



Implementation Readiness Tracker

Checklist & Job Aid

Version 1.2 – June 5, 2026





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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, offtrack) 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	07/01/26	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 .



Overview

The Implementation Readiness Tracker is a centralized tool for Servicers and Technology Service Providers to report readiness for servicing changes outlined in [Lender Letter 2025-02](#). It standardizes viewing milestones, submitting status updates, confirming completion, and accessing resources.

Steps for completing the Tracker screens are listed in the left side panel of each page. This Job Aid will provide some additional guidance. [Troubleshooting tips](#) and [Frequently Asked Questions](#) can be found at the end. Other resources (e.g., Readiness Checklists for Servicers and Technology Service Providers) are available on our [website](#).

Get Started

Your company has already listed you as a Reporting Point of Contact (POC), and you've been registered and granted access. When you receive the email titled "You are registered for the tracker," log in with your work email address. See the [FAQs](#) section for steps to add or change POCs.

NOTE: Only those servicers and TSPs that have been identified by Fannie Mae are required to report their status.

Log In

1. Open the [Implementation Readiness Tracker - Implementation Readiness Tracker](#) link and click **Lets Begin**.
2. Follow the instructions on the left side of the screen to log in. [Implementation Readiness Tracker - Implementation Readiness Tracker](#)

Profile Page

The Profile Page is divided into three sections: Contact and Company information, Technology Service Provider Information (for servicers only) and Servicing Changes Release(s).

1. At each login, verify that contact and company information is correct. If updates are needed, contact Fannie Mae via the future_of_servicing@fanniemae.com.
2. Select a Technology Service Provider and click **Save Changes**.
3. In the Servicing Changes Release box, assigned releases are listed on the left. Add releases as needed using the drop-down.
4. Click **Continue to Status Reporting**.

Follow the instructions on the left-hand side of the screen for additional guidance.



Profile Page

This page shows your contact and company information and allows you to manage the Servicing Changes Releases (e.g., Escrow Reporting) associated with your profile for reporting your organization's readiness status.

How Releases Work:
To help you understand how releases and reporting will function across your organization, here are a few key points:

- Readiness reporting is tracked at the company level.**
 - All updates roll up to a shared organizational status.
- Multiple Company Reporting Contacts may work on the same release.**
 - Any company reporting POCs assigned to a release can submit updates.
- The most recent submission overwrites earlier entries.**
 - Any company reporting POCs assigned to a release can submit updates.
- You may report readiness status for multiple releases.**

Need help?
Please contact future_of_servicing@fanniemae.com

Implementation Readiness Tracker

1 Contact Information

First Name	Last Name	Email
Jane	Test	janetest@servicer.com

2 Company Information

Company Name	Type	Servicer Number
LoanServicer.com	Servicer	987654321

Company Reporting POC(s)
Test User

3 Technology Service Provider Information

This information is being collected to identify reporting platforms and to track overall readiness of our industry partners.

Select your Technology Service Provider from the drop-down list and click Save Changes.
If the provider is not listed, select **Other** and enter name.

2 Technology Service Provider*

Tech Service Provider Here

SERVICING CHANGES RELEASES

Manage the Releases assigned to your profile. Select from **Available Releases** to add more to your profile.

Assigned Releases	Available Releases
<ul style="list-style-type: none"> Escrow Event Reporting (LC) Delinquency Reporting (MF) Escrow 2026 Feb Christina Release 	--Select-- <input type="button" value="Clear Selection"/>

4

Status Reporting

The Status Reporting page is used to submit status updates for each readiness phase of your assigned releases. Below is a summary of the page's key elements and next steps. Follow the steps in the left-hand panel to complete the status updates.

Field	Description
1	Left Panel
2	Return to Profile
3	Servicing Changes Release
4	Readiness Phase Target Timeline & Phases
5	Company Information
6	Milestones
7	Status Details
8	Questions

Status	Definition
Not Started	Phase Milestones have not been started.
On Track	Phase Milestones have been started and are on track to be completed by the Targeted Completion Date .
Off Track	Phase milestones will not be finished by the Targeted Completion Date . Commentary is required.
Completed	All milestones for this phase are completed and are confirmed on behalf of your organization.



Fannie Mae Implementation Readiness Tracker

1 Status Reporting

Instructions:

1. Review **Milestones** of what is expected to be completed in the phase.
2. Complete required fields (*) in **Status Details**, including **Actual Start Date** and **Status**.
Commentary required if Status = Off Track.
3. Answer all **Questions** (if applicable to the phase).
Required () to Confirm Completion of Milestones.*
4. Complete the **Mandatory Mid-Point Status Check-In** (if required for this phase).
5. When all phase milestones are complete, select **Completed** status to Confirm Completion of Phase Milestones. Click **Confirm Completion**.

