Fannie Mae

Custodial Bank Account Management Application

Single-Family Form 1013 and Form 1014

This is the user guide for the Custodial Bank Account Management Application – **updated 9/17/26**

Refer to the table below for easy navigation to specific sections.

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Access

Technology Manager

The Corporate or Technology Manager Administrator of an approved Fannie Mae servicer must set up the application from the available applications list in Technology Manager then set up the users. Please consult the Technology Manager for Administrators Job aid step-by-step instructions. For additional information, please contact us at 1-800-2Fannie and press 1, then 1 again.

Data Access Authorization Form 101

A new completed and signed Data Access Authorization Form 101 is necessary for any Master Servicer that has an active subservicing relationship and wants to authorize the subservicer to access the Master Servicer's 9-digit Servicer Numbers within the Custodial Bank Account Management Application.

Important Information About the Custodial Bank Account Management Application

General Notes

Restrictions

In accordance with Fannie Mae policy, the system will enforce the following restrictions:

- All 9-digit Servicer Numbers reflected on a form must belong to a single 5-digit Seller/Servicer ID.
- The Principal & Interest (Form 1013) and Taxes & Insurance Fund (Form 1014) cannot be commingled, so Form 1013 and Form 1014 must always have different custodial bank account numbers.
- A Form 1013 can only reflect one remittance type.
- The same custodial bank account number can be used on two separate Form 1013s belonging to the same 5-digit Seller/Servicer ID **only when**:
    - One Form 1013 has a remittance type of Scheduled/Scheduled (MBS Pools) **AND**
    - The second Form 1013 has a remittance type of Excess Yield (Strip MBS).

Information Needed to Submit Form 1013 and Form 1014:

All required fields must be populated to submit the form. If you do not have the following information available, you can save the partially completed form and complete it later.

Depository Information

- **ABA #:** The American Bankers Association (ABA) issues a unique identifier known as an AB A# to each depository institution. Contact your depository institution to obtain their ABA #.
- **Bank Account Number**

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- **Account details** including whether it is an **Interest Bearing** and/or **Consolidated Drafting Account.**
- **Branch Name** (if applicable) where the custodial account has been established.
- **Branch Physical Address** where the custodial account has been established. A **Post Office Box numbers or other general addresses are not allowed.**

Signers

The contact information for the individual at the entity that opened the custodial bank account (either the Master Servicer or the Subservicer) and at the Depository who will electronically sign the form via Docusign. The Signers do not require access to the Custodial Bank Account Management Application.

Have the following information ready to enter in this section:

- **Contact Full Name**
- **Job Title**
- **Email Address**
- **Telephone Number**

Using the Custodial Bank Account Management Application

Navigate to the Custodial Bank Account Management Application page in the Application & Technology section of fanniemae.com and click the **Launch** button.

The Home Screen

After logging into the application, the active 9-digit Servicer Numbers the user was granted access to in Technology Manager are grouped by the 5-digit Seller/Servicer ID for any existing form with a status of:

- In Draft
- Pending Signatures
- Signatures Declined
- Fully Signed
- In Effect
- Pending Replacement

