

## Delinquency Reporting – Servicer Implementation Readiness Checklist

This checklist outlines the phases and key activities that “acting” servicers\* must complete prior to going live in production for Delinquency Reporting. Designated reporting points of contact (POCs) of acting servicers are required to report key information in the Implementation Readiness Tracker for each phase of the implementation. This information includes:

- Key dates (e.g., actual start date) and status (e.g., on track, off track) including required commentary
- Responses to key questions
- Confirmation of completion of required milestones at the end of each phase

The data you provide in the [Implementation Readiness Tracker](#) will inform Fannie Mae of your organization’s overall readiness and support timely implementation of these policy changes.

\*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.

| Readiness Phase           | Target Start Date | Target Completion Date | Milestone                                                            | Description                                                                                                                                                                                                                                                                                                                                             |
|---------------------------|-------------------|------------------------|----------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 – Engagement            | 10/01/25          | 10/15/26               | Reviewed policy changes and timeline                                 | Servicer reviewed the <a href="#">Lender Letter LL-2026-05</a> and the <a href="#">Implementation Timeline</a> to understand key changes and timeline requirements.                                                                                                                                                                                     |
|                           |                   |                        | Identified Delinquency Reporting production operations contacts      | Servicer identified the primary point of contact who will coordinate day-to-day Delinquency Reporting production operations with Fannie Mae.                                                                                                                                                                                                            |
|                           |                   |                        | Reviewed published materials                                         | Servicer reviewed readiness resources on the Fannie Mae web page <a href="#">Servicing Platform   Fannie Mae</a> (e.g., <a href="#">Fannie Mae Data Requirements</a> , <a href="#">Servicing Changes Reference Guide</a> , <a href="#">Delinquency Reporting Customer Integration Test Plan</a> ) to understand operational processes and requirements. |
| 2 – Operational Readiness | 10/01/25          | 11/30/26               | Conducted impact assessment and created internal implementation plan | Servicer assessed operational and business impacts and developed internal implementation plans, including any required updates to business processes or procedures.                                                                                                                                                                                     |
| 3 – Development           | 03/02/26          | 10/31/26               | Assessed technology impacts                                          | Servicer assessed technology impacts, including potential impacts to Flex Gateway (B2B) channels or APIs (if a Servicer built or updated technology in preparation for Delinquency Reporting customer integration testing (if applicable).                                                                                                              |
|                           |                   |                        | Developed technology changes (if applicable)                         | Servicer built or updated technology in preparation for Delinquency Reporting customer integration testing (if applicable).                                                                                                                                                                                                                             |
| 4 – Testing               | 10/14/26          | 02/12/27               | Completed Fannie Mae customer integration testing (if applicable)    | Servicer completed all Fannie Mae testing scenarios with no serious defects in preparation for production go live (if applicable) (see <a href="#">Delinquency Reporting Customer Integration Test Plan</a> ).                                                                                                                                          |
| 5 – Production Go Live    | 02/15/27          | 03/15/27               | Validated readiness for go-live                                      | Servicer completed all tracker requirements and validated technical and operational readiness for production go live, including requesting role access from their internal technology manager.                                                                                                                                                          |
|                           |                   |                        | Began Delinquency Reporting in production                            | Servicer began reporting Delinquency events in production.                                                                                                                                                                                                                                                                                              |



## Delinquency Reporting – Technology Servicer Provider Implementation Readiness Checklist

This checklist outlines the phases and key activities that Technology Service Providers must complete prior to going live into production for Delinquency Reporting. Designated reporting points of contact (POCs) of Technology Service Providers are required to report key information in the Implementation Readiness Tracker for each phase of the implementation. This information includes:

- Key dates (actual start date) and status (e.g., on track, off track) including required commentary
- Responses to key questions
- Confirmation of completion of required milestones at the end of each phase

The data you provide in the [Implementation Readiness Tracker](#) will inform Fannie Mae of your organization’s overall readiness and support timely implementation of these policy changes.

| Readiness Phase           | Target Start Date | Target Completion Date | Milestone                                                             | Description                                                                                                                                                                                                                                                                                                            |
|---------------------------|-------------------|------------------------|-----------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 – Engagement            | 10/01/25          | 10/15/26               | Reviewed policy changes and timeline                                  | Technology Service Provider reviewed the <a href="#">Lender Letter LL-2026-05</a> and the <a href="#">Implementation Timeline</a> to understand key changes and timeline requirements.                                                                                                                                 |
|                           |                   |                        | Provided testing details                                              | Technology Service Provider provided plans for customer integration testing via the Implementation Readiness Tracker “Questions” section.                                                                                                                                                                              |
|                           |                   |                        | Reviewed published materials                                          | Technology Service Provider reviewed readiness resources on the <a href="#">Servicing Platform   Fannie Mae</a> or <a href="#">Box</a> (e.g., Fannie Mae Data Requirements, Servicing Changes Reference Guide, Technical Specifications, and training materials) to understand operational processes and requirements. |
| 2 – Operational Readiness | 10/01/26          | 11/30/26               | Conducted impact assessment and created internal implementation plan  | Technology Service Provider assessed operational and business impacts and developed internal implementation plans, including any required updates to business processes or procedures.                                                                                                                                 |
| 3 – Development           | 03/02/26          | 10/31/26               | Assessed technology impacts                                           | Technology Service Provider assessed technology impacts, including potential impacts to Flex Gateway (B2B) channels or APIs.                                                                                                                                                                                           |
|                           |                   |                        | Developed technology changes (if applicable)                          | Technology Service Provider built or updated technology in preparation for testing Delinquency Reporting.                                                                                                                                                                                                              |
|                           |                   |                        | Validated technology updates and prepared for testing with Fannie Mae | Technology Service Provider completed functional testing of updates to data and technology changes.                                                                                                                                                                                                                    |
| 4 – Testing               | 10/14/26          | 02/12/27               | Completed Fannie Mae required test scenarios                          | Technology Service Provider completed all Fannie Mae testing scenarios with no serious defects in preparation for production go live (see <a href="#">Delinquency Reporting Customer Integration Test Plan</a> ).                                                                                                      |
| 5 – Production Go Live    | 02/15/27          | 03/15/27               | Began Delinquency reporting in production                             | Technology Service Provider began reporting Delinquency events in production on behalf of their servicers (if applicable).                                                                                                                                                                                             |
|                           |                   |                        | Validated readiness for go live                                       | Technology Service Provider completed all tracker requirements and validated technical and operational readiness for production go live.                                                                                                                                                                               |