MPF Xtra® Escrow Reporting

Frequently Asked Questions for Participating Financial Institutions (PFIs)

ACTION REQUIRED

Computershare will begin accepting escrow reporting files on November 4, 2026, ahead of Fannie Mae's December 1, 2026, go-live. If you have not already done so, submit a test file and complete readiness testing as soon as possible.

PURPOSE

This FAQ helps PFIs prepare for the new MPF Xtra® escrow event reporting process. Confirm system capabilities, file delivery, readiness dates, and responsibilities directly with the applicable Loan Origination System (LOS), Loan Servicing System (LSS), or service provider.

READINESS CHECKLIST

- ☐ Identify the owner and backup for daily reporting.
- ☐ Confirm whether Excel/CSV or JSON will be produced.
- ☐ Document who creates, validates, submits, and monitors the file.
- ☐ Verify the MPF Loan Number is in the required field.
- ☐ Complete layout, naming, data, sequence, and scenario testing.
- ☐ Establish a process to correct rejected or failed events.

GENERAL REQUIREMENTS

What is changing for MPF Xtra® reporting?

Beginning December 1, 2026, PFIs must submit separate escrow event-based reporting to Computershare for MPF Xtra® loans. The change supports Fannie Mae's transition to event-based servicing reporting.

Why is this important?

Servicers are required to report escrow deposits and disbursement events. Enhancing visibility into escrow data will strengthen Fannie Mae's risk management capabilities.

Who at the PFI should be involved?

Include investor reporting, servicing operations, escrow administration, systems or data, and provider-coordination contacts. Identify an operational owner and backup before testing and go-live.

Which loans are subject to the new escrow reporting requirement?

The requirement applies to applicable loans serviced under MPF Xtra®. PFIs that also service loans under a separate direct Fannie Mae seller/servicer relationship should continue following the applicable reporting requirements for those loans. Confirm the correct reporting channel before implementation.

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GENERAL REQUIREMENTS (cont'd)

When must escrow activity be reported?

Report escrow activity to the Master Servicer (Computershare) by 2:00 p.m. ET on the business day following the day the activity occurs. Weekend and holiday activity should be reported in the next business day's file. For example, activity processed Friday through Sunday should be reported on Monday, or on Tuesday if Monday is a holiday.

Weekend and holiday activity should be reported in the next business day's submission. Multiple processed dates may be included in the same submission file when applicable.

Is a file required when there is no escrow activity?

For Escrow-based reporting if there is no activity, a file is not required.

REPORTING METHOD AND SYSTEM / SERVICE-PROVIDER COORDINATION

Which file formats are accepted?

PFIs may submit escrow event-based reporting in Excel/CSV or JSON format. ASCII text is not accepted. Confirm which accepted format your Loan Operating System (LOS), Loan Servicing System (LSS), or service provider will produce.

Are CSV and Excel the same option?

Current MPF guidance names Excel and JSON. Do not assume every CSV output is acceptable; confirm the exact layout and extension against current Computershare testing materials.

Does every system or service provider use the same method?

No common approach was identified. Providers described JSON, Excel/CSV, user-interface export, batch files, and future API plans. Confirm approach, readiness date, and responsibilities directly.

Will the service provider submit directly to Computershare?

It depends on the provider's process. Files may be submitted directly to Computershare, delivered to the PFI for upload, or included in a mass-file submission. Confirm who is responsible for creating, validating, submitting, and monitoring the file.

Should I submit my file directly to Fannie Mae for MPF Xtra?

No. All MPF Xtra® escrow reporting files must be submitted to Computershare. Files should never be sent directly to Fannie Mae.

FILE CONTENT AND SUBMISSION

What fields must be included?

Loan Event Name; MPF Loan Number; Loan Event Sequence Number; Loan Servicer Transaction Process Date; Loan Escrow Contractual Payment Amount; Loan Escrow Item Category Type; Loan Escrow Item Type; Loan Escrow Item Amount; and Loan Escrow Balance Amount.

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FILE CONTENT AND SUBMISSION

Which loan number should be reported?

Use the MPF Loan Number in the required loan-number field. This mapping is an important MPF Xtra® difference from files created for direct Fannie Mae reporting.

What field name should PFIs use?