Notes:

- Once you **Confirm Completion**, the status will be locked for that phase.
- If the Phase Status flag shows **At Risk** or **Past Due**, add commentary before submitting.

Resources

- ➔ Readiness Checklists
- Job Aid

Need help?
Please contact future_of_servicing@fanniemae.com

2 RETURN TO PROFILE

3 Servicing Changes Release
Escrow

4 Readiness Phases Target Timeline

5 Company Information

Company Name	Type	Servicer Number
Loan Servicer	Servicer	987654321

6 Milestones

Last Modified By: Jane Test Last Modified On: 2/20/2026 5:03 PM EST

7 Status Details

Actual Start Date: 02/02/2026

Status: On Track

Commentary: 0/4000

8 Questions

UNDO CHANGES SAVE CHANGES

Mandatory Mid-Point Status Check-in

Industry partners must complete a Mandatory Mid-Point Status Check-in. If required, check in by the mid-point check-in date. If the check-in is not completed by the deadline, an **At-Risk** flag will show for that phase.

1. Verify an **Actual Start Date** is selected.
2. Ensure that a status of **On Track** or **Off Track** is selected.
3. Click the **Mandatory Mid-Point Status Check-in** button and **Save Changes**
4. Click **Yes** to confirm check-in.



Last Modified By: Jane Test Last Modified On: 2/17/2026 7:29 PM EST

Status Details

Actual Start Date 1
02/15/2026

MANDATORY MID-POINT STATUS CHECK-IN 3

To complete Mandatory Mid-Point Status Check-In, select **On Track** or **Off Track** to confirm progress towards completing phase milestones by the Target Completion Date then click Save Changes.

Status 2
On Track

Commentary
0/4

> ? Questions

Confirm Registration!

You are about to submit a new registration for, FNM and have updated your release assignment. Once confirmed, a readiness tracker will be created for your organization to report the status on. Do you wish to continue?

4

NO YES

Questions

Some phases have questions that are required to be answered **PRIOR** to performing the **Confirm Completion** step. If there are no questions in a phase, and all milestones have been met, proceed with [Confirm Completion](#) process.

▼ ? Questions

All questions must be answered before Confirming Completion

What is your Customer Integration Testing (CIT) approach?

Testing with both Fannie Mae and Technology Service Provider

---Select---

Testing directly with Fannie Mae

Testing via Technology Service Provider

Testing with both Fannie Mae and Technology Service Provider

b2b Gateway

What approach will you use to submit Loan Escrow events to Fannie Mae?

Application Programming Interface (API)

The API specifications

Yes

▼ ? Questions

No Questions Available

The selected phase does not have any associated questions.

Confirm Completion

1. When all phase milestones are completed and all [questions](#) are answered, follow the instructions on the left panel to revise status to **Completed**. After a phase is marked complete, it is **locked** and no further updates can be made.
2. Click **Confirm Completion**. The Phase Flag will turn green.

NOTE: If a phase is not completed by the Target Completion Date, a notification email will be sent to the reporting POCs advising action is required.



[RETURN TO PROFILE](#)

Servicing Changes Release
Escrow Event Reporting (LC)

Readiness Phases Target Timeline

Phase 1 – Engagement
Target Start Date: 2/5/2026
Date: 2/9/2026
Target Completion Date: 4/15/2026

✓ Check-in

Phase 2 – Training
Target Start Date: 12/17/2025
Target Mid-Point Check-in Date: N/A
Target Completion Date: 5/30/2026

Phase 3 – Analysis
Target Start Date: 10/1/2025
Target Mid-Point Check-in Date: 4/15/2026
Target Completion Date: 7/30/2026

Company Information

Milestones
Last Modified By: Jane Test Last Modified On: 2/20/2026 1:47 PM EST

Status Details
Actual Start Date*: 02/05/2026
Actual Completion Date*: 02/20/2026

Status
Completed

On behalf of JACK HENRY, I Jane Test, confirm completion of the milestones within Phase 1 – Engagement of release Escrow Event Reporting (LC).

Commentary
0/4000

Questions

[UNDO CHANGES](#) [CONFIRM COMPLETION](#)

Phase Flags

There are three Phase Flags. For guidance on resolving **At Risk** and **Past Due** flags, please review the table and Troubleshooting tips below to address each flag and ensure your organization remains on track.

