

# Multifamily Selling and Servicing Guide

Effective as of November 4, 2025

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# TABLE OF CONTENTS

Part V Section 308.03 For T&I Custodial Accounts	3
GLOSSARY	4

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#### **308.03** For T&I Custodial Accounts

#### ✓ Requirements

You must maintain and administer all Borrower funds held in a T&I Custodial Account on an individual Mortgage Loan basis.

# Operating Procedures

At a minimum, for each Mortgage Loan in a T&I Custodial Account, you must account for:

■ T&I Imposition payment deadlines and amounts funded from the account;

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- monthly funds due for deposit;
- funds received and deposited;
- withdrawals; and
- amounts you advance for T&I Impositions.



# **Glossary**

## B

Borrower

Person who is the obligor per the Note.

#### **Synonyms**

- Borrowers
- · Borrower's

#### M

Mortgage Loan

Mortgage debt obligation evidenced, or when made will be evidenced, by

- the Loan Documents, or
- a mortgage debt obligation with a Fannie Mae credit enhancement.

#### **Synonyms**

- Mortgage Loans
- Mortgage Loan's

### T

T&I Custodial Account

Custodial Account for the deposit of T&I and other impound escrow funds.

## **Synonyms**

• T&I Custodial Accounts

#### **T&I** Impositions

Amounts for taxes, insurance, and other charges assessed against or owing on the Property which you deem necessary to protect the Property and/or prevent Liens imposed on it.

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# Synonyms

• T&I Imposition