

Taxes and Insurance (T&I) Custodial Account Analysis

Section I - Depository Reconciliation *(Circle applicable remittance type(s))* **A/A S/A S/S ACQ S/S MBS ALL**

Line Number and Description	Amount	Line Number and Description	Amount
1. Depository Balance	_____	6. Adjusted Depository Balance (Carried Over from Line 5)	_____
2. Add Deposits in Transit	_____	7. Excess T&I Held by Fannie Mae	_____
3. Less Outstanding Disbursements	_____	8. Less Cashbook Balance	_____
4. Depository Adjustments		9. Difference	_____
A. (+)	_____	Provide Explanation for Difference	
B. (-)	_____		_____
5. Adjusted Depository Balance	_____		_____

Section II - Composition of Cashbook Balance

	A/A Amount	S/A Amount	S/S ACQ. Amount	S/S MBS Amount	Total
1. T&I Funds	_____	_____	_____	_____	_____
2. FHA 235 Subsidy Payments	_____	_____	_____	_____	_____
3. Advance to Cover Overdrafts	_____	_____	_____	_____	_____
4. Insurance Loss Drafts	_____	_____	_____	_____	_____
5. Unapplied Funds Pending Determination of Use	_____	_____	_____	_____	_____
6. Buydown Funds	_____	_____	_____	_____	_____
7. Other (Explain)	_____	_____	_____	_____	_____
8. Total (Must Equal Line 8, Section I)	_____	_____	_____	_____	_____

Section III - Explanation of Line Items in Section I & Section II

1. Deposits in Transit (Line 2, Section I)

Date Funds Received	Date Funds Deposited	Amount

2. Outstanding Disbursements (Line 3, Section I)

Date of Disbursement	Explanation	Amount

3. Depository Adjustments (Line 4, Section I)

Explanation of Adjustments	Amount

4. Insurance Loss Drafts (Line 4, Section II)

Fannie Mae Loan Number	Age	Amount	Reasons Funds Have Not Been Disbursed

Lender Name	Date
-------------	------

Certified By	Title
--------------	-------

Name of Depository Institution and Account Number

Instructions

Taxes and Insurance (T&I) Custodial Account Analysis

Every month, servicers must use the Taxes and Insurance (T&I) Custodial Account Analysis (Form 496A) to reconcile the T&I cashbook to the T&I custodial accounts used to maintain escrow funds (and other funds belonging to a borrower) for mortgages held in Fannie Mae's portfolio and for MBS pool mortgages. Servicers must maintain individual cashbooks for each MBS pool.

Related Link

Instructions: <https://singlefamily.fanniemae.com/media/document/pdf/completing-taxes-and-insurance-ti-custodial-account-analysis-form-496a>