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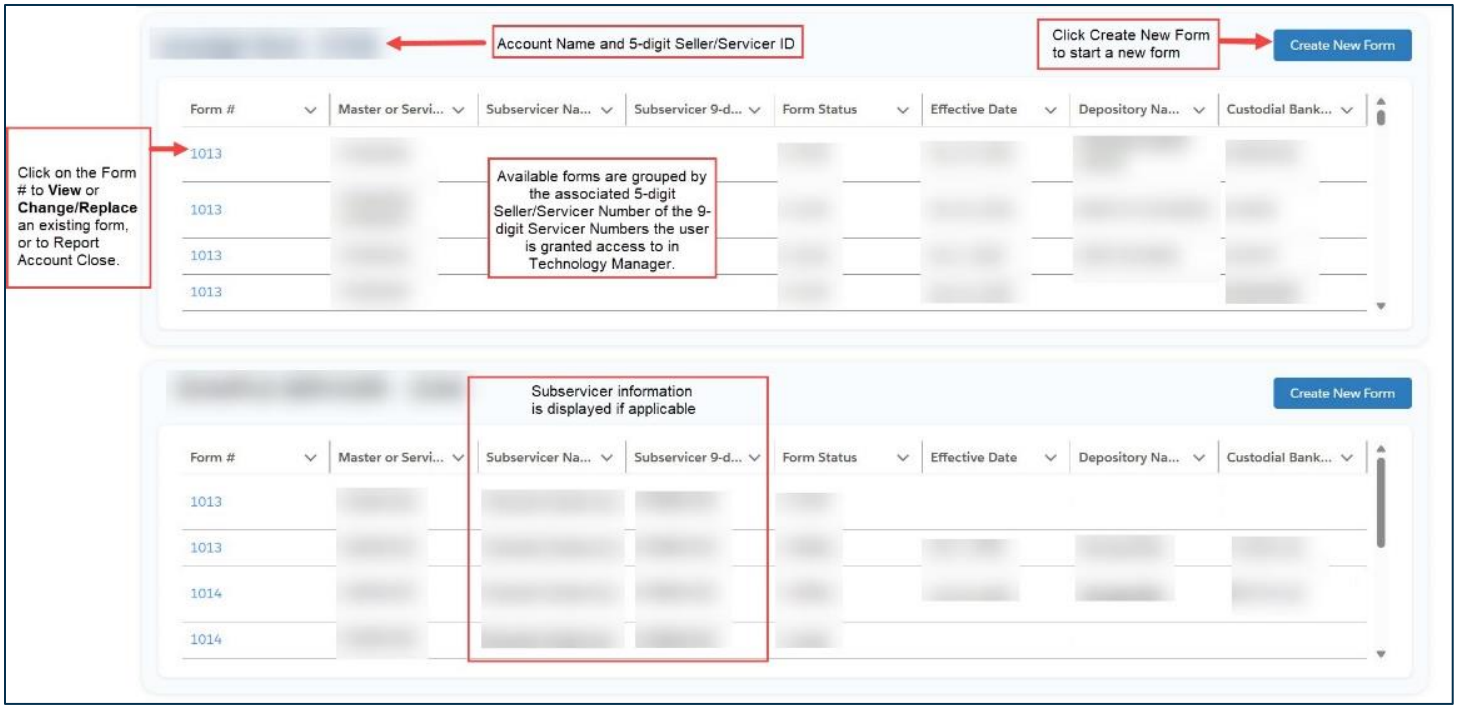


Figure 1: Landing screen with annotations

Create a New Form

When to Create a New Form

A new custodial bank account should be established with a new Form created in the following situations:

- A new or existing 9-digit Servicer Number is approved for servicing.
- The Master Servicer, Subservicer, or Depository has undergone a name change or merger.

Additionally, a new form is required in these scenarios:

- An established 9-digit Servicer Number will begin making deliveries under a new remittance type.
- A Master Servicer establishes a new Subservicing relationship.

> **NOTE:** *A new DAA Form 101 must also be submitted if the Master Servicer wants to grant access to their 9-digit Servicer IDs within the Custodial Bank Account Management application.*

How to Create a New Form

On the application landing page locate the 5-digit Business Unit table for the 9-digit Servicer Number(s) that require a Form and click **Create New Form** in the top right corner.

On the Create a New Custodial Account Form modal, select **Form 1013** or **Form 1014**, then select at least one **9-digit Servicer Number** to be associated with the Form. Click **Next**.

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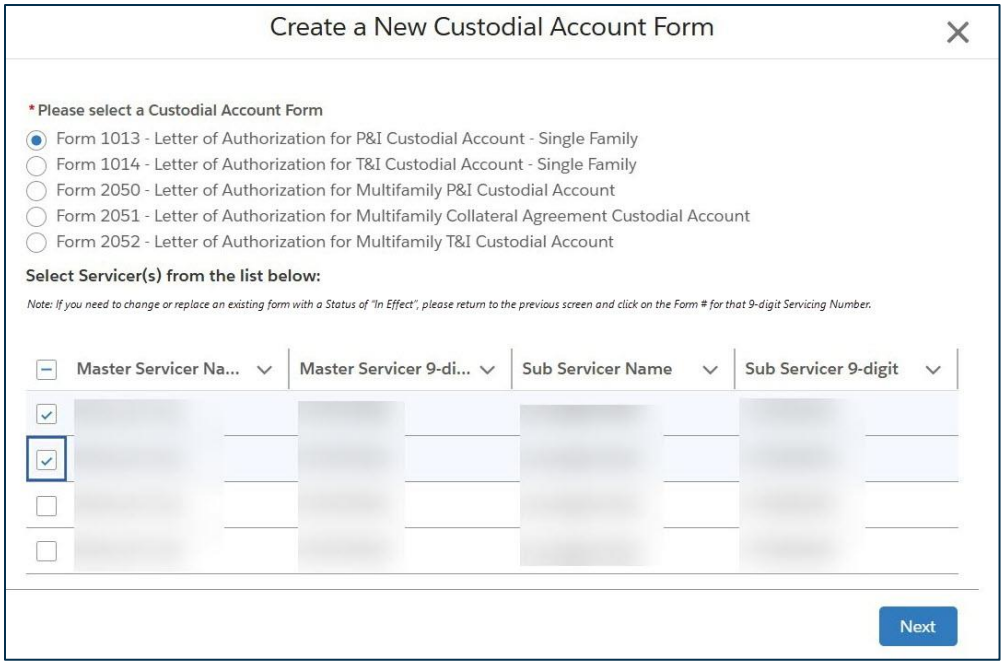


