a file-level summary of all processing results.<br>• 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 |

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| | entering the Fannie Mae loan number, Loan Delinquency Action Type, Loan Delinquency Statuses, and Delinquency Reasons.<br>• Click 'Submit Single Event' button that opens the Event Report Details screen.<br>• Enter the Fannie Mae loan number, Loan Delinquency Action Type, Loan Delinquency Status and Delinquency Reason.<br>• Review all information and 'Submit.'<br>• 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 Period** | October 2026 through February 2027 integration test cycles. |
| **Event Delivery Methods** | UI – Single Submit |
| **Test Steps & Expected Results** | Servicer lands on the Delinquency Reporting page with a 'Submit Single Event' button on the upper right of the screen.<br>• The Submit Single Event Report pop-up is displayed.<br>• After entering the required information, select Next to open the Enter Event Report Details in the pop-up.<br>• Enter the required details and select Submit.<br>• The submitter receives a Submission ID.<br>• 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)<br>• The Total Loan with Notifications and Total Loans with Fatal Exceptions, including graphical representations.<br>• Submission History – Shows a file-level summary of all processing results.<br>• 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:<br>1. Navigate and click 'Upload Event(s)' button that opens the 'Upload Loan Event Report' pop up.<br>2. Click the 'Download Template' button and confirm the template automatically starts to download.<br>3. Open the template download and ensure it opens successfully.<br>4. Using the downloaded template, enter event information and click the 'Sort + Validate' button to start the built-in validation process.<br>a. If there are any issues with data entry, confirm these are called out.<br>5. Execute the 'Export CSV' and save the file. |

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| | 6. Click in the file upload box and ensure file explorer opens with the ability to select the csv file to 'Open.'<br>a. Once a file has been selected, ensure it has been attached and the 'Upload' button is now clickable.<br>7. Alternatively, Open file explorer on local machine and drag & drop the csv event file into the file upload box.<br>a. Once a file has been dragged into the file upload box, ensure it has attached and 'Upload' button is now clickable.<br>8. Click the 'Upload' button and ensure your submission has been received with a submission ID provided.<br>9. Click 'Submit New Upload' from the submission confirmation screen to confirm it brings you back to the 'Upload - Event Report' screen.<br>10. Validate successful event submission via Submission History screen.<br><br>In addition to the above verification steps, it is recommended to test some negative outcomes, such as:<br><br>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.<br>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 Period** | October 2026 through February 2027 integration test cycles. |
| **Event Delivery Methods** | UI – Upload |
| **Test Steps & Expected Results** | Servicer lands on the Delinquency Reporting page.<br><br>1. Delinquency Reporting Page has an 'Upload Event Report' button on the upper right of the screen.<br>a. Upload Loan Event Report' pop up is presented.<br>2. Download Template' starts an automatic download of a csv template with built in validation to be used to submit the event.<br>a. When filling out the template and hitting 'Sort + Validate,' the template will identify any data issues for the user to correct.<br>b. When clicking the 'Export CSV' button File Explorer requests the user to save as a csv file.<br>c. When clicking in the file upload box, file explorer opens for the user.<br>3. OR when dragging a file or uploading from file explorer, the file attaches, and the 'Upload' button goes from greyed out, to clickable.<br>4. Selecting Upload' with a properly validated csv file attached, provides a Submission received message with a submission ID.<br>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)<br>• The Total Loan with Notifications and Total Loans with Fatal Exceptions, including graphical representations.<br>• Submission History – Shows a file-level summary of all processing results.<br>• 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.