Use c123456_Escrow_MMDDYYYY. Replace c123456 with the PFI-provided tape name and use the upload date. An incorrect naming convention will cause rejection.

How should multiple, same-day events be handled?

Report each event separately and sequence events in the order processed. Validate the system or provider's sequence logic during testing, especially for the same loan and date.

What is the difference between item and balance amounts?

The item amount is the individual escrow transaction. The balance amount is the resulting escrow balance after the event. Validate deposits, disbursements, setup activity, and running balances.

For Setup events, the Item Amount and Balance Amount should reflect the established category balance.

Can a Taxes and Insurance escrow balance be negative?

Yes. If a required tax or insurance payment exceeds the available escrow funds, report the disbursement using the applicable tax or insurance item type and report the resulting negative escrow balance. The servicer must advance the funds necessary to make the payment.

Is initial escrow setup required?

Yes. As part of initial reporting, PFIs must establish the escrow account for each loan that contains escrows. Treat setup separately from ongoing deposits and disbursements.

Initial setup establishes the current balance for each applicable escrow category. Once setup is complete, report only new escrow events going forward.

What is the Loan Event Sequence Number?

The Loan Event Sequence Number identifies the order in which escrow events are processed for the same loan. Begin with 1 or higher and assign a unique number to each subsequent event. If multiple events occur for the same loan, report each event separately and sequence them in processing order.

Maintain sequence order for events associated with the same loan. Confirm your system or provider's sequencing logic during testing.

How should escrow advances and recoveries be reported?

Report an escrow advance using the category and item type that describe the underlying disbursement, such as the applicable tax or insurance type. Enter the disbursement as a negative item amount. Report a subsequent recovery when the funds are credited back to the escrow account using the applicable transaction type and updated balance.

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FILE CONTENT AND SUBMISSION

Should funds held in an unapplied account be reported?

Funds held in unapplied status should not be reported as an escrow event until they are applied to the loan & affect the escrow balance. Once applied, report the applicable escrow event, amount, & resulting balance.

How should payment reversals be reported?

Report the reversing transaction as a new escrow event using the appropriate item type and amount. Do not backdate activity to a prior reporting period. The resulting balance should reflect the impact of the reversal after it is processed.

How should private mortgage insurance (PMI) be reported?

PMI activity should be reported within the applicable Taxes and Insurance escrow category. PMI does not require a separate Setup category or separate escrow bucket.

What should I do if my escrow account includes funds held for purposes other than the standard reportable escrow categories?

Determine whether the funds belong to a reportable escrow category such as Taxes and Insurance, Renovation, Loss Draft, or Buy Down. Funds held outside the reportable escrow categories should not automatically be included in escrow event reporting.

TESTING, ERRORS, AND READINESS

What will testing cover?

Testing will verify file naming, layout, content, and Fannie Mae scenarios. Readiness also includes connection setup, MPF Loan Number mapping, required fields, sequencing, and rejected-event correction.

What should I ask my service provider now?

Confirm format, readiness date, required-field population, MPF Loan Number location, same-day sequencing, submission ownership, rejection correction, and remaining manual steps.

What should I do if a file or event is rejected?

Review the rejection, correct the file name, format, required field, data value, or event logic, and resubmit under final Computershare instructions. Assign monitoring and correction ownership before go-live.

What if the system or service provider will not be ready?

Identify the interim approach, determine whether an accepted Excel/CSV-based process is available, document manual steps, and coordinate with the MPF Service Center and Computershare.

What should I do if the Excel template drop-down menus do not work?

Save the template locally, open it in the desktop version of Microsoft Excel, and select **Enable Editing** if prompted. Enter data on the **Data** tab and retain the **Category & Type** tab, which supports the dropdown functionality. If the dropdowns are still unavailable, obtain a new copy of the template or contact the MPF Service Center.

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ASK YOUR SYSTEM OR SERVICE PROVIDER

KEY QUESTIONS	Which accepted format will be produced? When will it be ready for testing? Will required fields be populated? Where will the MPF Loan Number appear? How are same-day events sequenced? Who submits and corrects the file? What manual steps remain?

FINAL READINESS CHECK

ACTION REQUIRED	Before go-live, confirm you can create or receive a valid file, validate the required data, submit it on time, monitor the result, & correct exceptions without an undefined handoff.

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