Figure 2:Select Form and 9-digit Servicer Numbers

On the next screen, enter the **ABA #** of the Depository and select the Remittance Type. If there is a subservicing relationship in place for the selected 9-digits, the system will display an additional field **Custodial Account Opened By** with a picklist displaying the Master Servicer and Subservicer account names. Select the appropriate value and Click **Next.**

> **NOTE:** *Form 1013 allows the selection of single remittance type, while Form 1014 allows for selection of multiple remittance types.*

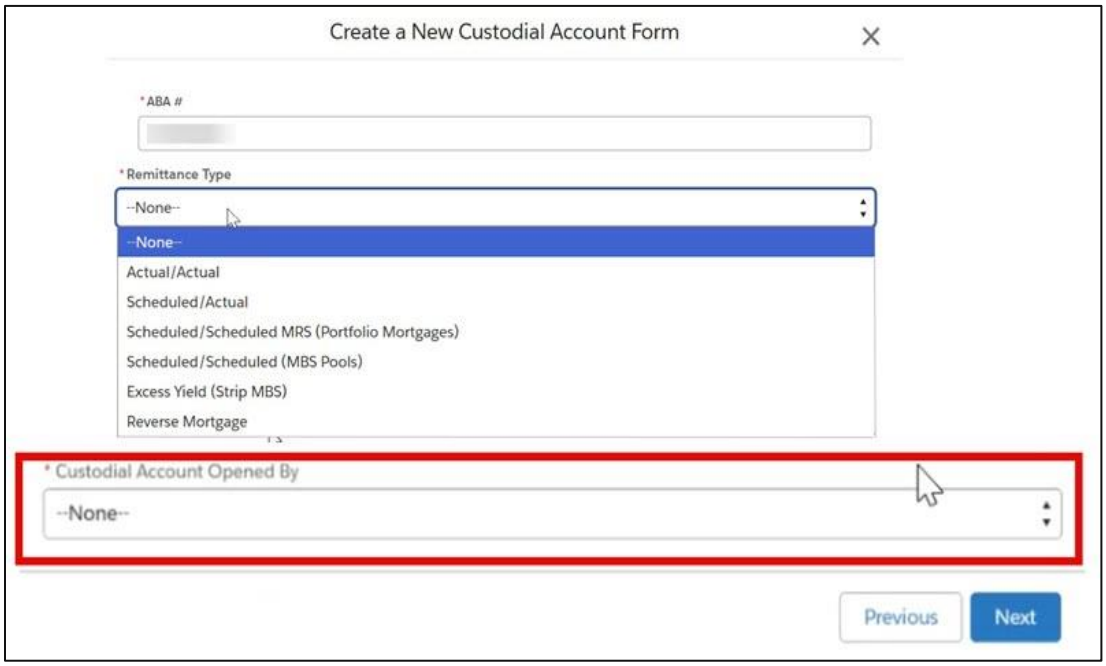


Figure 3 Form 1013 Remittance Type selections

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Figure 4: Form 1014 Remittance Type selection

Depository Eligibility

The system will automatically identify the Depository Institution based on the entered ABA # and evaluate if the Depository Institution meets the criteria to act as the custodian for the selected Remittance Type(s) as outlined in Single-Family Servicing Guide section A4-1-02, Establishing Custodial Bank Accounts.

If the Depository Institution passes the evaluation, the next screen will be displayed.

If the Depository Institution is inactive, not found, or doesn't meet eligibility criteria, a message will be displayed. You can correct the ABA# if necessary and then search again, or contact custodial_account@fanniemae.com for assistance and additional information.

> **NOTE:** *The servicer must still follow the procedures and requirements in F-1-03, Establishing and Implementing Custodial Accounts for establishing, implementing, and monitoring custodial accounts and bank instructions for drafting. See A2-1-02, Servicer's Duties and Responsibilities Related to MBS Mortgage Loans for additional information.*

Entering the Custodial Account Information

Enter the required information including the **Effective Date** that the account will be used. Please note that the **Branch Address** information must be the *physical address* of the bank branch where the custodial account has been established. A Post Office Box number or other general address is not allowed.

Scroll down to view pre-populated fields. If you need to make any corrections, click **Previous**, otherwise click **Next**.

