

MPF Xtra[®]: Fannie Mae Escrow Reporting

October 2026



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LENDING THAT POWERS COMMUNITIES



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Learning Objectives

After completing this training, you will be able to:

- Explain the daily reporting requirement and end-to-end process
- Determine when escrow activity must be reported
- Complete the required file using accurate event and balance information
- Apply reporting rules to common servicing scenarios
- Validate files and respond to common errors or exceptions

GoToWebinar Materials

Download the participant materials now so you can follow the scenarios and compare your decisions with the completed reporting file later in the session.

1

OPEN MATERIALS PANEL

In the GoToWebinar toolbar, select the Materials icon.

2

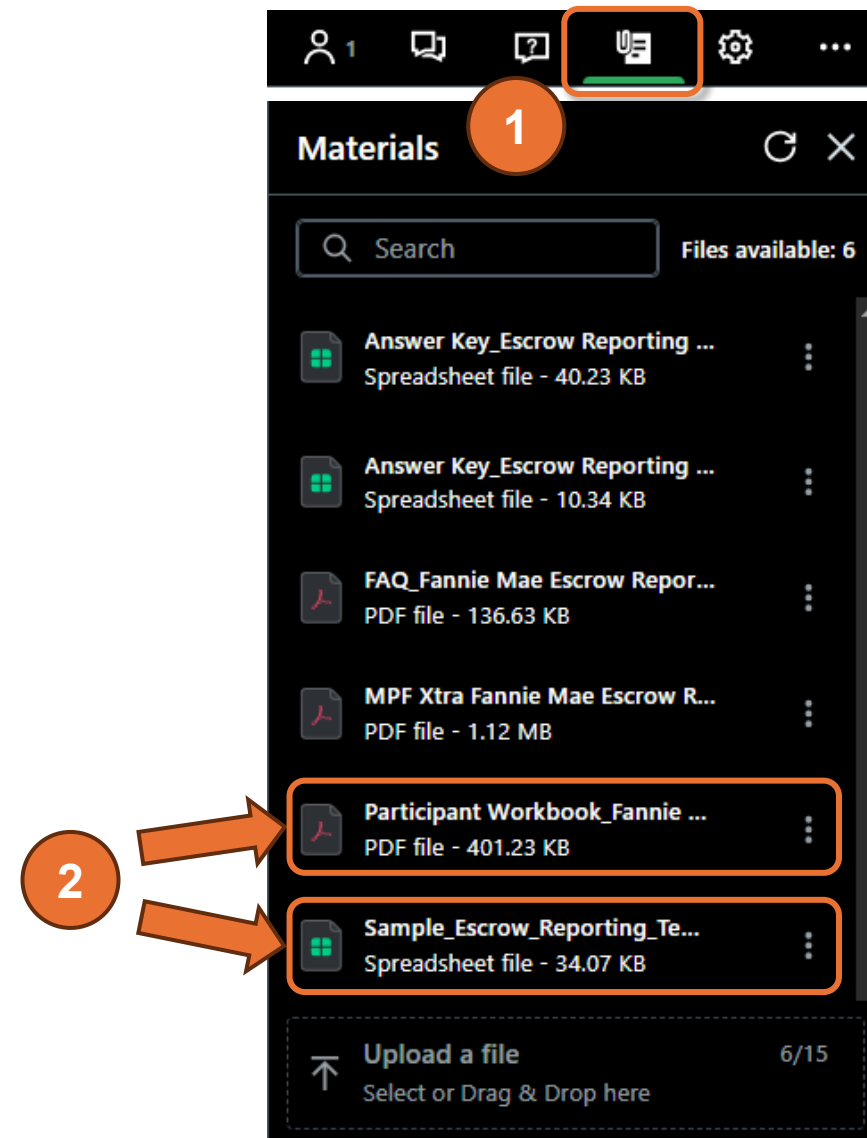
DOWNLOAD ACTIVITY FILES

Download two files ahead of time: *Participant Workbook* and *Sample Escrow Reporting Template*.