Phase Flags	
	Completed: phase (status) is Completed and you have confirmed completion of phase milestones.
	<p>The At-Risk flag occurs when your organization may be at risk of failure to complete delivery</p> <ul style="list-style-type: none"> ▪ Your organization has indicated a status Off Track at any time during the phase. ▪ The Mandatory Mid-Point Status Check-In was not completed by the Target Mid-Point Check-In Date. <p>To resolve this flag, update the status to On Track or complete the phase.</p>
	<p>The Past Due flag occurs when your organization has not confirmed a phase as Completed by the Target Completion Date. Complete the phase milestones, update the status to Completed and perform the Confirm Completion step to clear the flag.</p>



FAQs

General

- Q What is the objective of the Industry Readiness Tracker?**

A This tracker is meant to help your organization prepare for the implementation of the servicing changes outlined in [Lender Letter \(LL\)-2025-02](#). It will be your single source for monitoring implementation progress, reporting readiness status, and accessing support to stay on track.
- Q What will you do with the information?**

A We will use the information in the tracker to monitor overall industry readiness and to identify where additional outreach or support may be needed for industry partners who are at risk for not meeting the implementation timelines.

Access and Profile Information

- Q How is access to the tracker managed? What do I do if someone needs to be added or removed from our list of authorized reporting contacts?**

A Fannie Mae manages access to the tool. To request changes, such as adding or removing team members to/from the list of registered users, please contact [Future of Servicing](#) and provide user's contact and company information and which Servicing change release the user should be assigned for reporting status. Required information includes:

Contact Information: First Name, Last Name, Title, Company Email Address

Company Information: Company Name and 9-digit Fannie Mae assigned servicer number and Technology Service Provider, if you are a Servicer.
- Q My organization has many 9-digit servicer numbers, which one should I provide?**

A You only need to provide one 9-digit servicer number to be registered in the tracker.

Use the number that corresponds to the entity performing the servicing activities:

 - If your organization does not subservice loans, enter a Master Servicer 9-digit servicer number.
 - If your organization subservices loans on behalf of another servicer, enter your SubServicer 9-digit servicer number.
- Q Why are you asking me for our Technology Service Provider? What should I do if our technology service provider changes?**

A We need to keep track of Servicer and Technology Service Provider relationships to monitor overall readiness for our industry partners. Keeping this information up to date, using the Technology Service Provider Information section of the Tracker's Profile Page to do so will help us provide more proactive support.

Status Reporting

- Q What companies are expected to report status?**

A Both **Acting Servicers** and the **Technology Service Providers** who will be involved in event-based report are expected to report readiness status for applicable servicing change releases (for example, Escrow Reporting, Delinquency Reporting, Loan Data Changes).

For purposes of this tool, an "Acting Servicer" is the entity currently performing loan servicing activities. This may be defined as either of the following:



- A **master servicer** not using sub-servicers, or
- A **sub-servicer** performing servicing on behalf of another servicer.

For purposes of this tool, the technology service provider is the third-party entity who will be hosting the data or servicing platform used to submit the reporting data on behalf of their client (servicer) to Fannie Mae.

Each organization is required reports its own readiness status for each servicing change releases.

2. **Q Which individuals in my company should be designated as Reporting POCs and reporting status?**

A Status should be reported by individuals who are authorized to provide updates on behalf of their organization.

The ideal reporting contact(s):

- Can coordinate across business, operations, and technology teams.
- Understands the organization’s implementation plan and timelines.
- Is authorized to confirm milestone completion and provide status updates.

Each user logs in individually, but readiness is tracked at the company level.

3. **Q Can we have more than one individual from our organization reporting readiness status?**

A Yes. Organizations may have multiple users access the tracker and report readiness status. Readiness is tracked at the company level, and all authorized users from your organization can view and update status for releases assigned to their profile releases.

Note: if multiple team members provide updates, the only the latest update will be saved. At the top of the “Status Details” section, you will see when the phase was last updated and by whom.

We ask each organization to limit the number of reporting contacts to streamline our outreach to your organization for status questions and to provide support.

4. **Q Can different individuals in our company provide status report for the different releases (e.g., Escrow Reporting, Delinquency Reporting, Loan Data Changes, etc)?**

A Yes. Organizations may assign **different individuals to report readiness for different releases.**

Releases are assigned to users on the **Profile page** via selecting from the **Additional Releases** drop-down. Each user will only be able to report status for the releases assigned to their profile. If reporting responsibilities change, additional users can be registered or release assignments updated as needed. Please contact [Future of Servicing](#) mailbox to register new reporting POCs.

Help

Q What do I do if I am experiencing technical difficulties?

A Please contact the [Future of Servicing](#) mailbox and include your contact and company information.



Change Log

Version Number	Publication Date	Description of Change
1.0	2.20.2026	Initial publication of Job Aid
1.1	5.7.2026	<ol style="list-style-type: none">1. Removed reference to mid-point check-in opening 7 days prior to the mid-point date.2. Added a note advising if a phase Target Completion Date is missed, an email will be sent to the reporting POCs.
1.2	6/5/2026	Updated link to the Implementation Readiness Tracker in the Job Aid Section. It now points to the correct environment.