

# Taxes and Insurance (T&I) Custodial Account Analysis

**Section I - Depository Reconciliation** *(Circle applicable remittance type(s))* **A/A S/A S/S ACQ S/S MBS ALL**

Line Number and Description	Amount	Line Number and Description	Amount
1. Depository Balance	_____	6. Adjusted Depository Balance (Carried Over from Line 5)	_____
2. Add Deposits in Transit	_____	7. Excess T&I Held by Fannie Mae	_____
3. Less Outstanding Disbursements	_____	8. Less Cashbook Balance	_____
4. Depository Adjustments		9. Difference	_____
A. (+)	_____	Provide Explanation for Difference	_____
B. (-)	_____		_____
5. Adjusted Depository Balance	_____		_____

**Section II - Composition of Cashbook Balance**

	A/A Amount	S/A Amount	S/S ACQ. Amount	S/S MBS Amount	Total
1. T&I Funds	_____	_____	_____	_____	_____
2. FHA 235 Subsidy Payments	_____	_____	_____	_____	_____
3. Advance to Cover Overdrafts	_____	_____	_____	_____	_____
4. Insurance Loss Drafts	_____	_____	_____	_____	_____
5. Unapplied Funds Pending Determination of Use	_____	_____	_____	_____	_____
6. Buydown Funds	_____	_____	_____	_____	_____
7. Other (Explain)	_____	_____	_____	_____	_____
8. Total (Must Equal Line 8, Section I)	_____	_____	_____	_____	_____

**Section III - Explanation of Line Items in Section I & Section II**

## 1. Deposits in Transit (Line 2, Section I)

Date Funds Received	Date Funds Deposited	Amount

**2. Outstanding Disbursements (Line 3, Section I)**

Date of Disbursement	Explanation	Amount

**3. Depository Adjustments (Line 4, Section I)**

Explanation of Adjustments	Amount

**4. Insurance Loss Drafts (Line 4, Section II)**

Fannie Mae Loan Number	Age	Amount	Reasons Funds Have Not Been Disbursed

Lender Name	Date
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Certified By	Title
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Name of Depository Institution and Account Number