3

HOLD FOR THE ACTIVITY

Keep the workbook open for the scenarios and have Excel available for the live walkthrough.



What Is Changing?

Effective December 1, 2026, Fannie Mae requires PFIs to submit daily escrow event reports for MPF Xtra® loans, providing greater visibility into escrow balances and activity through loan-level event reporting.



Current State

- Limited visibility into escrow balances between reporting cycles
- Escrow activity maintained primarily within servicing systems
- Issues often identified during downstream reconciliation
- Periodic or summary-based reporting approaches



Future State

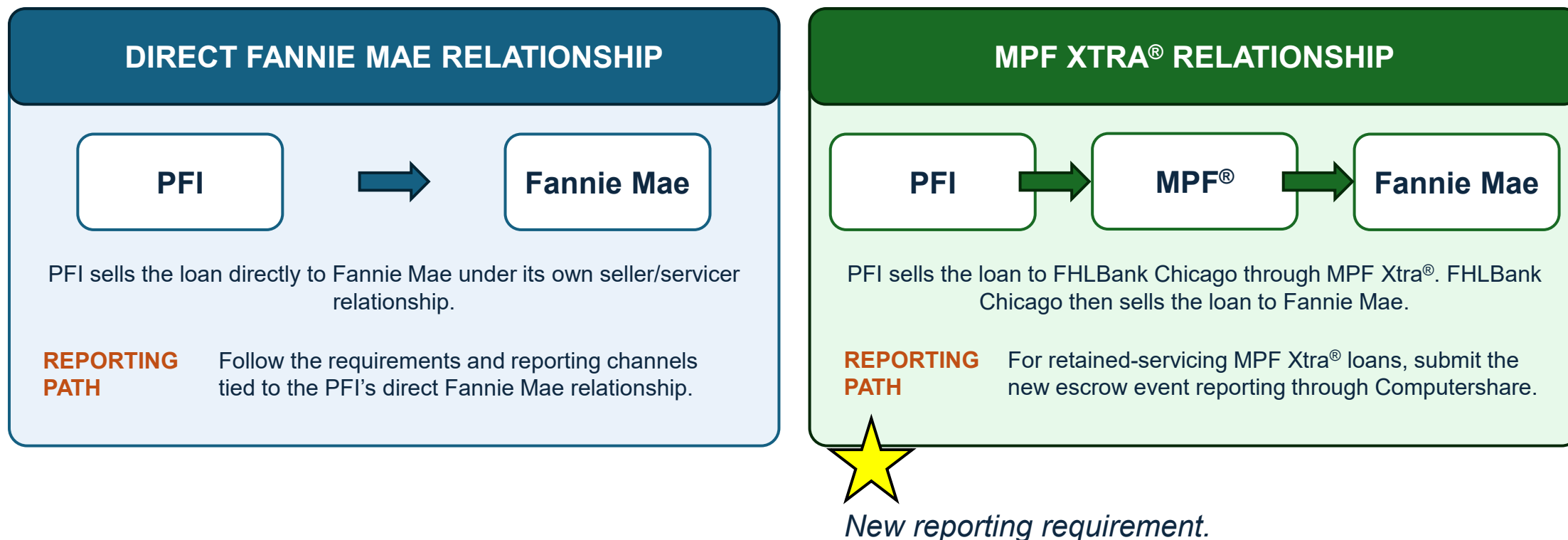
- Ongoing visibility through loan-level event reporting
- Escrow activity reported as standardized servicing events
- Exceptions identified and addressed closer to transaction processing
- Event-based reporting with current balance tracking

