Fannie Mae™

2026 Investor Reporting and Remitting Calendar

JANUARY

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

FEBRUARY

S	M	T	W	T	F	S
1	1	3	4	5	6	7
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15	16	17	18	19	20	21
22	23	24	25	26	27	28

MARCH

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29	30	31				

APRIL

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MAY

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31						

JUNE

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FANNIE MAE AND FEDERAL RESERVE OBSERVED HOLIDAY *

FANNIE MAE OBSERVED HOLIDAY ONLY *

FEDERAL RESERVE OBSERVED HOLIDAY ONLY

1st BUSINESS DAY

- Final corrections for all loan-level transactions and any additional activity must be reported by 8:00 p.m. ET.
- Reported removal transactions for S/S are considered for the current cycle.

A/A P&I REMITTANCE CUTOFF

- Remit all remaining A/A P&I cash by 4:00 p.m. ET via the Cash Remittance System (CRS) on the first Business Day of the month.

REPORTING PERIOD ENDS - 2nd BUSINESS DAY

- End of Cycle for S/S, A/A and S/A P&I's on 2nd business day.
- Final corrections for removal transactions must be reported by 5:00 p.m. ET.

Note: LSDU and B2B bulk transactions must be completed prior to 3:00 p.m. ET

NEW REPORTING PERIOD OPENS

- Reporting Cycle Opens one Calendar Day after End of Cycle for S/S, A/A and S/A P&I's

INTERIM REPORTING END DATE **

- All non-payment loan-level transactions must be reported by 8:00 p.m. ET on the 22nd calendar day.

MORTGAGE BACKED SECURITY (MBS) EXPRESS P&I DRAFT DATE

- MBS Express P&I automatically drafted on 4th business day.

GUARANTY FEE DRAFT DATE ***

- Guaranty fee automatically drafted on the 7th calendar day.

RAPID PAYMENT METHOD (RPM®) DRAFT DATES***

- RPMs automatically drafted on the 6th, 8th, 9th, 10th, 12th, 15th, 17th, and 24th calendar days.

MBS P&I DRAFT DATE ***

- MBS P&I funds automatically drafted on the 18th calendar day.

MORTGAGE RELATED SECURITIES (MRS) P& I DRAFT DATE ***

- MRS P&I funds automatically drafted on the 18th calendar day.

SCHEDULED/ACTUAL (S/A) P&I DRAFT DATE ***

- S/A P&I funds automatically drafted on the 20th calendar day.

RECLASSIFICATION (RECLASS) START & END DATES

- MBS/PFP Reclass will occur one Calendar Day after the second Business Day (BD2).
- CLM Reclass can occur anytime between Calendar Day 15 and Calendar Day 17.
- MBS 24 Reclass can occur on or one calendar day after the Interim Reporting End Date.
- Manual reclass can occur between BD4 and one BD before Interim Reporting End Date.
- The Purchase Advice will generally be available two business days after reclass.
- Reclass funds deposited approximately two federal business days after reclass.

DAILY REPORTING REQUIREMENTS
Loan-Level Activity and Liquidation Transactions For summary reporting mortgage loans that have a S/S or A/A remittance type, the servicer is required to submit a Loan Activity Record (LAR), reporting borrower activity, by 8:00 p.m. ET on the next business day after the servicer processes the payment transaction in its system.
LAR 83 (note rate and/or payment change) New Scheduled Rate and/or Payment change on a loan must be reported to Fannie Mae by 8:00 p.m. ET on the 5th BD after the scheduled Rate Calculation Date.

*** No LAR Processing on Fannie Mae Observed Holidays**

**** Reports are due the previous business day, if the Interim Reporting End Date (22nd calendar day) is on a weekend or holiday.**

***** Draft by the last business day prior to a weekend or holiday.**

JULY

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AUGUST

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SEPTEMBER

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OCTOBER

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NOVEMBER

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DECEMBER

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27	28	29	30	31		

Monthly scheduled events are subject to change, based on the processing schedule for that month.
Please refer to FannieMae.com for information on processing schedule changes and the Fannie Mae Single-Family *Servicing Guide* for further details on Fannie Mae policies and procedural requirements.

INVESTOR REPORTING ACTION CODES

Loan Activity Report Action Codes (Transaction Type 96)

Action Code 00 – Non-Liquidation payment or non-payment

Action Code 60 – Borrower Payoff/Investor Payoff. To report that a loan has been paid-in-full, either at, or prior to, maturity or to report that the scheduled balance on an MBS-pooled loan has amortized to zero. In both cases, the unpaid principal balance (UPB) is reported on the Loan Activity Report (LAR) as zero. The Action Date is the date the payoff funds were received or the date that the scheduled balance amortized to zero.

Action Code 65 – Repurchase. Used to report that the lender is repurchasing the loan. For Scheduled/Scheduled (S/S), please refer to Fannie Mae's Servicing Guide at https://servicing-guide.fanniemae.com. See Servicing Guide sections A1-3-01, A1-3-02, A1-3-04, and F-1-20. For Scheduled/Actual (S/A), the Action Date is the end of the month of the repurchase. For Actual/Actual (A/A: Use CRS Remittance Code 001), the Action Date is the date the repurchase proceeds were remitted to Fannie Mae.