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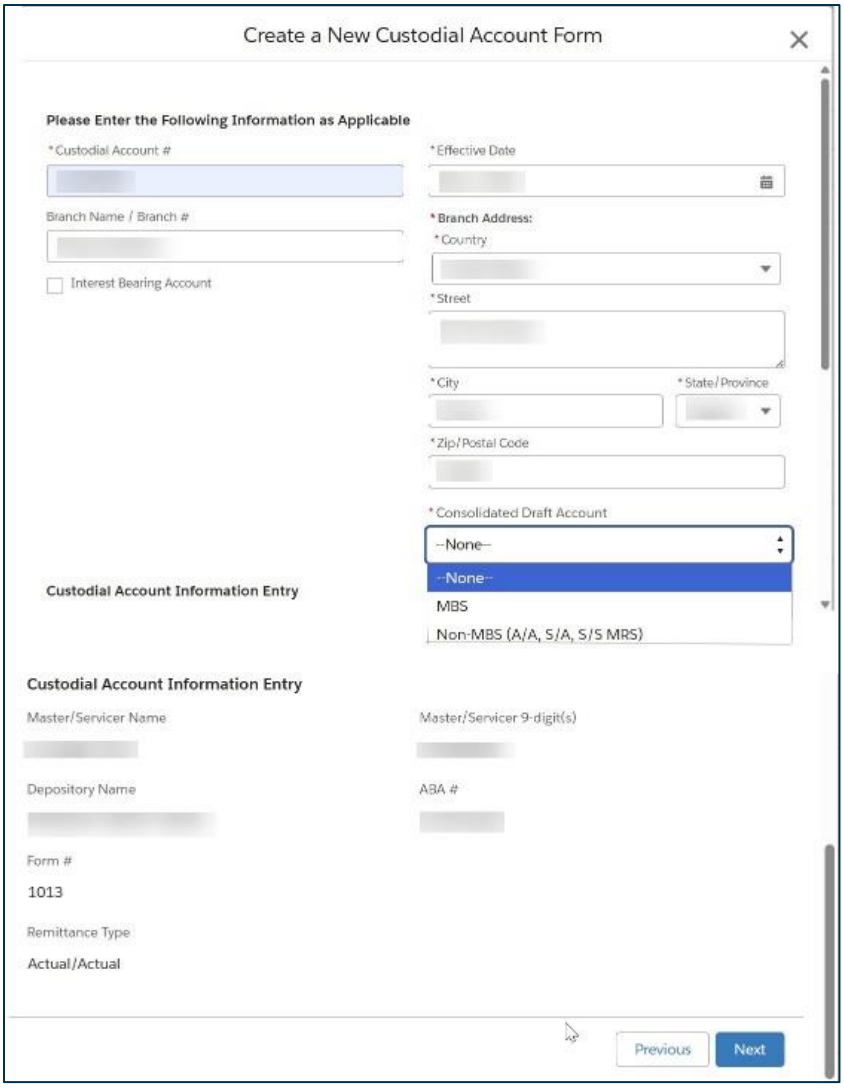


Figure 5: Enter Depository and Custodial Bank Account information

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Provide Signer Information

Search for the **Servicer** and **Depository** contacts that will provide electronic signatures via Docusign. The **Servicer Representative's Name** will be from the entity that opened the custodial account.

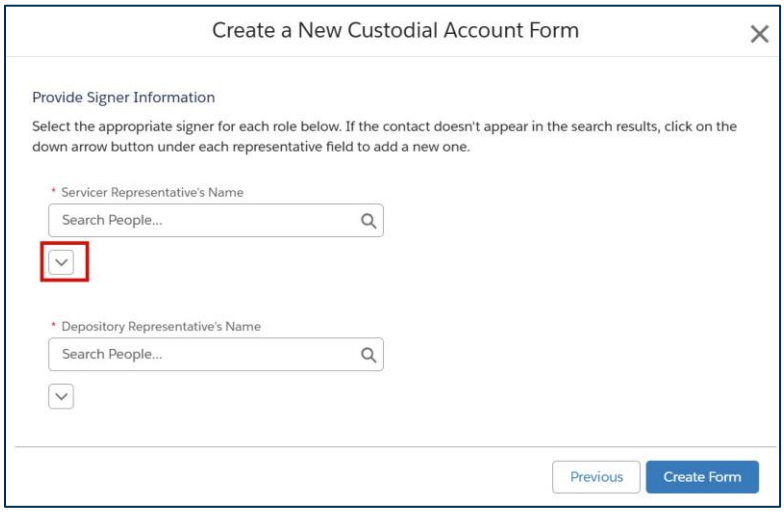


Figure 6: Search for Servicer and Depository Signer

If a contact match is found, you will be prompted to select that contact.

