



Fannie Mae®

Multifamily Selling and Servicing Guide

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220.04 What to Report

Collateral that must be reported using the Collateral Submission Report ([Form 4813](#)) includes:

- Short Term
 - any Replacement Reserves or repair escrows;
 - insurance proceeds held pending repair or damage to the Property; or
 - condemnation proceeds received in a condemnation action related to the Property.
- Long Term
 - any operating deficit or debt service reserve; or
 - NCF sweeps – to the extent NCF exceeds monthly P&I remitted to Fannie Mae in the ordinary course.
- Balances in any T&I Custodial Account.
- Other
 - any other escrow, collateral or achievement funds governed by an agreement with the Borrower;
 - any holdback of Mortgage Loan proceeds; or
 - any tenant security deposits held by the Servicer.



Glossary

B

Borrower Person who is the obligor per the Note.

Synonyms

- Borrowers
- Borrower's

C

Collateral Property, Personal Property, or other property securing a Mortgage Loan.

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

P

P&I Principal and interest

Property Multifamily residential real estate securing the Mortgage Loan, including the

- fee simple or Leasehold interest,
- Improvements, and
- personal property (per the Uniform Commercial Code).

Synonyms

- Properties
- Property's



S

Servicer Primary Person servicing the Mortgage Loan, including

- the originator,
- seller, or
- a third party.

Synonyms

- Servicers
- Servicer's

T

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

Synonyms

- T&I Custodial Accounts