WHAT THIS MEANS FOR YOU

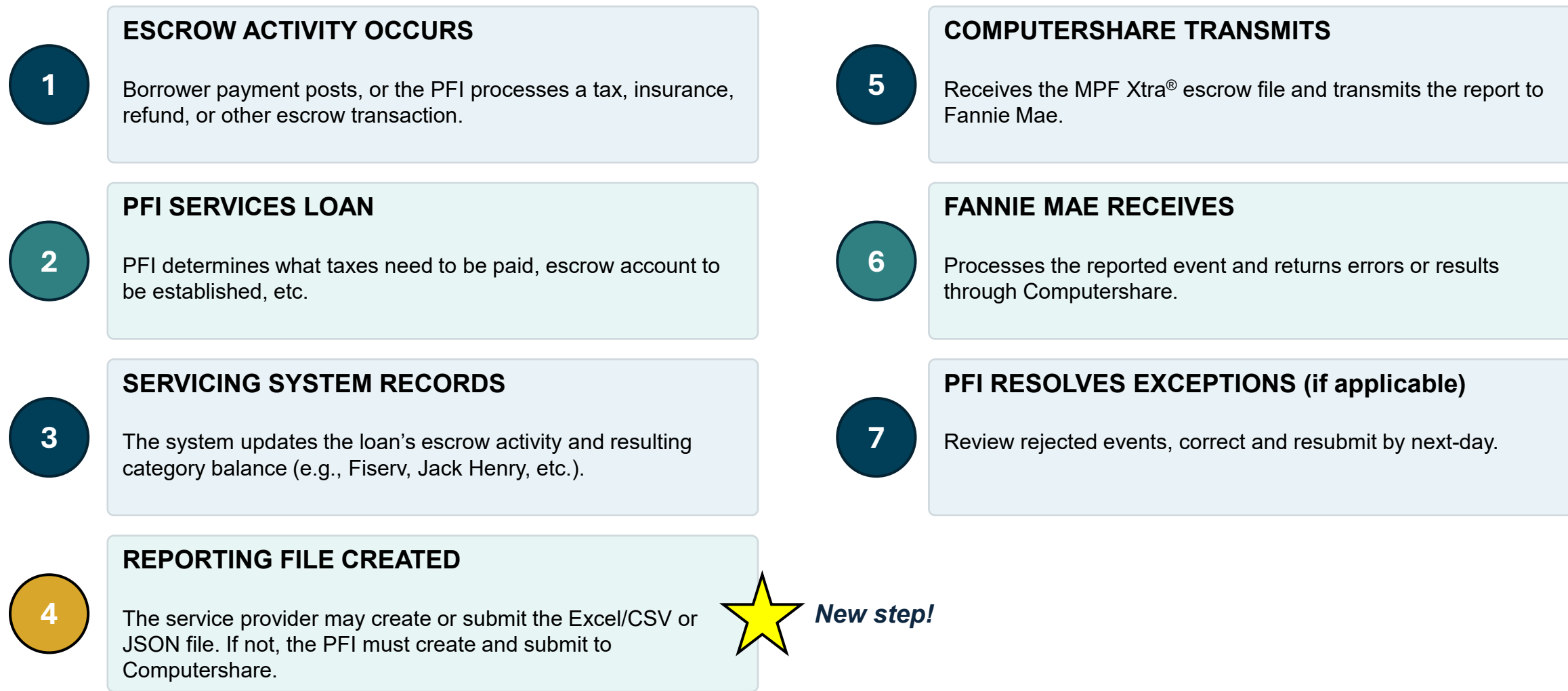
- Submit separate escrow event reporting to Computershare for MPF Xtra® loans.
- Capture required loan, event, transaction, category, amount, and balance information.
- Build a repeatable process for file preparation, validation, submission, and exception management