If the Phone Number and/or Title fields are not populated, you will be navigated to a different screen to update those fields. Click **Save.**

If the contact doesn't appear in the search results, click on the **down arrow** button under each Representative's Name field to add a new contact. **Click Save.**

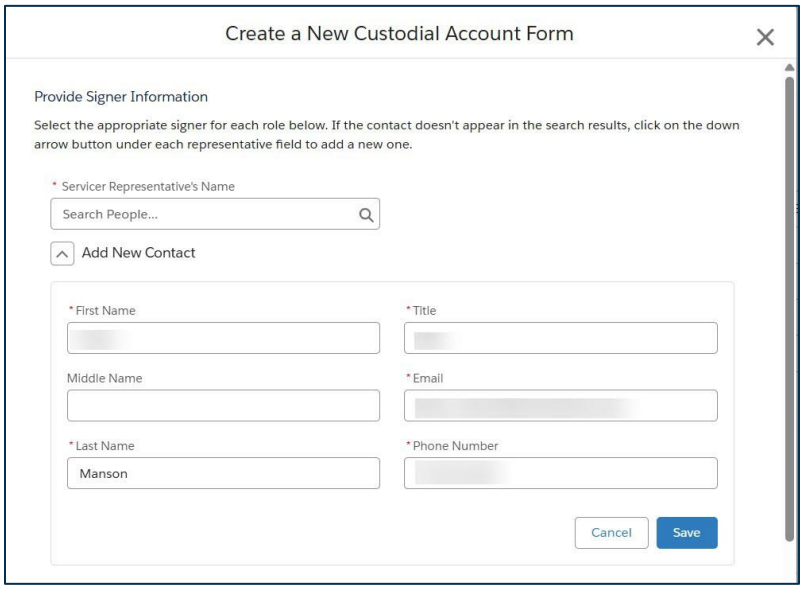


Figure 7: Create a new signer contact

Once the Contact information is complete click **Create Form** to view the completed Custodial Account information.

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Review Form Information

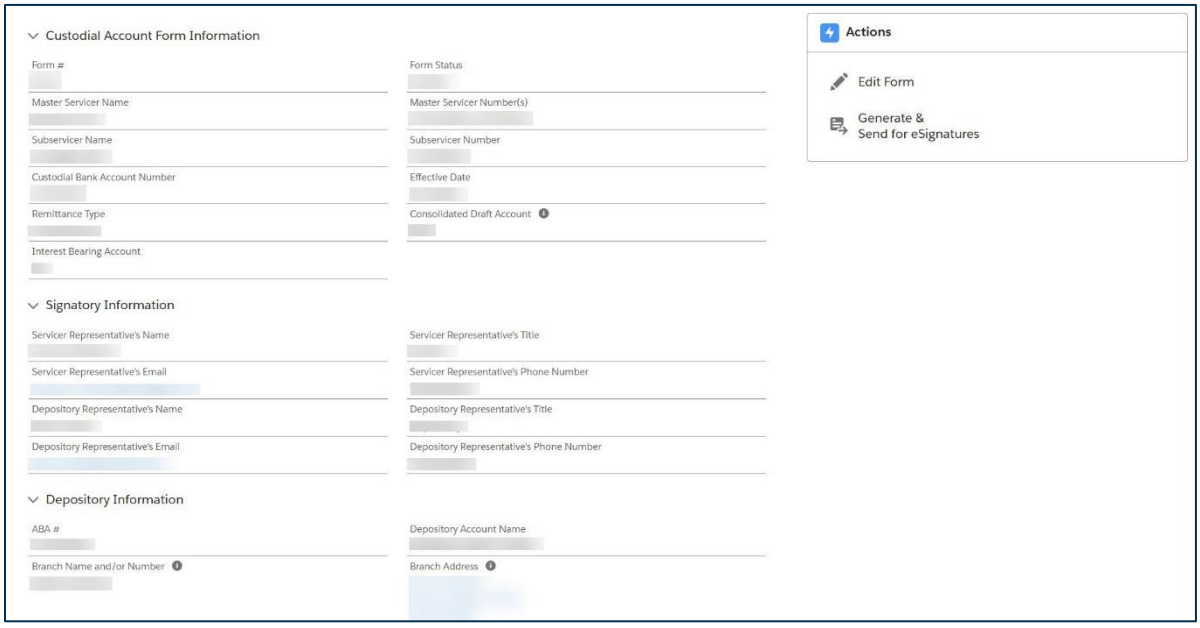


Figure 8: Form Information and Action Buttons

Editing a Form prior to sending for signatures

If you need to make any corrections, click **Edit Form** in the Actions section.

Each section of the Form will appear in its own modal window with the information previously entered to facilitate review and modification, as well as to enable execution of backend automation processes utilizing the updated data. If a particular screen does not require any modifications, proceed by selecting **Next.**

Generate and Send for eSignatures

When the form information is accurate and complete, click the **Generate & Send for eSignatures** button under the Actions section.

