



Escrow Reporting User Interface (UI): Upload Event(s) Template and Comma-Separated Values (CSV) Export

Quick Reference Guide

June 2026





Overview

This quick reference guide explains how to use the Escrow Reporting “Upload Event(s)” Excel Template (“template”) and how entered data is translated into a system-ready Comma-Separated Values file (“CSV export”). It also provides key specifications, data rules, and helpful guidance for both the template and the CSV export.

Template

The template is used to enter escrow reporting events using business-friendly data point names (also known as User Interface (UI) display names). Built-in validations ensure required fields are completed and that values meet system rules and formatting requirements.

When exporting to CSV format, the template automatically converts UI display names into system (JSON) data names.

Getting Started with the Template

The template can be downloaded from the Fannie Mae Servicing Platform UI under Escrow Reporting and the “Upload Escrow Events” functionality. It requires VBA macros to function and is supported only in Microsoft Excel for Windows or macOS.

NOTE: Excel on iOS or iPadOS is not supported.

Microsoft Excel for Windows	macOS
If the file was downloaded (email, browser, SharePoint, Teams) 1. Close Excel 2. Right-click the file → Properties 3. In the General tab, select Unblock 4. Click Apply → OK 5. Reopen the file 6. Click Enable Editing, then Enable Macros <i>Note: If the file is not unblocked, macros may not run even after enabling them.</i>	1. Open file 2. Click Enable Macros when prompted 3. If needed: Excel → Preferences → Security & Privacy → Disable all macros with notification 4. Close and reopen the file if prompted again

Overview

Template Name	Escrow-Reporting-Manual-Upload-v14									
Total Servicer Count	0									
Total Loan Count	0									
Total Event Count	0									
Max Events Allowed	12000									
Max Events Per Loan Allowed	100	Sort + ValidateExport CSV								
Events										
Loan Event Name	Servicer Number	Fannie Mae Loan Number	Loan Event Sequence Number	Loan Servicer Transaction Processed Date	Loan Escrow Contractual Payment Amount	Loan Escrow Item Category Type	Loan Escrow Item Type	Loan Escrow Item Amount	Loan Escrow Balance Amount	Loan Event Count
3										

Number	Section	Description / Notes
1	Summary Section	- Automatically calculated based on information entered in the Data Entry section (Total Servicer Count, Total Loan Count, and Total Event Count). - Includes limits for: - Total events per file: 12,000 - Events per loan: 100 <i>Note: Maximum file size is 5 MB.</i>



Number	Section	Description / Notes
		• Do not edit this section.
2	Action Buttons	• Sort + Validate: Sorts the data, reapplies validation rules, and highlights invalid entries with a circular indicator. Click after all data is entered. Re-run this action after making any updates. • Export CSV: Performs final validation and generates the CSV export. Click only after all data is validated.
3	Data Entry	• Beginning at Row 11, each row represents one escrow reporting event. • All fields are required and must conform to the specifications below. • Upon running “Sort + Validate”, invalid cells are marked with a circular indicator .

Template Scenarios

See below for examples of the template completed with invalid data elements.

Scenario 1: Loan Buy Down Activity is not a valid Item Type for Loan Renovation. Refer to the CategoryAndType worksheet for valid Category and Item Type combinations.

Template Name	Escrow-Reporting-Manual-Upload-v14		Disclaimer: The file should be considered draft and is subject to change.							
Total Servicer Count	2				Max File Size: 5 MB					
Total Loan Count	3									
Total Event Count	6									
Max Events Allowed	12000									
Max Events Per Loan Allowed	100									
Events										
Loan Event Name	Servicer Number	Fannie Mae Loan Number	Loan Event Sequence Number	Loan Servicer Transaction Processed	Loan Escrow Contractual Payment	Loan Escrow Item Category Type	Loan Escrow Item Type	Loan Escrow Item Amount	Loan Escrow Balance Amount	Loan Event Count
Escrow	111220011	2512287890	1	2026-03-01	\$1,213.86	Loan Taxes And Insurance	Homeowners Insurance	-\$1,245.80	\$2,535.56	1
Escrow	111220011	2512287890	2	2026-03-01	\$1,213.86	Loan Taxes And Insurance	County Tax	-\$3,705.46	-\$1,169.90	2
Escrow	111220011	2512287890	4	2026-03-01	\$1,213.86	Loan Taxes And Insurance	Loan Escrow Payment	\$1,213.86	\$43.96	3
Escrow	111222333	3315437246	10	2026-03-01	\$432.41	Loan Taxes And Insurance	Setup	\$1,200.00	\$1,200.00	1
Escrow	111222333	3315437246	20	2026-03-01	\$432.41	Loan Taxes And Insurance	County Tax	-\$877.14	\$322.86	2
Escrow	111222333	3316010022	1	2026-03-01	\$0.00	Loan Renovation	Loan Buy Down Activity	\$1.02	\$15,231.02	1