| 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.<br><br>After submitting the file, the servicer is to verify the:<br><br>1. Submission History reflects the file has been "completed" processing.<br>a. The event count aligns to the number of events submitted.<br>b. Confirm the count of rejected events to align with exceptions.<br>2. The submission source reflects the method used to deliver the events.<br>a. Review the error messages for all Rejected events on the Exception tab.<br>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 Period** | October 2026 through February 2027 integration test cycles. |
| **Event Delivery Methods** | 1. B2B<br>2. API<br>3. UI – Upload |
| **Test Steps & Expected Results** | Submit a file containing data that triggers a business rule validation failure and verify that the fatal exceptions are accurately reflected in the response file and UI.<br>1. Submit the file and verify that events failing business rule validations result in fatal exceptions**.**<br>2. Review the response file and verify the applicable fatal exceptions and processing results are reported.<br>3. Navigate to the Submission History tab and verify events with fatal exceptions are displayed with the appropriate processing results.<br>4. Navigate to the Exceptions/Notifications tab and verify the failed events are displayed with the specific reason for each fatal exception.<br>5. Navigate to the Summary page and verify the Total Loans with Fatal Exceptions count is updated to reflect the loans associated with the failed events. |
| **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)<br>• The Total Loan with Notifications and Total Loans with Fatal Exceptions, including graphical representations.<br>• Submission History – Shows a file-level summary of all processing results.<br>• 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.

| 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:<br>• On the Delinquency Reporting screen:<br>  ○ The previously rejected event no longer appears on the Exceptions tab.<br>  ○ Exception metrics is updated accordingly.<br>• No updates are made to the total delinquent and severely delinquent loan counts on the summary page.<br>• 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 Period** | October 2026 through February 2027 integration test cycles. |
| **Event Delivery Methods** | UI – Loan Detail |
| **Test Steps & Expected Results** | 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.<br>• Fannie Mae will not update total delinquent and severely delinquent loan for the closed-out events.<br>• 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).<br>• The Total Loan with Notifications and Total Loans with Fatal Exceptions, including graphical representations.<br>• Submission History – Shows a file-level summary of all processing results.<br>• Exceptions/Notifications Tab – Displays detailed error messages for rejected events and notifications for loans that fail proactive monitoring rules.<br>• 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. |

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| | After successful resubmission of the event with corrected data, the servicer is to verify that the:<br><br>1. Submission History reflects the file has been "completed" processing.<br>a. The event count aligns to the number of events submitted.<br>b. The submission source reflects the method used to deliver the events.<br>c. Confirm the count of rejected events to align with exceptions.<br>2. Loan detail page reflects:<br>d. The rejected event is no longer listed as a Current Exception.<br>e. The previously rejected event error messages appear on the Historical Exception tab.<br>3. The total loans with Fatal exceptions count are updated for events passing business rules.<br>4. Total loans with fatal exceptions pie chart is updated for the events passing the business rules.<br>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 Period** | October 2026 through February 2027 integration test cycles. |
| **Event Delivery Methods** | 1. B2B<br>2. API<br>3. UI – Upload |
| **Test Steps & Expected Results** | Submit a corrected file with valid data and verify the file and delinquency events are processed successfully.<br><br>1. Submit the corrected file containing valid data for the applicable loans.<br>2. Review the Submission History tab and verify the file-level processing results are displayed.<br>3. Verify the corrected events pass the applicable business rule validations and the Delinquency events are created successfully.<br>4. Review the Total Loans with Fatal Exceptions pie chart and verify the counts are updated to reflect events that passed the business rule validations. |
| **Related Screens** | • Summary View – Total Delinquent, Severely Delinquent Loan, Current Loans with Reporting, Delinquency Loan Position Detail based on the selected servicer(s)<br>• The Total Loan with Notifications and Total Loans with Fatal Exceptions, including graphical representations.<br>• Submission History – Shows a file-level summary of all processing results.<br>• 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 |

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|---|---|
| **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:<br>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<br>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.<br>3. Current Exceptions & Loan Position – The servicers can view the active exceptions and the Delinquency Loan Position history associated with the specified loan number.<br>4. Manual Event Closure – Servicers can manually close an event in this section using the "Close Event" button.<br>5. Exception History – This section provides a full history of all exceptions triggered for the loan.<br>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.<br>7. Event Invalidation – Allows users to invalidate a delinquency event by selecting the Invalidate Event button and choosing an invalidation reason.<br>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 Period** | October 2026 through February 2027 integration test cycles. |
| **Event Delivery Methods** | UI |