Action Code 70 – Liquidation Held for Sale. Used to report that a loan has been foreclosed or a deed-in-lieu of foreclosure has been accepted, and the property is either held for sale or assigned to the VA as a No Upset case. The following will also fall into this category: 1. All conventional uninsured properties, 2. All VA No Upset/No Bid cases, even if the property is assigned to the VA as a No Upset, 3. All FHA coinsured cases with Section of the Act - 244, 4. Any kind of liquidation where it is known that the property will be Held for Sale. The Action Date is the date of the foreclosure sale or, for deed-in- lieu, the date the deed was accepted by the servicer.

Action Code 71 – Liquidated Third-Party Sale/Condemnation/Short Sale/Assigned to FHA/VA. Used to report a foreclosure sale where a third-party purchaser has acquired the property, when a condemnation of the property has occurred, or when a short sale has been approved. The Action Date is the date of the foreclosure sale, the date of the legal notice of condemnation, or for short sale, the date the sale is final. The reported Last Paid Installment (LPI) date may be prepaid, current, or delinquent.

Action Code 72 – Liquidated-Pending Conveyance. Used to report that a loan has been foreclosed, or a deed-in-lieu had been accepted, and the property may be conveyed to FHA/VA/MI. The following will also fall into this category: 1. All conventional insured cases, including those in redemption, 2. FHA/VA loans in redemption unless for some known reason the property will be held for sale (in which case the reporting Action Code would be 70). The Action Date is the date of the foreclosure sale or, for deed-in-lieu, the date the deed was accepted by the servicer. The reported LPI date must be at least three months delinquent.

Mortgage Insurance Discontinuance Codes (Transaction Type 89, reported via LSDU upload)

Action Code 51 – Mortgage Insurance (MI) Cancelled by Homeowner based on Original Value. Used to report a borrower-initiated cancellation based on the original value of the property (or, in the case of a second mortgage, the value of the property at the time the second mortgage was originated).

Action Code 52 – MI Cancelled by Homeowner based on Current Value. Used to report a borrower-initiated cancellation based on the current appraised value of the property.

Action Code 53 – MI Auto Terminated by Servicer. Used to report an automatic termination (regardless of whether the termination is based on the scheduled loan-to-value ratio or the date that is the mid-point of the amortization period).

Action Code 54 – MI Terminated – Used to report termination due to High Risk.

Note: The Action Date for all MI Discontinuation Types listed above, is the date of the MI Discontinuance or MI termination. Additionally, any invalid transactions related to Transaction Type 89 are available in Loan Servicing Data Utility (LSDU) under Loan Activity Search.

Guidelines for Action Code Use

Proper Action Code reporting often requires close coordination between the Foreclosure, Collection, Payoff, and Investor Reporting departments. A loan's Foreclosure Loss Risk Code should be reviewed in determining its liquidation Action Code. Assigning the correct liquidation Action Code and Action Date for a loan at the first occurrence will eliminate the need for its "Reinstatement". The Foreclosure Loss Risk Code is available in LSDU under the Credit Enhancement tab. An Action Code for a loan should only be reported once, unless the loan does not update on Fannie Mae's records. Send notification (Datagram) via Western Union™ to Fannie Mae's regional office within 24 hours of the execution of a deed-in-lieu of foreclosure, or on the day of a foreclosure sale. For Action Code 70, 71 or 72, the UPB reported on the LAR cannot be zero (must equal the Actual UPB as of the loan's LPI date).

Helpful Servicing Tips

- **Review Loan Level Rejects** using Loan Servicing Data Utility (LSDU) to review and correct loan level rejects.
- **Report Non-Removal and Removal Transactions** daily, by 8:00 p.m. ET on the next business day after the servicer processes the transaction on their system.
- **Report Tran 83 – New Scheduled Rate and/or Payment Change** on a loan by the 5th BD after the scheduled rate calculation date.
- **Report Loan Activity** (LPI and UPB) for all new loans sold to Fannie Mae even if there was no loan-level activity by the Interim Reporting End Date, the 22nd calendar day. If the 22nd calendar day falls on a weekend or holiday, the Lon Activity is due on the preceding business day.
- **A Loan Activity Report (LAR)** must be reported by the 22nd calendar day of the month of the reporting period regardless of whether a payment was received from the borrower. If the 22nd calendar day falls on a weekend or holiday, the LAR is due on the preceding business day.
- **Compare the Purchase Advice/Final Schedule of Mortgages** with the data on your system to make sure Fannie Mae has the correct information.
- **Use the Cash Remittance System** to designate specific bank accounts from which your Fannie Mae cash remittances can be automatically drafted on the date you designate.
- **Review the Servicing Section** on the Fannie Mae Single-Family Business Portal to get information about key events and processing schedules, and to access your draft notification and monthly reports.

For More Information or Assistance please dial 1-800-2FANNIE (1-800-232-6643)

Single-Family Lenders, Sellers, Mortgage Brokers, or Servicers, **press 1**, then select from the following sub-options:

1) For Technology Application assistance, **press 1**
2) For Selling Guide questions, **press 2**
3) For Servicing Guide questions or general servicing questions, **press 3**
4) For Loan Delivery and Acquisitions, **press 4**
5) For Bailee Letter or Document Certification, **press 5**
6) For Master Servicing (Investor Reporting), **press 6**
7) For all other inquiries, **press 7**