Fannie Mae Reporting Paths

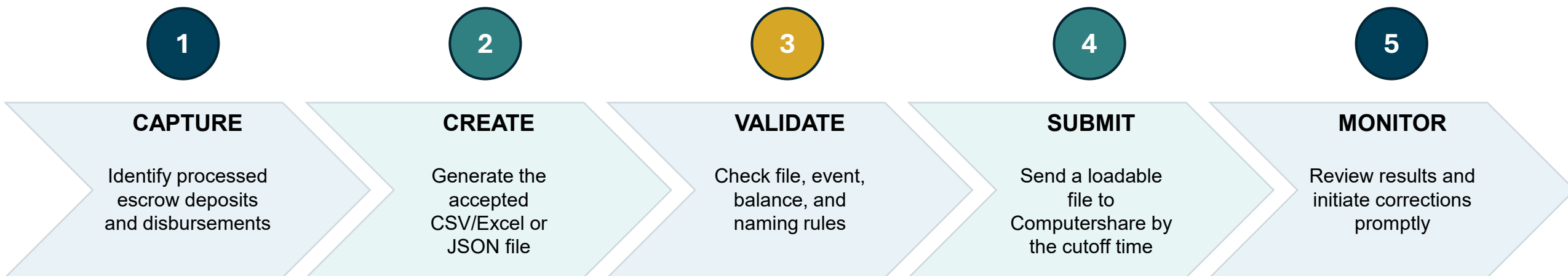
The end investor may be the same, but the selling relationship and reporting path are different.



End-To-End Reporting Path



Establish Daily Operating Process



INITIAL TESTING

Format testing confirms file name, layout, and format. Beginning in November, PFIs can submit actual files to identify and resolve issues before December 1st.

EARLY REPORTING

Use the early reporting period to establish existing escrow accounts and test the end-to-end process before go-live.



Computershare Cutoff:

Accurately completed files received by 2:00 p.m. ET are transmitted to Fannie Mae the same business day. Later files are processed the next business day.

Daily Reporting Rules

Report each escrow event by 2:00 p.m. ET on the following business day.

WHEN

Report escrow activity to Computershare by 2:00 p.m. ET on the business day following the day the activity occurs.

WHAT

Include only that day's escrow events. Do not repeat previously submitted events.

NO ACTIVITY

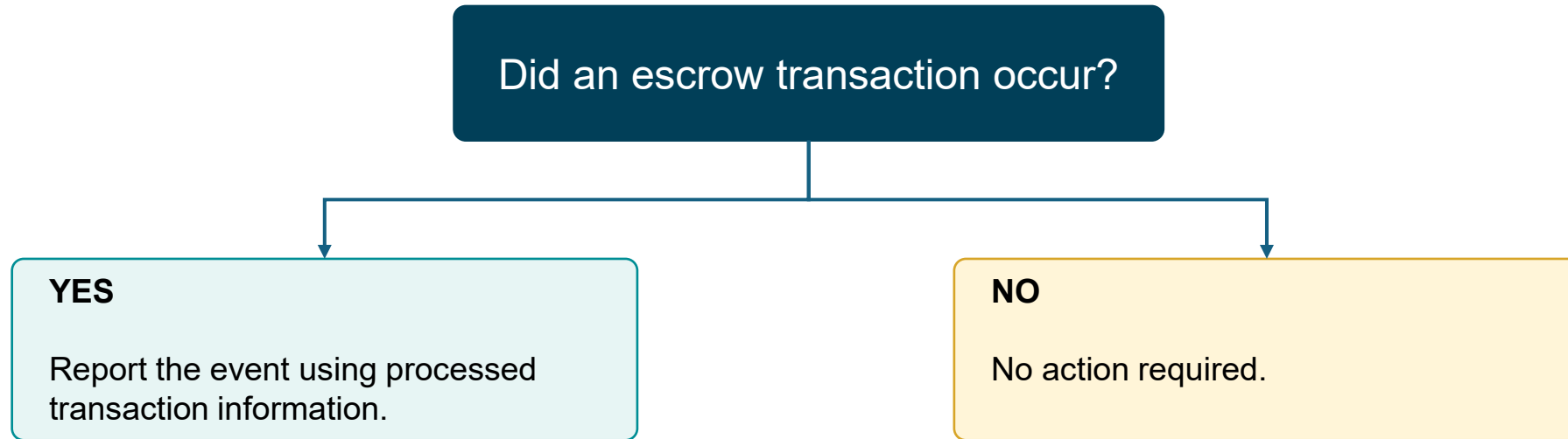
If no escrow event occurred, no separate escrow file is required.

MONTH-END

There is no separate cumulative month-end escrow file.

Example: Activity processed on October 19th is dated October 19th and submitted by 2:00 p.m. on October 20th.

