Multifamily Selling and Servicing Guide

Effective as of April 30, 2026

TABLE OF CONTENTS

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.

�ख **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;
- 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.

Synonyms
• T&I Imposition