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| **Test Steps & Expected Results** | From the Exceptions tab on the Delinquency Reporting page, select a Fannie Mae Loan Number hyperlink and complete the following:<br>1. Verify navigation to the Loan Details page and confirm the correct loan is displayed.<br>2. Review the Loan Header Information and verify the following information is displayed and accurate:<br>o Servicer Name<br>o Servicer Number<br>o Fannie Mae Loan Number<br>o Loan Remittance Type<br>o Loan Type<br>o Acting Servicer Name<br>o Pool Number<br>o Acquisition Date<br>o Loan Status<br>o Original Loan Amount<br>o Periods Delinquent<br>3. Review the Delinquency Snapshot and verify the following information is displayed and accurate:<br>o Last Servicer Action Type<br>o Last Delinquency Status<br>o Last Delinquency Reason<br>o Last SMDU Workout Status<br>o Last SMDU Workout Date<br>o Last DRA Foreclosure Status<br>o Last DRA Foreclosure Date<br>4. Review Current Exceptions & Loan Position and verify the active exceptions and Loan Position History associated with the selected loan are displayed correctly.<br>5. Test the Close Event functionality by selecting Close Event and verify the applicable delinquency event can be manually closed.<br>6. Review Exception History and verify the history of exceptions triggered for the selected loan is displayed correctly.<br>7. Test the Invalidate Event functionality by selecting Invalidate Event, choosing an invalidation reason, and submitting the request. Verify the Delinquency Event Status updates to Invalidated once processed.<br>8. Test the Download functionality and verify data can be successfully downloaded from the following sections:<br>o Current Exceptions<br>o Loan Position History<br>o Exception History |
| **Related Return Files and Screens** | 1. Delinquency Event Management<br>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.<br>1. This screen/section will reflect active notifications and Fatal Exceptions in an Open Status.<br>2. Fatal exceptions will be displayed for loans failing Fannie Mae business rule validations.<br>3. Notifications will be generated and displayed for loans that fail proactive monitoring rules and will be auto closed at cycle end.<br>4. The Count of loans with open exceptions will be displayed on the Exceptions/Notifications bubble.<br>5. Submit Event button – enables the user to submit a corrected event to resolve the fired fatal exception.<br>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 Period** | October 2026 through February 2027 integration test cycles. |
| **Event Delivery Methods** | UI |
| **Test Steps & Expected Results** | Navigate to the Exceptions/Notifications tab on the Delinquency Reporting page and complete the following:<br>1. Review the Exceptions/Notifications tab and verify it displays current daily/real-time data for active notifications and Fatal Exceptions in an Open status.<br>2. Verify that Fatal Exceptions are displayed for loans that fail applicable Fannie Mae business rule validations.<br>3. Verify that notifications are generated for loans that fail proactive monitoring rules and are automatically closed at the end of the cycle.<br>4. Confirm that the Exceptions/Notifications bubble displays the correct count of loans with open exceptions.<br>5. Select the Submit Event button and verify that you can submit a corrected event to resolve the applicable Fatal Exception.<br>6. Use the pagination links to navigate between pages and verify that the expected data is displayed correctly on each page. |
| **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** | Servicers can view Delinquency Reports through the 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).<br>• Exceptions Created (Open/Resolved). |
| **Testing Period** | October 2026 through Feb 2027 integration test cycles. |
| **Event Delivery Methods** | UI |
| **Test Steps & Expected Results** | Access the Delinquency Reports from the Portfolio Dashboard and verify that the reports display real-time data that is accurate, complete, consistent, and aligned with defined business rules and source system data. |
| **Related Return Files and Screens** | Report Screens through Dashboard |