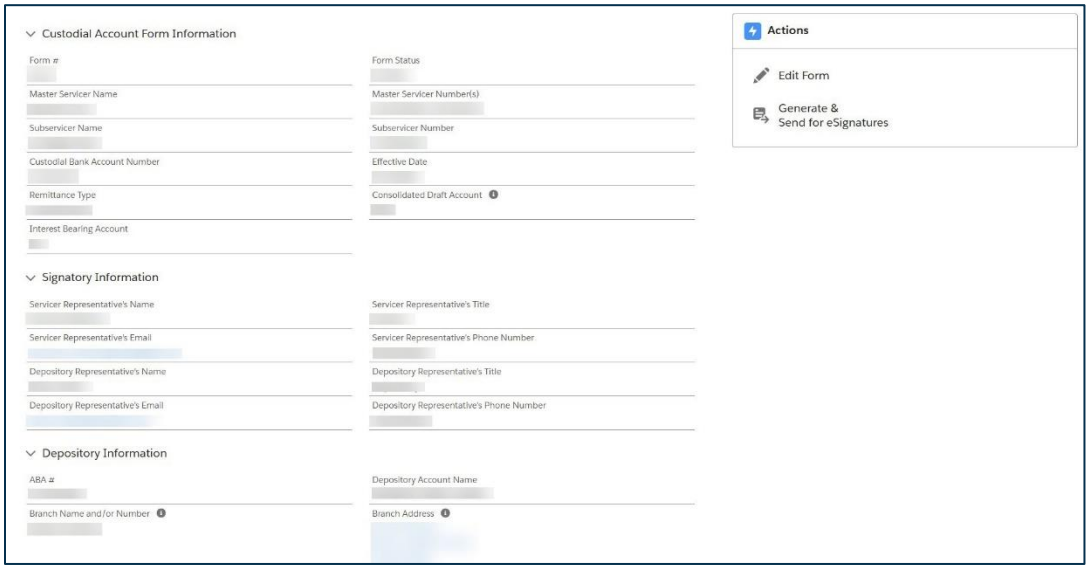


Figure 9: Generate & Send for Signatures Servicer

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The **Docusign Recipients** are displayed for the selected **Master Servicer or Subservicer and Depository Representatives**. The **Routing Order** indicates that after the Master Servicer or Subservicer Representative signs the document, Docusign will automatically send the form to the Depository Representative for their signature. Click **Next**.

> **NOTE:** *Consider alerting your designed recipients that they will receive an email from Docusign to prevent any delays in the process.*

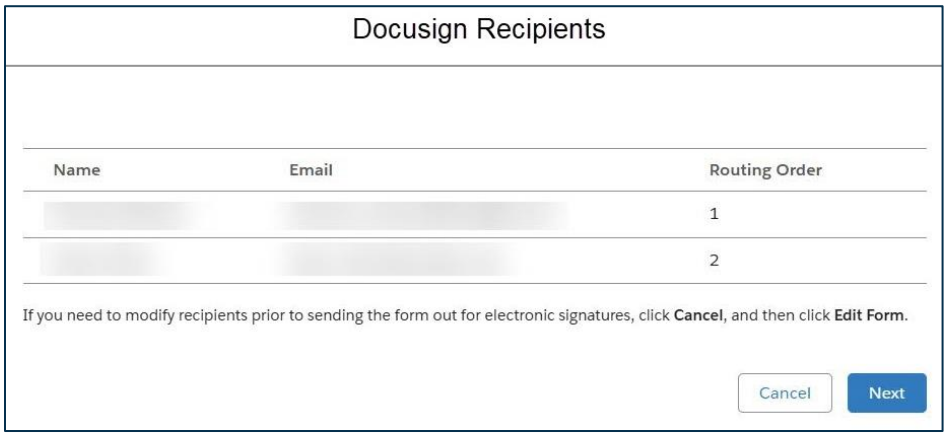


Figure 10: Docusign Recipients

Preview the Docusign Form

Click **Next** to preview the actual Form template that will be signed. Note that the title of the custodial bank account on the form will reflect the name of the entity that established the custodial bank account

- If the account was established by the Master Servicer, the title will be "[Name of Master Servicer], as agent …"
- If the account was established by Subservicer, the title will be "[Name of Subservicer, as subservicer for [Name of Master Servicer], as agent …"

> **NOTE:** *When the custodial account is opened by the Master Servicer, the subservicer will not be referenced in the title section. When the custodial account is opened by the Subservicer the title section will always show the Subservicer Name first.*

Making Changes Prior to Sending for Signatures

If you need to make any changes to the Form or update the signers' information, click **Cancel**, then select **Edit Form** to make and save your updates. When you're ready, click **Send for eSignatures** again.

