Fannie Mae

Implementation Readiness Checklists

Escrow Reporting – Servicer Readiness Checklist

This checklist outlines the phases and key activities that "acting" servicers* must complete prior to going live in production for Escrow 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 (e.g., testing approach and expected start date of testing or go live)
- 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 Mid-Point Date	Target Completion Date	Milestone	Description
1 - Engagement	10/1/25	N/A	04/30/26	Reviewed policy changes and timeline	Servicer reviewed the Lender Letter LL -2025-02 and the Implementation Timeline to understand key changes and timeline requirements.
				Provided Escrow Reporting production operations contacts	Servicer provided information for primary point of contact, who will coordinate day-to-day escrow production operations with Fannie Mae.
				Provided testing details	Servicer provided plans for customer integration testing with expected testing timelines via the Implementation Readiness Tracker "Questions" section. **Note:** All servicers are expected to execute the UI testing scenarios, even when supported by a Technology Service Provider.
2 - Training	10/1/25	N/A	05/31/26	Reviewed published materials	Servicer reviewed readiness resources on the Fannie Mae web page (e.g., Fannie Mae Data Requirements, Servicing Changes Reference Guide) to understand operational processes and requirements.
				Completed content training modules	Servicer attended or viewed the recording for the Q4 2025 "Preparing for Upcoming Servicing Changes" webinar.
3 - Analysis	10/1/25	05/15/26	07/01/26	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.
				Reconfirmed testing details	Servicer reconfirmed plans for customer integration testing via the Implementation Readiness Tracker "Questions" section. **Note:** All servicers are expected to execute the UI testing scenarios, even when supported by a Technology Service Provider.
				Provided targeted go live timeline	Servicer submitted targeted timeline for production go live date via the Implementation Readiness Tracker "Questions" section. **Note:** Servicers are strongly encouraged to report production go live readiness **by no later than October 1, 2026** and go live by **November 1, 2026.**
4 - Development	11/15/25	06/30/26	08/31/26	Assessed technology impacts	Servicer assessed technology impacts, including potential impacts to Flex Gateway (B2B) channels or APIs.
				Communicated updates to testing channel / timeline	Servicer shared any updates to their customer integration testing plan (timeline/channels) via Implementation Readiness Tracker "Questions" section.
				Developed technology changes (if applicable)	Servicer built or updated technology in preparation for Escrow Reporting customer integration testing.
5 – Testing	04/15/26	07/31/26	11/13/26	Validated technology updates and prepared for testing with Fannie Mae	Servicer completed functional testing of updates to data and technology changes.
				Reconfirmed production go live date	Servicer reconfirmed timeline for going live in production via Implementation Readiness Tracker "Questions" section by **October 1, 2026. Note:** Servicers are strongly encouraged to report production go live readiness **by no later than October 1, 2026** and go live by **November 1, 2026.**
				Completed Fannie Mae required test scenarios	Servicer completed all Fannie Mae required testing scenarios with no serious defects in preparation for production go live.
6 - Production Go Live Readiness	06/01/26	N/A	11/30/26	Reconfirmed Escrow production operations contact	Servicer has reconfirmed the primary point of contact who will coordinate day-to-day escrow production operations with Fannie Mae.
				Validated readiness for go live	Servicer completed all tracker requirements and validated technical and operational readiness for production go live.
7 - Go Live	07/01/26	N/A	12/01/26	Began escrow reporting in production	Servicer began reporting escrow events in production. **Note:** Servicers are strongly encouraged to go live by **November 1, 2026**, with a final deadline of **December 1, 2026**.

Escrow Reporting – Technology Service Provider Readiness Checklist

This checklist outlines the phases and key activities that Technology Service Providers must complete prior to going live into production for Escrow 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 (e.g., testing approach and expected start date of testing or go live)
- 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 Mid-Point Date	Target Completion Date	Milestone	Description
1 - Engagement	10/1/25	N/A	04/30/26	Reviewed policy changes and timeline	Technology Service Provider reviewed the Lender Letter LL -2025-02 and the Implementation Timeline to understand key changes and timeline requirements.
				Provided testing details	Technology Service Provider provided plans for customer integration testing with expected testing timelines via Implementation Readiness Tracker "Questions" section.
2 - Training	10/1/25	N/A	05/31/26	Reviewed published materials	Technology Service Provider reviewed readiness resources on the Fannie Mae web page (e.g., Fannie Mae Data Requirements, Servicing Changes Reference Guide) to understand operational processes and requirements.
				Completed content training modules	Technology Service Provider attended or viewed the recording for the Q4 2025 "Preparing for Upcoming Servicing Changes" webinar.
3 - Analysis	10/1/25	05/15/26	07/01/26	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.
				Reconfirmed testing details	Technology Service Provider reconfirmed plans for customer integration testing via the Implementation Readiness Tracker "Questions" section.
				Provided targeted go live timeline	Technology Service Provider provided targeted timeline for production go live date via the Implementation Readiness Tracker "Questions" section. **Note:** Technology Service Providers are strongly encouraged to report production go live readiness **by no later than October 1, 2026** and go live by **November 1, 2026.**
4 - Development	11/15/25	06/30/26	08/31/26	Assessed technology impacts	Technology Service Provider assessed technology impacts, including potential impacts to Flex Gateway (B2B) channels or APIs.
				Communicated updates to testing channel / timeline	Technology Service Provider shared any updates to their customer integration testing plan (timeline/channels) via the Implementation Readiness Tracker "Questions" section.
				Developed technology changes (if applicable)	Technology Service Provider testing built or updated technology in preparation for testing for Escrow Reporting.
5 – Testing	04/15/26	07/31/26	11/13/26	Validated technology updates and prepared for testing with Fannie Mae	Technology Service Provider completed functional testing of updates to data and technology changes.
				Reconfirmed production go live date	Technology Service Provider reconfirmed timeline for going live in production via the Implementation Readiness Tracker "Questions" section. **Note:** Technology Service Providers are strongly encouraged to report production go live readiness **by no later than October 1, 2026** and go live by **November 1, 2026.**
				Completed Fannie Mae required test scenarios	Technology Service Provider completed all Fannie Mae required testing scenarios with no serious defects in preparation for production go live readiness.
6 - Production Go Live Readiness	06/01/26	N/A	11/30/26	Validated readiness for go live	Technology Service Provider completed all tracker requirements and validated technical and operational readiness for production go live.
7 - Go Live	07/18/26	N/A	12/01/26	Began escrow reporting in production	Technology Service Provider began reporting escrow events in production. **Note:** Technology Service Provider are strongly encouraged to go live by **November 1, 2026**, with a final deadline of **December 1, 2026**.