Select a valid Loan Escrow Item Type from the dropdown and re-run **Sort + Validate** to confirm all information is correct.

Template Name	Escrow-Reporting-Manual-Upload-v14		Disclaimer: The file should be considered draft and is subject to change.							
Total Servicer Count	2				Max File Size: 5 MB					
Total Loan Count	3									
Total Event Count	6									
Max Events Allowed	12000									
Max Events Per Loan Allowed	100									
Events										
Loan Event Name	Servicer Number	Fannie Mae Loan Number	Loan Event Sequence Number	Loan Servicer Transaction Processed Date	Loan Escrow Contractual Payment Amount	Loan Escrow Item Category Type	Loan Escrow Item Type	Loan Escrow Item Amount	Loan Escrow Balance Amount	Loan Event Count
Escrow	111220011	2512287890	1	2026-03-01	\$1,213.86	Loan Taxes And Insurance	Homeowners Insurance	-\$1,245.80	\$2,535.56	1
Escrow	111220011	2512287890	2	2026-03-01	\$1,213.86	Loan Taxes And Insurance	County Tax	-\$3,705.46	-\$1,169.90	2
Escrow	111220011	2512287890	4	2026-03-01	\$1,213.86	Loan Taxes And Insurance	Loan Escrow Payment	\$1,213.86	\$43.96	3
Escrow	111222333	3315437246	10	2026-03-01	\$432.41	Loan Taxes And Insurance	Setup	\$1,200.00	\$1,200.00	1
Escrow	111222333	3315437246	20	2026-03-01	\$432.41	Loan Taxes And Insurance	County Tax	-\$877.14	\$322.86	2
Escrow	111222333	3316010022	1	2026-03-01	\$0.00	Loan Renovation	Loan Buy Down Activity	\$1.02	\$15,231.02	1
							Interest on Escrow			
							Loan Renovation Activity			
							Setup			



Template Name		Escrow-Reporting-Manual-Upload-v14			Disclaimer: The file should be considered draft and is subject to change.						
Total Servicer Count		2				Max File Size: 5 MB					
Total Loan Count		3									
Total Event Count		6									
Max Events Allowed		12000									
Max Events Per Loan Allowed		100				Sort + Validate		Export CSV			
Events											
Loan Event	Servicer	Fannie Mae	Loan Event	Loan Servicer	Loan Escrow	Loan Escrow Item	Loan Escrow Item Type	Loan Escrow	Loan Escrow	Loan Event	
Name	Number	Loan	Sequence	Transaction	Contractual	Category Type		Item Amount	Balance	Count	
		Number	Number	Processed	Payment				Amount		
Escrow	111220011	2512287890	1	2026-03-01	\$1,213.86	Loan Taxes And Insurance	Homeowners Insurance	-\$1,245.80	\$2,535.56	1	
Escrow	111220011	2512287890	2	2026-03-01	\$1,213.86	Loan Taxes And Insurance	County Tax	-\$3,705.46	-\$1,169.90	2	
Escrow	111220011	2512287890	4	2026-03-01	\$1,213.86	Loan Taxes And Insurance	Loan Escrow Payment	\$1,213.86	\$43.96	3	
Escrow	111222333	3315437246	10	2026-03-01	\$432.41	Loan Taxes And Insurance	Setup	\$1,200.00	\$1,200.00	1	
Escrow	111222333	3315437246	20	2026-03-01	\$432.41	Loan Taxes And Insurance	County Tax	-\$877.14	\$322.86	2	
Escrow	111222333	3316010022	1	2026-03-01	\$0.00	Loan Renovation	Interest on Escrow	\$1.02	\$15,231.02	1	

Scenario 2: Partial information remains from a previously used template.

