

Delinquent Loan Reporting and Reclassification Timeline: January 2026

The following are delinquent loan reporting and MBS reclassification activities for January 2026. Servicers must use the Asset Management Network (AMN) application to perform these tasks. For your convenience, a portion of next month's activities are also provided.

January 6

- Processing date of the reclassification event for all Special Servicing loans that have reached the required delinquency based on LPI from the latest cycle reporting or loans that are part of a maturing pool.

January 7

- Delinquent Exception Detail and Summary reports are first available for review for current month's reporting.

January 7 through January 12

- Delinquent Exception Detail and Summary reports are available.
- Corrections to Delinquency Status Codes may be submitted. Updated Delinquency Exception Detail and Summary reports are available the business day following the submission of corrections.

January 13

- Final Delinquency Exception Detail and Summary reports are available.

January 13 through January 15

- Loans scheduled for reclassification due to MBS Trust requirement affecting Trusts issued from 6/1/07 through 12/1/08 where the required Forbearance or Repayment Plan length has been met, must be deselected during this window. Query loans via *Eligible for De-selection Report* link and deselect loans via *Reclass De-selection* link.

January 13 through January 31

- Servicers must update their system of record before the end of the month in order to transmit to Fannie Mae early next month a revised Delinquency Status.

January 15

- Last day that servicers can select or cancel loans scheduled for *manual* reclassification using the *Reclass Transaction/Report - Query/Cancel Manual Reclass Requests* link. Manual reclass requests through AMN can only occur for government issued loans. Any other manual requests must come in



through the DCC process, and are completed BD4-CD21. The last day to deselect loans using the *Reclass Transaction/Report - Reclass De-selection/Reselection* link based on the 2007-2008 Trust requirements.

January 16

- Processing date of the reclassification event for all non-deselected MBS Trust required reclassifications, DARTS auto select, and manual reclassification requests for January 2026. Pooled-from-portfolio (PFP) loans will be reclassified on Fannie Mae's records. The final list of reclassified MBS swap loans will appear on the Purchase Advice published to LSDU generally within two days.

January 16

- The Purchase Advice for MBS swap loans reclassified in the current month will be available on LSDU generally within two business days after the reclass.

January 22

- AMN sends Request Reclass file to Fannie Mae's Investor Reporting system for the Special Servicing loans which have had a foreclosure referral event reported through the DRA application in the prior month, or an active Mortgage Release in Review reported through the Servicing Solutions Systems, in the prior month.

January 23

- Processing date of the reclassification event for the Special Servicing loans which have had a foreclosure referral event reported through the DRA application in the prior month, or an active Mortgage Release in Review reported through the Servicing Solutions Systems, in the prior month and all Special Servicing loans that have reached the required delinquency based on LPI from the latest interim reporting end date or loans that are part of a maturing pool. The final list of reclassified MBS swap loans will appear on the Purchase Advice published to LSDU generally within two days.

January 23

- The Purchase Advice for MBS swap loans reclassified in the current month will be available on LSDU generally within two business days after the reclass.

February 1

- Begin reporting newly reclassified MBS swap loans with a remittance type of Actual/Actual.

February 4

- Processing date of the reclassification event for all Special Servicing loans that have reached the required delinquency based on LPI from the latest cycle reporting or loans that are part of a maturing pool. The final list of reclassified MBS swap loans will appear on the Purchase Advice published to LSDU generally within two days.

NOTE: Bookmark this URL and check back here for next month's reclassification timeline/dates.