

MPF Announcement:

2026-42

Date:

July 1, 2026

Alert:**Clarification**

New Policy
Policy Update

Reminder

Training Information
Marketing Bulletin

Audience:

Compliance/Legal

Program Management

Origination
Quality Control

Servicing

Underwriting

Product:

MPF Government MBS

MPF Traditional

MPF Xtra[®]

Effective Date:

December 1, 2026

MPF Xtra[®]: Upcoming Fannie Mae Escrow Reporting Requirements

The MPF[®] Program is providing advance notice of upcoming Fannie Mae servicing changes related to MPF Xtra[®] escrow event reporting. These changes support Fannie Mae's transition to event-based reporting and will require Participating Financial Institutions (PFIs) to submit escrow events separately to Computershare (MPF Program Master Servicer), beginning December 1, 2026.

Why this is important: Meeting Fannie Mae's upcoming escrow event-based reporting requirements will help PFIs avoid processing delays and ensure escrow events are submitted accurately and on time.

To support these changes, PFIs will be required to submit escrow event-based reporting in either Excel or JSON file format. These will be the only two reporting options available. ASCII text will not be accepted.

PFIs should begin coordinating with their service providers now to determine their preferred reporting method.

PFI Reporting to Computershare

PFIs will be required to provide separate escrow event-based reporting to Computershare. The reporting file must include the following fields:

- Loan Event Name
- MPF Loan Number
- Loan Event Sequence Number
- Loan Servicer Transaction Process Date
- Loan Escrow Contractual Payment Amount

Reference

Please note you can access the [MPF Guides](#) and [MPF Announcements](#) on our [MPF Website](#).

Visit the [MPF Website](#) to review and register for upcoming complimentary [MPF Webinars](#).

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- Loan Escrow Item Category Type
- Loan Escrow Item Type
- Loan Escrow Item Amount
- Loan Escrow Balance Amount

Each daily submission must follow the file naming convention outlined below. Failure to use the proper file naming convention will result in the file being rejected.

c123456_Escrow_MMDDYYYY

The date should represent the date of upload. The “c123456” value is an example and should be replaced with the PFI-provided tape name currently used when uploading files.

As part of initial reporting, PFIs will be required to establish the escrow account for each loan that contains escrows.

Computershare Reporting to Fannie Mae

The escrow event-based reporting period begins on the first business day of every month.

PFI files that are received and loadable by 2 p.m. ET will be transmitted and reported to Fannie Mae on the same business day, in accordance with Fannie Mae deadlines. Files received after 2 p.m. ET will be held and processed the next business day.

Testing

Computershare is expected to be ready for testing with PFIs by the end of July. Additional testing details and instructions will be provided as they become available.

Testing will include verification of the required file naming convention, confirmation of file format layout and content, and validation of applicable Fannie Mae test scenarios.

Expected testing scenarios include:

- Establishing escrow account balances
- Updating escrow account balances
- Escrow event failures
- Resolving rejected events

What PFIs Should Do Now

PFIs should take the following steps to prepare:

- Review current servicing and escrow reporting processes to identify any changes needed to support separate escrow event reporting.
- Determine whether Excel or JSON will be used for reporting.
- Coordinate with service providers to prepare for the preferred reporting method.
- Prepare to establish escrow accounts for each loan that contains escrows as part of initial reporting.
- Review the required reporting fields and file naming convention.
- Prepare for testing with Computershare once testing becomes available.

Additional Resources

The MPF Program has created an [MPF Xtra Future State webpage](#) to serve as a central location for information and resources related to the upcoming changes. PFIs can access materials to help them prepare, including the Fannie Mae Lender Letter and timeline, sample Excel and JSON files, and the Fannie Mae Servicing Changes Reference Guide.

PFIs should review all applicable Fannie Mae and MPF Program guidance to ensure they understand the upcoming requirements and are prepared to meet the reporting and testing expectations.

For questions or assistance, contact the MPF Service Center.

- [MPF Customer Service Portal](#)
- MPF-Help@fhfbc.com
- 877.345.2673