Reporting Escrow Activity



Reminders

- Use the transaction processed date
- Assign a unique sequence number for each event on the loan
- Process same-day events from lowest to highest sequence number
- Update the applicable category balance after each event
- Report each event separately and in processing order

Required Reporting Fields

1

WHAT HAPPENED?

Identify the processed escrow activity and date.

Example: Borrower escrow payment

2

HOW IS IT CLASSIFIED?

Select the category and item type.

Example: T&I → Loan Escrow Payment

3

HOW MUCH MOVED?

Enter the amount of the current event as positive or negative.

Example: +\$600.00

4

WHAT IS THE RESULT?

Enter the balance after the event and its processing order.

Example: \$8,505 + \$600 = \$9,105

Event	MPF Loan #	Processed Date	Contractual	Category	Item Type	Item Amount	Balance	Sequence
Escrow	0123456789	12/08/2026	\$600.00	Loan Tax & Insurance	Loan Escrow Payment	+\$600.00	\$9,105.00	1

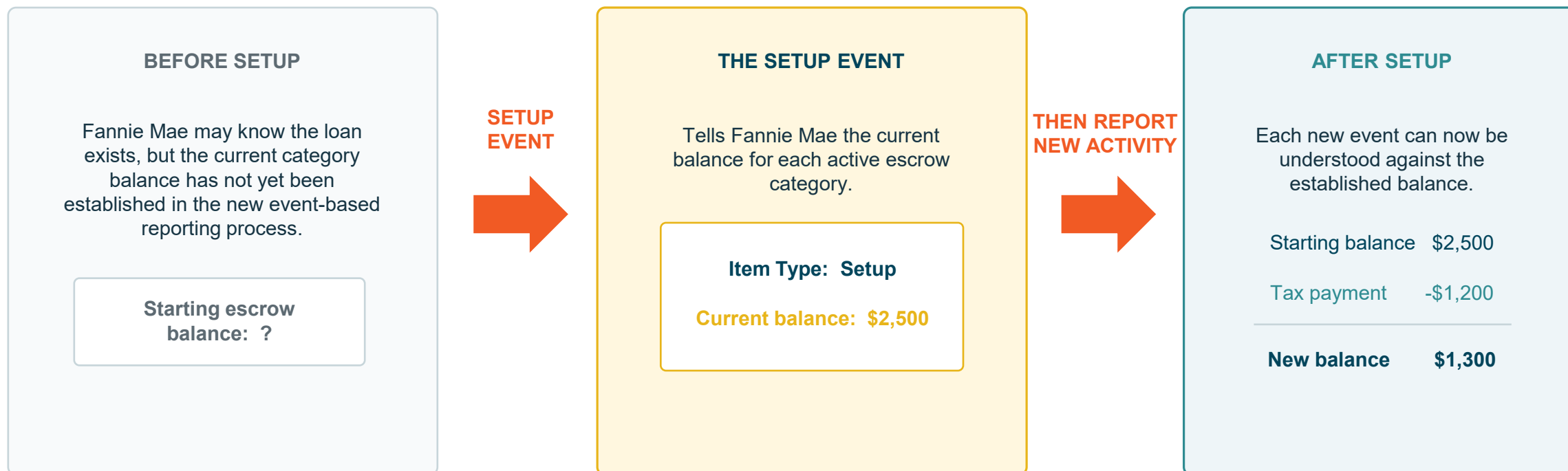
Balance Rule: Prior category balance + current item amount = reported resulting balance.

Loan Loss Draft, Buy Down, and Renovation balances cannot be negative. Taxes and Insurance may be negative.

Every change in balance must be supported by a reported event.