Click **Next** to preview the PDF Form that will be signed.

Making Changes After Sending for Signatures

If the form has been sent out for eSignatures, but information needs to be corrected, edits can be made if:

- Neither Representative has signed the form **AND**
- The landing page shows the form status as **Pending Signatures.**

Click **Recall Signatures** and confirm the recall. The recipients will be notified. Click **Edit Form** to update and save the necessary information, then select **Generate & Send for eSignatures** to continue the process.

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Request for Signature Declined by Signer

If the form has been sent out for eSignatures and a Representative has declined to sign, the Form Status will be updated to Signatures Declined. If needed, you may proceed to click **Edit Form** to update and save the necessary information, then select **Generate & Send for eSignatures** again.

Completing the process

Fully Signed Form

Once both parties have signed via Docusign, the Form status will change to **Fully Signed**. The executed document will be stored under the Files section located on the right side of the Forms page.

When the Form reaches its specified **Effective Date,** the system will automatically update the status to **In Effect.**

Change/Replace an Existing Form

The Change/Replace function is restricted to changing certain fields on an existing form with a status of In Effect.

Allowable Changes

- **Adding 9-Digit Servicer Numbers belonging to the same 5-digit Seller/Servicer ID:** You can add a newly established or existing 9-digit Servicer Number to an existing Form, if the new Servicer Number uses the same remittance type as listed on the original Form.
- **Removing a Servicer Number belonging to the same 5-digit Seller/Servicer ID:** It is permissible to remove a 9-digit Servicer Number from an existing Form, provided that at least one of the original 9-digit Servicer Numbers listed remains in use.

> **NOTE:** *If the removed 9-digit Servicer Number is still active for servicing, you must either open a new account and create a new Form or add it to an existing Form.*

- **Correction of typographical errors:** Corrections of the data entered or selected on the Forms are allowed on most fields including the Custodial Bank Account Number and the selected Form Signers contact information.

Restricted Changes

When using the Change/Replace function, changes to the following fields are not allowed:

- Form Number
- ABA #

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How to Change/Replace a Form

Select the Form

On the landing screen, click on the **Form #** hyperlink for the desired form.

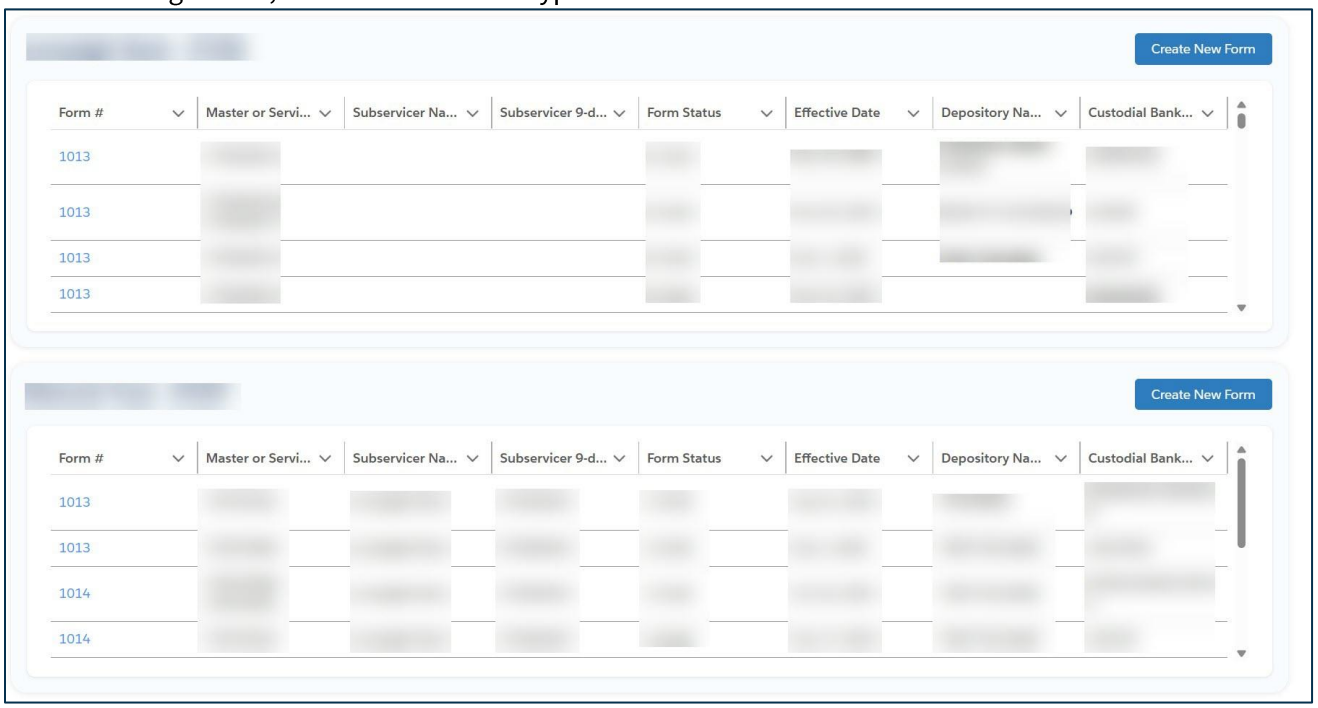


Figure 11: Click on Form # to view the In Effect form

On the Form record, click the **Change/Replace** button located under the **Actions** section.