Delete unused rows and re-run **Sort + Validate**.

Template Name	Escrow-Reporting-Manual-Upload-v14				Disclaimer: The file should be considered draft and is subject to change.					
Total Servicer Count	2				Max File Size: 5 MB					
Total Loan Count	3									
Total Event Count	6									
Max Events Allowed	12000									
Max Events Per Loan Allowed	100				Sort + Validate		Export CSV			
Events										
Loan Event Name	Servicer Number	Fannie Mae Loan Number	Loan Event Sequence Number	Loan Servicer Transaction Processed	Loan Escrow Contractual Payment	Loan Escrow Item Category Type	Loan Escrow Item Type	Loan Escrow Item Amount	Loan Escrow Balance Amount	Loan Event Count
Escrow	111220011	2512287890	1	2026-03-01	\$1,213.86	Loan Taxes And Insurance	Homeowners Insurance	-\$1,245.80	\$2,535.56	1
Escrow	111220011	2512287890	2	2026-03-01	\$1,213.86	Loan Taxes And Insurance	County Tax	-\$3,705.46	-\$1,169.90	2
Escrow	111220011	2512287890	4	2026-03-01	\$1,213.86	Loan Taxes And Insurance	Loan Escrow Payment	\$1,213.86	\$43.96	3
Escrow	111222333	3315437246	10	2026-03-01	\$432.41	Loan Taxes And Insurance	Setup	\$1,200.00	\$1,200.00	1
Escrow	111222333	3315437246	20	2026-03-01	\$432.41	Loan Taxes And Insurance	County Tax	-\$877.14	\$322.86	2
Escrow	111222333	3316010022	1	2026-03-01	\$0.00	Loan Renovation	Interest on Escrow	\$1.02	\$15,231.02	1
Escrow										
Escrow										

Template Name		Escrow-Reporting-Manual-Upload-v14			Disclaimer: The file should be considered draft and is subject to change.					
Total Servicer Count		2			Max File Size: 5 MB					
Total Loan Count		3								
Total Event Count		6								
Max Events Allowed		12000								
Max Events Per Loan Allowed		100			Sort + Validate	Export CSV				
Events										
Loan Event Name	Servicer Number	Fannie Mae Loan Number	Loan Event Sequence Number	Loan Servicer Transaction Processed	Loan Escrow Contractual Payment	Loan Escrow Item Category Type	Loan Escrow Item Type	Loan Escrow Item Amount	Loan Escrow Balance Amount	Loan Event Count
Escrow	111220011	2512287890	1	2026-03-01	\$1,213.86	Loan Taxes And Insurance	Homeowners Insurance	-\$1,245.80	\$2,535.56	1
Escrow	111220011	2512287890	2	2026-03-01	\$1,213.86	Loan Taxes And Insurance	County Tax	-\$3,705.46	-\$1,169.90	2
Escrow	111220011	2512287890	4	2026-03-01	\$1,213.86	Loan Taxes And Insurance	Loan Escrow Payment	\$1,213.86	\$43.96	3
Escrow	111222333	3315437246	10	2026-03-01	\$432.41	Loan Taxes And Insurance	Setup	\$1,200.00	\$1,200.00	1
Escrow	111222333	3315437246	20	2026-03-01	\$432.41	Loan Taxes And Insurance	County Tax	-\$877.14	\$322.86	2
Escrow	111222333	3316010022	1	2026-03-01	\$0.00	Loan Renovation	Interest on Escrow	\$1.02	\$15,231.02	1

Template Specifications and Data Rules

All fields are **required** for each event.

Column Headings	Data Specifications
Loan Event Name	Must be 'Escrow'.
Servicer Number	9-digit numeric value. (e.g., 123456789).
Fannie Mae Loan Number	10-digit numeric value. (e.g., 1234567890).
Loan Event Sequence Number	Integer ≥ 1 . Must be unique and increasing per loan (for example, 1, 2, 3). Gaps are allowed; duplicates are not. Note: Different loans in the same file may have the same sequence number.