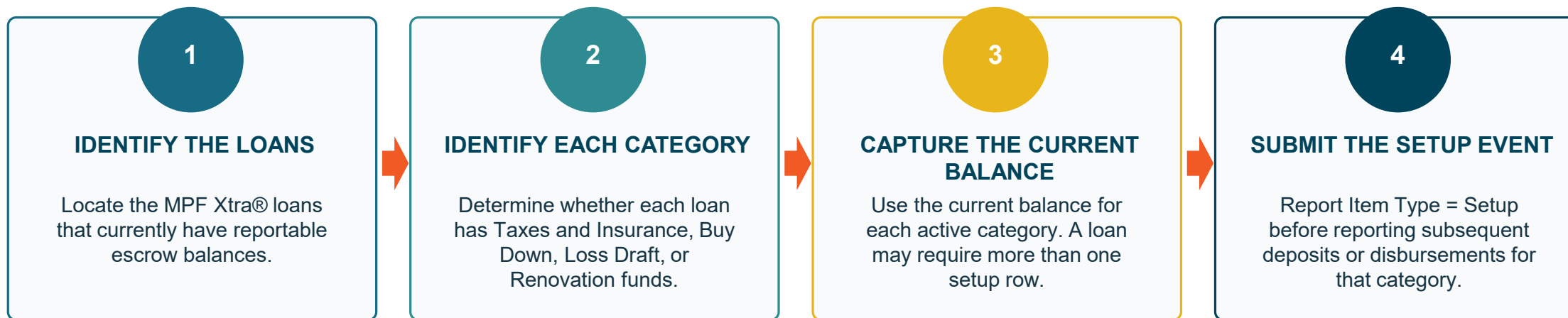
Initial Escrow Balance Reporting

Before Fannie Mae can interpret a new escrow transaction, they need a starting balance for the affected escrow category.



Initial Setup Requirements

Identify the applicable MPF Xtra® loans and establish the current balance for every active escrow category.



EXAMPLE: ONE LOAN WITH TWO ACTIVE CATEGORIES

MPF Loan 123456789 Row 1 • Tax & Insurance • Setup • \$1,564.27
Row 2 • Renovation • Setup • \$12,500.00

DO NOT REBUILD HISTORY

Report the balance that exists now.
After setup, report only new escrow events as they are processed.

Live Template Walkthrough

- Initial setup for existing escrow loans
- Regular payments
- Same-day tax and insurance disbursements
- Renovation / Loss-draft funds held separately
- Force placed insurance event

DEMO



Sample escrow reporting file

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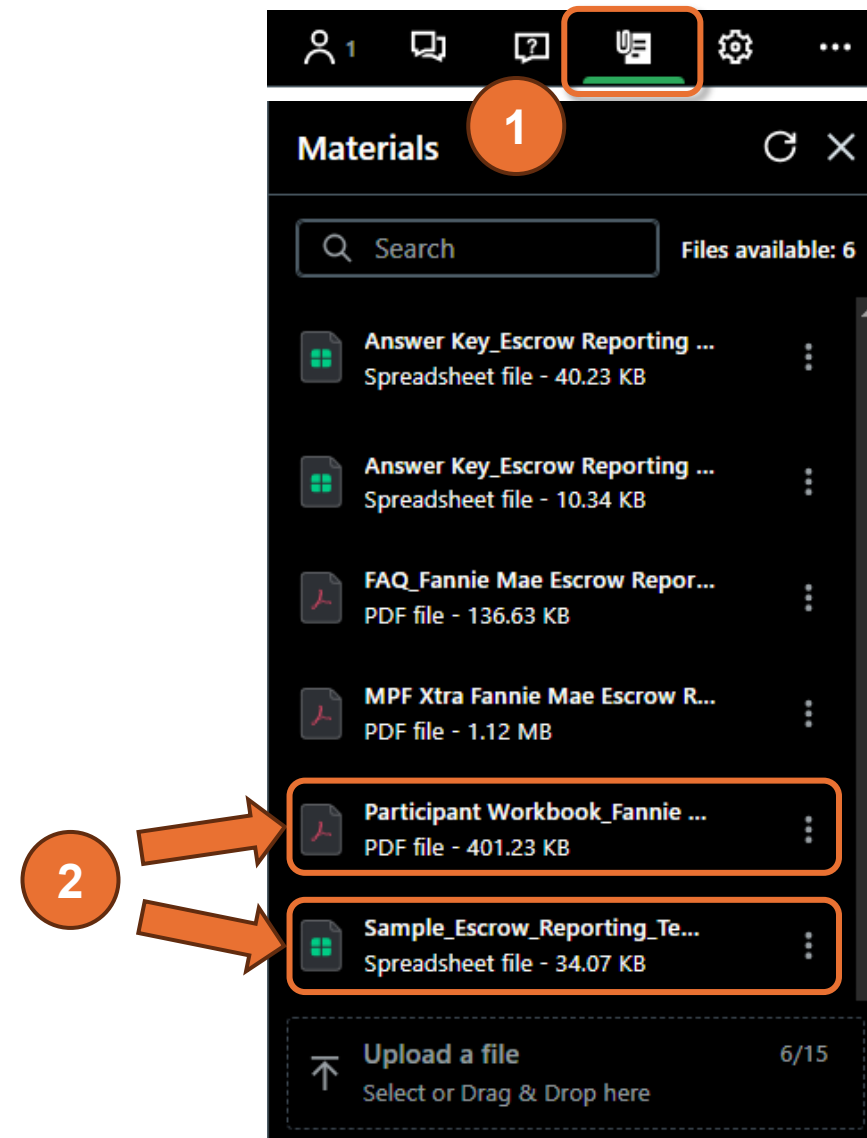
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Knowledge Check | Report or Do Not Report?