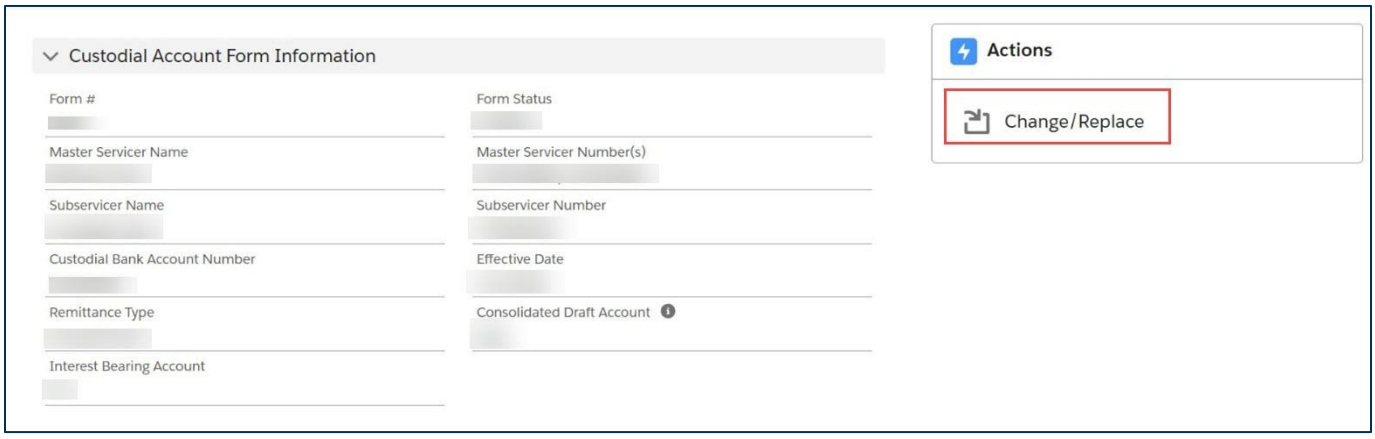


Figure 12: Change/Replace

When the Change/Replace process is started, the system will take you the same process as described previously in creating a new Form. Each section of the Form will appear in its own modal window to facilitate review and modification of the information from the original Form, as well as to enable execution of backend automation processes utilizing the updated data. If a particular screen does not require any modifications, proceed by selecting **Next.**

Continue with Reviewing the Form, Generate & Send for Signatures, and Previewing the Docusign Form. The changed/replaced form must be electronically signed.

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Report a Closed Custodial Bank Account

If the Custodial Bank Account listed on a Form with a status of **In Effect** has been closed, click on the **Form #** and click the **Report Account Closed** button. A model will display prompting you to provide an explanation and warning that the action cannot be reversed if you continue.

Glossary

ABA #: The American Bankers Association (ABA) issues a unique identifier known as an ABA # to each depository institution. Additional information including a looking tool can be found on the American Bankers Association site.

Custodial Bank Account: A bank account that a seller/servicer must establish to hold the funds of others—the borrower and Fannie Mae—as opposed to any account established to hold the seller/servicer's corporate funds.

Depository Institution: Financial entities that accept monetary deposits from consumers and businesses.

Execution or Remittance Type: A way of determining the composition of the servicer's required remittance to Fannie Mae. For portfolio mortgage loans, there are three types (actual/actual, scheduled/actual, and scheduled/scheduled).

Form Status:

- **In Draft:** The form has been partially completed.
- **Pending Signatures**: The form has been sent via Docusign for electronic signatures
- **Signatures Declined:** Either the Servicer, Subservicer, or Depository have declined to sign the form.
- **Fully Signed**: The form has been signed by all parties; however, the current date is prior to the Effective Date on the form.
- **In Effect**: The form has been signed by all parties, and the current date is on or after the Effective Date on the form.
- **Pending Replacement:** The custodial information on the existing form is still valid; however, the form is in the Change/Replace Process. Once the Change/Replacement process is completed, the form status will be updated to Fully Signed or In Effect.

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