Column Headings	Data Specifications
Loan Servicer Transaction Processed Date	Format YYYY-MM-DD. No future dates.
Loan Escrow Contractual Payment Amount	Values must be 0.00 or greater (no negative numbers.) Note: - If the loan has an active T&I escrow account (even if the balance is zero), the contractual payment should be reported on all escrow reporting category events (including any loan renovation, loan buy down or loan loss category transaction). - If the loan <u>does not</u> have an active T&I escrow account, the amount should be reported as <u>\$0.00</u> on any loan renovation, loan buy down or loan loss event.
Loan Escrow Item Category Type	Select from dropdown (Equals UI display name & values in Column D in CategoryAndType tab).
Loan Escrow Item Type	Select from dropdown (dependent on Category Type and equals UI display name & values in Column E in CategoryAndType tab).
Loan Escrow Item Amount	Non-zero.
Loan Escrow Balance Amount	Numeric. Can be zero or positive. Negative values are allowed only for Loan Taxes and Insurance category events.

CategoryAndType Worksheet Overview

The CategoryAndType worksheet defines the valid combinations of Loan Escrow Item Category Type and Loan Escrow Item Type (Column A).

- Columns D and E contain UI display names used in the template.
- Columns B and C contain the corresponding JSON values exported to the CSV export.

NOTE: Although N/A is listed in this table, it is not included in the Loan Escrow Item Category Type/Loan Escrow Item Type drop-down lists. Therefore, it should not be included in the files since it is not considered a valid entry for the pairing enumerations.

	A	B	C	D	E
1	Combined	Loan Escrow Item Category Type	Loan Escrow Item Type	Loan Escrow Item Category Type UI	Loan Escrow Item Type UI
2	InterestSubsidy:BuydownSubsidy	InterestSubsidy	BuydownSubsidy	Loan Buy Down	Loan Buy Down Activity
3	InterestSubsidy:Setup	InterestSubsidy	Setup	Loan Buy Down	Setup
4	LossDraft:InterestOnEscrow	LossDraft	InterestOnEscrow	Loan Loss Draft	Interest on Escrow
5	LossDraft:RestrictedEscrow	LossDraft	RestrictedEscrow	Loan Loss Draft	Loan Loss Draft Activity
5	LossDraft:Setup	LossDraft	Setup	Loan Loss Draft	Setup
7	Holdback:InterestOnEscrow	Holdback	InterestOnEscrow	Loan Renovation	Interest on Escrow
8	Holdback:EscrowHoldback	Holdback	EscrowHoldback	Loan Renovation	Loan Renovation Activity
9	Holdback:Setup	Holdback	Setup	Loan Renovation	Setup
0	TaxAndInsurance:MortgageInsurance	TaxAndInsurance	MortgageInsurance	Loan Taxes And Insurance	Borrower Paid Mortgage Insurance
1	TaxAndInsurance:CityPropertyTax	TaxAndInsurance	CityPropertyTax	Loan Taxes And Insurance	City Tax
2	TaxAndInsurance:CountyPropertyTax	TaxAndInsurance	CountyPropertyTax	Loan Taxes And Insurance	County Tax
3	TaxAndInsurance:EarthquakeInsurance	TaxAndInsurance	EarthquakeInsurance	Loan Taxes And Insurance	Earthquake Insurance
4	TaxAndInsurance:EscrowCloseout	TaxAndInsurance	EscrowCloseout	Loan Taxes And Insurance	Escrow Closeout
5	TaxAndInsurance:EscrowRefund	TaxAndInsurance	EscrowRefund	Loan Taxes And Insurance	Escrow Refund
5	TaxAndInsurance:WindstormInsurance	TaxAndInsurance	WindstormInsurance	Loan Taxes And Insurance	Windstorm Insurance
6	NA	NA	NA	NA	
7					

CSV Export

The CSV export is the official output consumed by the system for uploading escrow reporting events. The file is generated directly from the Excel template and contains validated, system-compliant values.



NOTE: We discourage any manual editing of the CSV after it is generated. However, if updates are required, do **NOT** save the file with Excel. It will convert the date format from YYYY-MM-DD to M/D/YYYY which will cause the file to fail formatting validation.