Use the reporting purpose and MPF-loan relationship to decide.

Insurance proceeds held for a Loan Renovation, Loan Loss Draft, or Loan Buy Down category.

REPORT

Weekly or biweekly borrower funds held unapplied until the full contractual payment is received.

DO NOT REPORT

Voluntary savings or “extra escrow” that is not part of the MPF loan.

DO NOT REPORT

Escrow shortage payment applied to the loan. Report the payment and update the balance.

REPORT WHEN APPLIED

Handling Rejections

Monitor the result and correct the event.

1

EMAIL

Computershare sends Fannie Mae errors or failures to the PFI by email.

2

REVIEW

Identify the field, value, date, sequence, or balance issue.

3

CORRECT

Correct the rejected event and include the corrected information in the next submission. Update based on how CPU is requesting for file corrections.

4

CONFIRM

Retain ownership until the exception is resolved.



Common causes include invalid categories, missing amounts, and unsupported values.

EXAMPLE

Setup balance \$2,000 + payment \$200 = resulting balance \$2,200.

A different balance may trigger an error; correct the event in the next file.

Pre-Submittal Validations

Confirm the files and artifacts before submitting the report.

SUBMISSION READINESS

- ☐ File is in CSV/Excel or JSON format
- ☐ Required reporting fields are included
- ☐ File includes current-day events only
- ☐ File is using approved naming convention: c#####_Escrow_MMDDYYYY

EVENT CHECKS

- ☐ Correct MPF Loan Number
- ☐ Valid category and item type
- ☐ Processed date and unique sequence
- ☐ Escrow balance reflects a positive or negative amount, never \$0

PROCESS CHECKS

- ☐ Owner and backup identified
- ☐ Internal cutoff established
- ☐ Result email monitored
- ☐ Correction process tested

Next Steps

Complete the remaining readiness actions as soon as possible, but before December 1, 2026.

BEFORE GO-LIVE

- ☐ Confirm provider capability and submission responsibility.
- ☐ Complete format testing and use November early reporting.
- ☐ Establish current balances for all applicable MPF Xtra® escrow accounts.
- ☐ Test the daily file, monitoring, and correction process.
- ☐ Use the FAQ and remaining Office Hours for clarification.



Register for MPF Xtra® Escrow Reporting Office Hours

October 22, 2026 | 1:00 p.m. CDT

Scan to register or [click here](#).

Contact the MPF® Service Center

For questions or assistance, the MPF Service Center is available from 8:30 a.m. to 4:30 p.m. CT:

[MPF Customer Service Portal](#)

MPF-Help@fhlbc.com

877.345.2673



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