Sample

```
Loan Event Name, Servicer Number, Fannie Mae Loan Number, Loan Event Sequence Number, Loan Servicer Transaction Processed Date, Loan Escrow Contractual Payment Amount, Loan Escrow Item Category Type, Loan Escrow Item Type, Loan Escrow Item Amount, Loan Escrow Balance Amount
Escrow, 111220011, 2512287890, 1, 2026-03-01, 1213.86, TaxAndInsurance, HomeownersInsurance, -1245.80, 2535.56
Escrow, 111220011, 2512287890, 2, 2026-03-04, 1213.86, TaxAndInsurance, CountyPropertyTax, -3705.46, -1169.90
Escrow, 111220011, 2512287890, 4, 2026-03-06, 1213.86, TaxAndInsurance, LoanEscrowPayment, 1213.86, 43.96
Escrow, 111222333, 3315437246, 10, 2026-03-02, 432.41, TaxAndInsurance, Setup, 1200.00, 1200.00
Escrow, 111222333, 3315437246, 20, 2026-03-11, 432.41, TaxAndInsurance, CountyPropertyTax, -877.14, 322.86
Escrow, 111222333, 3316010022, 1, 2026-03-05, 824.48, LossDraft, InterestOnEscrow, 1.02, 15231.02
```

File Structure

- Maximum of **12,000 events**.
- Header row is required, must exactly match the specified column names and is followed by the data rows.
- One row per escrow reporting event and is separated by a newline character (\n).
- Values must appear in the same order as the header columns, are separated by commas.
- File must be UTF-8 encoded.
- No empty rows or extra columns or extraneous data.
- Loan Event Count is not exported from the template.

CSV Header

The CSV header must exactly match below, with no reordering or renaming.

Loan Event Name, Servicer Number, Fannie Mae Loan Number, Loan Event Sequence Number, Loan Servicer Transaction Processed Date, Loan Escrow Contractual Payment Amount, Loan Escrow Item Category Type, Loan Escrow Item Type, Loan Escrow Item Amount, Loan Escrow Balance Amount

Data Specifications and Rules

All fields are **required** and must conform to the below JSON specifications.

Column Headings	Data Specifications
Loan Event Name	Must be 'Escrow'.
Servicer Number	9-digit numeric value. (e.g., 123456789).
Fannie Mae Loan Number	10-digit numeric value. (e.g., 1234567890).
Loan Event Sequence Number	Integer ≥ 1 . Must be unique and increasing per loan (for example, 1, 2, 3). Gaps are allowed; duplicates are not. Note: Different loans in the same file may have the same sequence number.
Loan Servicer Transaction Processed Date	Format YYYY-MM-DD. No future dates.
Loan Escrow Contractual Payment Amount	Values must be 0.00 or greater (no negative numbers). Note: if the
Loan Escrow Item Category Type	Equals JSON data point names in Column B in CategoryAndType tab.
Loan Escrow Item Type	Dependent on Category Type and equals JSON data point names in Column C in CategoryAndType tab.
Loan Escrow Item Amount	Non-zero.
Loan Escrow Balance Amount	Numeric. Can be zero or positive. Negative values are allowed only for TaxAndInsurance category.



Rules to Remember

- File extension must be .csv.
- The max number of events (12,000) applies to BOTH the template and CSV export. CSV files uploaded with more than 12,000 records will be rejected.
- While there are no file naming restrictions, you should save it with a memorable name to reference it again as needed.
- Category Type and Item Type values in the template are exported as JSON values and mapped to data under columns B and C of the CategoryAndType Worksheet.
- N/A should not be included in the CSV file since it is not considered a valid entry for the Loan Escrow Item Category Type/Loan Escrow Item Type pairing enumerations.
- Loan Contractual Payment Amount is required for all events and must be 0.00 or greater (no negative numbers.)

Note:

- If the loan has an active T&I escrow account (even if the balance is zero), the contractual payment should be reported on all escrow reporting category events (including any loan renovation, loan buy down or loan loss category transaction).
- If the loan does not have an active T&I escrow account, the amount should be reported as \$0.00 on any loan renovation, loan buy down or loan loss event. Negative balances are permitted only for TaxAndInsurance events.
- All amount fields must:
 - Use exactly two decimal places,
 - Exclude currency symbols or commas (e.g., 150.00, not \$150.00 or 1,500.00),
 - Use a leading minus sign for negative values (e.g., -1250.00),
 - Not use parentheses.

Learn More

- You are encouraged to visit the [Fannie Mae Servicing Platform web page](#) regularly to stay current on these changes and to prepare for the testing phase and timely implementation.
- We also recommend that all users 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.